



ASLI SHARIA MONEY MARKET FUND JULY 2026

PROFILE

PT ASURANSI JIWA ASTRA is a life insurance company with ownership of PT Astra International Tbk, PT Sedaya Multi Investama dan Koperasi Astra International. PT Asuransi Jiwa Astra offers a variety of products to meet the needs of Indonesians from various levels of life and market segments, both for individual customers in the form of life, health, accident, life insurance related to investment (unit link), sharia life insurance and employee benefit group business and pension fund (DPLK). As per 31 December 2025, the Risk Based Capital ratio of PT Asuransi Jiwa Astra reached 382% with unit link fund assets and pension fund assets amounted to Rp 3.00 trillion and Rp 4.06 trillion respectively.

INVESTMENT OBJECTIVE

To provide income through sharia short-term investments while preserving capital and maintaining liquidity.

ASSET ALLOCATION

Money Market Instruments	2.46%
Sharia Corp Bonds Money Market	16.48%
Sharia Gov Bonds Money Market	81.06%

UNIT PRICE

1,148.65

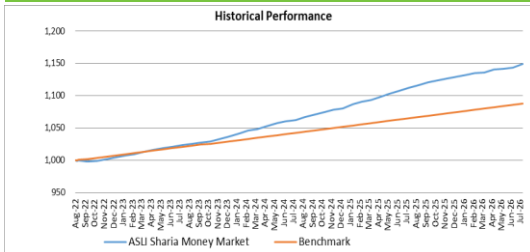
TOP HOLDINGS

- 1 SBSN PBS 003
- 2 SBSN SR019T3
- 3 SBSN SR020T3

SECTORAL ASSET ALLOCATION

Government Bonds	81.06%
Financial	16.48%

PORTFOLIO PERFORMANCE



Monthly Performance :

Aug-25 : 0.41%	Feb-26 : 0.27%
Sep-25 : 0.35%	Mar-26 : 0.10%
Oct-25 : 0.31%	Apr-26 : 0.37%
Nov-25 : 0.21%	May-26 : 0.09%
Dec-25 : 0.28%	Jun-26 : 0.22%
Jan-26 : 0.23%	Jul-26 : 0.42%

Annual Performance :

2025	2024	2023
4.53%	4.24%	3.17%

MARKET UPDATE

Indonesia's headline inflation eased more than expected in July, falling to 2.9% YoY from 3.3% YoY in June, below both market expectations and forecasts. On a monthly basis, consumer prices recorded 0.1% deflation, reversing the 0.4% inflation seen in June. The decline was driven primarily by lower food prices, while core inflation remained stable at 2.8% YoY, suggesting underlying demand conditions and services inflation remain relatively steady. The latest reading indicates that food prices continue to be the key driver of short-term inflation volatility, while broader inflation pressures remain contained for now. Bank Indonesia (BI) kept its policy rate unchanged at 5.75%, following a cumulative 100bp increase since May, surprising market expectations for an additional 25bp hike. BI emphasized that its current policy stance remains sufficiently restrictive to maintain rupiah stability and keep inflation within target, while allowing the economy to absorb the impact of earlier tightening. The central bank's monetary policy tone shifted from hawkish to more neutral relative to June, indicating a more balanced approach between safeguarding financial stability and supporting growth. Despite the pause, BI remains cautious given heightened global uncertainty and persistent external risks. In July 2026, BI middle rate depreciated 1.23% to 18,078/USD.

INVESTMENT RETURN

	1 Month	3 Months	6 Months	YTD	1 Year	3 Years	Since Inception
ASLI Sharia Money Market Fund	0.42%	0.73%	1.47%	1.70%	3.30%	12.25%	14.87%
Benchmark *	0.17%	0.52%	1.03%	1.21%	2.11%	6.58%	8.76%

*Average 3 months sharia time deposits-net of tax

The Highest Monthly Return	January-25	0.55%
The Lowest Monthly Return	September-22	-0.15%

OTHER INFORMATION

Launching Date	: August 22, 2022	Valuation Frequency	: Daily
Currency	: Rupiah	Bloomberg Ticker	: ASLMNID
NAV/Unit at Inception Date	: IDR 1,000	Ujrah Switching of Investor	: Rp 100,000 after the 4th switching per year
Managed by	: PT Schroder Investment Management Indonesia	Ujrah Management of Investment Fund (Annually)	: max. 1.00%
Custodian Bank	: DBS	Risk Category	: Low
Asset Under Management	: IDR 6.03 Billion		
Outstanding Unit	: 5,251,233.9639		

Disclaimer

ASLI Sharia Money Market Fund is a unit-linked fund offered by PT Asuransi Jiwa Astra. This report has been prepared by PT Asuransi Jiwa Astra for informational purpose only. This report is not a solicitation to buy or to sell. All relevant things have been considered to make sure the report is correct. PT Asuransi Jiwa Astra shall assume no liability for any loss arising from reliance on it. *Past performance does not reflect future performance*. The unit price may rise as well as fall and as such performance is uncertain. Potential investor should consult their financial consultant before investing.

Pusat Informasi dan Layanan Pengaduan

Syarat dan ketentuan yang berlaku terkait Produk Asuransi ini dapat diperoleh pada media berikut ini:

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