AVA SECURE 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 short-term investments while preserving capital and maintaining liquidity.

ASSET ALLOCATION

Other Money Market Instruments	49.35%
Money Market Corporate Bonds	18.07%
Money Market Government Bonds	32.58%

SECTORAL ASSET ALLOCATION

Financial	65.25%
Government Bond	32.58%
Energy	1.92%

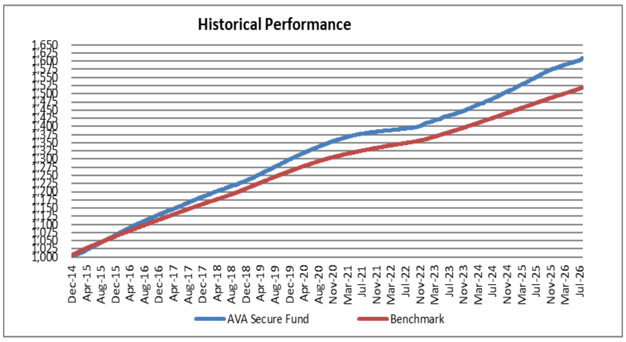
TOP HOLDINGS

1. FR 0059
2. FR 0090
3. Obligasi Berkelanjutan V Bank Maybank Indonesia Tahap I Tahun 2026 Seri A
4. PT Bank Jago Tbk (Time Deposit)
5. PT Bank Maybank Indonesia Tbk (Time Deposit)
6. PT Bank Mega Tbk (Time Deposit)
7. PT Bank Panin Dubai Syariah Tbk (Time Deposit)
8. PT Bank Panin Tbk (Time Deposit)
9. PT Bank Syariah Indonesia Tbk (Time Deposit)
10. SBSN PBS003

UNIT PRICE

1,609.88

PORTFOLIO PERFORMANCE



Monthly Performance :

Aug-25 :	0.41%	Feb-26 :	0.24%
Sep-25 :	0.38%	Mar-26 :	0.20%
Oct-25 :	0.34%	Apr-26 :	0.24%
Nov-25 :	0.24%	May-26 :	0.19%
Dec-25 :	0.27%	Jun-26 :	0.23%
Jan-26 :	0.27%	Jul-26 :	0.48%

Annual Performance :

2025	2024	2023	2022	2021
4.38%	4.12%	3.27%	1.65%	1.98%

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	5 Years	Since Inception
AVA Secure Fund	0.48%	0.90%	1.59%	1.86%	3.53%	12.24%	16.88%	60.99%
Benchmark *)**)	0.27%	0.78%	1.49%	1.74%	3.02%	9.83%	14.61%	51.94%

*)Commencing 1 May 2015, the benchmark used is 50% of 1 month nett average TD of 5 national banks + 50% of 1 month nett average TD of 5 foreign and joint venture banks. Prior period benchmark was 50% average TD of national bank + 50% average TD of foreign and joint venture bank

**)Commencing 3 January 2023: average time deposit IDR (1 month) Bank Indonesia (net of tax)-IDRE1MO Index

Highest Monthly Return	May-15	0.62%
Lowest Monthly Return	Feb-22	0.05%

OTHER INFORMATION

Launching Date	: 01 December 2014	Valuation Frequency	: Daily
Currency	: IDR	Bloomberg Ticker	: AALASE2
NAV/Unit at Inception Date	: IDR 1,000	Switching Fee	: IDR 100,000 after the 4th switching per year
Managed by	: PT Asuransi Jiwa Astra		
Custodian Bank	: DBS	Management Fee	: Max 2.00% p.a.
Asset Under Management	: IDR 519.3 Billion	Risk Category	: Low
Outstanding Unit	: 322,599,305.9175		

Disclaimer

AVA Secure 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.