

AVA FIXED INCOME PLUS FUND AUGUST 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 protect capital while providing regular income and the opportunity for capital appreciation.

ASSET ALLOCATION

Money Market Instrument	0.52%
Bond Mutual Funds	99.48%

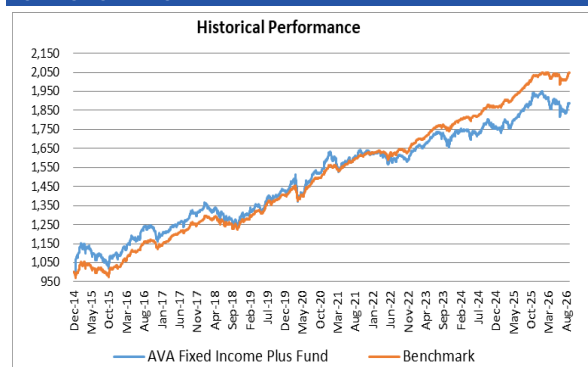
TOP HOLDINGS

1. Ashmore Dana Obligasi Nusantara
2. Schroder Dana Mantap Plus II

UNIT PRICE

1,886.94

PORTFOLIO PERFORMANCE



Monthly Performance :

Sep-25 :	0.30%	Mar-26 :	-2.49%
Oct-25 :	2.74%	Apr-26 :	0.49%
Nov-25 :	-0.80%	May-26 :	0.47%
Dec-25 :	1.32%	Jun-26 :	-2.09%
Jan-26 :	-1.21%	Jul-26 :	-0.50%
Feb-26 :	-0.03%	Aug-26 :	2.47%

Annual Performance :

2025	2024	2023	2022	2021
10.64%	0.78%	6.18%	0.82%	0.08%

MARKET UPDATE

During August 2026, the Indonesian bond market recorded a strengthening in line with the improvement in global and domestic sentiment. Domestically, the market responded positively to the appointment of Destry Damayanti as the sole candidate for Governor of Bank Indonesia. In the fit and proper test process, Destry pledged policy continuity and close coordination with the government while preserving Bank Indonesia's (BI) independence. On the other hand, the market also responded positively to the government's commitment to maintaining the 2027 state budget deficit. The government is targeting a state budget deficit of 2.4% of GDP, with a plan to optimize core tax from the revenue side and further efficiency efforts from the expenditure side. Other positive sentiments came from the improvement in domestic liquidity, driven by the government's SAL injection and the reduction in the frequency of SRBI auctions. In August 2026, the ministry of finance again conducted a SAL injection to the banking sector with a total of IDR 70tn, which also improved domestic liquidity conditions. Simultaneously, BI decided to reduce the frequency of SRBI auctions to biweekly and change the rule to only allow banks and foreign investors to purchase SRBI. On the other hand, the market is still worried about the risk of inflation and the widening of the current transaction deficit. In August 2026, BI middle rate appreciated 2.12% to 17,703/USD.

INVESTMENT RETURN

	1 Month	3 Months	6 Months	YTD	1 Year	3 Years	5 Years	Since Inception
AVA Fixed Income Plus Fund	2.47%	-0.18%	-1.72%	-2.94%	0.53%	9.05%	15.13%	88.69%
Benchmark *) **)	1.68%	0.57%	-0.11%	0.17%	2.90%	15.51%	27.09%	104.74%

*) 80% IBPA Government Bond Index + 20% JIBOR (Jakarta Interbank Offered Rate) since 01 May 2016, previously 80% HSBC Bond Index + 20% JIBOR

**) 80% IBPA Government Bond Index + 20% average time deposit IDR (1 month) Bank Indonesia (net of tax)-IDREIMO Index since 1 January 2026

Highest Monthly Return	Dec-14	8.15%
Lowest Monthly Return	Sep-15	-3.98%

OTHER INFORMATION

Launching Date	: 01 December 2014	Valuation Frequency	: Daily
Currency	: IDR	Bloomberg Ticker	: AALAFIP
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	Management Fee	: Max 2.50% p.a.
Custodian Bank	: DBS	Risk Category	: Medium
Asset Under Management	: IDR 368.4 Billion		
Outstanding Unit	: 195,266,736.6997		

Disclaimer

AVA Fixed Income Plus 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, but there is no guarantee that the information is accurate and complete. 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.