

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

ASSET ALLOCATION

Other Money Market Instruments	48.18%
Money Market Corporate Bonds	18.50%
Money Market Government Bonds	33.32%

SECTORAL ASSET ALLOCATION

Financial	64.67%
Government Bond	33.32%
Energy	1.97%

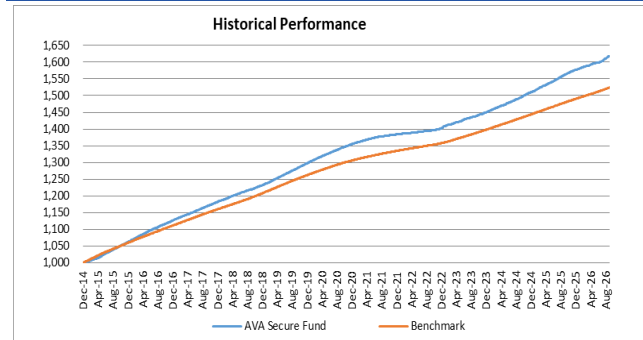
TOP HOLDINGS

- FR 0059
- FR 0090
- Obligasi Berkelanjutan V Bank Maybank Indonesia Tahap I Tahun 2026 Seri A
- Obligasi Berkelanjutan V Sarana Multi Infrastruktur Tahap I Tahun 2026 Seri A
- PT Bank Danamon Tbk - Time Deposit
- PT Bank Jago Tbk - Time Deposit
- PT Bank Panin Dubai Syariah Tbk - Time Deposit
- PT Bank Syariah Indonesia Tbk - Time Deposit
- SBSN PBS003

UNIT PRICE

1,617.84

PORTFOLIO PERFORMANCE



Monthly Performance :

Sep-25 :	0.38%	Mar-26 :	0.20%	2017
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%	
Feb-26 :	0.24%	Aug-26 :	0.49%	

Annual Performance :

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

MARKET UPDATE

Indonesia's headline inflation accelerated to 3.2% YoY in August 2026 from 2.9% in July, matching expectations and marking a return to upward price pressure. On a monthly basis, CPI rose 0.2% MoM, reversing July's 0.1% deflation. The main driver was food inflation, while core inflation also edged higher, suggesting broader price pressures are gradually building. Despite the increase, inflation remains within Bank Indonesia's target range, although risks appear skewed to the upside. Bank Indonesia (BI) left the policy rate unchanged at 5.75% in August, broadly in line with market expectations and marking the first policy meeting under Acting Governor Destry Damayanti. BI reiterated that the current policy stance remains sufficiently restrictive to safeguard rupiah stability and keep inflation within target, while still supporting economic growth. The central bank maintained a balanced and data-dependent approach, with its Monetary Policy Stance Index remaining neutral, indicating no immediate bias toward either tightening or easing. 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 Secure Fund	0.49%	1.20%	1.85%	2.36%	3.62%	12.56%	17.27%	61.78%
Benchmark *)**)	0.28%	0.82%	1.55%	2.02%	3.05%	9.86%	14.73%	52.37%

*)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)-IDREIMO 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	Management Fee	: Max 2.00% p.a.
Custodian Bank	: DBS	Risk Category	: Low
Asset Under Management	: IDR 508.3 Billion		
Outstanding Unit	: 314,232,865.6458		

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.