AVA FIXED INCOME DOLLAR FUND
SEPTEMBER 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

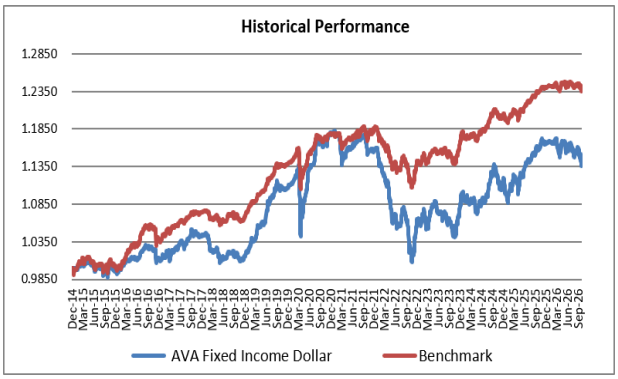
To protect capital while providing regular income and the opportunity for capital appreciation.

ASSET ALLOCATION	
Money Market Instrument	0.50%
Bond Mutual Funds	99.50%

TOP HOLDINGS
1. BNP Paribas Prima USD
2. Schroder USD Bond Fund

UNIT PRICE
1.13638

PORTFOLIO PERFORMANCE



Monthly Performance :

Oct-25	:	0.97%	Apr-26	:	1.23%
Nov-25	:	-0.14%	May-26	:	-0.05%
Dec-25	:	0.11%	Jun-26	:	0.24%
Jan-26	:	-0.26%	Jul-26	:	-1.42%
Feb-26	:	0.58%	Aug-26	:	0.85%
Mar-26	:	-1.97%	Sep-26	:	-1.99%

Annual Performance :

2025	2024	2023	2022	2021
6.50%	-0.36%	3.87%	-8.50%	-1.85%

MARKET UPDATE

The US 10-year treasury note yield increased to 5.29% by the end of September 2026 from 4.75% at the end of August 2026 and Indonesia 10 years USD global bond yield increased to 6.23% at the end of September 2026 from 5.67% at the end of August 2026. Thus, the spread widened.

INVESTMENT RETURN

	1 Month	3 Months	6 Months	YTD	1 Year	3 Years	5 Years	Since Inception
AVA Fixed Income Dollar Fund	-1.99%	-2.55%	-1.16%	-2.80%	-1.88%	8.01%	-2.55%	13.64%
Benchmark *)**)	-0.83%	-1.03%	-0.16%	-0.62%	0.06%	7.85%	4.84%	23.50%

*)30% Bloomberg USD Emerging Market Indonesia Sovereign Bond Index (BEMSIDOL)+ 35% 1 month (nett average) TD of national banks +35 % 1 month (nett average) TD of foreign and joint venture banks

**)30% Bloomberg EM USD Sovereign: Indonesia (BEMSID) Statistic Index (I01378)+ 35% 1 month (nett average) TD of national banks +35 % 1 month (nett average) TD of foreign and joint venture banks since 1 Feb 2022

***)30% Bloomberg EM USD Sovereign: Indonesia (BEMSID) Statistic Index (I01378) + 70% average time deposit USD (1 month) Bank Indonesia (net of tax) -USDAA1 Index since 6 Jan 2023

Highest Monthly Return	Nov-22	3.37%
Lowest Monthly Return	Mar-20	-4.55%

OTHER INFORMATION

Launching Date	: 01 December 2014	Valuation Frequency	: Daily
Currency	: USD	Bloomberg Ticker	: AALAFD2
NAV/Unit at Inception Date	: USD 1	Switching Fee	: USD 10.00 after the 4th switching per year
Managed by	: PT Asuransi Jiwa Astra		
Custodian Bank	: DBS	Management Fee	: Max 2.50% p.a.
Asset Under Management	: USD 10.49 Million	Risk Category	: Medium
Outstanding Unit	: 9,235,282.8600		

Disclaimer

AVA Fixed Income Dollar 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.