ASLI SHARIA FIXED INCOME FUND
OCTOBER 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	2.34%
Corporate Sharia Bonds	26.87%
Goverment Sharia Bonds	70.79%

UNIT PRICE
1,154.72

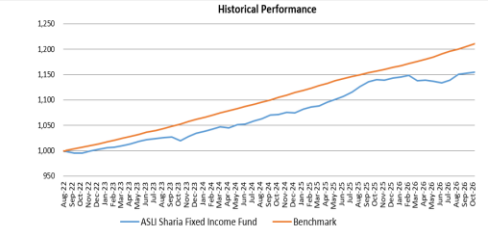
TOP HOLDINGS

1	Sukuk Mudharabah Berkelanjutan IV Pegadaian Tahap II Tahun 2026 Seri A
2	SBSN SR020T3
3	Sukuk Mudharabah Berkelanjutan III Sarana Multi Infrastruktur Tahap II Tahun 2025 Seri A
4	SBSN PBS 030

SECTORAL ASSET ALLOCATION

Government Bonds	70.79%
Financial	15.82%
Infrastructure	7.96%
Property & Real Estate	3.09%

PORTFOLIO PERFORMANCE



Monthly Performance :

Nov-25	-0.13%	May-26	-0.14%
Dec-25	0.38%	Jun-26	-0.28%
Jan-26	0.23%	Jul-26	0.44%
Feb-26	0.24%	Aug-26	1.00%
Mar-26	-0.89%	Sep-26	0.24%
Apr-26	0.07%	Oct-26	0.13%

Annual Performance :

2025	2024	2023	#
6.34%	3.92%	3.12%	

MARKET UPDATE

Indonesia's bond market recorded negative performance in October 2026. The Government Sukuk index (IGSIX) decreased by 1.74% MoM and Indonesia benchmark series 13 years' sharia government bond yield (PBS034) increased by 40bps to 7.51%. On the domestic front, the market responded positively to the release of a still-contained monthly budget deficit, supported by the government's spending efficiency measures. The government also has a sizeable fiscal buffer from combined SAL and SILPA balances of around IDR 500tn to mitigate potential fiscal risks going forward. Further support came from BI's gradual 2% cut in the reserve requirement ratio (GWM), which is expected to inject approximately IDR 160tn of additional domestic liquidity. BI also continued to offer FX swap and DNDF incentives to attract foreign capital inflows. Offsetting these positives, market concerns arose over MSCI's proposal to reclassify Indonesia's equity market as a standalone market, which could trigger foreign capital outflows. BI confirmed outflows from both the equity and bond markets following the MSCI announcement, adding pressure to domestic financial markets and IDR volatility. From the MSCI release on 16 October 2026 through month-end, foreign investors recorded net selling across all domestic asset classes (IndoGB, equities, and SRBI) totaling IDR 24.2tn. In October 2026, BI middle rate depreciated 0.72% to 18,128/USD.

INVESTMENT RETURN

	1 Month	3 Months	6 Months	YTD	1 Year	3 Years	Since Inception
ASLI Sharia Fixed Income Fund	0.13%	1.37%	1.39%	1.03%	1.28%	13.19%	15.47%
Benchmark *	0.44%	1.30%	2.64%	4.04%	4.68%	15.03%	21.11%

*SPNS 6 months-net of tax

The Highest Monthly Returr	Agustus-26	1.00%
The Lowest Monthly Return	March-26	-0.89%

OTHER INFORMATION

Launching Date	: August 22, 2022	Valuation Frequency	: Daily
Currency	: Rupiah	Bloomberg Ticker	: ASLFIDR
NAV/Unit at Inception Date	: IDR 1,000	Ujrah Switching of Investment I	: IDR 100,000 after the 4th switching per year
Managed by	: PT Schroder Investment Management Indonesia	Ujrah Management of	: max. 1.50%
Custodian Bank	: DBS	Investement Fund (Annually)	
Asset Under Management	: IDR 6.26 Billion	Risk Category	: Medium
Outstanding Unit	: 5,429,614.6588		

Disclaimer

ASLI Sharia Fixed Income 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.

Pusat Informasi dan Layanan Pengaduan

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

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PT ASURANSI JIWA ASTRA berizin dan diawasi oleh Otoritas Jasa Keuangan