ASLI SHARIA MONEY MARKET 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 provide income through sharia short-term investments while preserving capital and maintaining liquidity.

ASSET ALLOCATION	
Money Market Instruments	4.93%
Sharia Corp Bonds Money Market	32.78%
Sharia Gov Bonds Money Market	62.29%

UNIT PRICE
1,162.38

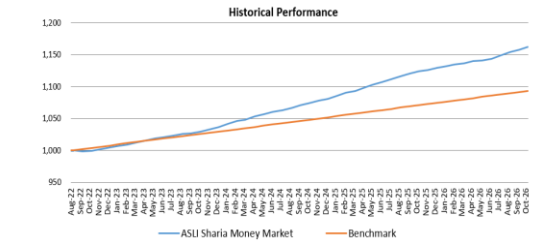
TOP HOLDINGS

1	Obligasi Berkelanjutan VII Tower Bersama Infrastructure Tahap V Tahun 2026 Seri A
2	SBSN PBS 003
3	SBSN SR020T3
4	Sukuk Mudharabah Berkelanjutan III Sarana Multi Infrastruktur Tahap II Tahun 2025 Seri A
5	Sukuk Mudharabah Berkelanjutan VI Adira Finance Tahap II Tahun 2025 Seri A

SECTORAL ASSET ALLOCATION

Government Bonds	62.29%
Financial	18.04%
Infrastructure	16.39%

PORTFOLIO PERFORMANCE



Monthly Performance :

Nov-25	0.21%	May-26	0.09%
Dec-25	0.28%	Jun-26	0.22%
Jan-26	0.23%	Jul-26	0.42%
Feb-26	0.27%	Aug-26	0.47%
Mar-26	0.10%	Sep-26	0.36%
Apr-26	0.37%	Oct-26	0.36%

Annual Performance :

2025	2024	2023	#
4.53%	4.24%	3.17%	

MARKET UPDATE

Indonesia's inflation moderated to 3.2% YoY in October, from 3.3% YoY in September, in line with expectations. On a monthly basis, inflation rose by 0.2%, compared with 0.3% previously. However, the inflation improvement was largely driven by gold-price inflation falling sharply to 10% from 27%. Excluding gold, inflation accelerated to 3.0% from 2.8%, indicating that underlying price pressures continued to build. Bank Indonesia (BI) kept its policy rate unchanged at 5.75%, in line with our expectation, although the market consensus was evenly divided. BI nevertheless raised the Deposit Facility rate by 25bps to 5.00%, narrowing its gap with the BI Rate to 75bps. This signals a tighter liquidity stance without resorting to a headline rate hike. BI maintained that the current policy setting remains sufficiently restrictive to support rupiah stability, despite the currency depreciating by 1.2% MoM. The monetary-policy tone remained broadly neutral, reflecting BI's effort to balance exchange-rate stability with continued support for economic growth. 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 Money Market Fund	0.36%	1.20%	1.94%	2.92%	3.42%	12.92%	16.24%
Benchmark *	0.18%	0.53%	1.05%	1.75%	2.11%	6.58%	9.34%

*Average 3 months sharia time deposits-net of tax

The Highest Monthly Return	January-25	0.55%
The Lowest Monthly Return	September-22	-0.15%

OTHER INFORMATION

Launching Date	: August 22, 2022	Valuation Frequency	: Daily
Currency	: Rupiah	Bloomberg Ticker	: ASLMNID
NAV/Unit at Inception Date	: IDR 1,000	Ujrah Switching of Investme	: Rp 100,000 after the 4th switching per year
Managed by	: PT Schroder Investment Management Indonesia	Ujrah Management of Investement Fund (Annually)	: max. 1.00%
Custodian Bank	: DBS		
Asset Under Management	: IDR 6.09 Billion	Risk Category	: Low
Outstanding Unit	: 5,240,841.0547		

Disclaimer

ASLI Sharia Money Market 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.

Pusat Informasi dan Layanan Pengaduan

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

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