AVA FIXED INCOME PLUS 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

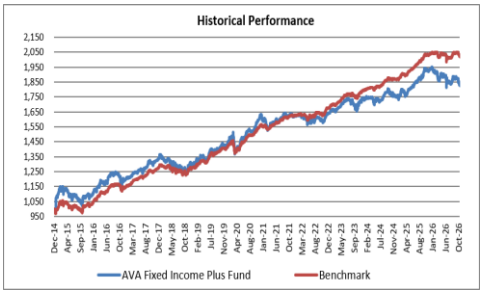
Money Market Instrument	3.11%
Bond Mutual Funds	96.89%

UNIT PRICE
1,826.37

PORTFOLIO PERFORMANCE

	Ashmore Dana Obligasi Nusantara		Schroder Dana Mantap Plus II		BNP Paribas Pasar Uang Sarana Kas
1	FR050	1	FR0087	1	FR090
2	FR068	2	FR0095	2	PT Bank Jago Tbk (Deposito)
3	FR098	3	FR0096	3	PT Bank Tabungan Negara Tbk (Time Depo
4	FR0100	4	FR0103	4	PT Bank Maybank Indonesia (Time Deposit)
5	FR0103	5	FR0104		
6	FR0106	6	FR0109		
7	FR0111	7	Obl Bkljt IV Bank Panin Tahap II Tahun 2024		
8	PT Bank HSBC Indonesia (Time Deposit)	8	Obl Bkljt V Bank SMBC Indonesia Tahap II Tahun 2024 Seri B		
9	PT Bank Jago Tbk (Time Deposit)	9	Obl Bkljt V Medco Energi Intl Tahap III Tahun 2025 Seri A		
10	PT Bank Maybank Indonesia (Time Deposit)	10	PBS030		

PORTFOLIO PERFORMANCE



Monthly Performance :

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%
Mar-26 :	-2.49%	Sep-26 :	-0.59%
Apr-26 :	0.49%	Oct-26 :	-2.63%

Annual Performance :

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

MARKET UPDATE

During October 2026, the Indonesian bond market contracted amid persistent risk-off sentiment from both global and domestic fronts. 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	5 Years	Since Inception
AVA Fixed Income Plus Fund	-2.63%	-0.82%	-2.93%	-6.06%	-5.58%	9.11%	12.12%	82.64%
Benchmark *) **)	-1.26%	0.26%	-0.55%	-1.22%	-0.67%	15.67%	24.69%	101.89%

*) 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)-IDRE1MO 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		
Custodian Bank	: DBS	Management Fee	: Max 2.50% p.a.
Asset Under Management	: IDR 352.1 Billion	Risk Category	: Medium
Outstanding Unit	: 192,838,552.8706		

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.