



Generali Fixed Income Short Duration

June 2025

FIXED INCOME UNIT LINK ABOUT GENERALI GROUP

Generali Group is one of the largest integrated insurance and asset management groups worldwide. Established in 1831, it is present in over 50 countries in the world, with a total premium income of € 95.2 billion and € 863 billion AUM in 2024. With around 87,000 employees serving 71 million customers, the Group has a leading position in Europe and a growing presence in Asia and Latin America. At the heart of Generali's strategy is its Lifetime Partner commitment to customers, achieved through innovative and personalised solutions, best-in-class customer experience and its digitalised global distribution capabilities. The Group has fully embedded sustainability into all strategic choices, with the aim to create value for all stakeholders while building a fairer and more resilient society.

ABOUT GENERALI INDONESIA

PT Asuransi Jiwa Generali Indonesia (Generali Indonesia) is part of the Generali Group operating in Indonesia since 2008 and developing its insurance business through multiple distribution channels, including agency, bancassurance, and corporate solutions. Aligned with the vision to become a Lifetime Partner for customers, Generali Indonesia offers innovative product solutions for life protection, health, critical illness, and retirement planning for individual and corporate customers.

Currently, Generali Indonesia is supported by thousands of professional agents and is trusted to protect more than 400,000 customers in Indonesia. PT Asuransi Jiwa Generali Indonesia is licensed and supervised by the Financial Services Authority (OJK).

INVESTMENT OBJECTIVE

To provide a relatively stable and attractive return by taking into consideration the reliability of the securities' issuers.

RISK CATEGORY

Medium

PORTFOLIO ALLOCATION DETAILS

Cash	22.58%
Money Market	0.00%
Bonds	77.42%

TOP HOLDING (In Alphabetical Order)

FR0064
FR0090
FR0095
FR0101
SM BERWAWASAN SOS BKL I PEGADAIAN II 2024 070925

*No related Parties

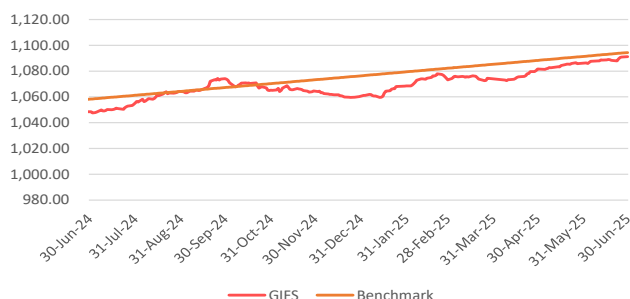
SECTOR ALLOCATION

Government	71.86%
Financial Institution	6.52%

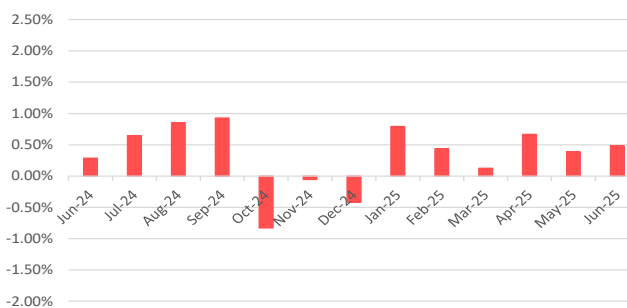
UNIT PRICE

1,091

GIFS vs Benchmark



Monthly Return



INVESTMENT RETURN	1mth	3mth	12mth	YTD	2024	2023	2022	2021*	2020*	2019*
Generali Fixed Income Short Duration	0.48%	1.55%	4.07%	2.92%	1.07%	2.48%	2.36%	2.98%	4.06%	5.07%
Benchmark*	0.30%	0.88%	3.44%	1.69%	3.41%	3.16%	0.89%	2.98%	4.06%	5.07%

*Average 6 Months IDR Deposit Net

*the performance is not the performance of the unit link but it is performance of the assets in accordance with the composition of the unit link with the aim of providing an overview of the unit link performance

Market Commentary

Generali Fixed Income Short Duration recorded performance of +0.48% in June 2025. In June 2025, the 5-year Indonesian government bond yield decreased slightly from 6.423% to 6.297%, while the 10-year yield fell from 6.821% to 6.622%. The U.S. Federal Reserve kept interest rates unchanged at 4.25%–4.50% in June, staying cautious due to concerns about elevated inflation and slowed economic growth. Despite global uncertainty, Indonesia's bond market remained resilient, as shown by the Indonesia Composite Bond Index (ICBI) rising +1.18% mtd. This was supported by a moderate easing of global risks, a relatively stable inflation rate, and strong domestic liquidity. Fresh cash entered the system from maturing government bonds and Bank Indonesia's SRBI instruments, increasing reinvestment demand from banks and institutional investors. Additionally, the Indonesian 10-year bond yield remained stable, reflecting healthy domestic demand and high investor confidence. Meanwhile, Bank Indonesia maintained the policy rate at 5.50% to support the 2.5% inflation target and ensure rupiah stability.

OTHER INFORMATION

Launching Date	: 6 September 2022
NAV on Launching Date	: Rp 1,000/unit
Currency	: IDR
Total AUM Generali FI I	: Rp 1,536,104,493.19
Total Unit	: 1,407,779.1220 units
Management Fee	: s/d 2.50% per tahun
Fund Manager	: Generali Indonesia
Custodian Bank	: Deutsche Bank
Valuation Method	: Daily

DISCLAIMER :

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