



Generali Fixed Income Long Duration

August 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 | 3.63% |
| Money Market | 0.00% |
| Bonds | 96.37% |

TOP HOLDING (In Alphabetical Order)

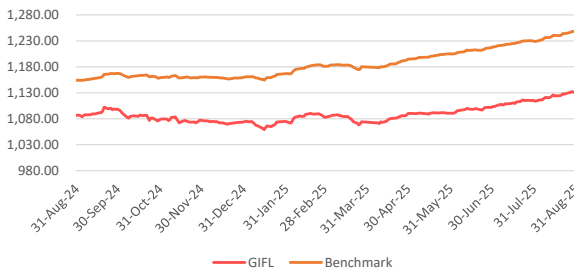
| TOP HOLDING (In Alphabetical Order) | SECTOR ALLOCATION |
|-------------------------------------|-------------------|
| FR0058 | Government 94.50% |
| FR0082 | |
| FR0083 | |
| FR0096 | |
| FR0100 | |
| PBS004 | |

*No related Parties

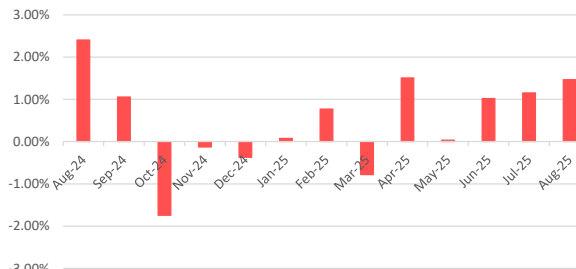
UNIT PRICE

1,131

GIFL vs Benchmark



Monthly Return



| INVESTMENT RETURN | 1mth | 3mth | 12mth | YTD | 2024 | 2023 | 2022 | 2021* | 2020* | 2019* |
|-------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Generali Fixed Income Long Duration | 1.47% | 3.68% | 4.08% | 5.34% | 0.32% | 5.68% | 1.26% | 4.62% | 7.37% | 7.97% |
| Benchmark* | 1.52% | 3.58% | 8.11% | 7.65% | 5.82% | 6.90% | 2.49% | 4.62% | 7.37% | 7.97% |

*80% BINDO + 20% Average 1 Month 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 Commentar15

Generali Fixed Income Long Duration recorded performance of +1.47% in August 2025. In August 2025, the 5-year Indonesian government bond yield dropped from 6.140% to 5.697%, while the 10-year yield fell from 6.546% to 6.322%. The bond market continued to exhibit bullish sentiment throughout August, largely driven by supportive domestic and global monetary policy developments. Bank Indonesia (BI) adopted a pro-growth stance in August, as demonstrated by a rate cut to 5.00%, aimed at supporting economic growth and enhancing market liquidity while maintaining rupiah exchange rate stability. This move was supported by expectations of lower core inflation in the coming years, which could provide BI with additional room for further easing. Meanwhile, the U.S. Federal Reserve (FED) held its benchmark rate steady at 4.25%–4.50%. However, dovish signals and speculation around potential rate cuts in September had generated positive sentiment across emerging markets, making Indonesian assets more attractive in comparison amidst declining U.S. yields.

OTHER INFORMATION

| | |
|-------------------------|------------------------|
| Launching Date | : 6 September 2022 |
| NAV on Launching Date | : Rp 1,000/unit |
| Currency | : IDR |
| Total AUM Generali FI I | : Rp 4,786,048,229.39 |
| Total Unit | : 4,232,122.6630 units |
| Management Fee | : up to 2.50% p.a |
| Fund Manager | : Generali Indonesia |
| Custodian Bank | : Deutsche Bank |
| Valuation Method | : Daily |

DISCLAIMER :

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