



Generali Fixed Income Long Duration

October 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

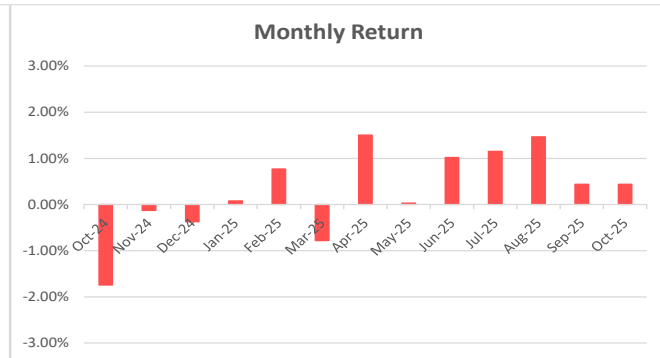
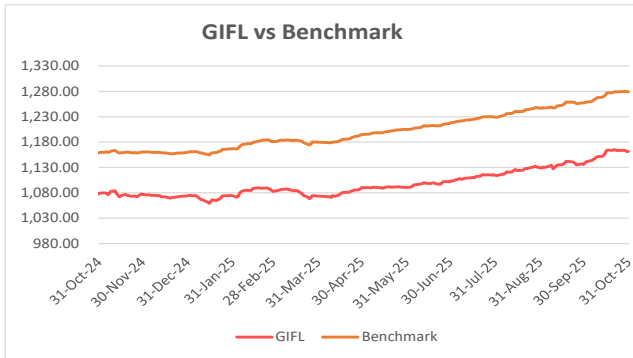
Cash	3.81%
Money Market	0.00%
Bonds	96.19%

UNIT PRICE	1,162
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TOP HOLDING (In Alphabetical Order)

TOP HOLDING (In Alphabetical Order)	SECTOR ALLOCATION
FR0058	Government 95.73%
FR0082	
FR0083	
FR0096	
FR0100	
PBS004	

*No related Parties



INVESTMENT RETURN	1mth	3mth	12mth	YTD	2024	2023	2022	2021*	2020*	2019*
Generali Fixed Income Long Duration	2.27%	4.23%	7.67%	8.21%	0.32%	5.68%	1.26%	4.62%	7.37%	7.97%
Benchmark*	1.76%	4.05%	10.34%	10.34%	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 Commentary

Generali Fixed Income Long Duration recorded a performance of +2.27% in October 2025. In October 2025, Indonesia's macroeconomic conditions remained strong, supported by accommodative monetary policy and stable inflation. Bank Indonesia cut its benchmark rate by 25 bps to 4.75% to bolster growth and maintain rupiah stability. Inflation stood at 0.28% MoM and 2.86% YoY, while Q3 2025 GDP grew 5.04% YoY, reflecting resilient domestic demand. In the bond market, the 5-year government bond yield fell from 5.697% to 5.511%, while the 10-year yield remained stable at 6.341%, pushing the Indonesia Composite Bond Index (ICBI) up 0.61% MoM. The rally was supported by BI's rate cut, additional liquidity from maturing bonds, and the Federal Reserve's decision at the end of October to lower its policy rate by 25 bps to 3.75%–4.00% and to end quantitative tightening (QT) starting in December. The Fed's dovish stance lowered U.S. yields and spurred capital inflows into emerging markets, reinforcing positive sentiment in Indonesia's fixed-income market toward the end of 2025.

OTHER INFORMATION

Launching Date	: 6 September 2022
NAV on Launching Date	: Rp 1,000/unit
Currency	: IDR
Total AUM Generali FI I	: Rp 4,896,439,464.27
Total Unit	: 4,214,871.1510 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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