



# Generali Fixed Income Syariah

December 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

### 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 achieve a competitive total return, consisting of capital growth and regular income, through an actively managed portfolio investing primarily in Sharia Compliance debt securities.

### RISK CATEGORY

Medium

### PORTFOLIO ALLOCATION DETAILS

Money Market and Cash	13%
Bond	87%

PRICE	1,263
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### TOP HOLDING (In Alphabetical Order)

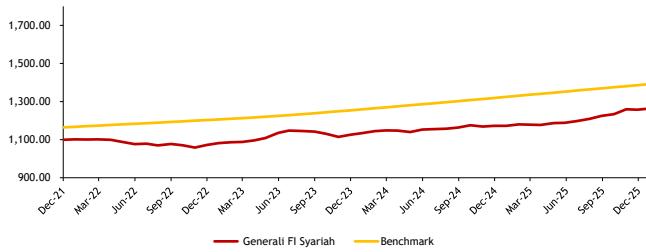
PBS004
PBS012
PBS029
PBS032
PBS037

### SECTOR ALLOCATION

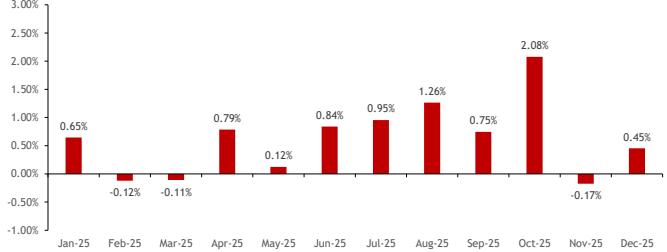
Government Bond	100%
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\*No related Parties

### Generali Fixed Income Syariah vs Benchmark



### Monthly Return



### INVESTMENT RETURN

	1-Month	3-Month	6-Month	YTD	1-Year	3-Year	5-Year	Since Inception
Generali Fixed Income Syariah	0.45%	2.36%	5.43%	7.73%	7.73%	16.76%	17.64%	26.33%
Benchmark*	0.44%	1.20%	2.46%	5.06%	5.06%	15.40%	23.87%	39.17%

\*TD Syariah + 1% (net)

### Market Commentary

Generali Fixed Income Syariah recorded a performance of 0.45% in December 2025. In December 2025, the Indonesian bond market continued to deliver a constructive performance, supported by stable domestic macroeconomic conditions and a more stable global monetary policy environment. Bank Indonesia maintained the BI-Rate at 4.75%, providing policy certainty and helping preserve Rupiah stability. The positive performance of the Indonesia Composite Bond Index (ICBI) reflected sustained investor confidence, underpinned by adequate market liquidity and continued foreign inflows. With inflation remaining well contained and domestic demand staying resilient, rupiah-denominated bonds—particularly in the short- to medium-tenor segment—remained an attractive option toward the end of 2025.

### OTHER INFORMATION

Launching Date	: 18 January 2019
NAV on Launching Date	: Rp 1,000/unit
Currency	: IDR
Total AUM	: Rp3,989,113,024
Total Unit	: 3,157,684.8807 Units
Management Fee	: up to 2.50% p.a
Fund Manager	: Generali Indonesia
Custodian Bank	: Deutsche Bank
Valuation Method	: Daily

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