



DPLK Generali Fixed Income

January 2026

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

DPLK 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. DPLK 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

| | |
|-----------------------|-----|
| Money Market and Cash | 20% |
| Bond | 80% |

| | |
|-------|-------|
| PRICE | 2,128 |
|-------|-------|

TOP HOLDING (In Alphabetical Order)

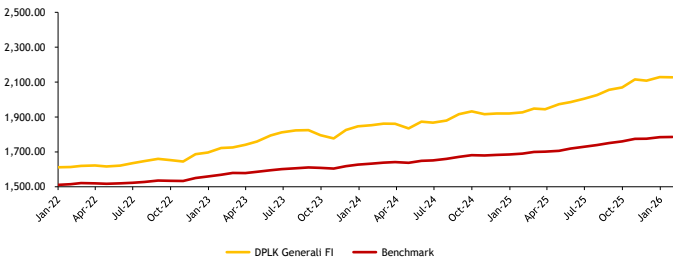
| | | |
|--|-----------------|-----|
| FR0083 | Government Bond | 82% |
| FR0087 | Corporate Bond | 18% |
| FR0089 | | |
| FR0091 | | |
| FR0097 | | |
| FR0098 | | |
| FR0102 | | |
| FR0104 | | |
| Obligasi Berawasan Lingkungan Berkelanjutan I Bank Mandiri Tahap I Tahun 2023 Seri B | | |
| PBS037 | | |

*No related Parties

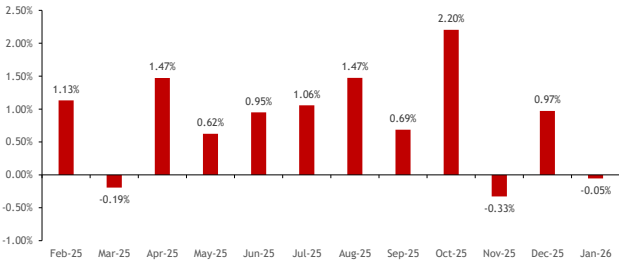
SECTOR ALLOCATION

| | |
|-----------------|-----|
| Government Bond | 82% |
| Corporate Bond | 18% |

DPLK Generali Fixed Income vs Benchmark



Monthly Return



| INVESTMENT RETURN | 1-Month | 3-Month | 6-Month | YTD | 1-Year | 3-Year | 5-Year | Since Inception |
|----------------------------|---------|---------|---------|--------|--------|--------|--------|-----------------|
| DPLK Generali Fixed Income | -0.05% | 0.59% | 5.04% | -0.05% | 10.43% | 23.57% | 41.36% | 112.77% |
| Benchmark* | 0.07% | 0.61% | 2.69% | 0.07% | 5.64% | 13.82% | 23.57% | 78.56% |

*45% Infovesta Govt Bond Index plus 45% Infovesta Corp Bonds Index plus 10% 1-Month Jakarta Interbank Offered Rate (JIBOR) - net since November 2018

Market Commentary

DPLK Generali Fixed Income recorded a performance of -0.05% in January 2026. In January 2026, Indonesia's macro backdrop has shifted into a phase of orderly consolidation following the monetary easing in late 2025. Bank Indonesia's decision to keep the BI-Rate at 4.75%, alongside the Federal Reserve's completion of its quantitative tightening cycle, continues to support a constructive fixed income environment. Inflation remains well anchored within target, while momentum from Q3 2025 GDP growth of 5.04% underpins macro stability. In the bond market, ample liquidity from year-end maturities and sustained foreign inflows has kept yields compressed, particularly in the short- to intermediate-tenor segment, allowing the Indonesia Composite Bond Index (ICBI) to extend its upward trend. Overall, the policy alignment between BI and the Fed supports lower funding costs and steady capital inflows at the start of 2026.

OTHER INFORMATION

| | |
|-----------------------|-------------------------|
| Launching Date | : 16 February 2015 |
| NAV on Launching Date | : Rp 1,000/unit |
| Currency | : IDR |
| Total AUM | : Rp113,976,235,033 |
| Total Unit | : 53,568,059.4439 Units |
| Fund Manager | : Generali Indonesia |
| Custodian Bank | : Deutsche Bank |
| Valuation Method | : Daily |

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