



Generali Balanced Fund

February 2026

EQUITY 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 €98.1 billion and €900 billion AUM in 2025. With around 88,000 employees serving 75 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

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 hundreds of thousands of 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 Indonesian equities and debt securities

RISK CATEGORY

High

PORTFOLIO ALLOCATION DETAILS

Cash	13%
Fixed Income	59%
Equity	29%

UNIT PRICE	1,280
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TOP HOLDING (In Alphabetical Order)

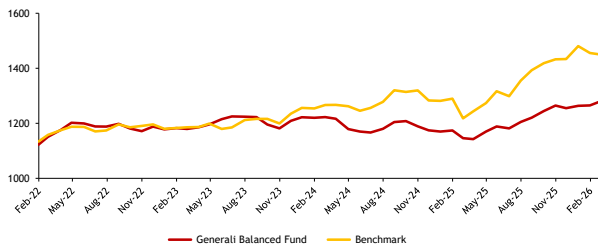
Bank Negara Indonesia Tbk	Government Bond	65%
Bank Rakyat Indonesia (Persero) Tbk	IDXFIN	7%
FR0082	IDXBASIC	4%
FR0087	Corporate Bond	11%
FR0091	IDXNCYC	3%
FR0097	Others	10%
FR0098		
FR0102		
Obligasi Berlandaskan Keberlanjutan Berkelanjutan I Bank BNI Tahap I Tahun 2025 Seri B		
Telkom Indonesia (Persero) Tbk		

*No related Parties

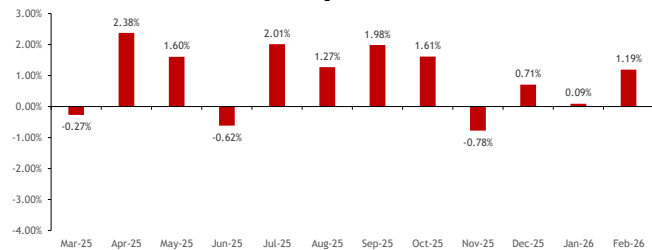
SECTOR ALLOCATION

Government Bond	65%
IDXFIN	7%
IDXBASIC	4%
Corporate Bond	11%
IDXNCYC	3%
Others	10%

Generali Balanced Fund vs Benchmark



Monthly Return



INVESTMENT RETURN	1-Month	3-Month	6-Month	YTD	1-Year	3-Year	5-Year	Since Inception
Generali Balanced Fund	1.19%	2.00%	4.88%	1.28%	11.70%	8.52%	27.15%	27.99%
Benchmark*	-0.37%	1.16%	4.10%	-2.06%	19.07%	22.30%	36.27%	45.01%

*50% Equity Index (Jakarta Composite Index)+25% IBPA Indobex Corporate Total Return+25% JIBOR 1 month

Market Commentary

Generali Balanced Fund recorded a performance of 1.19% in February 2026. Indonesian stock market in February 2026 entered a strategic transition phase characterized by a shift in investor focus from early-year euphoria toward actual corporate performance through the release of 2025 annual financial reports. Market dynamics this month were marked by selective buying of blue-chip stocks in the banking and consumer sectors—driven by high dividend expectations—which acted as a primary buffer against continued consolidation in the technology sector. The stability of the BI-Rate at 4.75% and well-controlled domestic inflation continued to maintain the attractiveness of risk assets, ensuring that the remaining profit-taking pressure from January was viewed as a healthy accumulation opportunity for institutional investors. With the return of foreign capital inflows bolstered by consistently solid macroeconomic fundamentals, the market demonstrated strong resilience, confirming that this short-term volatility is a constructive normalization phase to strengthen the foundation for long-term growth trends.

OTHER INFORMATION

Launching Date	: 21 February 2019
NAV on Launching Date	: Rp 1,000/unit
Currency	: IDR
Total AUM	: Rp839,400,904
Total Unit	: 663,648.5954 Units
Management Fee	: s/d 2.00% p.a
Fund Manager	: Generali Indonesia
Custodian Bank	: Deutsche Bank
Valuation Method	: Daily

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