



Generali Fixed Income Syariah

February 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 € 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 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 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 Sharia Compliance debt securities.

RISK CATEGORY

Medium

PORTFOLIO ALLOCATION DETAILS

Money Market and Cash	13%
Bond	87%

PRICE	1,266
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TOP HOLDING (In Alphabetical Order)

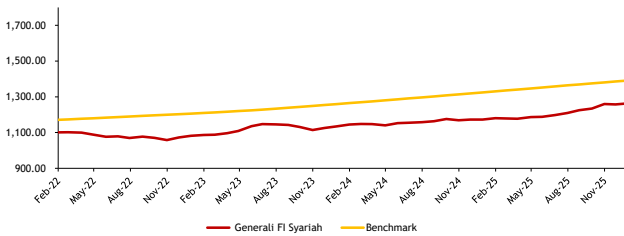
PBS004
PBS012
PBS029
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PBS037
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*No related Parties

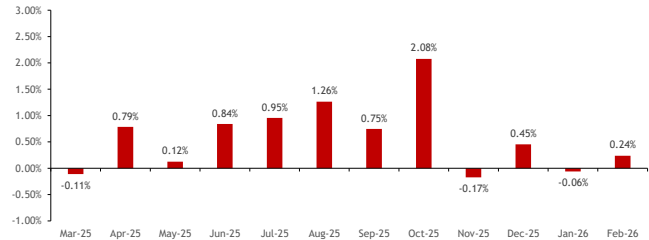
SECTOR ALLOCATION

Government Bond 100%

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	0.24%	0.63%	3.31%	0.18%	7.35%	16.32%	18.35%	26.55%
Benchmark*	0.31%	1.11%	2.31%	0.70%	4.89%	15.54%	23.86%	40.09%

*TD Syariah + 1% (net)

Market Commentary

Generali Fixed Income Syariah recorded a performance of 0.24% in February 2026. In February 2026, Indonesia's macroeconomic landscape remained in a well-ordered consolidation phase following the monetary easing cycle of late 2025. Bank Indonesia's decision to maintain the BI-Rate at 4.75%, coupled with the conclusion of the Federal Reserve's quantitative tightening, continues to foster a highly conducive environment for the fixed-income market. Inflation remains well-anchored within the target range, while stable economic growth momentum reinforces overall macro stability. Within the bond market, ample liquidity from reinvestment activities and sustained foreign inflows have kept yields suppressed, particularly across the short-to-medium tenors, allowing the Indonesia Composite Bond Index (ICBI) to maintain its upward trajectory. Overall, the alignment between Bank Indonesia and Fed policies continues to support lower funding costs and stable capital flows through February 2026.

OTHER INFORMATION

Launching Date : 18 January 2019
NAV on Launching Date : Rp 1,000/unit
Currency : IDR
Total AUM : Rp4,055,975,901
Total Unit : 3,205,006.2409 Units
Management Fee : up to 2.50% p.a
Fund Manager : Generali Indonesia
Custodian Bank : Deutsche Bank
Valuation Method : Daily

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