



Generali Equity Syariah

Juni 2024

UNIT LINK SAHAM

TENTANG GENERALI GROUP

Generali Group merupakan salah satu perusahaan penyedia asuransi dan aset manajemen global terbesar. Berdiri pada tahun 1831, dan hadir di lebih dari 50 negara di dunia, Generali Group berhasil mendapatkan total pendapatan Premi 82,5 Miliar Euro pada tahun 2023. Dengan lebih dari 82.000 karyawan yang melayani 70 juta nasabah, Generali Group memiliki posisi terdepan di Eropa dan terus hadir berkembang di Asia dan Amerika Latin. Strategi utama Generali Group adalah berkomitmen menjadi *Lifetime Partner* untuk nasabah, yang dicapai melalui solusi inovatif dan personal, *customer experience* terbaik serta distribusi digital secara global. Generali Group menekankan pada *sustainability* ke dalam semua pilihan strategis, dengan tujuan untuk menciptakan *value* bagi semua pemangku kepentingan sekaligus membangun masyarakat yang lebih adil dan tangguh.

TENTANG GENERALI INDONESIA

PT Asuransi Jiwa Generali Indonesia (Generali Indonesia) merupakan bagian dari Generali Group yang beroperasi di Indonesia sejak tahun 2008 dan mengembangkan bisnis asuransi melalui jalur multi distribusi yaitu *keagenan, bancassurance, corporate solution* dan *direct channel*. Selaras dengan visi untuk menjadi *Lifetime Partner* bagi nasabah, Generali Indonesia menghadirkan solusi produk inovatif untuk proteksi jiwa, kesehatan, penyakit kritis, hingga perencanaan pensiun baik untuk nasabah individu maupun korporasi.

Saat ini, Generali Indonesia didukung oleh lebih dari 10.000 tenaga pemasar profesional dan dipercaya untuk melindungi lebih dari 400.000 nasabah di Indonesia. PT Asuransi Jiwa Generali Indonesia Berizin dan Diawasi oleh Otoritas Jasa Keuangan (OJK).

TUJUAN INVESTASI

Tujuan investasi dana ini adalah menyediakan imbal hasil yang optimal dalam jangka panjang dalam risiko yang terukur.

KATEGORI RISIKO

Tinggi

RINCIAN ALOKASI PORTOFOLIO

Kas	2.32%
Pasar Uang	0.00%
Pendapatan Tetap	0.00%
Ekuitas	97.68%

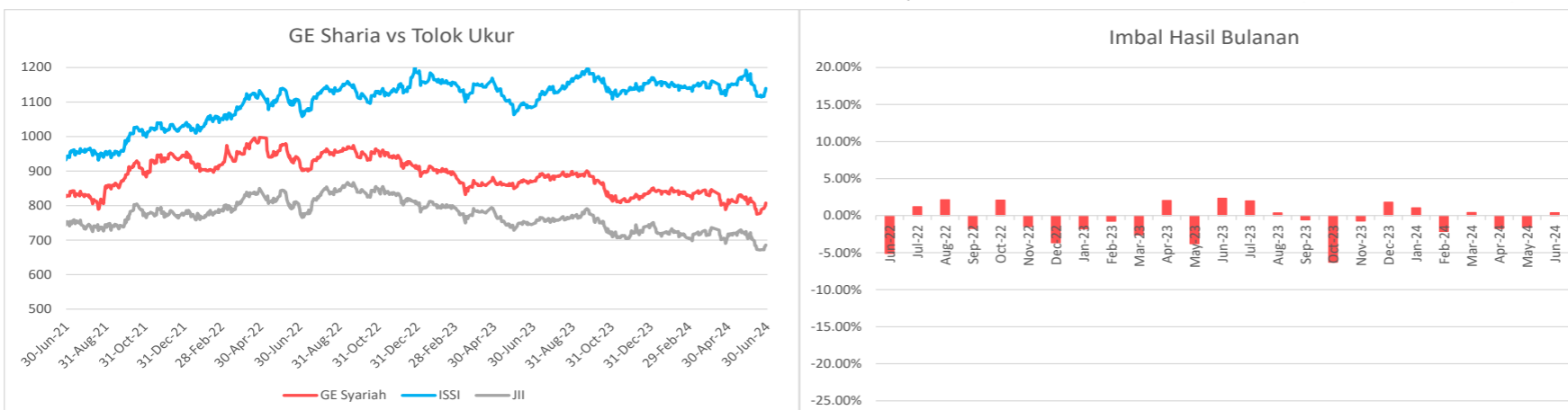
PENEMPATAN TERATAS (berdasarkan alfabet)

PENEMPATAN TERATAS (berdasarkan alfabet)	ALOKASI SEKTOR	Persentase
Adaro Energy Indonesia Tbk PT	IDXBASIC	26.19%
Astra International Tbk PT	IDXINFRA	16.62%
Bank Syariah Indonesia Tbk PT	IDXINDUS	11.85%
Chandra Asri Pacific Tbk PT	IDXNCYC	11.72%
GoTo Gojek Tokopedia Tbk PT	IDXENER	10.49%
Indocement Tunggai Prakarsa Tb	OTHERS	22.03%
Indofood CBP Sukses Makmur Tbk		
Merdeka Copper Gold Tbk PT		
Semen Indonesia Persero Tbk PT		
Telkom Indonesia Persero Tbk P		

*Tidak ada pihak terkait

HARGA UNIT

807



HASIL INVESTASI	1 bln	3 bln	12 bln	YTD	2023	2022	2021	2020	Sejak Peluncuran
Generali Equity Syariah	0.39%	-2.90%	-7.03%	-3.58%	-8.00%	-3.83%	4.25%	-6.51%	-19.25%
JII Index*	-2.59%	-3.96%	-7.93%	-6.76%	-8.90%	4.63%	-10.85%	-9.69%	-31.45%
ISSI Index**	-1.93%	-0.18%	5.24%	-1.59%	-2.33%	15.19%	6.50%	-5.46%	13.96%

*JII (Jakarta Islamic Index)

**ISSI (Index Saham Syariah Indonesia)

Ulasan Pasar

Generali Equity Syariah mencatatkan kinerja sebesar +0,39% di Juni 2024. JII mencatatkan kinerja -2,59% mom dan ISSI -1,93% mom. Kenaikan FED rate dan kuatnya perekonomian AS memberikan tekanan pada seluruh mata uang emerging market, termasuk Indonesia, yang nilai tukarnya sedikit melemah (IDR/ USD 16.352 di bulan Juni vs. 16.255 di bulan Mei). Namun, pada pertengahan Juni, terdapat peluang pembelian yang signifikan bagi investor ketika pasar saham mencapai titik terendah dan memberi sinyal rebound. Fundamental perekonomian Indonesia tetap baik, ditunjukkan oleh PMI manufaktur yang masih ekspansif (50,7 di bulan Juni vs. 52,1 di bulan Mei), tingkat inflasi yang sedikit menurun (2,51% YoY di bulan Juni vs. 2,84% YoY di bulan Mei), dan peningkatan cadangan devisa (USD 140,2 miliar di bulan Juni vs. USD 139 miliar di bulan Mei). Oleh karena itu, investasi pada saham-saham Indonesia tetap menarik dan IHSG didukung oleh optimisme kembalinya investor asing ke pasar domestik. Namun demikian, saham-saham berkapitalisasi besar berikut ini menunjukkan pergerakan pasar saham bulan ini (mis., BBCA +7,30%, BREN +22,49%, BRIS +19,09%, TPIA +0,55%, BBRI +5,99%, CUAN +16,67%, BMRI + 4,24%, TLKM +7,93%, ASII +3,96%, BBNI +5,91%).

Informasi Lain-Lain

Tanggal Peluncuran	: 20 Desember 2017
NAB Saat Peluncuran	: Rp 1,000/unit
Mata Uang	: IDR
Total AUM	: Rp 21,008,797,506.09
Total Unit	: 26,017,735.4700 units
Biaya Pengelolaan	: s/d 3.00% per tahun
Manajer Investasi	: Generali Indonesia
Bank Kustodian	: Deutsche Bank
Metode Valuasi	: Harian

DISCLAIMER:

GENERALI EQUITY SYARIAH ADALAH PILIHAN DANA INVESTASI PADA PRODUK UNIT-LINKED YANG DITAWARKAN OLEH PT ASURANSI JIWA GENERALI INDONESIA. LAPORAN INI DIBUAT OLEH PT ASURANSI JIWA GENERALI INDONESIA UNTUK KEPERLUAN PEMBERIAN INFORMASI SAJA. LAPORAN INI BUKAN MERUPAKAN PENAWARAN UNTUK PENJUALAN ATAU PEMBELIAN. SEMUA HAL YANG RELEVAN TELAH DIPERTIMBANGKAN UNTUK MEMASTIKAN INFORMASI INI BENAR, TETAPI TIDAK ADA JAMINAN BAHWA INFORMASI TERSEBUT AKURAT DAN LENGKAP DAN TIDAK ADA KEWAJIBAN YANG TIMBUL TERHADAP KERUGIAN YANG TERJADI DALAM MENGANDALKAN LAPORAN INI. KINERJA DI MASA LALU BUKAN MERUPAKAN PEDOMAN UNTUK KINERJA DI MASA MENDATANG, HARGA UNIT DAPAT TURUN DAN NAIK DAN TIDAK DAPAT DIJAMIN. ANDA DISARANKAN MEMINTA PENDAPAT DARI KONSULTAN KEUANGAN ANDA SEBELUM MEMUTUSKAN UNTUK MELAKUKAN INVESTASI.



Generali Fixed Income Syariah

June 2024

FIXED INCOME UNIT LINK ABOUT GENERALI GROUP

Generali Group is one of the largest global insurance and asset management providers. Established in 1831, it is present in over 50 countries in the world, with a total premium income of € 82.5 billion in 2023. With almost 82,000 employees serving 70 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, corporate solutions, and direct channels. 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 more than 10,000 professional agents and is entrusted to protect over 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

Cash	6.75%
Money Market	0.00%
Bonds	93.25%

TOP HOLDING (In Alphabetical Order)

PBS004
PBS012
PBS029
PBS032
PBS037
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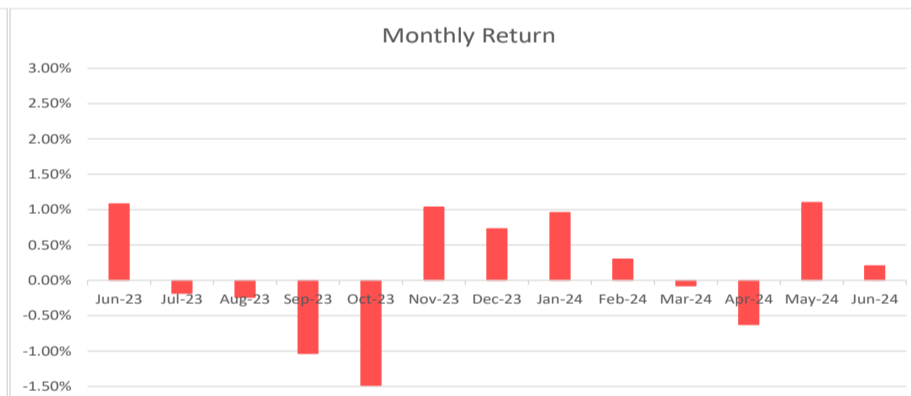
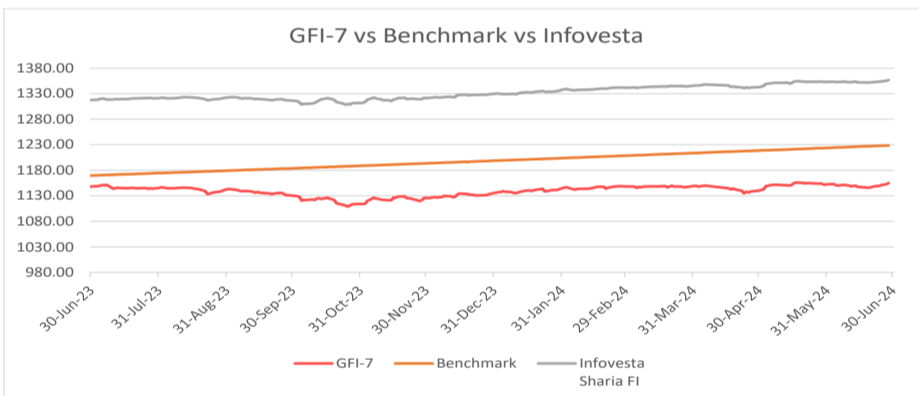
SECTOR ALLOCATION

Government	87.50%
Bank	5.21%

UNIT PRICE

1,155

*No related Parties



INVESTMENT RETURN	1mth	3mth	12mth	YTD	2023	2022	2021	Since Inception
Generali Fixed Income Syariah	0.21%	0.67%	0.65%	1.86%	4.80%	-1.79%	2.59%	15.50%
Benchmark*	0.39%	1.27%	5.07%	2.52%	4.29%	2.45%	2.82%	22.86%
Infovesta Sharia FI Fund Index	0.24%	0.91%	3.01%	2.07%	5.00%	0.38%	2.75%	35.67%

*TD Syariah + 1% (net)

** Infovesta Sharia Fixed Income Fund Index

Market Commentary

Generali Fixed Income Syariah recorded performance of +1.10% in June 2024. In June 2024, the 5-year government bond yield increased from 7.007% to 7.032%, while the 10-year yield rose from 7.037% to 7.168%. The FED rate continued to be in the target range of 5.25%–5.50% in June, as FED policies remained unchanged regarding the balancing of inflation control policies with economic growth support. The US economy was slowly recovering, as evidenced by the relatively stable US Treasury yields and lower inflation. With high global uncertainties, the stable U.S. Treasury yields were attractive to investors seeking safe-haven assets, making emerging market bonds less attractive in comparison. Meanwhile, BI had assessed that Indonesia's foreign exchange reserves could preserve macroeconomic and financial system stability and decided to maintain its rates at 6.25% to keep inflation low.

OTHER INFORMATION

Launching Date	: 18 January 2019
NAV on Launchin Date	: Rp 1,000/unit
Currency	: IDR
Total AUM Generali FI Syariah	: Rp 3,843,381,106.24
Total Unit	: 3,327,579.8740 units
Management Fee	: up to 2.50% p.a
Fund Manager	: Generali Indonesia
Custodian Bank	: Deutsche Bank
Valuation Method	: Daily

DISCLAIMER :

GENERALI FIXED INCOME SYARIAH IS A FUND ON UNIT-LINK PRODUCT OFFERED BY PT ASURANSI JIWA GENERALI INDONESIA. THIS REPORT HAS BEEN PREPARED BY PT ASURANSI JIWA GENERALI INDONESIA FOR INFORMATIONAL PURPOSE ONLY. THIS REPORT IS NOT A SOLICITATION TO SUBSCRIBE. ALL RELEVANT THINGS HAS BEEN CONSIDERED TO MAKE SURE THE REPORT IS CORRECT, BUT THERE IS NO GUARANTEE THAT THE INFORMATION IS ACCURATE AND COMPLETE. PT ASURANSI JIWA GENERALI INDONESIA SHALL ASSUME NO LIABILITY FOR ANY LOSS ARISING FROM RELIANCE ON IT. PAST PERFORMANCE IS NOT NECESSARILY A GUIDE TO FUTURE PERFORMANCE. THE UNIT PRICE MAY RISE AS WELL AS FALL AND AS SUCH PERFORMANCE CANNOT BE GUARANTEED. POTENTIAL INVESTOR SHOULD CONSULT THEIR FINANCIAL CONSULTANT BEFORE INVESTING.



Generali Money Market Syariah

June 2024

MONEY MARKET UNIT LINK

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Currently, Generali Indonesia is supported by more than 10,000 professional agents and is entrusted to protect over 400,000 customers in Indonesia. PT Asuransi Jiwa Generali Indonesia is licensed and supervised by the Financial Services Authority (OJK).

INVESTMENT OBJECTIVE

To preserve capital and to generate an attractive return in the short-term through a selective diversification of money market instruments.

RISK CATEGORY

Low

PORTFOLIO ALLOCATION DETAILS

Cash	91.32%
Money Market	8.68%

UNIT PRICE	1,154
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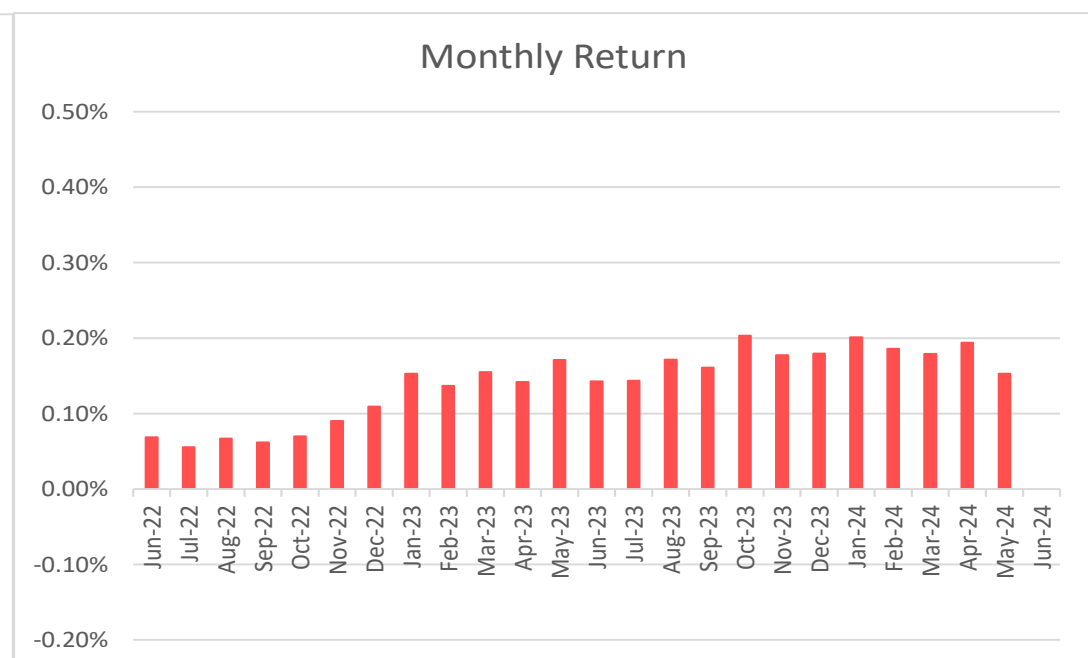
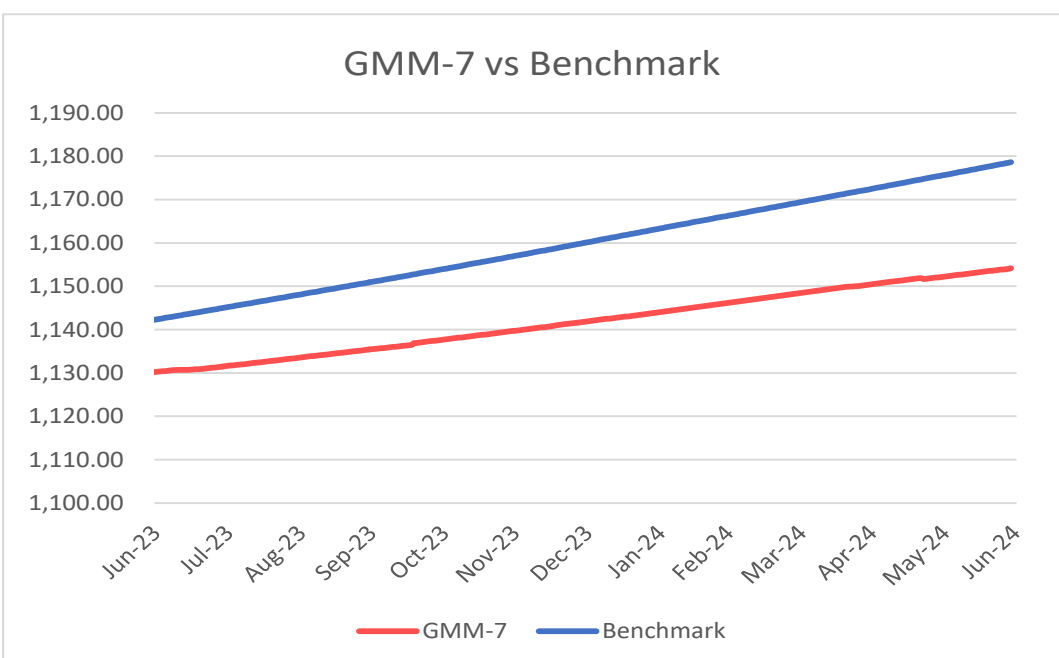
TOP HOLDING (In Alphabetical Order)

Bank BJB Syariah
Bank BTPN Syariah
Bank Danamon Unit Syariah
Bank Panin Dubai Syariah
Bank Syariah Indonesia
BPD Jambi UUS
SMBKL I BANK BSI I 2024 A 24062025

*No related Parties

SECTOR ALLOCATION

Deposito	88.38%
Bank	8.76%



INVESTMENT RETURN	1mth	3mth	12mth	YTD	2023	2022	2021	2020	Since Inception
Generali Money Market Syariah	0.16%	0.52%	2.13%	1.08%	1.95%	0.98%	1.77%	3.35%	15.41%
Benchmark*	0.25%	0.81%	3.20%	1.61%	2.90%	1.22%	1.36%	2.65%	17.86%

*Bank Indonesia Deposit Rate Avg 1 Month

(Benchmark before Feb 2023: Average 1 Month Deposit of Bank Mandiri, Deutsche Bank and ANZ)

Market Commentary

Generali Money Market Syariah recorded performance of +0.15% in June 2024. The BI Board of Governors Meeting agreed on 19-20th June 2024 to hold the BI-Rate at 6.25%, while also maintaining the Deposit Facility (DF) rate and Lending Facility (LF) rate at 5.50% and 7.00% respectively. This decision is consistent with the pro-stability focus of monetary policy, namely as a pre-emptive and forward-looking measure to maintain inflation within the 2.5%±1% target corridor in 2024 and 2025, which includes strengthening monetary operations to effectively sustain foreign capital inflows and safeguard Rupiah stability. Meanwhile, Bank Indonesia will maintain pro-growth macroprudential and payment system policies to foster sustainable economic growth. Bank Indonesia will hold an accommodative macroprudential policy stance to revive bank lending/financing to businesses and households. Payment system policy will be oriented towards bolstering reliable infrastructure and reinforcing the structure of the payment system industry, while expanding acceptance of payment system digitalisation.

OTHER INFORMATION

Launching Date	: 21 December 2017
NAV on Launching Date	: Rp 1,000/unit
Currency	: IDR
Total AUM	: Rp 5,711,044,424.59
Total Unit	: 4,948,309.7340 units
Management Fee	: up to 1.75% p.a
Fund Manager	: Generali Indonesia
Custodian Bank	: Deutsche Bank
Valuation Method	: Daily

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