



# Generali Fixed Income Long Duration

February 2025

## 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 provide a relatively stable and attractive return by taking into consideration the reliability of the securities' issuers.

## RISK CATEGORY

Medium

## PORTFOLIO ALLOCATION DETAILS

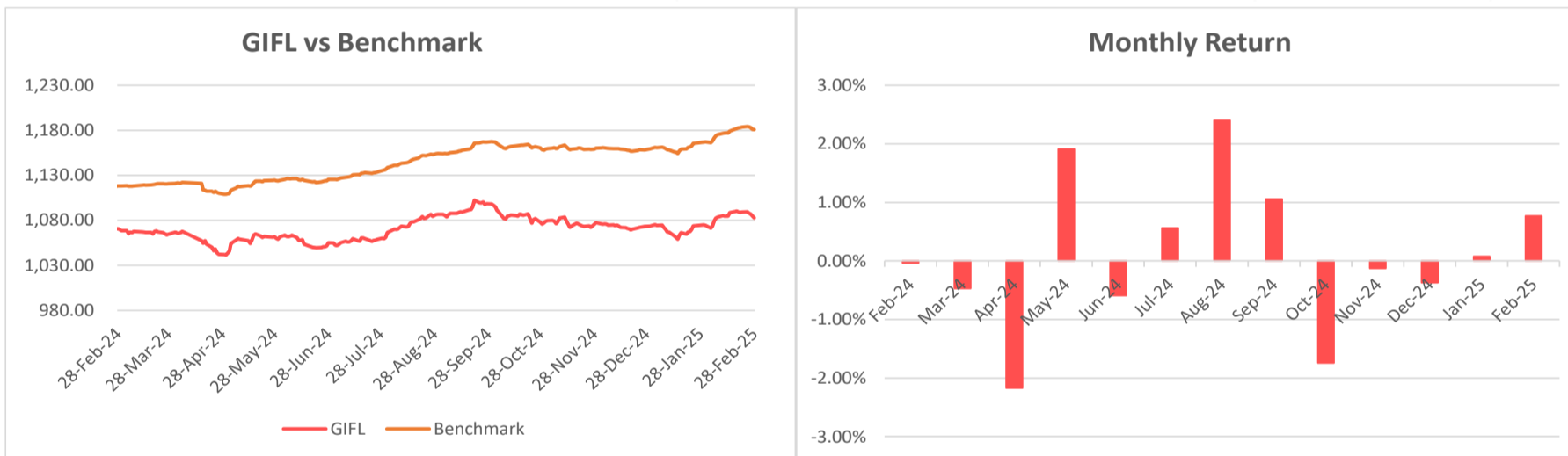
|              |        |
|--------------|--------|
| Cash         | 9.28%  |
| Money Market | 0.00%  |
| Bonds        | 90.72% |

## TOP HOLDING (In Alphabetical Order)

| TOP HOLDING (In Alphabetical Order) | SECTOR ALLOCATION |
|-------------------------------------|-------------------|
| FR0083                              | Government 91.23% |
| FR0088                              |                   |
| FR0096                              |                   |
| FR0098                              |                   |
| FR0100                              |                   |
| PBS004                              |                   |

\*No related Parties

|                   |              |
|-------------------|--------------|
| <b>UNIT PRICE</b> | <b>1,083</b> |
|-------------------|--------------|



| INVESTMENT RETURN                   | 1mth  | 3mth  | 12mth | YTD   | 2024  | 2023  | 2022  | 2021* | 2020* | 2019* |
|-------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Generali Fixed Income Long Duration | 0.77% | 0.47% | 1.21% | 0.85% | 0.32% | 5.68% | 1.26% | 4.62% | 7.37% | 7.97% |
| Benchmark*                          | 1.19% | 1.79% | 5.61% | 1.87% | 5.82% | 6.90% | 2.49% | 4.62% | 7.37% | 7.97% |

\*80% BINDO + 20% Average 1 Month IDR Deposit Net

\*the performance is not the performance of the unit link but it is performance of the assets in accordance with the composition of the unit link with the aim of providing an overview of the unit link performance

## Market Commentary

Generali Fixed Income Long Duration recorded performance of +0.77% in February 2025. In January 2025, the 5-year Indonesian government bond yield fell from 6.821% to 6.749%, while the 10-year yield decreased from 7.102% to 7.039%. The Federal Reserve (FED) retained its benchmark interest rate at 4.25%-4.5% in February 2025 due to economic uncertainty, inflation control and financial stability reasons. The Indonesian market faced economic turmoil due to the US trade war, but there were new government initiatives and central bank policies aimed to support the domestic bond market, fostering growth and strengthening investor confidence. These factors might have encouraged investment into safer assets and attracted foreign capital into the domestic bond market (foreign net buy of about IDR 9.85 trillion mtd). Meanwhile, the BI maintained an interest rate of 5.75% to maintain low inflation, maintain exchange rate stability, and stimulate economic growth amidst a high uncertainty environment.

## OTHER INFORMATION

|                         |                        |
|-------------------------|------------------------|
| Launching Date          | : 6 September 2022     |
| NAV on Launcing Date    | : Rp 1,000/unit        |
| Currency                | : IDR                  |
| Total AUM Generali FI I | : Rp 4,780,271,130.09  |
| Total Unit              | : 4,415,313.7796 units |
| Management Fee          | : up to 2.50% p.a      |
| Fund Manager            | : Generali Indonesia   |
| Custodian Bank          | : Deutsche Bank        |
| Valuation Method        | : Daily                |

**DISCLAIMER :**  
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