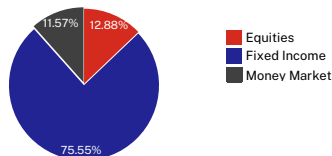


PT GREAT EASTERN LIFE INDONESIA
FUND FACT SHEET SEPTEMBER 2025
GREATLINK BALANCE FUND



Portfolio



Investment Objective

GreatLink Balanced Fund is an alternative investment product for customers that provides attractive returns with medium to high levels of risk for long-term investments.

Investment Strategy

GreatLink Balanced Fund investments are equity listed in Indonesia Stock Exchange, fixed income, dan money market.

Asset Allocation

Equities	: 0% - 79%
Fixed Income	: 0% - 79%
Money Market	: 0% - 79%

Sector

Financial	52.8%	Infrastructure	15.8%
Basic Materials	14.7%	Energy	9.5%
Consumer Non-Cyclical	3.0%	Healthcare	2.0%
Property & Real Estate	1.9%	Industrials	0.3%
		Transportation & Logistic	0.1%

Top Holding

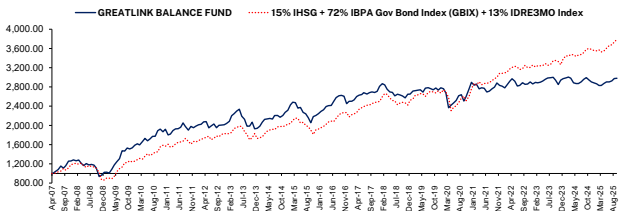
Fixed Income - Asian Bond Fund Bahana	Time Deposit - PT BANK MEGA TBK
Top Holding - BANK CENTRAL ASIA Tbk	Top Holding - DIAN SWASTATIKA SENTOSA Tbk
Top Holding - BANK RAKYAT INDONESIA (PERSERO) Tbk	Top Holding - BANK NEGARA INDONESIA Tbk
Top Holding - BANK MANDIRI (PERSERO) Tbk	Top Holding - BARITO PACIFIC Tbk
Top Holding - TELKOM INDONESIA (PERSERO) Tbk	Top Holding - MERDEKA COPPER GOLD Tbk

Additional Information

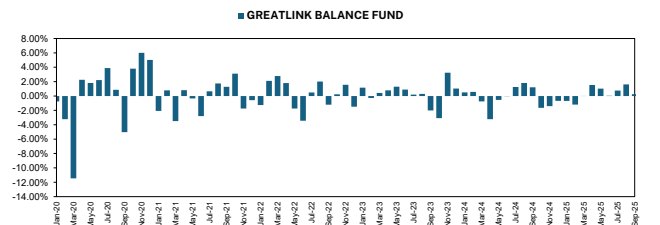
Inception Date	: 16-Apr-2007	Annual Management Charge	: Maximum 2.25% p.a.*
Bloomberg Ticker	: GRLBALA IJ	Currency	: Rupiah (IDR)
Risk Level	: Medium - High	Total AUM 30-Sep-2025	: Rp 32.53 Billion
Valuation Method	: Daily	Initial NAV	: Rp 1,000
Expected Return	: Attractive	NAV per Unit	: Rp 2,980.8107
Custodian Bank	: CITIBANK, NA	Total Unit Holding	: 10,913,133
Investment Manager	: PT Great Eastern Life Indonesia		

* before custodian fees of 0.2% per annum from the investment asset. In the event that the Company delegates part or all of the investment asset to a third party, the third party may charge its own fees (including investment management fees) to the investment asset. All of these costs have been calculated within the Unit Price of this investment asset.

NAV GREATLINK BALANCE FUND vs Benchmark



Monthly Performance



NAV / Unit Changes

Lowest August 2025	: 2930.057	Highest August 2025	: 2983.882
Lowest September 2025	: 2949.062	Highest September 2025	: 3000.7305
Changes in Lowest	: (+) 0.65%	Changes in Highest	: (+) 0.56%

Performance

	1 month	3 month	6 month	YTD	1 tahun	3 year	5 year	Since Inception
GREATLINK BALANCE FUND	0.25%	2.64%	5.31%	3.35%	-0.46%	4.46%	18.92%	198.08%
(15% JCI + 72% IBPA Bond Index+13% BI 3 mc	0.65%	3.71%	7.41%	7.40%	5.97%	19.16%	51.74%	281.44%

* Explanation of benchmarks:

* since May 24:15% JCI + 72% IBPA Bond Index+13% BI 3 month)

* Jan 2018 - Apr 2024: 50% JCI+ 50% IBPA Bond Index

* May 2016-Dec 2017: 50% JCI+50%(80% IBPA Bond Index+20% 1-month JIBOR)

* Jan 2013-Apr 2016: 50% JCI+50%(80% HSBC Bond Index+20% 1-month JIBOR)

Analysis

Indonesian equities ended September on a strong note. The Jakarta Composite Index (JCI) gained about 2.9% over the month, closing near 8,125 and even hitting a record intraday high of 8,168 on September 24. This performance brought the index's year-to-date gain to roughly +14%. Indonesia's market was in line with global trends - U.S. stocks also rallied (the S&P 500 jumped +3.5% in September) amid optimism around peaking interest rates. Mid- and small-cap stocks outperformed blue chips during the month. The LQ45 index of large-cap shares edged down -0.4% in September, even as the broader IDX80 index rose +2.0%. Growth-oriented sectors like technology, communication services, and healthcare led the market, whereas consumer staples, materials, and energy lagged. Notably, the sharp Rupiah depreciation (to around Rp16,700 per USD) provided a boost to export-driven and commodity stocks. Gold-related mining shares jumped as global gold prices hit a new record high near US\$3,759/oz in late September.

Global and domestic bond yields saw relatively modest moves in September. Indonesia's 10-year government bond (IndoGBI) yield ended around 6.35%, essentially flat (+1 basis point) compared to the prior month. In contrast, the 10-year U.S. Treasury yield eased to roughly 4.15% (down 8 bps) as the Fed turned more dovish. Accordingly, the IndoGBI-UST 10Y spread widened slightly to about 220 bps. Bank Indonesia's surprise rate cut fueled a rally in short-term bonds, with the 2-year IndoGBI yield down -29 bps to 4.96% - steepening the government bond yield curve. Money market rates reflected the easing bias of monetary policy. Yields on BI's 12-month SRBI securities declined to around 4.8%, roughly 20 bps lower than a month earlier, and 1-year government bond yields similarly fell to about 4.8%. These lower short-term rates have made money-market instruments increasingly attractive relative to bank deposits. Looking ahead, further declines in yields are possible if BI continues cutting rates and the Fed delivers additional easing - indeed, Fed guidance suggests more rate cuts into 2026. However, a looser fiscal posture and a slight uptick in inflation (headline CPI -2.7% YoY) could limit the extent of any bond rally. Investors will be watching how the government's pro-growth spending plans impact bond supply and how BI manages Rupiah stability while supporting economic growth.

Investment Manager Profile

PT Great Eastern Life Indonesia (Great Eastern Life Indonesia) is part of Great Eastern Holdings Limited, a strong, long-term-oriented life insurance company with a track record of operating in Singapore and Malaysia since 1908. It has assets exceeding S\$100 billion and serves over 15.5 million policyholders. Established in Indonesia in 1996, Great Eastern Life Indonesia is licensed and supervised by the Financial Services Authority (OJK).

Great Eastern Life Indonesia provides a range of insurance products to meet the diverse needs of the public in terms of wealth development, family protection, health protection, retirement planning, and children's education plans through several distribution channels, including bancassurance and digital platforms.

Great Eastern Life Indonesia has been recognized by various leading organizations and won several awards, including the Life Insurance Market Leaders Award 2025 from Media Asuransi and Best Insurance 2025 from the Investortrust Insurance Asia Awards 2025 in the New Insurance Product of the Year - Indonesia category.

Disclaimer

This report is a periodic report that contains all the data up to the date as stated at the top. All reviews posted on the above is based on data and information in this report. Various efforts have been made to ensure that the information provided is correct at the time of publication. The PT. Great Eastern Life Indonesia does not fully guarantee that there are no errors in calculation or in writing. This report can not be used as a basis for consideration to buy or sell a security but merely a record of performance based on historical data. Past performances do not constitute a guarantee for future performance. The unit price and the investment result may

PT Great Eastern Life Indonesia | Menara Karya Lt. 5, Jl. HR. Rasuna Said Blok X -5 Kav. 1-2 Jakarta Selatan 12950 - Indonesia

Customer Contact Center	: (+62) 21 2554 3800 (Senin - Jumat, 09.00 - 18.00 WIB)	Email	: WeCare-id@greateasternlife.com
Whatsapp	: (+62) 811 956 3800 (Senin - Jumat, 09.00 - 18.00 WIB)	Website	: www.greateasternlife.com/id

PT Great Eastern Life is licensed and supervised by the OJK