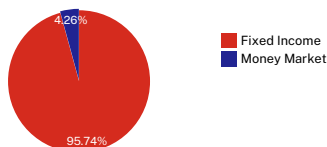


PT GREAT EASTERN LIFE INDONESIA  
FUND FACT SHEET SEPTEMBER 2025  
GREATLINK FIXED INCOME FUND



Portfolio



Investment Objective

GreatLink Fixed Income Fund is an alternative investment product for customers that provides a relatively stable level of return with a moderate level of risk in the medium to long term.

Investment Strategy

GreatLink Fixed Income Fund investments are fixed income and money market instruments.

Asset Allocation

≥ 80% Fixed Income  
≤ 20% Money Market

Top Holding

Fixed Income - FR0101
Fixed Income - FR0104
Fixed Income - FR0095
Time Deposit - CIMB Niaga
Time Deposit - Bank HSBC

Fixed Income - Mandiri Tunas 6.75%
Fixed Income - FR0082
Fixed Income - Pegadaian 6.2%
Fixed Income - FR0078
Fixed Income - Federal International 6.15%

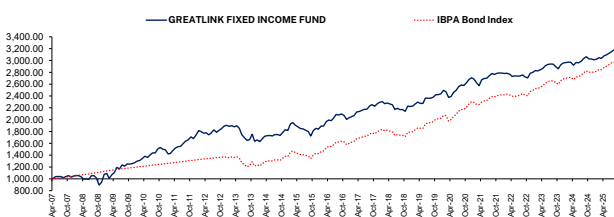
Additional Information

Inception Date	: 16-Apr-2007
Bloomberg Ticker	: GRLFXIN IJ
Risk Level	: Low - Medium
Valuation Method	: Daily
Expected Return	: Stable
Custodian Bank	: CITIBANK, NA
Investment Manager	: PT Great Eastern Life Indonesia

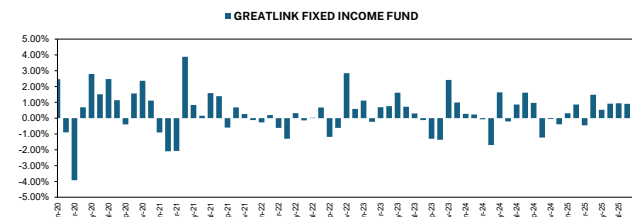
Annual Management Charge	: Maximum 0.25% p.a.**
Currency	: Rupiah (IDR)
Total AUM 30-Sep-2025	: Rp 276.25 Billion
Initial NAV	: Rp 1,000
NAV per Unit	: Rp 3,216.0842
Total Unit Holding	: 85,896,493

\*\* 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 FIXED INCOME FUND vs Benchmark



Monthly Performance



NAV / Unit Changes

Lowest August 2025	: 3151.941
Lowest September 2025	: 3173.741
Changes in Lowest	: (+) 0.69%

Highest August 2025	: 3189.3669
Highest September 2025	: 3233.415
Changes in Highest	: (+) 1.38%

Performance

	1 month	3 month	6 month	YTD	1 tahun	3 year	5 year	Since Inception
GREATLINK FIXED INCOME FUND	1.07%	2.95%	5.99%	6.75%	4.97%	18.12%	24.80%	221.61%
IBPA Bond Index*	0.27%	1.54%	4.86%	6.47%	5.51%	23.52%	37.27%	198.16%

\* Explanation of benchmarks:

\* Jan 2018 onwards: 100% IBPA Bond Index

\* May 2016-Dec 2017: 80% IBPA Bond Index+20% 1-month JIBOR

\* Jan 2013-Apr 2016: 80% HSBC Bond Index+20% 1-month JIBOR

Analysis

Global and domestic bond yields saw relatively modest moves in September. Indonesia's 10-year government bond (IndoGB) 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 IndoGB-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 IndoGB 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

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