

**PFI MEGA LIFE****PFI MEGA LIFE BALANCED FUND SYARIAH****SHARIA BALANCED UNIT LINK**Bloomberg Link: <https://www.bloomberg.com/quote/MEGAABF:IJ>

August 31, 2026

Investment Objectives

Maintain a balance between investment value growth and securities fluctuations through investment in sharia equity securities, sharia fixed income securities and sharia money market securities.

About PFI Mega Life

Established in 2011, PT PFI Mega Life Insurance is a newly structured joint venture life insurance company which combines the global expertise of Prudential Financial Inc with the local market network of CT Corpora. PFI Mega Life offers an array of life insurance products which cater to a wide range of customers, from large entities to individuals.

Investment Policy

Sharia Stocks	0% - 75%
Sukuks	0% - 75%
Sharia Money Market	0% - 75%

Risk Profile

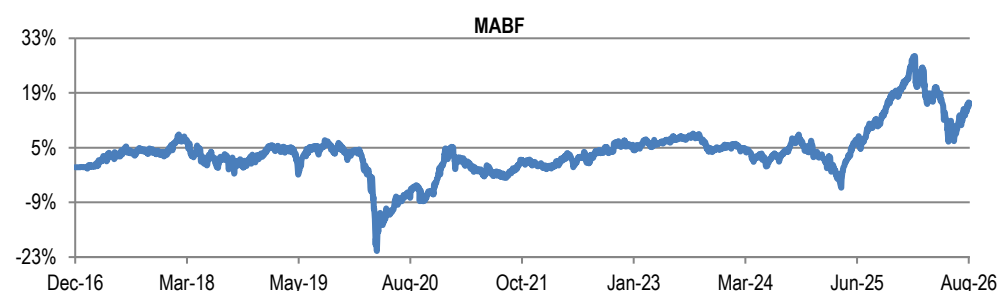
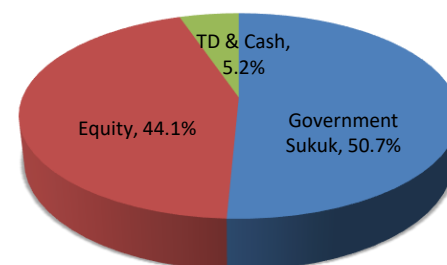
MMUL*	FIUL*	BUL*	EUL*
Conservative	Moderate	Aggressive	
Money Market Unit Link (MMUL)		Balanced Unit Link (BUL)	
Fixed Income Unit Link (FIUL)		Equity Unit Link (EUL)	

Top Holdings in Portfolio (Alphabetical Order)

No	Name	Investment Type - Sector	Related Party
1	Bank BTPN Syariah Tbk	TD - Financial	No
2	Bank Maybank Indonesia Tbk	TD - Financial	No
3	Merdeka Copper Gold Tbk	Stock - Basic Materials	No
4	PBS003	Government Sukuk	No
5	PBS030	Government Sukuk	No
6	SR019T3	Government Sukuk	No
7	SR020T3	Government Sukuk	No
8	SR021T3	Government Sukuk	No
9	SR022T3	Government Sukuk	No
10	Telkom Indonesia (Persero) Tbk	Stock - Infrastructure	No

Unit Link Information

Unit Fund Information		
Inception Date	December 14, 2016	
Investment Manager	Schroders Indonesia	
Assets Under Management	23,698,734,161	
Total Unit Issued	20,346,657	
Custodian Bank	Deutsche Bank	
NAV/Unit as of	December 14, 2016	1,000.00
NAV/Unit as of	August 31, 2026	1,164.75
Valuation Period	Daily	
Currency	Rupiah	
Management Fee Max.	2.85% p.a.	
Custodian Fee Max.	0.15% p.a.	

Since Inception Performance**Assets Allocation****Investment Risks**

- Risk of deteriorating economic and political conditions. - Risk of dissolution and liquidation. - Risk of decrease in investment value. - Risk of liquidity.

Unit Link Monthly Performance For The Last 12 Months

Period	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26
Return	2.98%	3.55%	1.09%	2.63%	-0.43%	2.37%	-6.19%	0.79%	-4.94%	-5.01%	4.87%	4.12%

Unit Link Annual Performance For The Last 5 Years

Period	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025
Return	-1.60%	5.09%	-0.10%	-1.54%	18.08%

Historical Performance

	1 Month	3 Month	6 Month	YTD	1 Year	3 Year	5 Year	Since Inception
PFI Mega Life Balanced Fund Syariah (MABF)*	4.12%	3.72%	-6.78%	-4.98%	5.13%	7.75%	17.90%	16.47%
Peer Group Index**	3.27%	4.39%	-8.44%	-1.90%	8.86%	17.44%	25.89%	12.74%
Peer Group Index Alpha	0.85%	-0.67%	1.66%	-3.08%	-3.73%	-9.69%	-7.99%	3.74%
Benchmark***	3.51%	2.52%	-14.01%	-15.59%	-10.34%	-10.60%	-5.50%	22.60%
Benchmark Alpha	0.60%	1.20%	7.23%	10.61%	15.47%	18.35%	23.40%	-6.13%

Notes: *. Old: Mega Amanah Link Balanced Fund; **. Sharia Balanced Fund Index (SBFI); ***. 50% JII + 50% IDR 3 Month TD Rate.

Disclaimer:

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PT PFI MEGA LIFE INSURANCE

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Schroders
(Investment Manager Partner)

PAHAMI & MILIKI
ISURANSI SYARIAH

PT PFI Mega Life Insurance is licensed and supervised by the Financial Services Authority (OJK)