

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

July 31, 2026

Investment Objectives

Obtain long-term investment growth with controlled risk through investment in sharia equity securities that have strong fundamentals and the potential for stable net profit growth.

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	80% - 100%
Sharia Money Market	0% - 20%

Risk Profile

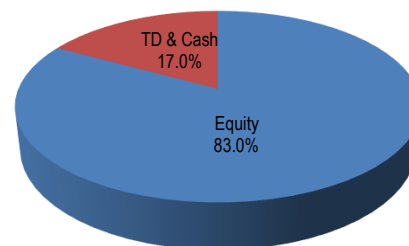
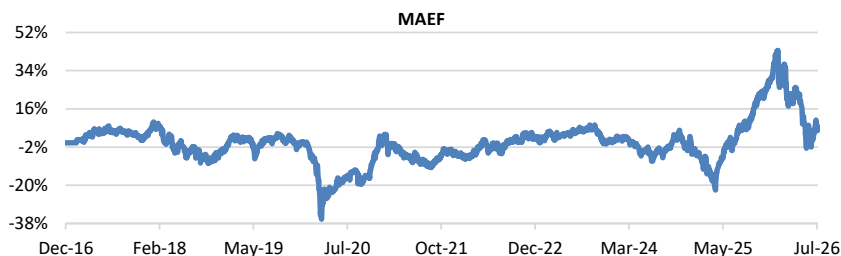
MMUL*	FIUL*	BUL*	EUL*
Conservative	Moderate		Aggressive
Money Market Unit Link (MMUL)		Balanced Unit Link (BUL)	
Fixed Income Unit Link (FIUL)		Equity Unit Link (EUL)	

Unit Link Information

Inception Date			December 14, 2016
Investment Manager			Schroders Indonesia
Assets Under Management			8,537,291,049
Total Unit Issued			7,921,712
Custodian Bank			Deutsche Bank
NAV/Unit as of	December 14, 2016	1,000.00	
NAV/Unit as of	July 31, 2026	1,077.71	
Valuation Period			Daily
Currency			Rupiah
Management Fee Max.			2.85% p.a.
Custodian Fee Max.			0.15% p.a.

Equities Top Holdings in Portfolio (Alphabetical Order)

No	Name	Sector	Related Party
1	Alamtri Minerals Indonesia Tbk	Energy	No
2	Alamtri Resources Indonesia Tbk	Energy	No
3	Aneka Tambang (Persero) Tbk	Basic Materials	No
4	Archi Indonesia Tbk	Basic Materials	No
5	Bumi Resources Minerals Tbk	Basic Materials	No
6	Chandra Asri Petrochemical Tbk	Basic Materials	No
7	Indofood Sukses Makmur Tbk	Consumer Non-Cyclicals	No
8	Kalbe Farma Tbk	Health Care	No
9	Merdeka Copper Gold Tbk	Basic Materials	No
10	Telkom Indonesia (Persero) Tbk	Infrastructure	No

Since Inception Performance**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	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26
Return	1.11%	5.95%	7.21%	2.32%	5.05%	-0.63%	4.86%	-12.09%	1.56%	-9.93%	-10.32%	9.96%

Unit Link Annual Performance For The Last 5 Years

Period	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025
Return	-4.77%	9.08%	-0.33%	-4.90%	34.25%

Historical Performance

	1 Month	3 Month	6 Month	YTD	1 Year	3 Year	5 Year	Since Inception
PFI Mega Life Equity Fund Syariah (MAEF)*	9.96%	-11.18%	-16.84%	-17.36%	2.01%	1.37%	21.14%	7.77%
Peer Group Index**	7.98%	-7.55%	-12.18%	-9.11%	15.70%	9.44%	2.19%	-41.95%
Peer Group Index Alpha	1.98%	-3.63%	-4.65%	-8.25%	-13.68%	-8.06%	18.95%	49.72%
Benchmark***	11.73%	-19.93%	-33.73%	-36.04%	-30.30%	-33.46%	-30.55%	-46.94%
Benchmark Alpha	-1.77%	8.75%	16.89%	18.68%	32.31%	34.83%	51.70%	54.71%

Notes: *. Old: Mega Amanah Link Equity Fund; **. Sharia Equity Fund Index (SEFI); ***. Jakarta Islamic Index (JII).

Disclaimer:

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PT PFI MEGA LIFE INSURANCE

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Schroders
(Investment Manager Partner)

PAHAMI & MILIKI
ISURANSI
SYARIAH

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