

**PFI MEGA LIFE****PFI MEGA LIFE FIXED INCOME FUND****FIXED INCOME UNIT LINK**Bloomberg Link: <https://www.bloomberg.com/quote/MPLFIID:IJ>

July 31, 2026

Investment Objectives

Obtain a stable and sustainable investment value growth by trying to maintain investment value, through investment in fixed income securities (Government Securities or fixed income mutual funds with Government Securities as underlying) and 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

Fixed Income / Fixed Income Mutual Funds	80% - 100%
Money Market	0% - 20%

Risk Profile

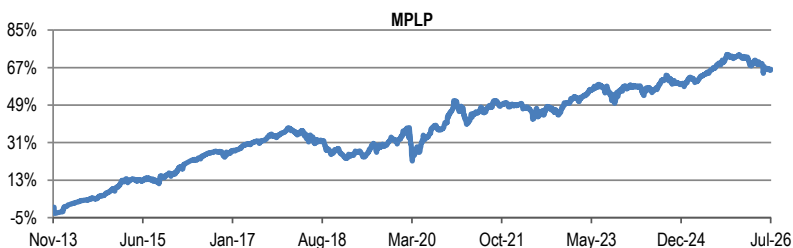
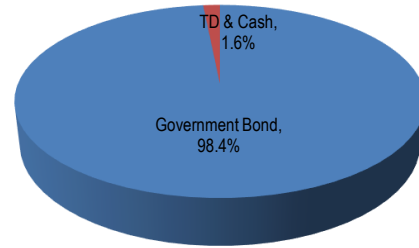
MMUL*	FIUL*	BUL*	EUL*
Conservative			Aggressive
Money Market Unit Link (MMUL)		Balanced Unit Link (BUL)	Equity Unit Link (EUL)
Fixed Income Unit Link (FIUL)			

Unit Link Information

Inception Date	November 14, 2013	
Investment Manager	Schroders Indonesia	
Assets Under Management	138,086,964,124	
Total Unit Issued	83,120,713	
Custodian Bank	Deutsche Bank	
NAV/Unit as of	November 14, 2013	1,000.00
NAV/Unit as of	July 31, 2026	1,661.28
Valuation Period	Daily	
Currency	Rupiah	
Management Fee Max.	2.85% p.a.	
Custodian Fee Max.	0.15% p.a.	

Debt Securities Top Holdings in Portfolio (Alphabetical Order)

No	Name	Investment Type - Sector	Related Party
1	FR0068	Government Bond	No
2	FR0080	Government Bond	No
3	FR0082	Government Bond	No
4	FR0087	Government Bond	No
5	FR0090	Government Bond	No
6	FR0098	Government Bond	No
7	FR0104	Government Bond	No
8	FR0109	Government Bond	No
9	PBS003	Government Sukuk	No
10	PBS030	Government Sukuk	No

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	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	1.38%	0.44%	1.78%	-0.80%	0.99%	-0.71%	0.15%	-2.18%	0.25%	0.05%	-1.46%	-0.12%

Unit Link Annual Performance For The Last 5 Years

Period	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025
Return	-0.81%	0.49%	5.40%	0.56%	8.70%

Historical Performance

	1 Month	3 Month	6 Month	YTD	1 Year	3 Year	5 Year	Since Inception
PFI Mega Life Fixed Income Fund (MPLP)*	-0.12%	-1.53%	-3.30%	-3.98%	-0.31%	5.17%	12.10%	66.13%
Peer Group Index**	0.14%	-0.72%	-1.59%	-1.74%	1.78%	10.12%	17.60%	83.08%
Peer Group Index Alpha	-0.26%	-0.81%	-1.71%	-2.24%	-2.09%	-4.95%	-5.50%	-16.95%
Benchmark***	0.14%	-1.08%	-1.89%	-2.14%	2.80%	15.84%	31.41%	162.90%
Benchmark Alpha	-0.27%	-0.45%	-1.41%	-1.84%	-3.11%	-10.67%	-19.31%	-96.77%

Notes: *. Old: Mega Prima Link Protected Fund; **. Fixed Income Fund Index (FIFI); ***. 90% INDOBeXG-TR + 10% IDR 1 Month TD Rate Net.

Disclaimer:

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PT PFI MEGA LIFE INSURANCE

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Schroders
(Investment Manager Partner)



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