

**PFI MEGA LIFE****PFI MEGA LIFE USD GLOBAL TOTAL RETURN BOND FUND****FIXED INCOME UNIT LINK**Bloomberg Link: <https://www.bloomberg.com/quote/MILMGBF:IJ>

July 31, 2026

Investment Objectives

Aiming to obtain a stable and sustainable investment value growth by trying to maintain investment value, through investing in US Dollar currency in fixed income securities portfolios (debt securities or fixed income mutual funds) 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

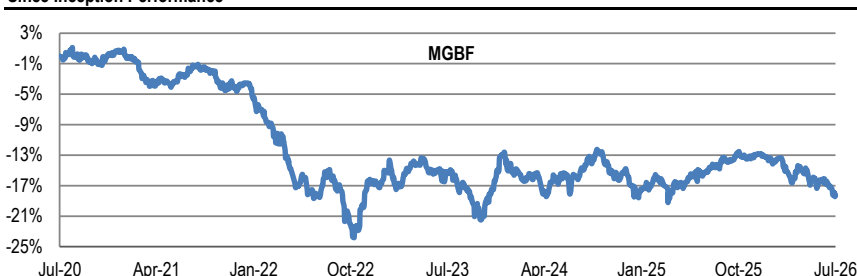
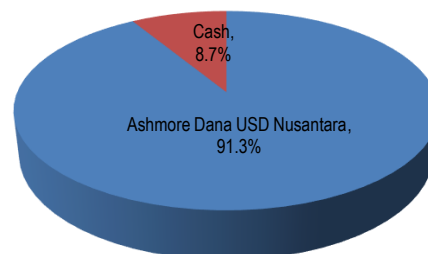
MMUL*	FIUL*	BUL*	EUL*
Conservative	Moderate	Aggressive	
Money Market Unit Link (MMUL)		Balanced Unit Link (BUL)	
Fixed Income Unit Link (FIUL)		Equity Unit Link (EUL)	

Unit Link Information

Unit Information		
Inception Date	July 6, 2020	
Investment Manager	PFI Mega Life Insurance	
Assets Under Management	257,228.29	
Total Unit Issued	314,583.87	
Custodian Bank	Deutsche Bank	
NAV/Unit as of	July 6, 2020	1.0000
NAV/Unit as of	July 31, 2026	0.8177
Valuation Period	Daily	
Currency	USD	
Management Fee Max.	2.50% p.a.	
Custodian Fee Max.	0.25% p.a.	

Top Holdings in Portfolio (Alphabetical Order)

No	Name	Investment Type - Sector	Related Party
1	Ashmore Dana USD Nusantara	Fixed Income Mutual Fund	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	0.79%	0.61%	1.11%	-0.28%	0.32%	-1.09%	0.51%	-3.47%	1.26%	-0.68%	-0.25%	-2.54%

Unit Link Annual Performance For The Last 5 Years

Period	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025
Return	-4.15%	-13.73%	5.11%	-5.04%	5.08%

Historical Performance

	1 Month	3 Months	6 Months	YTD	1 Year	3 Year	5 Year	Since Inception
PML USD Global Total Return Bond Fund (MGBF)	-2.54%	-3.45%	-5.15%	-6.18%	-3.77%	-3.55%	-17.09%	-18.23%
Benchmark*	-0.53%	-0.66%	-0.62%	-0.60%	0.82%	8.82%	-0.71%	0.48%
Alpha	-2.01%	-2.79%	-4.53%	-5.58%	-4.58%	-12.37%	-16.38%	-18.71%

Notes: *. Indonesia USD 5 year Govt.;

Disclaimer:

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PT PFI MEGA LIFE INSURANCE

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