PFI MEGA LIFE

FUND FACT SHEET

PFI MEGA LIFE BALANCED FUND — BALANCED UNIT LINK

Bloomberg Link: https://www.bloomberg.com/quote/MPLBFID:IJ — **September 30, 2026**

Investment Objectives

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

Stocks	0% - 75%
Fixed Income	0% - 75%
Money Market	0% - 75%

Risk Profile

MMUL* FIUL* BUL* EUL*

Conservative — Moderate — Aggressive

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

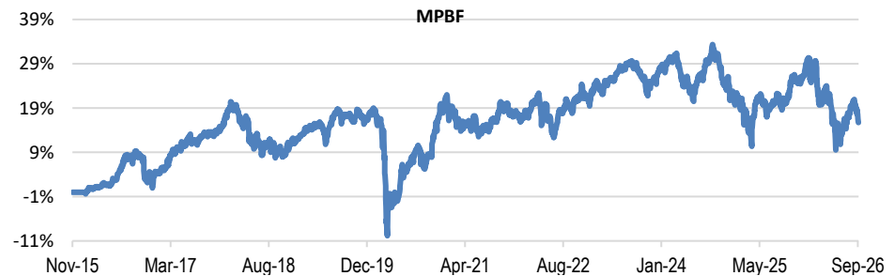
Top Holdings in Portfolio (Alphabetical Order)

No	Name	Investment Type - Sector	Related Party
1	Astra International Tbk	Stock - Industrials	No
2	Bank BTPN Syariah Tbk	Time Deposit	No
3	Bank Central Asia Tbk	Stock - Financials	No
4	Bank CIMB Niaga Tbk	Time Deposit	No
5	FR0064	Government Bond	No
6	FR0065	Government Bond	No
7	FR0072	Government Bond	No
8	FR0082	Government Bond	No
9	FR0087	Government Bond	No
10	FR0096	Government Bond	No

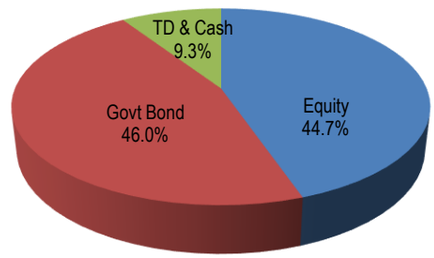
Unit Link Information

Inception Date		November 16, 2015
Investment Manager		Schroders Indonesia
Assets Under Management		27,322,863,665
Total Unit Issued		23,615,428
Custodian Bank		Deutsche Bank
NAV/Unit as of	November 16, 2015	1,000.00
NAV/Unit as of	September 30, 2026	1,156.99
Valuation Period		Dally
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	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26
Return	4.49%	-0.84%	1.57%	-0.17%	2.36%	-6.97%	0.00%	-3.62%	-4.40%	4.32%	3.68%	-3.44%

Unit Link Annual Performance For The Last 5 Years

Period	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025
Return	-0.42%	3.68%	5.06%	-4.36%	3.44%

Historical Performance

	1 Month	3 Month	6 Month	YTD	1 Year	3 Year	5 Year	Since Inception
PFI Mega Life Balanced Fund (MPBF) *	**-3.44%**	**4.44%**	**-3.77%**	**-8.51%**	**-3.72%**	**-8.16%**	**-0.99%**	**15.70%**
Peer Group Index**	-2.25%	5.69%	-3.75%	-5.90%	3.11%	9.88%	17.85%	44.24%
Peer Group Index Alpha	-1.18%	-1.24%	-0.01%	-2.61%	-6.83%	-18.03%	-18.84%	-28.54%
Benchmark***	-3.15%	4.30%	-5.61%	-15.25%	-10.92%	3.90%	15.26%	85.71%
Benchmark Alpha	-0.29%	0.14%	1.84%	6.74%	7.21%	-12.05%	-16.25%	-70.01%

*Notes: *. Old: Mega Prima Link Balanced Fund; **. Balanced Fund Index (BFI); ***. 50% JCI + 50% INDOBeXG-TR.*

Disclaimer:

This report is prepared by PT PFI Mega Life Insurance for informational purposes only and can not be used or used as a basis for offering or selling. This report is based on the circumstances that have occurred and has been carefully prepared by PT PFI Mega Life Insurance even though PT PFI Mega Life Insurance does not guarantee the accuracy or completeness of the report. PT PFI Mega Life Insurance and its officers or employees shall not be liable for any direct or indirect losses arising from any use of this report. THE PAST PERFORMANCE DOES NOT REFLECT THE FUTURE PERFORMANCE. The prospective Investors must understand the risks of investing in Unit Link (Capital Market), therefore prospective Investors must read and understand the contents of Policy/Brochure before deciding to invest.

PT PFI MEGA LIFE INSURANCE

Head Office : GKM Green Tower Lt. 17. Jl. T.B. Simatupang Kav. 89G, Pasar Minggu, Jakarta Selatan 12520. Phone: +62 21 50812100, www.pfimegalife.co.id.

Schroders (Investment Manager Partner)

PAHAMI & MILIKI ASURANSI