PFI MEGA LIFE

FUND FACT SHEET

PFI MEGA LIFE BALANCED FUND SYARIAH — SHARIA BALANCED UNIT LINK

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

Investment Policy

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

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.

Risk Profile



Conservative — Moderate — Aggressive

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

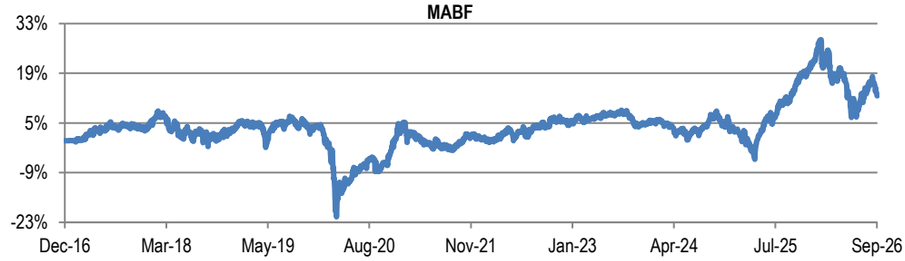
Top Holdings in Portfolio (Alphabetical Order)

No	Name	Investment Type - Sector	Related Party
1	Aneka Tambang (Persero) Tbk	Stock - Basic Materials	No
2	Bank Maybank Indonesia Tbk	TD - Financial	No
3	Indofood Sukses Makmur Tbk	Stock - Consumer Non-Cyclicals	No
4	PBS003	Government Sukuk	No
5	PBS030	Government Sukuk	No
6	SR020T3	Government Sukuk	No
7	SR021T3	Government Sukuk	No
8	SR022T3	Government Sukuk	No
9	Telkom Indonesia (Persero) Tbk	Stock - Infrastructure	No
10	Ultra Jaya Milk Industry Tbk	Stock - Consumer Non-Cyclicals	No

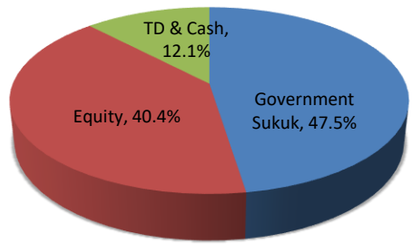
Unit Link Information

Inception Date		December 14, 2016
Investment Manager		Schroders Indonesia
Assets Under Management		23,159,101,710
Total Unit Issued		20,560,915
Custodian Bank		Deutsche Bank
NAV/Unit as of	December 14, 2016	1,000.00
NAV/Unit as of	September 30, 2026	1,126.37
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	3.55%	1.09%	2.63%	-0.43%	2.37%	-6.19%	0.79%	-4.94%	-5.01%	4.87%	4.12%	-3.30%

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)*	**-3.30%**	**5.59%**	**-3.91%**	**-8.11%**	**-1.28%**	**4.93%**	**12.35%**	**12.64%**
Peer Group Index**	-3.05%	5.67%	-5.57%	-4.89%	1.62%	13.73%	20.01%	9.30%
Peer Group Index Alpha	-0.25%	-0.08%	1.66%	-3.22%	-2.90%	-8.80%	-7.66%	3.34%
Benchmark***	-4.05%	5.26%	-11.50%	-19.01%	-16.90%	-14.86%	-10.42%	17.64%
Benchmark Alpha	0.75%	0.33%	7.59%	10.89%	15.62%	19.79%	22.77%	-5.00%

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

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 SURANSI SYARIAH

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