PFI MEGA LIFE

FUND FACT SHEET

PFI MEGA LIFE EQUITY FUND SYARIAH — SHARIA EQUITY UNIT LINK

Bloomberg Link: https://www.bloomberg.com/quote/MEGAAEF:IJ — **September 30, 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)
Fixed Income Unit Link (FIUL)
Balanced Unit Link (BUL)
Equity Unit Link (EUL)

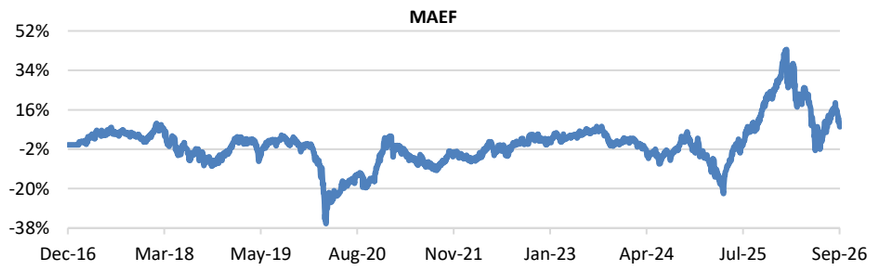
Equities Top Holdings in Portfolio (Alphabetical Order)

No	Name	Sector	Related Party
1	Alamtri Minerals Indonesia Tbk	Energy	No
2	Aneka Tambang (Persero) Tbk	Basic Materials	No
3	Bumi Resources Minerals Tbk	Basic Materials	No
4	Energi Mega Persada Tbk	Energy	No
5	Indofood Sukses Makmur Tbk	Consumer Non-Cyclicals	No
6	Kalbe Farma Tbk	Health Care	No
7	Merdeka Copper Gold Tbk	Basic Materials	No
8	Telkom Indonesia (Persero) Tbk	Infrastructure	No
9	Ultra Jaya Milk Industry Tbk	Consumer Non-Cyclicals	No
10	United Tractors Tbk	Industrials	No

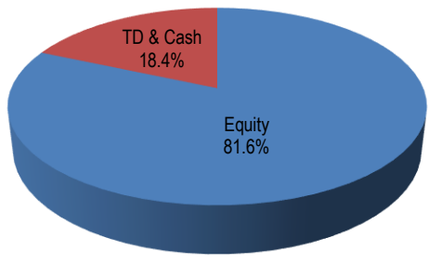
Unit Link Information

Inception Date		December 14, 2016
Investment Manager		Schroders Indonesia
Assets Under Management		8,578,113,346
Total Unit Issued		7,927,017
Custodian Bank		Deutsche Bank
NAV/Unit as of	December 14, 2016	1,000.00
NAV/Unit as of	September 30, 2026	1,082.14
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	7.21%	2.32%	5.05%	-0.63%	4.86%	-12.09%	1.56%	-9.93%	-10.32%	9.96%	7.66%	-6.73%

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)*	**-6.73%**	**10.41%**	**-9.42%**	**-17.02%**	**-4.38%**	**2.10%**	**15.08%**	**8.21%**
Peer Group Index**	-5.79%	5.64%	-6.78%	-11.08%	3.81%	6.62%	-1.55%	-43.21%
Peer Group Index Alpha	-0.94%	4.78%	-2.64%	-5.94%	-8.19%	-4.52%	16.63%	51.42%
Benchmark***	-8.31%	9.41%	-24.27%	-37.37%	-34.52%	-35.70%	-34.42%	-48.04%
Benchmark Alpha	1.58%	1.00%	14.85%	20.34%	30.14%	37.79%	49.50%	56.26%

*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

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

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