PFI MEGA LIFE

FUND FACT SHEET

PFI MEGA LIFE FIXED INCOME FUND SYARIAH

SHARIA FIXED INCOME UNIT LINK

Bloomberg Link: https://www.bloomberg.com/quote/MEGAAFF:IJ

September 30, 2026

Investment Objectives

Obtain stable and sustainable growth in investment value by trying to maintain investment value, through investment in sharia fixed income securities (sukuks or sharia fixed income mutual funds with government sukuks underlying) and sharia money market securities.

Investment Policy

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

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)

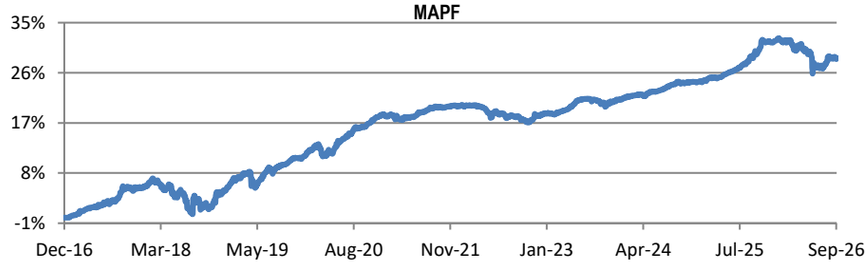
Debt Securities Top Holdings in Portfolio (Alphabetical Order)

No	Name	Investment Type	Related Party
1	PBS003	Government Sukuk	No
2	PBS005	Government Sukuk	No
3	PBS012	Government Sukuk	No
4	PBS023	Government Sukuk	No
5	PBS028	Government Sukuk	No
6	PBS029	Government Sukuk	No
7	PBS030	Government Sukuk	No
8	PBS034	Government Sukuk	No
9	PBS037	Government Sukuk	No
10	PBSG001	Government Sukuk	No

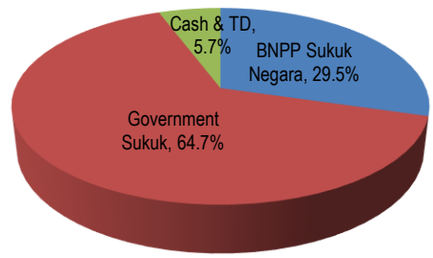
Unit Link Information

Inception Date		December 14, 2016
Investment Manager		PFI Mega Life Insurance
Assets Under Management		3,439,973,303
Total Unit Issued		2,674,123
Custodian Bank		Deutsche Bank
NAV/Unit as of	December 14, 2016	1,000.00
NAV/Unit as of	September 30, 2026	1,286.39
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	1.52%	-0.14%	0.51%	-0.37%	0.19%	-1.23%	-0.20%	-0.13%	-2.18%	-0.01%	1.50%	-0.21%

Unit Link Annual Performance For The Last 5 Years

Period	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025
Return	1.41%	-1.40%	2.33%	2.56%	6.24%

Historical Performance

	1 Month	3 Month	6 Month	YTD	1 Year	3 Years	5 Year	Since Inception
PFI Mega Life Fixed Income Fund Syariah (MAPF)*	**-0.21%**	**1.28%**	**-1.26%**	**-2.65%**	**-0.80%**	**6.44%**	**7.49%**	**28.64%**
Peer Group Index**	0.15%	1.78%	1.33%	1.18%	2.59%	15.45%	21.95%	63.33%
Peer Group Index Alpha	-0.36%	-0.50%	-2.58%	-3.83%	-3.38%	-9.00%	-14.46%	-34.69%
Benchmark***	-0.04%	2.07%	0.82%	0.25%	3.10%	18.56%	31.84%	99.84%
Benchmark Alpha	-0.17%	-0.80%	-2.07%	-2.89%	-3.89%	-12.12%	-24.35%	-71.20%

*Notes: *. Old: Mega Amanah Link Fixed Income Fund; **. Sharia Fixed Income Fund Index (SFFI); ***. 85% IGSIX + 15% IDR 1 Month TD Rate Net.*

Disclaimer:

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PT PFI MEGA LIFE INSURANCE

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PAHAMI & MILIKI SURANSI SYARIAH

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