PFI MEGA LIFE

FUND FACT SHEET

**PFI MEGA LIFE USD GLOBAL TOTAL RETURN BOND FUND** — **FIXED INCOME UNIT LINK**

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

## Investment Policy

| | |
|---|---|
| Fixed Income / Fixed Income Mutual Funds | 80% - 100% |
| 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)

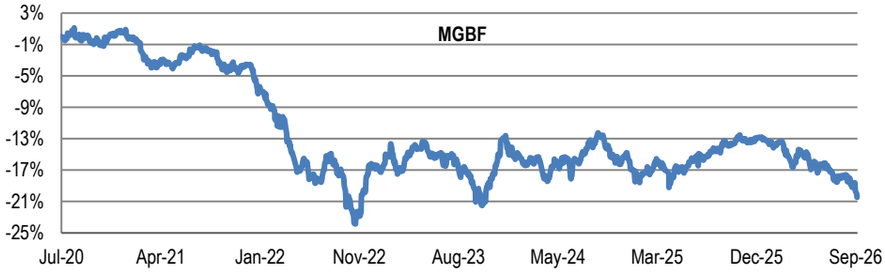
## Top Holdings in Portfolio (Alphabetical Order)

| No | Name | Investment Type - Sector | Related Party |
|---|---|---|---|
| 1 | Ashmore Dana USD Nusantara | Fixed Income Mutual Fund | No |

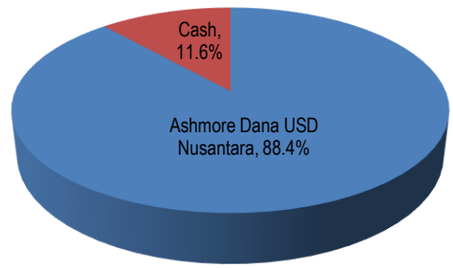
## Unit Link Information

| | | |
|---|---|---|
| Inception Date | | July 6, 2020 |
| Investment Manager | | PFI Mega Life Insurance |
| Assets Under Management | | 229,910.08 |
| Total Unit Issued | | 288,948.14 |
| Custodian Bank | | Deutsche Bank |
| NAV/Unit as of | July 6, 2020 | 1.0000 |
| NAV/Unit as of | September 30, 2026 | 0.7957 |
| Valuation Period | | Dally |
| Currency | | USD |
| Management Fee Max. | | 2.50% p.a. |
| Custodian Fee Max. | | 0.25% 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 | 1.11% | -0.28% | 0.32% | -1.09% | 0.51% | -3.47% | 1.26% | -0.68% | -0.25% | -2.54% | 0.65% | -3.32% |

## 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)** | **-3.32%** | **-5.16%** | **-4.87%** | **-8.71%** | **-7.65%** | **-1.36%** | **-17.61%** | **-20.43%** |
| **Benchmark*** | -1.76% | -1.68% | -0.58% | -1.75% | -1.13% | 9.71% | -0.84% | -0.68% |
| **Alpha** | -1.56% | -3.48% | -4.29% | -6.96% | -6.52% | -11.08% | -16.77% | -19.75% |

Notes: *. Indonesia USD 5 year Govt.;

***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

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PAHAMI & MILIKI ASURANSI