PFI MEGA LIFE

FUND FACT SHEET

PFI MEGA LIFE USD MONEY MARKET FUND — **MONEY MARKET UNIT LINK**

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

Investment Objectives

Maintain and obtain capital growth through investing in US dollars currency in money market instruments, bonds with maturities of no more than 1 (one) year, and time deposits.

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

Money Market	100%

Risk Profile



Conservative — Moderate — Aggressive

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

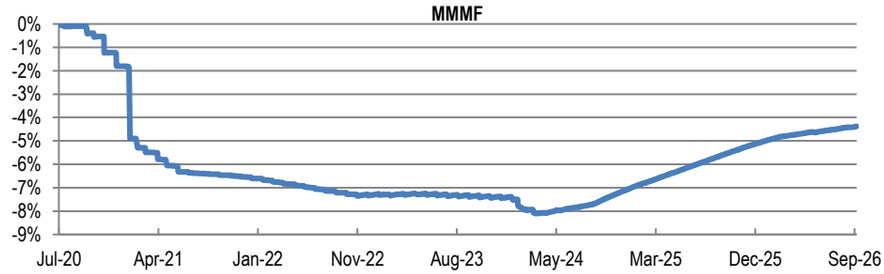
Top Holdings in Portfolio (Alphabetical Order)

No	Name	Investment Type	Related Party
1	Bank Mega Tbk	Bank Deposit	Yes
2	Deutsche Bank	Bank Deposit	No

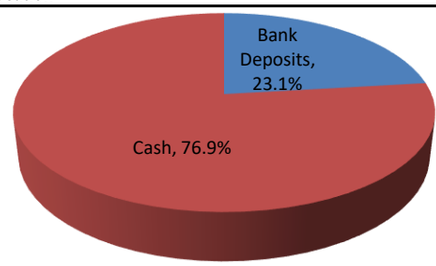
Unit Link Information

Inception Date		July 6, 2020
Investment Manager		PFI Mega Life Insurance
Assets Under Management		368,259
Total Unit Issued		385,130
Custodian Bank		Deutsche Bank
NAV/Unit as of	July 6, 2020	1.0000
NAV/Unit as of	September 30, 2026	0.9562
Valuation Period		Dally
Currency		USD
Management Fee Max.		1.50% 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	0.17%	0.15%	0.16%	0.14%	0.12%	0.07%	0.07%	0.07%	0.04%	0.06%	0.08%	0.05%

Unit Link Annual Performance For The Last 5 Years

Period	FY 2020	FY 2021	FY 2022	FY 2023	FY 2025
Return	-4.83%	-0.78%	-0.16%	0.49%	2.06%

Historical Performance

	1 Month	3 Months	6 Months	YTD	1 Year	3 Year	5 Year	Since Inception
PML USD Money Market Fund (MMMF)	**0.05%**	**0.20%**	**0.39%**	**0.72%**	**1.20%**	**3.23%**	**2.19%**	**-4.38%**
Benchmark*	0.19%	0.56%	1.14%	1.75%	2.42%	8.58%	11.52%	12.03%
Alpha	-0.13%	-0.37%	-0.75%	-1.03%	-1.23%	-5.35%	-9.33%	-16.41%

*Notes: *. USD 1 Month TD Rate Average Net.*

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

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