

PFI MEGA LIFE BALANCED FUND
BALANCED UNIT LINK

Bloomberg Link: <https://www.bloomberg.com/quote/MPLBFID:IJ>

June 30, 2025

Investment Objectives

Maintain a balance between investment value growth and securities fluctuations through investment in equity securities, fixed income securities and money market securities.

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

Stocks	0% - 75%
Fixed Income	0% - 75%
Money Market	0% - 75%

Risk Profile

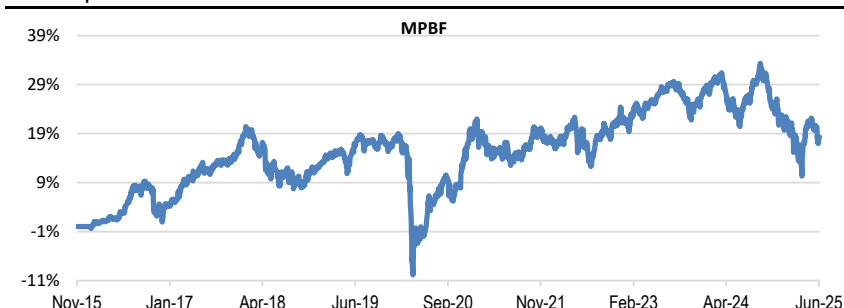
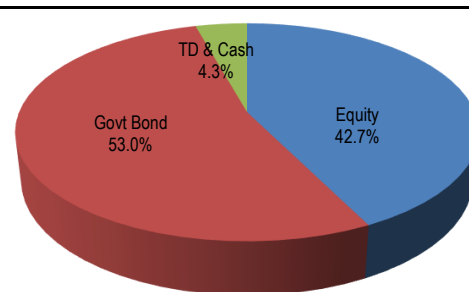
MMUL*	FIUL*	BUL*	EUL*
Conservative	Moderate	Aggressive	
Money Market Unit Link (MMUL)		Balanced Unit Link (BUL)	
Fixed Income Unit Link (FIUL)		Equity Unit Link (EUL)	

Unit Link Information

Inception Date		November 16, 2015
Investment Manager		Schroders Indonesia
Assets Under Management		34,438,380,885
Total Unit Issued		29,104,313
Custodian Bank		Deutsche Bank
NAV/Unit as of	November 16, 2015	1,000.00
NAV/Unit as of	June 30, 2025	1,183.27
Valuation Period		Daily
Currency		Rupiah
Management Fee Max.		2.85% p.a.
Custodian Fee Max.		0.15% p.a.

Top Holdings in Portfolio (Alphabetical Order)

No	Name	Investment Type - Sector	Related Party
1	Bank Central Asia Tbk	Stock - Financials	No
2	Bank Mandiri (Persero) Tbk	Stock - Financials	No
3	Bank Rakyat Indonesia (Persero) Tbk	Stock - Financials	No
4	FR0064	Government Bond	No
5	FR0079	Government Bond	No
6	FR0082	Government Bond	No
7	FR0087	Government Bond	No
8	FR0096	Government Bond	No
9	FR0106	Government Sukuk	No
10	Mitra Adiperkasa Tbk	Stock - Consumer Cyclical	No

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	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25
Return	1.64%	2.65%	1.17%	-2.35%	-3.18%	-1.34%	-0.52%	-5.30%	1.30%	3.40%	0.42%	-2.34%

Unit Link Annual Performance For The Last 5 Years

Period	FY 2020	FY 2021	FY 2022	FY 2023	FY 2024
Return	-0.03%	-0.42%	3.68%	5.06%	-4.36%

Historical Performance

	1 Month	3 Month	6 Month	YTD	1 Year	3 Year	5 Year	Since Inception
PFI Mega Life Balanced Fund (MPBF) *	-2.34%	1.41%	-3.22%	-3.22%	-4.71%	2.56%	13.15%	18.33%
Peer Group Index**	-0.87%	4.98%	1.25%	1.25%	3.99%	2.46%	23.85%	30.84%
Peer Group Index Alpha	-1.46%	-3.57%	-4.47%	-4.47%	-8.70%	0.10%	-10.70%	-12.51%
Benchmark***	-1.10%	4.95%	1.62%	1.62%	3.37%	12.76%	41.55%	89.88%
Benchmark Alpha	-1.24%	-3.54%	-4.85%	-4.85%	-8.08%	-10.20%	-28.40%	-71.55%

Notes: *. Old: Mega Prima Link Balanced Fund; **. Balanced Fund Index (BFI); ***. 50% JCI + 50% INDOBeXG-TR.

Disclaimer:

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PT PFI MEGA LIFE INSURANCE

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Schroders
(Investment Manager Partner)

PAHAMI & MILIKI
SURANSI

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