

**PFI MEGA LIFE****PFI MEGA LIFE FIXED INCOME FUND**Bloomberg Link: <https://www.bloomberg.com/quote/MPLFIID:IJ>

FUND FACT SHEET

FIXED INCOME UNIT LINK

November 28, 2025

Investment Objectives

Obtain a stable and sustainable investment value growth by trying to maintain investment value, through investment in fixed income securities (Government Securities or fixed income mutual funds with Government Securities as underlying) 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

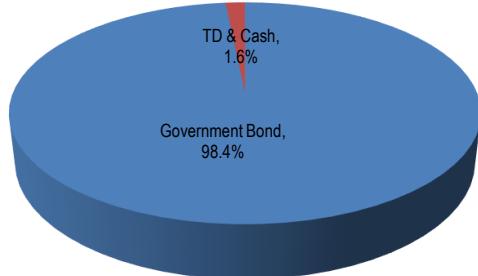
Fixed Income / Fixed Income Mutual Funds	80% - 100%
Money Market	0% - 20%

Risk Profile

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

Unit Link Information

Inception Date	November 14, 2013
Investment Manager	Schroders Indonesia
Assets Under Management	159,826,627,878
Total Unit Issued	93,294,487
Custodian Bank	Deutsche Bank
NAV/Unit as of	November 14, 2013
NAV/Unit as of	1,000.00
NAV/Unit as of	November 28, 2025
NAV/Unit as of	1,713.14
Valuation Period	Dally
Currency	Rupiah
Management Fee Max.	2.85% p.a.
Custodian Fee Max.	0.15% p.a.

Assets Allocation**Debt Securities Top Holdings in Portfolio (Alphabetical Order)**

No	Name	Investment Type - Sector	Related Party
1	FR0068	Government Bond	No
2	FR0072	Government Bond	No
3	FR0082	Government Bond	No
4	FR0086	Government Bond	No
5	FR0087	Government Bond	No
6	FR0097	Government Bond	No
7	FR0098	Government Bond	No
8	FR0103	Government Bond	No
9	FR0104	Government Bond	No
10	PBS032	Goverent Sukuk	No

Since Inception Performance**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	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25
Return	-0.45%	0.49%	0.90%	-0.49%	1.36%	0.51%	0.92%	0.90%	1.38%	0.44%	1.78%	-0.80%

Unit Link Annual Performance For The Last 5 Years

Period	FY 2020	FY 2021	FY 2022	FY 2023	FY 2024
Return	13.76%	-0.81%	0.49%	5.40%	0.56%

Historical Performance

	1 Month	3 Month	6 Month	YTD	1 Year	3 Year	5 Year	Since Inception
PFI Mega Life Fixed Income Fund (MPLP)*	-0.80%	1.40%	4.69%	7.63%	7.14%	14.67%	17.55%	71.31%
Peer Group Index**	-0.31%	1.75%	4.62%	7.56%	7.31%	16.21%	21.46%	85.16%
Peer Group Index Alpha	-0.50%	-0.34%	0.07%	0.07%	-0.17%	-1.54%	-3.91%	-13.84%
Benchmark***	-0.38%	2.34%	6.18%	10.37%	10.29%	26.01%	38.46%	165.63%
Benchmark Alpha	-0.43%	-0.94%	-1.49%	-2.74%	-3.15%	-11.34%	-20.91%	-94.32%

Notes: *. Old: Mega Prima Link Protected Fund; **. Fixed Income Fund Index (FIFI); ***. 90% INDOBeXG-TR + 10% IDR 1 Month TD Rate Net.

Disclaimer:

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PT PFI MEGA LIFE INSURANCE

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Schroders
(Investment Manager Partner)

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