PFI MEGA LIFE

FUND FACT SHEET

PFI MEGA LIFE FIXED INCOME FUND — **FIXED INCOME UNIT LINK**

Bloomberg Link: https://www.bloomberg.com/quote/MPLFIID:IJ — **October 31, 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.

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)

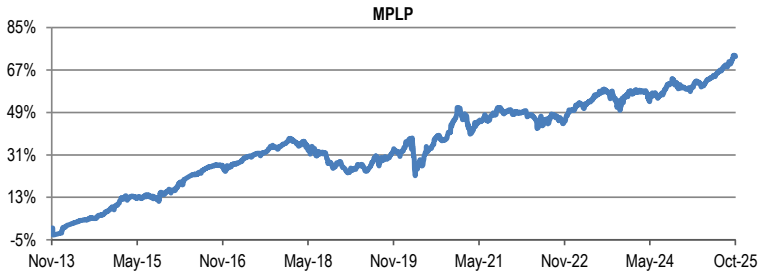
Debt Securities Top Holdings in Portfolio (Alphabetical Order)

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

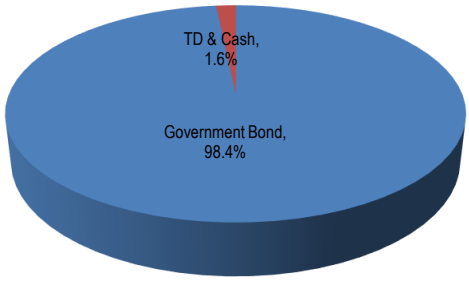
Unit Link Information

Inception Date		November 14, 2013
Investment Manager		Schroders Indonesia
Assets Under Management		162,669,769,489
Total Unit Issued		94,191,423
Custodian Bank		Deutsche Bank
NAV/Unit as of	November 14, 2013	1,000.00
NAV/Unit as of	October 31, 2025	1,727.01
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	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25
Return	0.17%	-0.45%	0.49%	0.90%	-0.49%	1.36%	0.51%	0.92%	0.90%	1.38%	0.44%	1.78%

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)*	**1.78%**	**3.64%**	**6.08%**	**8.50%**	**8.19%**	**19.23%**	**23.03%**	**72.70%**
Peer Group Index**	1.27%	3.25%	5.50%	7.89%	7.74%	18.95%	24.31%	85.72%
Peer Group Index Alpha	0.51%	0.39%	0.57%	0.61%	0.44%	0.28%	-1.29%	-13.02%
Benchmark***	1.91%	4.27%	7.37%	10.79%	10.86%	30.43%	42.71%	166.64%
Benchmark Alpha	-0.13%	-0.63%	-1.29%	-2.29%	-2.67%	-11.20%	-19.68%	-93.94%

*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)

PAHAMI & MILIKI ASURANSI

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