

PFI MEGA LIFE
PFI MEGA LIFE EQUITY FUND
EQUITY UNIT LINK

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

November 28, 2025

Investment Objectives

Obtain long-term investment growth with controlled risk through investment in equity securities that have strong fundamentals and the potential for stable net profit growth.

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	80% - 100%
Money Market	0% - 20%

Risk Profile

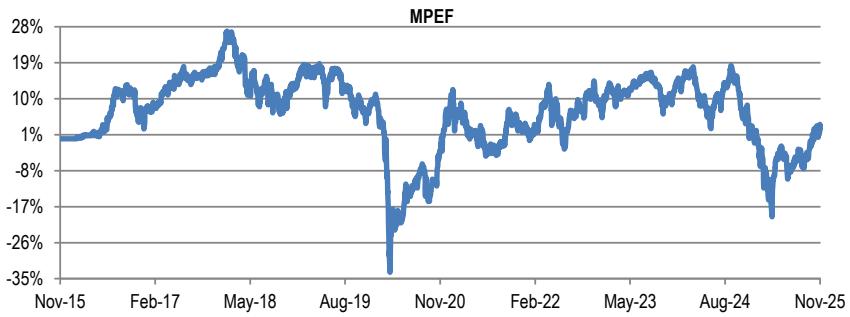
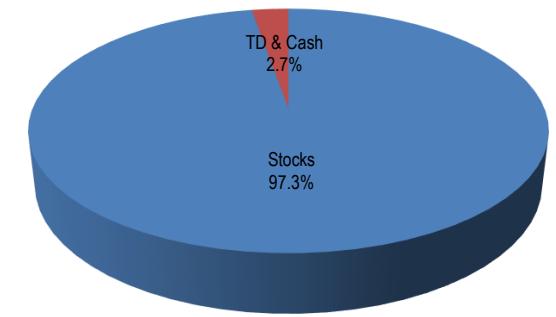
MMUL	FIUL*	BUL*	EUL*
Conservative	Moderate		Aggressive
Money Market Unit Link (MMUL)	Balanced Unit Link (BUL)		Equity Unit Link (EUL)

Equities Top Holdings in Portfolio (Alphabetical Order)

No	Name	Sector	Related Party
1	Astra International Tbk	Industrial	No
2	Bank Central Asia Tbk	Financials	No
3	GoTo Gojek Tokopedia Tbk	Technology	No
4	JAPFA COMFEED Indonesia Tbk	Consumer Non-Cyclicals	No
5	Kalbe Farma Tbk	Health Care	No
6	Mayora Indah Tbk	Consumer Non-Cyclicals	No
7	Merdeka Copper Gold Tbk	Basic Materials	No
8	Mitra Adiperkasa Tbk	Consumer Cyclicals	No
9	Mitra Keluarga Karyasehat Tbk	Health Care	No
10	Telkom Indonesia (Persero) Tbk	Infrastructure	No

Unit Link Information

Inception Date	November 16, 2015
Investment Manager	Schroders Indonesia
Assets Under Management	515,838,419,132
Total Unit Issued	502,430,417
Custodian Bank	Deutsche Bank
NAV/Unit as of	November 16, 2015
	1,000.00
NAV/Unit as of	November 28, 2025
	1,026.69
Valuation Period	Daily
Currency	Rupiah
Management Fee Max.	2.85% p.a.
Custodian Fee Max.	0.15% p.a.

Since Inception Performance

Asset 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	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	-2.00%	-2.73%	-12.27%	2.41%	6.02%	1.88%	-5.37%	2.32%	-0.13%	1.66%	6.35%	1.24%

Unit Link Annual Performance For The Last 5 Years

Period	FY 2020	FY 2021	FY 2022	FY 2023	FY 2024
Return	-5.09%	-1.84%	7.30%	3.64%	-9.11%

Historical Performance

	1 Month	3 Month	6 Month	YTD	1 Year	3 Year	5 Year	Since Inception
PFI Mega Life Equity Fund (MPEF) *	1.24%	9.46%	5.85%	-0.09%	-2.09%	-9.55%	5.94%	2.67%
Peer Group Index**	6.40%	12.95%	18.10%	18.75%	17.34%	-2.95%	5.95%	-7.58%
Peer Group Index Alpha	-5.15%	-3.50%	-12.26%	-18.84%	-19.43%	-6.60%	0.00%	10.25%
Benchmark***	4.22%	8.66%	18.57%	20.18%	19.60%	20.16%	51.61%	91.54%
Benchmark Alpha	-2.98%	0.80%	-12.73%	-20.27%	-21.69%	-29.71%	-45.66%	-88.87%

Notes: *. Old: Mega Prima Link Equity Fund; **. Equity Fund Index (EFI); ***. Jakarta Composite Index (JCI).

Disclaimer:

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PT PFI MEGA LIFE INSURANCE

Head Office : GKM Green Tower Lt. 17, Jl. T.B. Simatupang Kav. 89G, Pasar Minggu, Jakarta Selatan 12520. Phone: +62 21 50812100, www.pfimegalife.co.id.

Schroders

(Investment Manager Partner)

