

DAFTAR PERTANYAAN

Petunjuk Pengisian:

Isilah kolom di sebelah kanan dengan cara memberi tanda (X) pada salah satu kotak yang Bapak/Ibu anggap paling tepat. Seandainya Bapak/Ibu berkeberatan mencantumkan nama, pertanyaan no.1 boleh tidak dijawab.

1. Nama :
2. Jenis Kelamin :
 - Pria
 - Wanita
3. Usia : Tahun
4. Pendidikan :
 - SLTP
 - SLTA
 - Akademi
 - Sarjana/S1
 - Master/S2
5. Jabatan :
6. Lama Bekerja :
7. Tanda Tangan :

Di bawah ini adalah pertanyaan-pertanyaan mengenai peranan pemeriksaan operasional terhadap keefektivan dan keefisiensian strategi bauran pemasaran.

Bapak/Ibu dimohon untuk memberikan tanggapan atas pertanyaan berikut dengan memberikan tanda (X) pada jawaban yang Bapak/Ibu anggap paling tepat berdasarkan pengalaman, pengamatan dan pengetahuan Bapak/Ibu selama bekerja pada perusahaan ini.

DAFTAR PERTANYAAN PEMERIKSAAN OPERASIONAL

(Variabel Independen)

| No | PERTANYAAN | YA | TIDAK |
|----|--------------------------------------------------------------------------------------------------------------------------|----|-------|
| | <u>INDEPENDENSI</u> | | |
| 1. | Apakah pemeriksa operasional cukup independent terhadap divisi atau departemen yang diperiksa? | | |
| 2. | Apakah pemeriksa ketika melakukan pemeriksaanya tidak dipengaruhi oleh orang lain? | | |
| 3. | Apakah pemeriksa operasional tidak memiliki hubungan kekerabatan dengan dengan pimpinan divisi atau departemen yang ada? | | |
| 4. | Apakah pemeriksa operasional mampu beradaptasi dengan situasi diseluruh bagian yang ada? | | |
| 5. | Apakah semua fungsi pemeriksa operasional berjalan sesuai dengan tugas dan wewenang yang telah ditetapkan? | | |
| 6. | Apakah dengan adanya independensi mempengaruhi efisiensi dan efektifitas pemeriksaan operasional? | | |
| 7. | Apakah penilaian pemeriksaan operasional terhadap objek perusahaan berdasarkan situasi dan kondisi yang sebenarnya? | | |

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| | <p><u>KOMPETENSI</u></p> <p>8. Apakah untuk hal-hal tertentu yang diluar kemampuannya pemeriksa operasional meminta bantuan kepada ahlinya?</p> <p>9. Apakah pemeriksa operasional memiliki keahlian dan kemampuan yang cukup secara teknis?</p> <p>10. Apakah pemeriksa operasional memiliki latar belakang pendidikan yang sesuai dan memadai sesuai dengan bagaian yang diperiksa?</p> <p>11. Apakah waktu pengauditan yang telah diterapkan selalu mencukupi?</p> <p><u>PELAKSANAAN PEMERIKSAAN OPERASIONAL</u></p> <p>12. Apakah pemeriksa operasional melaksanakan pengujian bauran pemasaran secara langsung?</p> <p>13. Apakah pemeriksaan operasional yang dilaksanakan selalu tepat sasaran?</p> <p>14. Apakah pelaksanaan pemeriksaan operasional dilakukan secara rutin atau periode?</p> <p>15. Apakah pelaksana pemeriksaan operasional dilakukan secara mendadak tanpa pemberitahuan terlebih dahulu?</p> <p>16. Apakah pemeriksa operasional melaksanakan evaluasi terhadap kebijakan dan prosedur yang harus ditaati?</p> <p><u>LAPORAN PEMERIKSAAN OPERASIONAL</u></p> <p>17. Apakah laporan pemeriksaan opsional dapat memberikan arah bagi manajemen untuk mengambil keputusan?</p> <p>18. Apakah laporan pemerikasaan operasinal selalu menyajikan saran-saran dan rekomendasi?</p> <p>19. Apakah laporan pemeriksaan operasional disusun secara objektif, jelas dan singkat?</p> <p>20. Apakah laporan pemeriksaan operasional ditunjukkan kepada Presiden Direktur?</p> | | |
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| 21. | Apakah hasil pemeriksaan operasional selalu direview sebelum dibuat laporan tentang temuan dan rekomendasi? | | |
| 22. | Apakah laporan dirancang sesuai dengan permasalahan dan temuan audit? | | |
| <u>KEGIATAN DAN TINDAK LANJUT</u> | | | |
| 23. | Apakah kegiatan dan tindak lanjut selalu dibuat oleh semua pihak di perusahaan? | | |
| 24. | Apakah pihak terkait konsisten dalam melaksanakan tindak lanjut? | | |
| 25. | Apakah saran yang diajukan mendapat tanggapan dari pihak yang terkait? | | |

**DAFTAR PERTANYAAN EFEKTIVITAS DAN EFISIENSI STRATEGI
BAURAN PEMASARAN**
(Variabel Dependen)

| No. | PERTANYAAN | YA | TIDAK |
|-----|---------------------------------------------------------------------------------------------------------|----|-------|
| | <u>PRODUCT</u> | | |
| 1. | Apakah produk yang dihasilkan sekarang sudah baik kualitasnya? | | |
| 2. | Apakah ada produk yang harus dihapuskan secara bertahap? | | |
| 3. | Apakah ada produk yang harus ditingkatkan? | | |
| 4. | Apakah produk secara penuh mampu bersaing dengan produk sejenis? | | |
| 5. | Apakah produk yang ditawarkan perusahaan telah memenuhi kebutuhan dan keinginan para nasabah? | | |
| | <u>PRICE</u> | | |
| 6. | Apakah besar premi para pesaing secara teratur dimonitor dan ditelaah? | | |
| 7. | Apakah tujuan penetapan premi minimum tersebut sesuai dengan perubahan pasar? | | |
| 8. | Apakah besar premi selalu ditelaah dan dievaluasi sesuai dengan perubahan pasar? | | |
| 9. | Apakah besar premi asuransi perusahaan dapat bersaing dengan premi produk perusahaan lain yang sejenis? | | |
| 10. | Apakah keputusan penetapan premi minimum diintegrasikan dengan keputusan pemasaran yang lain? | | |
| | <u>PLACE</u> | | |
| 11. | Apakah tujuan distribusi didefinisikan dengan jelas? | | |
| 12. | Apakah tujuan distribusi tersebut sesuai dengan tujuan pemasaran? | | |
| 13. | Apakah penempatan agen penjualan yang ada sudah | | |

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|-----|--------------------------------------------------------------------------------------------|--|--|
| | cukup efektif? | | |
| 14. | Apakah perusahaan selalu mencari daerah baru untuk pemasarannya? | | |
| | <u>PROMOTION</u> | | |
| 15. | Apakah tujuan promosi didefinisikan dengan jelas? | | |
| 16. | Apakah promosi penjualan digunakan secara regular? | | |
| 17. | Apakah anggaran promosi penjualan cukup? | | |
| 18. | Apakah media promosi yang dipilih sudah tepat? | | |
| | <u>PEOPLE</u> | | |
| 19. | Apakah perusahaan selalu merekrut agen baru? | | |
| 20. | Apakah terdapat program khusus untuk melatih para agen, baik yang lama maupun yang baru? | | |
| 21. | Apakah program pelatihan agen dilakukan secara regular? | | |
| | <u>PROCESS</u> | | |
| 22. | Apakah ada prosedur atau birokrasi yang harus ditempuh para nasabah yang ingin bergabung? | | |
| 23. | Apakah ada syarat-syarat yang perlu dipenuhi para calon nasabah yang ingin bergabung? | | |
| 24. | Apakah tujuan adanya prosedur dan syarat-syarat tertentu dikomunikasikan kepada para agen? | | |
| 25. | Apakah pemrosesan data administrasi dan klaim dilakukan dengan secepat mungkin? | | |

NAV PANIN LIFEVESTLINK 2004

| TANGGAL | HARGA UNIT | | | | | | | | | | | |
|-------------|------------|--------------|--------------|--------------|-------------|--------------|---------------|--------------|------------------|--------------|-------------------------|--------------|
| | Cash Fund | Growth/Bulan | Managed Fund | Growth/Bulan | Equity Fund | Growth/Bulan | Cash Fund USD | Growth/Bulan | Managed Fund USD | Growth/Bulan | Pinin Safe Capital Fund | Growth/Bulan |
| 30 Dec 03 | | | 1.385.78 | | 2.233.65 | | | | 0.1415698568 | | | |
| 7 Jan 2004 | 1.000.00 | | 1.386.26 | | 2.304.28 | | | | 0.1417147484 | | | |
| 14 Jan 2004 | 1.000.00 | 0.00% | 1.396.70 | 1.03% | 2.406.90 | 10.21% | | | 0.1418415739 | 0.36% | | |
| 21 Jan 2004 | 1.000.00 | | 1.398.99 | | 2.470.39 | | | | 0.1419567433 | | | |
| 28 Jan 2004 | 1.000.00 | | 1.400.01 | | 2.461.62 | | | | 0.1420731505 | | | |
| 4 Feb 2004 | 1.000.00 | | 1.400.54 | | 2.339.05 | | | | 0.1421949165 | | | |
| 6 Feb 2004 | 1.000.00 | | 1.400.59 | | 2.372.58 | | | | 0.1422288567 | | | |
| 11 Feb 2004 | 1.000.00 | | 1.404.09 | | 2.462.92 | | | | 0.1423121395 | | | |
| 15 Feb 2004 | 1.000.00 | 0.00% | 1.405.44 | 1.23% | 2.458.82 | 0.34% | | | 0.1423452069 | 0.36% | | |
| 18 Feb 2004 | 1.000.00 | | 1.407.02 | | 2.464.74 | | | | 0.1424278672 | | | |
| 20 Feb 2004 | 1.000.00 | | 1.410.21 | | 2.504.42 | | | | 0.1424610664 | | | |
| 25 Feb 2004 | 1.000.00 | | 1.415.57 | | 2.488.82 | | | | 0.1425473555 | | | |
| 27 Feb 2004 | 1.000.00 | | 1.417.26 | | 2.469.88 | | | | 0.1425920169 | | | |
| 3 Mar 2004 | 1.000.00 | | 1.420.79 | | 2.496.44 | | | | 0.1426679174 | | | |
| 5 Mar 2004 | 1.000.00 | | 1.421.41 | | 2.511.40 | | | | 0.1427028820 | | | |
| 10 Mar 2004 | 1.000.00 | | 1.421.72 | | 2.513.62 | | | | 0.1427892772 | | | |
| 12 Mar 2004 | 1.000.12 | | 1.421.78 | | 2.498.17 | | | | 0.1428341047 | | | |
| 17 Mar 2004 | 1.004.44 | 0.78% | 1.426.21 | 0.91% | 2.338.44 | -3.71% | | | 0.1429109693 | 0.41% | | |
| 19 Mar 2004 | 1.005.59 | | 1.427.57 | | 2.399.79 | | | | 0.1429507841 | | | |
| 24 Mar 2004 | 1.006.50 | | 1.428.74 | | 2.413.52 | | | | 0.1430514328 | | | |
| 26 Mar 2004 | 1.007.71 | | 1.430.14 | | 2.371.87 | | | | 0.1430909594 | | | |
| 31 Mar 2004 | 1.007.83 | | 1.430.21 | | 2.379.14 | | 0.1157578953 | | 0.1431602598 | | | |
| 2 Apr 2004 | 1.009.43 | | 1.437.13 | | 2.386.94 | | 0.1175993417 | | 0.1431964164 | | | |
| 7 Apr 2004 | 1.010.23 | | 1.433.23 | | 2.507.80 | | 0.1176785158 | | 0.1432829405 | | | |
| 12 Apr 2004 | 1.013.32 | | 1.437.16 | | 2.536.77 | | 0.1177104891 | | 0.1433219296 | | | |
| 14 Apr 2004 | 1.019.95 | | 1.445.22 | | 2.528.45 | | 0.1177901532 | | 0.1434190494 | | | |
| 16 Apr 2004 | 1.023.90 | 2.23% | 1.446.91 | 1.88% | 2.563.30 | 12.04% | 0.1178204935 | 0.38% | 0.1434548653 | 0.38% | | |
| 21 Apr 2004 | 1.024.01 | | 1.450.94 | | 2.679.20 | | 0.1178866349 | | 0.1435369304 | | | |
| 23 Apr 2004 | 1.025.78 | | 1.452.22 | | 2.678.14 | | 0.1179101482 | | 0.1435853651 | | | |
| 28 Apr 2004 | 1.025.83 | | 1.452.54 | | 2.700.53 | | 0.1179667044 | | 0.1436587509 | | | |
| 30 Apr 2004 | 1.030.27 | | 1.457.06 | | 2.664.58 | | 0.1180215455 | | 0.1437012520 | | | |
| 5 May 2004 | 1.031.53 | | 1.458.61 | | 2.608.09 | | 0.1181239682 | | 0.1438261679 | | | |
| 7 May 2004 | 1.031.63 | | 1.458.64 | | 2.532.71 | | 0.1181592936 | | 0.1438892471 | | | |
| 12 May 2004 | 1.031.68 | | 1.458.76 | | 2.480.74 | | 0.1182464338 | | 0.1439787042 | | | |
| 14 May 2004 | 1.031.96 | 0.22% | 1.458.77 | 0.46% | 2.531.85 | -5.00% | 0.1182697181 | 0.30% | 0.1440121025 | 0.39% | | |
| 19 May 2004 | 1.025.70 | | 1.447.57 | | 2.380.93 | | 0.1183234229 | | 0.1440934383 | | | |
| 21 May 2004 | 1.025.70 | | 1.447.36 | | 2.454.63 | | 0.1183407968 | | 0.1441464105 | | | |
| 26 May 2004 | 1.027.66 | | 1.449.88 | | 2.487.58 | | 0.1183801216 | | 0.1442667800 | | | |
| 28 May 2004 | 1.028.02 | | 1.450.36 | | 2.531.43 | | 0.1183902477 | | 0.1442671174 | | | |
| 2 Jun 2004 | 1.029.64 | | 1.452.85 | | 2.558.88 | | 0.1184517972 | | 0.1443591308 | | | |
| 4 Jun 2004 | 1.029.68 | | 1.452.74 | | 2.523.95 | | 0.1184518276 | | 0.1443591843 | | | |
| 9 Jun 2004 | 1.031.34 | | 1.456.76 | | 2.478.44 | | 0.1184899688 | | 0.1443993210 | | | |
| 11 Jun 2004 | 1.030.51 | | 1.449.82 | | 2.492.88 | | 0.1185594411 | | 0.1444395187 | | | |
| 16 Jun 2004 | 1.031.43 | 0.4756% | 1.451.12 | 0.2110% | 2.507.18 | 0.3658% | 0.1185816110 | 0.3563% | 0.1444540164 | 0.3967% | | |
| 18 Jun 2004 | 1.031.47 | | 1.451.31 | | 2.484.00 | | 0.1186102633 | | 0.1445080108 | | | |
| 23 Jun 2004 | 1.031.89 | | 1.451.96 | | 2.454.14 | | 0.1186687346 | | 0.1446620030 | | | |
| 25 Jun 2004 | 1.032.01 | | 1.452.26 | | 2.501.71 | | 0.1186981462 | | 0.1447101959 | | | |
| 30 Jun 2004 | 1.032.92 | | 1.453.42 | | 2.540.69 | | 0.1188019211 | | 0.1448394293 | | | |
| 1 Jul 2004 | 1.033.10 | | 1.453.47 | | 2.561.41 | | 0.1188128202 | | 0.1448655310 | | | |
| 7 Jul 2004 | 1.036.74 | | 1.456.90 | | 2.678.96 | | 0.1188202523 | | 0.1449395278 | | | |
| 9 Jul 2004 | 1.036.69 | | 1.457.57 | | 2.663.26 | | 0.1189307180 | | 0.1450293955 | | | |
| 14 Jul 2004 | 1.037.61 | | 1.458.72 | | 2.642.42 | | 0.1190009287 | | 0.1451046790 | | | |
| 16 Jul 2004 | 1.037.84 | 0.7038% | 1.459.05 | 0.6103% | 2.618.42 | 5.0868% | 0.1190423056 | 0.3725% | 0.1451577933 | 0.3959% | | |
| 21 Jul 2004 | 1.038.67 | | 1.460.15 | | 2.665.94 | | 0.1191033004 | | 0.1452361123 | | | |
| 23 Jul 2004 | 1.038.99 | | 1.460.58 | | 2.696.87 | | 0.1191230290 | | 0.1452614282 | | | |
| 28 Jul 2004 | 1.039.55 | | 1.461.58 | | 2.682.79 | | 0.1192042343 | | 0.1453624681 | | | |
| 30 Jul 2004 | 1.040.19 | | 1.462.29 | | 2.689.93 | | 0.1192446464 | | 0.1454129184 | | | |
| 4 Aug 2004 | 1.040.69 | | 1.463.20 | | 2.657.20 | | 0.1193391332 | | 0.1455306378 | | | |
| 6 Aug 2004 | 1.040.92 | | 1.463.62 | | 2.671.66 | | 0.1193765428 | | 0.1455816734 | | | |
| 11 Aug 2004 | 1.042.12 | | 1.465.12 | | 2.639.41 | | 0.1194729328 | | 0.1457062717 | | | |
| 13 Aug 2004 | 1.042.46 | 0.4495% | 1.465.88 | 0.5830% | 2.657.97 | 1.9052% | 0.1195114339 | 0.3848% | 0.1457568989 | 0.4313% | | |
| 18 Aug 2004 | 1.043.08 | | 1.466.88 | | 2.649.28 | | 0.1195881727 | | 0.1458604445 | | | |
| 20 Aug 2004 | 1.043.64 | | 1.467.80 | | 2.647.67 | | 0.1196419010 | | 0.1459378205 | | | |
| 25 Aug 2004 | 1.044.55 | | 1.469.36 | | 2.621.74 | | 0.1196888502 | | 0.1460144783 | | | |
| 27 Aug 2004 | 1.044.87 | | 1.472.29 | | 2.616.66 | | 0.1197203451 | | 0.1460403957 | | | |
| 1 Sep 2004 | 1.045.54 | | 1.484.25 | | 2.680.60 | | 0.1197688768 | | 0.1461435144 | | | |
| 3 Sep 2004 | 1.046.00 | | 1.504.94 | | 2.764.37 | | 0.1197916776 | | 0.1461784638 | | | |
| 8 Sep 2004 | 1.046.89 | | 1.508.51 | | 2.773.83 | | 0.1198445266 | | 0.1462640561 | | | |
| 10 Sep 2004 | 1.047.23 | | 1.507.13 | | 2.752.00 | | 0.1198705965 | | 0.1463132461 | | | |
| 15 Sep 2004 | 1.048.20 | 0.5273% | 1.536.96 | 3.9252% | 2.841.67 | 7.4431% | 0.1199491330 | 0.3933% | 0.1464322913 | 0.4938% | | |
| 17 Sep 2004 | 1.048.61 | | 1.537.50 | | 2.847.37 | | 0.1199621932 | | 0.1464813918 | | | |
| 22 Sep 2004 | 1.049.62 | | 1.548.34 | | 2.889.44 | | 0.1200779000 | | 0.1465928189 | | | |
| 24 Sep 2004 | 1.049.64 | | 1.552.08 | | 2.817.98 | | 0.1201094344 | | 0.1466957414 | | 0.120% | |
| 29 Sep 2004 | 1.050.38 | | 1.530.08 | | 2.811.42 | | 0.1201742900 | | 0.1467611880 | | | |
| 1 Oct 2004 | 1.051.25 | | 1.538.92 | | 2.833.53 | | 0.1202071585 | | 0.1468030511 | | | |
| 6 Oct 2004 | 1.060.41 | | 1.590.81 | | 2.995.64 | | 0.1202902817 | | 0.1469280727 | | | |
| 8 Oct 2004 | 1.060.44 | | 1.573.65 | | 2.922.45 | | 0.1203251885 | | 0.1469798382 | | | |
| 13 Oct 2004 | 1.060.51 | | 1.678.04 | | 2.900.90 | | 0.1203910809 | | 0.1470733018 | | | |
| 15 Oct 2004 | 1.060.54 | 0.9768% | 1.596.43 | 3.5782% | 2.961.97 | 5.6544% | 0.1204249193 | 0.2789% | 0.1471211100 | 0.4540% | | 0.529% |
| 20 Oct 2004 | 1.060.56 | | 1.584.20 | | 2.935.93 | | 0.1204941740 | | 0.1472389606 | | | |
| 22 Oct 2004 | 1.060.56 | | 1.565.80 | | 2.879.35 | | 0.1204985345 | | 0.1472896015 | | | |
| 27 Oct 2004 | 1.060.63 | | 1.569.63 | | 2.905.70 | | 0.1205064384 | | 0.1473816261 | | | |
| 29 Oct 2004 | 1.060.64 | | 1.584.83 | | 2.970.39 | | 0.1205293870 | | 0.1474274269 | | | |
| 3 Nov 2004 | 1.060.70 | | 1.603.71 | | 3.033.57 | | 0.1205126892 | | 0.1475043005 | | | |
| 5 Nov 2004 | 1.060.72 | | 1.604.67 | | 3.034.60 | | 0.1205137815 | | 0.1475297756 | | | |
| 10 Nov 2004 | 1.060.77 | | 1.627.24 | | 3.111.10 | | 0.1205179347 | 0.0180% | 0.1475264108 | 0.3442% | | 0.495% |
| 12 Nov 2004 | 1.060.79 | 0.0283% | 1.639.82 | 5.9047% | 3.189.90 | 10.3454% | 0.1205189350 | | 0.1475496946 | | | |
| 24 Nov 2004 | 1.060.92 | | 1.668.83 | | 3.298.96 | | 0.1205291054 | | 0.1478666625 | | | |
| 26 Nov 2004 | 1.060.94 | | 1.678.41 | | 3.277.69 | | 0.1205311189 | | 0.1478349073 | | | |
| 1 Dec 2004 | 1.060.99 | | 1.703.24 | | 3.369.46 | | 0.1205361111 | | 0.1480547602 | | | |
| 3 Dec 2004 | 1.061.01 | | 1.719.34 | | | | | | | | | |

NAV PANIN LIFEVESTLINK 2005

| TANGGAL | HARGA / UNIT | | | | HARGA / UNIT | | | | Panin Safe Capl | Growth/bulan | |
|-------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|--------------|-----------------|--------------|-----------------|
| | Cash Fund | Growth/bulan | Managed Fund | Growth/bulan | Equity Fund | Growth/bulan | Cash Fund USD | Growth/bulan | | | Managed Fund US |
| 30-Dec-2004 | 1.061.20 | | 1.718.43 | | 3.474.44 | | 0.1205555021 | | 0.1485226283 | | 0.117.79 |
| 5-Jan-2005 | 1.061.34 | | 1.715.45 | | 3.537.90 | | 0.1205689291 | | 0.1487944415 | | 0.118.93 |
| 7-Jan-2005 | 1.061.38 | | 1.744.36 | | 3.570.46 | | 0.1205695686 | | 0.1488436370 | | 0.119.30 |
| 12-Jan-2005 | 1.061.43 | | 1.726.05 | | 3.490.74 | | 0.1205740747 | | 0.1488664988 | | 0.120.25 |
| 14-Jan-2005 | 1.061.44 | | 1.733.43 | | 3.514.15 | | 0.1205781134 | | 0.1490154591 | | 0.120.63 |
| 19-Jan-2005 | 1.061.44 | 0.0141% | 1.731.24 | 0.0140% | 3.507.37 | 3.9083% | 0.1205791560 | 0.0282% | 0.1490985303 | 0.5111% | 0.121.57 |
| 24-Jan-2005 | 1.061.45 | | 1.752.96 | | 3.599.32 | | 0.1205811594 | | 0.1491366429 | | 0.121.95 |
| 25-Jan-2005 | 1.061.44 | | 1.739.45 | | 3.553.30 | | 0.1205822010 | | 0.1492017778 | | 0.122.90 |
| 28-Jan-2005 | 1.061.44 | | 1.754.36 | | 3.610.23 | | 0.1205829236 | | 0.1494030270 | | 0.123.27 |
| 02-Feb-05 | 1.061.44 | | 1.791.48 | | 3.634.40 | | 0.1205842983 | | 0.1494519619 | | 0.124.60 |
| 04-Feb-05 | 1.061.44 | | 1.792.06 | | 3.639.34 | | 0.1205963116 | | 0.1495005196 | | 0.125.35 |
| 09-Feb-05 | 1.061.44 | | 1.790.62 | | 3.628.34 | | 0.1205973103 | | 0.1495247432 | | 0.125.54 |
| 11-Feb-05 | 1.061.44 | | 1.757.11 | | 3.610.57 | | 0.1206043400 | 0.0196% | 0.1496032526 | 0.4200% | 0.125.94 |
| 16-Feb-05 | 1.061.44 | 0.0075% | 1.788.42 | 3.9269% | 3.699.97 | 5.2401% | 0.1206054105 | 0.0196% | 0.1497439079 | 0.4200% | 0.126.87 |
| 18-Feb-05 | 1.061.44 | | 1.801.32 | | 3.717.14 | | 0.1206116190 | | 0.1498713950 | | 0.127.24 |
| 23-Feb-05 | 1.061.44 | | 1.810.16 | | 3.762.34 | | 0.1206137509 | | 0.1499154910 | | 0.128.19 |
| 25-Feb-05 | 1.061.55 | | 1.823.02 | | 3.799.61 | | 0.1206107273 | | 0.1499170989 | | 0.128.54 |
| 28-Feb-05 | 1.061.52 | | 1.822.94 | | 3.799.41 | | 0.120677212 | | 0.1499819234 | | 0.128.85 |
| 02-Mar-05 | 1.061.96 | | 1.827.88 | | 3.817.54 | | 0.1206834802 | | 0.1499519596 | | 0.128.74 |
| 03-Mar-05 | 1.065.16 | | 1.853.83 | | 3.848.85 | | 0.1207244826 | | 0.1502029689 | | 0.129.31 |
| 09-Mar-05 | 1.072.34 | | 1.854.06 | | 3.860.49 | | 0.1207780987 | | 0.1503543156 | | 0.130.35 |
| 14-Mar-05 | 1.077.19 | | 1.848.67 | | 3.858.85 | | 0.1208434947 | 0.2482% | 0.1506371352 | 0.2764% | 0.130.35 |
| 16-Mar-05 | 1.086.90 | 4.7357% | 1.850.41 | 2.1114% | 3.840.94 | 3.4311% | 0.1208649239 | | 0.1508806051 | | 0.130.35 |
| 21-Mar-05 | 1.092.24 | | 1.845.59 | | 3.866.54 | | 0.1209088603 | | 0.1509682423 | | 0.130.35 |
| 23-Mar-05 | 1.099.43 | | 1.840.15 | | 3.865.96 | | 0.1209127170 | | 0.1509682423 | | 0.130.35 |
| 26-Mar-05 | 1.102.72 | | 1.810.64 | | 3.795.14 | | 0.1209101006 | | 0.1503281214 | | 0.130.35 |
| 30-Mar-05 | 1.111.70 | | 1.784.45 | | 3.669.05 | | 0.1209035987 | | 0.1504611306 | | 0.130.35 |
| 04-Apr-05 | 1.115.88 | | 1.801.25 | | 3.725.85 | | 0.1209036430 | | 0.1504538803 | | 0.130.35 |
| 06-Apr-05 | 1.122.17 | | 1.847.28 | | 3.729.41 | | 0.1209456714 | | 0.1504877297 | | 0.130.35 |
| 11-Apr-05 | 1.126.85 | | 1.844.85 | | 3.841.98 | | 0.1209880274 | 0.1542% | 0.1506067383 | 0.2018% | 0.130.35 |
| 13-Apr-05 | 1.133.69 | 2.4826% | 1.846.77 | 1.9311% | 3.845.19 | 0.7880% | 0.1210717164 | | 0.1507479899 | | 0.130.35 |
| 16-Apr-05 | 1.136.90 | | 1.844.68 | | 3.811.62 | | 0.1210991693 | | 0.1507479899 | | 0.130.35 |
| 20-Apr-05 | 1.139.06 | | 1.830.40 | | 3.745.40 | | 0.1210965457 | | 0.1507496695 | | 0.130.35 |
| 25-Apr-05 | 1.139.15 | | 1.822.96 | | 3.722.80 | | 0.1210965457 | | 0.1507496695 | | 0.130.35 |
| 27-Apr-05 | 1.139.39 | | 1.816.91 | | 3.696.86 | | 0.1210965457 | | 0.1507496695 | | 0.130.35 |
| 02-May-05 | 1.136.64 | | 1.815.42 | | 3.678.13 | | 0.1210966969 | | 0.1508229561 | | 0.130.35 |
| 04-May-05 | 1.140.33 | | 1.817.38 | | 3.681.85 | | 0.1214200090 | | 0.1508487957 | | 0.131.17 |
| 09-May-05 | 1.140.79 | | 1.838.14 | | 3.789.29 | | 0.1216220228 | | 0.1508740069 | | 0.132.20 |
| 11-May-05 | 1.141.52 | | 1.847.45 | | 3.780.21 | | 0.1217740118 | 1.7461% | 0.1508756623 | 0.2086% | 0.132.61 |
| 14-May-05 | 1.141.54 | 0.4810% | 1.843.23 | 1.4547% | 3.758.30 | 2.2684% | 0.1221539654 | 1.7461% | 0.1509333669 | 0.2086% | 0.133.05 |
| 18-May-05 | 1.142.32 | | 1.851.89 | | 3.768.99 | | 0.1222770989 | | 0.1509674486 | | 0.134.46 |
| 23-May-05 | 1.143.38 | | 1.842.64 | | 3.754.38 | | 0.1228208967 | | 0.1509877442 | | 0.135.49 |
| 25-May-05 | 1.143.96 | | 1.840.80 | | 3.749.05 | | 0.1227865569 | | 0.1510062321 | | 0.135.62 |
| 30-May-05 | 1.144.87 | | 1.845.37 | | 3.780.73 | | 0.1232142029 | | 0.1510641159 | | 0.136.13 |
| 01-Jun-05 | 1.145.30 | | 1.860.00 | | 3.857.12 | | 0.1233364291 | | 0.1512816130 | | 0.136.77 |
| 05-Jun-05 | 1.145.49 | | 1.875.27 | | 3.893.31 | | 0.1233310395 | | 0.1512133785 | | 0.136.17 |
| 08-Jun-05 | 1.146.12 | | 1.875.28 | | 3.885.54 | | 0.1238921533 | | 0.1512909320 | | 0.136.80 |
| 13-Jun-05 | 1.146.63 | | 1.871.67 | | 3.878.89 | | 0.1242897577 | | 0.1513184371 | | 0.137.20 |
| 15-Jun-05 | 1.149.00 | 0.5791% | 1.879.07 | 2.4375% | 3.903.23 | 6.2911% | 0.1242926458 | 0.8400% | 0.1513300830 | 0.3498% | 0.137.60 |
| 20-Jun-05 | 1.149.59 | | 1.897.24 | | 3.967.64 | | 0.1242845699 | | 0.1513834805 | | 0.138.26 |
| 22-Jun-05 | 1.150.38 | | 1.896.81 | | 3.967.47 | | 0.1242837349 | | 0.1514389907 | | 0.138.92 |
| 23-Jun-05 | 1.151.98 | 0.4810% | 1.894.23 | 1.4547% | 4.002.27 | 2.2684% | 0.1242939899 | | 0.1515210088 | 0.2086% | 0.139.33 |
| 27-Jun-05 | 1.151.59 | | 1.896.35 | | 3.979.61 | | 0.1243399663 | | 0.1515210088 | | 0.139.01 |
| 29-Jun-05 | 1.152.14 | | 1.896.13 | | 4.015.85 | | 0.1243339088 | | 0.1516119488 | | 0.139.43 |
| 06-Jul-05 | 1.152.70 | | 1.893.36 | | 3.961.38 | | 0.1243206248 | | 0.1516797789 | | 0.139.12 |
| 11-Jul-05 | 1.153.14 | | 1.892.85 | | 3.945.24 | | 0.1243384126 | | 0.1517248520 | | 0.139.65 |
| 13-Jul-05 | 1.153.92 | 0.3995% | 1.892.57 | 1.6431% | 3.998.29 | 3.9293% | 0.1243458755 | 0.0785% | 0.1517908730 | 0.2018% | 0.140.16 |
| 18-Jul-05 | 1.154.42 | | 1.894.03 | | 3.996.79 | | 0.1243563296 | | 0.1519212567 | | 0.140.76 |
| 20-Jul-05 | 1.155.25 | | 1.897.04 | | 4.008.91 | | 0.1243601190 | | 0.1518929627 | | 0.140.88 |
| 25-Jul-05 | 1.155.75 | | 1.916.97 | | 4.112.69 | | 0.1243864665 | | 0.1519585630 | | 0.140.79 |
| 27-Jul-05 | 1.156.10 | | 1.921.41 | | 4.135.50 | | 0.1243990331 | | 0.1520198314 | | 0.140.90 |
| 01-Aug-05 | 1.156.19 | | 1.924.24 | | 4.156.70 | | 0.1244219194 | | 0.1520641340 | | 0.140.93 |
| 03-Aug-05 | 1.156.83 | | 1.925.99 | | 4.159.88 | | 0.1244349548 | | 0.1521277420 | | 0.140.62 |
| 08-Aug-05 | 1.157.57 | | 1.913.72 | | 4.111.15 | | 0.1244999694 | | 0.1521794322 | | 0.141.06 |
| 10-Aug-05 | 1.158.22 | | 1.907.87 | | 4.092.59 | | 0.1244811511 | | 0.1522017811 | | 0.141.36 |
| 15-Aug-05 | 1.159.99 | 0.5790% | 1.899.33 | 3.7899% | 4.058.21 | 8.5877% | 0.1245091543 | 0.16893% | 0.1522281911 | 0.2622% | 0.142.19 |
| 16-Aug-05 | 1.159.44 | | 1.886.48 | 3.7899% | 3.974.78 | 8.5877% | 0.1245141028 | 0.16893% | 0.1523154021 | 0.2622% | 0.142.73 |
| 22-Aug-05 | 1.161.06 | | 1.871.84 | | 3.897.54 | | 0.1245485724 | | 0.1523816811 | | 0.143.34 |
| 24-Aug-05 | 1.161.37 | | 1.874.83 | | 3.928.01 | | 0.1245604154 | | 0.1523977071 | | 0.143.27 |
| 26-Aug-05 | 1.161.56 | | 1.846.99 | | 3.799.38 | | 0.1245903115 | | 0.1523589977 | | 0.143.51 |
| 31-Aug-05 | 1.162.17 | | 1.848.58 | | 3.780.40 | | 0.1246036017 | | 0.1524178561 | | 0.143.21 |
| 05-Sep-05 | 1.162.88 | | 1.845.46 | | 3.782.72 | | 0.1246306427 | | 0.1524198650 | | 0.143.17 |
| 07-Sep-05 | 1.163.32 | | 1.843.34 | | 3.793.42 | | 0.1246395713 | | 0.1524532847 | | 0.143.58 |
| 12-Sep-05 | 1.164.38 | | 1.852.85 | | 3.840.96 | | 0.1246696162 | | 0.1524827901 | | 0.143.63 |
| 14-Sep-05 | 1.164.80 | | 1.840.03 | | 3.816.23 | -1.1046% | 0.1246838520 | 0.1163% | 0.1525188921 | 0.1691% | 0.143.04 |
| 19-Sep-05 | 1.165.94 | 0.4870% | 1.848.21 | 0.1315% | 3.773.81 | -1.1046% | 0.1247408971 | 0.1163% | 0.1525800629 | 0.1691% | 0.143.08 |
| 21-Sep-05 | 1.166.43 | | 1.847.66 | | 3.772.64 | | 0.1247857963 | | 0.1526115541 | | 0.143.50 |
| 26-Sep-05 | 1.167.44 | | 1.840.86 | | 3.701.51 | | 0.1248070206 | | 0.1526966380 | | 0.140.54 |
| 28-Sep-05 | 1.167.83 | | 1.846.15 | | 3.738.64 | | 0.1248233329 | | 0.1526744681 | | 0.140.96 |
| 03-Oct-05 | 1.169.98 | | 1.853.88 | | 3.796.97 | | 0.1248856090 | | 0.1527125587 | | 0.142.33 |
| 05-Oct-05 | 1.169.42 | | 1.857.06 | | 3.829.28 | | 0.1248785896 | | 0.1527485920 | | 0.142.77 |
| 10-Oct-05 | 1.170.85 | | 1.855.13 | | 3.790.66 | | 0.1249223388 | | 0.1527840904 | | 0.143.86 |
| 12-Oct-05 | 1.171.15 | | 1.857.02 | | 3.800.57 | | 0.1249390852 | | 0.1528178946 | | 0.144.31 |
| 17-Oct-05 | 1.172.85 | 0.7296% | 1.857.09 | 0.5801% | 3.788.75 | 0.2041% | 0.1249898711 | 0.2123% | 0.1528554247 | 0.1972% | 0.145.43% |
| 19-Oct-05 | 1.173.34 | | 1.858.84 | | 3.795.86 | | 0.1249875834 | | 0.1529004710 | | 0.146.23 |
| 24-Oct-05 | 1.174.98 | | 1.858.61 | | 3.769.04 | | 0.1250314362 | | 0.1529286937 | | 0.146.34 |
| 26-Oct-05 | 1.175.98 | | 1.856.64 | | 3.749.78 | | 0.1250417297 | | 0.1529414198 | | 0.146.77 |
| 31-Oct-05 | 1.176.36 | | 1.856.87 | | 3.746.27 | | 0.1251509242 | | 0.1529391646 | | 0.146.92 |
| 06-Nov-05 | 1.178.81 | | 1.859.90 | | 3.756.69 | | 0.1251895656 | | 0.1531347981 | | 0.148.25 |
| 14-Nov-05 | 1.180.11 | | 1.854.33 | | 3.707.51 | | 0.1251895656 | | 0.1531347981 | | 0.148.25 |
| 16-Nov-05 | 1.181.15 | | 1.855.20 | | 3.703.23 | | 0.1251907203 | | 0.1531599790 | | 0.149.75 |
| 21-Nov-05 | 1.182.51 | 0.7396% | 1.857.15 | 0.2079% | 3.716.52 | -0.4306% | 0.1252461170 | 0.1643% | 0.1531916574 | 0.2149% | 0.149.98 |
| 23-Nov-05 | 1.183.07 | | 1.857.36 | | 3.721.29 | | 0.1252464290 | | 0.1532238113 | | 0.149.46 |
| 28-Nov-05 | 1.184.49 | | 1.859.94 | | 3.726.78 | | 0.1252907805 | | 0.1532679647 | | 0.149.71 |
| 30-Nov-05 | 1.185.05 | | 1.860.73 | | 3.730.14 | | 0.1252938086 | | 0.1533054344 | | 0.149.71 |
| 05-Dec-05 | 1.186 | | | | | | | | | | |

NAV PANIN LIFEVESTLINK 2006

| TANGGAL | HARGA /UNIT | | | | | | | | | | | |
|-----------|-------------|--------------|--------------|--------------|-------------|--------------|---------------|--------------|-----------------|--------------|----------------|--------------|
| | Cash Fund | Growth/bulan | Managed Fund | Growth/bulan | Equity Fund | Growth/bulan | Cash Fund USD | Growth/bulan | Managed Fund US | Growth/bulan | Pinin Safe Cap | Growth/bulan |
| 28-Dec-05 | 1.195.18 | | 1.877.04 | | 3.782.52 | | 0.1254697218 | | 0.1536053189 | | 1.106.13 | |
| 02-Jan-06 | 1.196.81 | | 1.876.67 | | 3.777.29 | | 0.1255034003 | | 0.1536266091 | | 1.107.55 | |
| 04-Jan-06 | 1.197.44 | | 1.898.15 | | 3.838.12 | | 0.1255171387 | | 0.1536786576 | | 1.108.12 | |
| 09-Jan-06 | 1.199.02 | | 1.926.23 | | 3.976.29 | | 0.1255521556 | | 0.1537193182 | | 1.109.56 | |
| 11-Jan-06 | 1.199.66 | | 1.943.65 | | 4.040.65 | | 0.1255629103 | | 0.1537532820 | | 1.110.14 | |
| 16-Jan-06 | 1.201.26 | 1.1170% | 1.935.57 | 3.0553% | 4.008.52 | 4.4595% | 0.1255988343 | 0.1795% | 0.1537998058 | 0.2477% | 1.111.58 | 1.0496% |
| 18-Jan-06 | 1.204.65 | | 1.912.60 | | 3.886.97 | | 0.1256128760 | | 0.1538511231 | | 1.114.29 | |
| 23-Jan-06 | 1.206.20 | | 1.924.51 | | 3.926.46 | | 0.1256478177 | | 0.1538934772 | | 1.115.73 | |
| 25-Jan-06 | 1.206.87 | | 1.907.40 | | 3.870.39 | | 0.1256619050 | | 0.1539445277 | | 1.116.31 | |
| 30-Jan-06 | 1.208.53 | | 1.934.35 | | 3.951.20 | | 0.1256949540 | | 0.1539858156 | | 1.117.74 | |
| 01-Feb-06 | 1.209.19 | | 1.934.24 | | 3.951.15 | | 0.1257110070 | | 0.1540202218 | | 1.117.74 | |
| 06-Feb-06 | 1.210.89 | | 1.939.25 | | 3.974.42 | | 0.1257513284 | | 0.1540741872 | | 1.119.69 | |
| 08-Feb-06 | 1.211.69 | | 1.950.95 | | 4.017.86 | | 0.1257874555 | | 0.1541211228 | | 1.120.28 | |
| 13-Feb-06 | 1.213.48 | | 1.938.59 | | 3.989.04 | | 0.1257986101 | | 0.1541512492 | | 1.121.73 | |
| 15-Feb-06 | 1.214.27 | 0.9466% | 1.914.22 | -1.2143% | 3.906.62 | -2.2307% | 0.1258089372 | 0.1620% | 0.1542092929 | 0.2337% | 1.122.28 | 0.7184% |
| 20-Feb-06 | 1.216.45 | | 1.931.03 | | 3.960.82 | | 0.1258473905 | | 0.1542518388 | | 1.123.73 | |
| 22-Feb-06 | 1.218.20 | | 1.924.15 | | 3.928.38 | | 0.1258627687 | | 0.1543118702 | | 1.124.32 | |
| 27-Feb-06 | 1.219.97 | | 1.910.90 | | 3.863.05 | | 0.1258986318 | | 0.1543545643 | | 1.125.77 | |
| 01-Mar-06 | 1.220.71 | | 1.933.18 | | 3.928.28 | | 0.1259123364 | | 0.1544126510 | | 1.126.35 | |
| 06-Mar-06 | 1.223.42 | | 1.967.53 | | 4.009.14 | | 0.1259541974 | | 0.1544492628 | | 1.127.80 | |
| 08-Mar-06 | 1.224.15 | | 1.951.69 | | 3.954.20 | | 0.1259709404 | | 0.1544993553 | | 1.128.38 | |
| 13-Mar-06 | 1.223.59 | | 1.953.66 | | 3.983.73 | | 0.1260128034 | | 0.1545253183 | | 1.129.81 | |
| 15-Mar-06 | 1.225.03 | 0.8320% | 1.947.35 | 5.5890% | 3.964.62 | 9.9721% | 0.1260296376 | 0.2173% | 0.1545794546 | 0.2681% | 1.130.39 | 0.7675% |
| 20-Mar-06 | 1.226.34 | | 2.010.35 | | 4.170.94 | | 0.1260837697 | | 0.1546241344 | | 1.131.83 | |
| 22-Mar-06 | 1.227.23 | | 2.032.57 | | 4.251.47 | | 0.1261079216 | | 0.1546840979 | | 1.132.40 | |
| 27-Mar-06 | 1.229.16 | | 2.016.77 | | 4.170.04 | | 0.1261547234 | | 0.1547172458 | | 1.133.84 | |
| 29-Mar-06 | 1.230.12 | | 2.036.81 | | 4.248.25 | | 0.1261722197 | | 0.1547594604 | | 1.134.41 | |
| 03-Apr-06 | 1.230.44 | | 2.031.71 | | 4.240.31 | | 0.1262124273 | | 0.1547496322 | | 1.135.85 | |
| 05-Apr-06 | 1.231.82 | | 2.045.09 | | 4.262.43 | | 0.1262304628 | | 0.1548339979 | | 1.136.42 | |
| 07-Apr-06 | 1.232.57 | | 2.074.94 | | 4.364.93 | | 0.1262488070 | | 0.1548591602 | | 1.136.99 | |
| 12-Apr-06 | 1.234.44 | | 2.084.60 | | 4.402.98 | | 0.1262951090 | | 0.1548991271 | | 1.138.40 | |
| 17-Apr-06 | 1.236.55 | 0.9129% | 2.102.67 | 6.7203% | 4.450.00 | 10.4633% | 0.1263413533 | 0.1974% | 0.1549079561 | 0.2091% | 1.139.82 | 0.7017% |
| 19-Apr-06 | 1.237.77 | | 2.139.88 | | 4.566.35 | | 0.1263577605 | | 0.1549717824 | | 1.140.39 | |
| 24-Apr-06 | 1.240.95 | | 2.178.65 | | 4.708.26 | | 0.1264031569 | | 0.1550101360 | | 1.141.81 | |
| 26-Apr-06 | 1.241.35 | | 2.173.69 | | 4.692.80 | | 0.1264213300 | | 0.1550830147 | | 1.142.37 | |
| 01-May-06 | 1.241.55 | | 2.172.20 | | 4.696.25 | | 0.1264686200 | | 0.1551285436 | | 1.143.79 | |
| 03-May-06 | 1.239.09 | | 2.181.38 | | 4.730.24 | | 0.1264881257 | | 0.1551852029 | | 1.144.35 | |
| 08-May-06 | 1.245.06 | | 2.183.87 | | 4.758.49 | | 0.1265368877 | | 0.1552224378 | | 1.145.78 | |
| 10-May-06 | 1.250.20 | | 2.231.08 | | 4.878.70 | | 0.1265605947 | | 0.1552899618 | | 1.146.35 | |
| 15-May-06 | 1.251.62 | 0.1853% | 2.224.18 | -4.4027% | 4.838.23 | -8.4508% | 0.1266228961 | 0.1282% | 0.1553952103 | 0.3904% | 1.147.78 | 0.8745% |
| 17-May-06 | 1.246.82 | | 2.140.61 | | 4.468.63 | | 0.1266111574 | | 0.1554437445 | | 1.148.35 | |
| 22-May-06 | 1.242.63 | | 2.110.93 | | 4.381.56 | | 0.1266746108 | | 0.1555570399 | | 1.149.78 | |
| 24-May-06 | 1.239.21 | | 2.041.55 | | 4.185.73 | | 0.1267390979 | | 0.1555975104 | | 1.150.35 | |
| 29-May-06 | 1.238.85 | | 2.034.22 | | 4.175.39 | | 0.1265659147 | | 0.1556035582 | | 1.151.78 | |
| 31-May-06 | 1.243.65 | | 2.077.99 | | 4.296.22 | | 0.1265834521 | | 0.1556883819 | | 1.152.36 | |
| 05-Jun-06 | 1.228.69 | | 2.054.38 | | 4.223.38 | | 0.1266009530 | | 0.1557038832 | | 1.153.79 | |
| 07-Jun-06 | 1.230.32 | | 2.032.19 | | 4.145.25 | | 0.1266203852 | | 0.1557663907 | | 1.154.36 | |
| 12-Jun-06 | 1.223.54 | -1.5905% | 2.000.98 | -5.1535% | 4.036.57 | -8.4390% | 0.1266698785 | 0.0839% | 0.1558403453 | 0.1311% | 1.155.80 | 0.3488% |
| 14-Jun-06 | 1.223.87 | | 1.970.90 | | 3.933.66 | | 0.1266896596 | | 0.1558924572 | | 1.156.38 | |
| TOTAL | | 2.4005% | | 5.0004% | | 3.9957% | | 0.9723% | | 1.4890% | | 4.5429% |