



**PFI MEGA LIFE**

**PFI MEGA LIFE EQUITY FUND SYARIAH**

**SHARIA EQUITY UNIT LINK**

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

November 29, 2024

**Investment Objectives**

Obtain long-term investment growth with controlled risk through investment in sharia 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**

|                     |            |
|---------------------|------------|
| Sharia Stocks       | 80% - 100% |
| Sharia 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) |       |                          |                        |

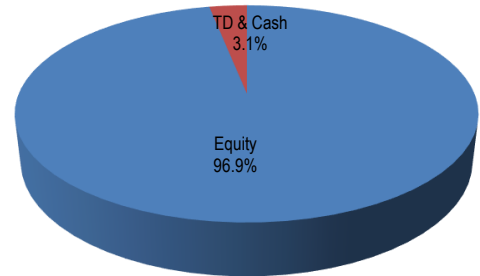
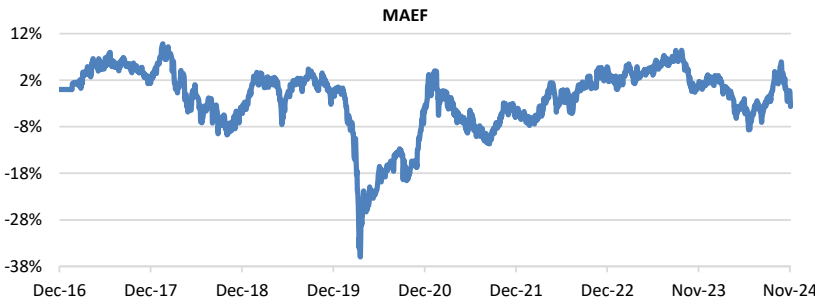
**Equities Top Holdings in Portfolio (Alphabetical Order)**

| No | Name                           | Sector                 | Related Party |
|----|--------------------------------|------------------------|---------------|
| 1  | Adaro Energy Tbk               | Energy                 | No            |
| 2  | Astra International Tbk        | Industrial             | No            |
| 3  | Charoen Pokphand Indonesia Tbk | Consumer Non-Cyclicals | No            |
| 4  | Indofood CBP Sukses Makmur Tbk | Consumer Non-Cyclicals | No            |
| 5  | Indofood Sukses Makmur Tbk     | Consumer Non-Cyclicals | No            |
| 6  | Kalbe Farma Tbk                | Health Care            | No            |
| 7  | Mayora Indah Tbk               | Consumer Non-Cyclicals | No            |
| 8  | Merdeka Copper Gold Tbk        | Basic Materials        | No            |
| 9  | Telkom Indonesia (Persero) Tbk | Infrastructure         | No            |
| 10 | United Tractors Tbk            | Industrials            | No            |

**Unit Link Information**

|                         |                     |          |
|-------------------------|---------------------|----------|
| Inception Date          | December 14, 2016   |          |
| Investment Manager      | Schroders Indonesia |          |
| Assets Under Management | 10,087,122,219      |          |
| Total Unit Issued       | 10,404,418          |          |
| Custodian Bank          | Deutsche Bank       |          |
| NAV/Unit as of          | December 14, 2016   | 1,000.00 |
| NAV/Unit as of          | November 29, 2024   | 969.50   |
| Valuation Period        | Daily               |          |
| Currency                | Rupiah              |          |
| Management Fee Max.     | 2.85% p.a.          |          |
| Custodian Fee Max.      | 0.15% p.a.          |          |

**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-23 | Jan-24 | Feb-24 | Mar-24 | Apr-24 | May-24 | Jun-24 | Jul-24 | Aug-24 | Sep-24 | Oct-24 | Nov-24 |
|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Return | 0.44%  | 0.47%  | -1.43% | -2.69% | -2.27% | -1.47% | -0.28% | 1.77%  | 1.50%  | 4.62%  | 0.22%  | -5.30% |

**Unit Link Annual Performance For The Last 5 Years**

| Period | FY 2019 | FY 2020 | FY 2021 | FY 2022 | FY 2023 |
|--------|---------|---------|---------|---------|---------|
| Return | 3.30%   | -1.36%  | -4.77%  | 9.08%   | -0.33%  |

**Historical Performance**

|   | 1 Month | 3 Month | 6 Month | YTD    | 1 Year | 3 Year  | 5 Year  | Since Inception |
|---|---------|---------|---------|--------|--------|---------|---------|-----------------|
| PFI Mega Life Equity Fund Syariah (MAEF)* | -5.30%  | -0.71%  | 2.28%   | -5.09% | -4.67% | 3.16%   | -0.64%  | -3.05%          |
| Peer Group Index**                        | -2.76%  | -3.56%  | 2.65%   | -8.14% | -7.61% | -17.61% | -29.12% | -52.76%         |
| Peer Group Index Alpha                    | -2.54%  | 2.86%   | -0.37%  | 3.05%  | 2.94%  | 20.77%  | 28.48%  | 49.71%          |
| Benchmark***                              | -5.81%  | -4.60%  | -3.84%  | -7.96% | -5.48% | -11.67% | -26.13% | -29.30%         |
| Benchmark Alpha                           | 0.51%   | 3.89%   | 6.12%   | 2.88%  | 0.81%  | 14.82%  | 25.49%  | 26.25%          |

Notes: \*. Old: Mega Amanah Link Equity Fund; \*\*. Sharia Equity Fund Index (SEFI); \*\*\*. Jakarta Islamic Index (JII).

**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](http://www.pfimegalife.co.id).

