

MEGA AMANAH LINK FIXED INCOME FUND
SHARIA FIXED INCOME UNIT LINK

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

November 30, 2022

Investment Objectives

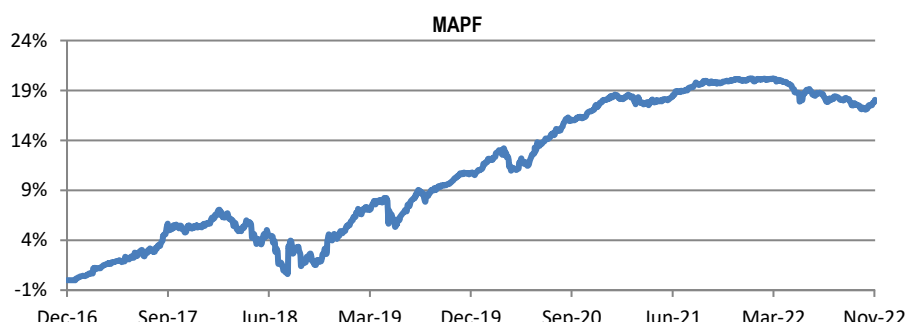
Obtain a stable and sustainable investment value growth by trying to maintain investment value, through investment in sharia fixed income securities (sukuks or sharia fixed income mutual funds) and sharia money market securities.

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.

Debt Securities Top Holdings in Portfolio (Alphabetical Order)

No	Name	Investment Type - Sector	Related Party
1	PBS003	Government Sukuk	No
2	PBS011	Government Sukuk	No
3	PBS012	Government Sukuk	No
4	PBS017	Government Sukuk	No
5	PBS019	Government Sukuk	No
6	PBS023	Government Sukuk	No
7	PBS026	Government Sukuk	No
8	PBS031	Government Sukuk	No
9	PBS032	Government 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-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22
Return	0.05%	-0.04%	0.01%	-0.27%	-0.87%	0.10%	-0.21%	-0.45%	-0.07%	-0.47%	-0.30%	0.77%

Unit Link Annual Performance For The Last 5 Years

Period	FY 2017	FY 2018	FY 2019	FY 2020	FY 2021
Return	5.74%	-0.81%	5.83%	6.78%	1.41%

Historical Performance

	1 Month	3 Months	6 Months	YTD	1 Year	3 Years	5 Year	Since Inception
Mega Amanah Link Fixed Income Fund (MAPF)	0.77%	0.00%	-0.73%	-1.77%	-1.72%	6.65%	12.15%	18.06%
Peer Group Index*	0.81%	0.18%	1.18%	0.34%	0.66%	14.21%	24.94%	35.95%
Peer Group Index Alpha	-0.03%	-0.19%	-1.90%	-2.11%	-2.38%	-7.56%	-12.80%	-17.89%
Benchmark**	1.57%	0.71%	2.35%	2.28%	2.74%	24.16%	41.39%	58.16%
Benchmark Alpha	-0.79%	-0.72%	-3.07%	-4.05%	-4.46%	-17.51%	-29.24%	-40.09%

Notes: *. Sharia Fixed Income Fund Index (SFFI); **. 85% IGSIX + 15% IDR 1 Month TD Rate Net.

Disclaimer:

This report is prepared by PT PFI Mega Life Insurance for informational purposes only and can not be used or used as a basis for offering or selling. This report is based on the circumstances that have occurred and has been carefully prepared by PT PFI Mega Life Insurance even though PT PFI Mega Life Insurance does not guarantee the accuracy or completeness of the report. PT PFI Mega Life Insurance and its officers or employees shall not be liable for any direct or indirect losses arising from any use of this report. Past performance does not reflect future performance. Prospective Investors must understand the risks of investing in Unit Link (Capital Market), therefore prospective Investors must read and understand the contents of Policy/Brochure before deciding to invest.

PT PFI MEGA LIFE INSURANCE

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

Investment Policy

Sukuks / Sharia Fixed Income Mutual Funds	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)	
Fixed Income Unit Link (FIUL)		Equity Unit Link (EUL)	

Unit Link Information

Inception Date		December 14, 2016
Investment Manager		PFI Mega Life Insurance
Assets Under Management		1,188,455,995
Total Unit Issued		1,006,635
Custodian Bank		CIMB Niaga
NAV/Unit as of	December 14, 2016	1,000.00
NAV/Unit as of	November 30, 2022	1,180.62
Valuation Period		Daily
Currency		Rupiah
Management Fee Max.		2.85% p.a.
Custodian Fee Max.		0.15% p.a.

Assets Allocation
