

**PFI MEGA LIFE****MEGA AMANAH LINK FIXED INCOME FUND****SHARIA FIXED INCOME UNIT LINK**Bloomberg Link: <https://www.bloomberg.com/quote/MEGAFF:IJ>

February 28, 2023

**Investment Objectives**

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

**Investment Policy**

Sukuks / Sharia Fixed Income Mutual Funds	80% - 100%
Sharia Money Market	0% - 20%

**Risk Profile**

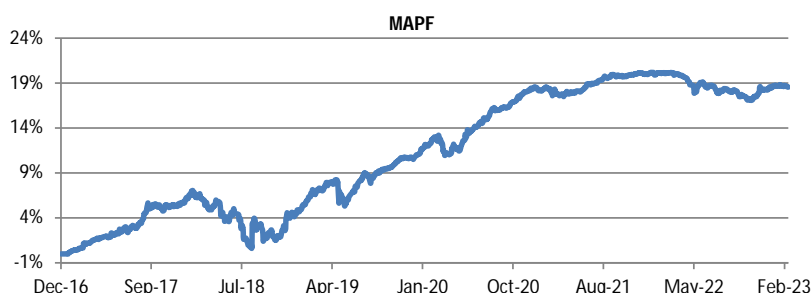
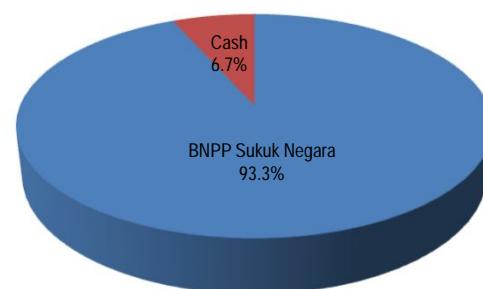
MMUL*	FIUL*	BUL*	EUL*
Conservative	Moderate	Aggressive	
Money Market Unit Link (MMUL)		Balanced Unit Link (BUL)	
Fixed Income Unit Link (FIUL)		Equity Unit Link (EUL)	

**Unit Link Information**

Inception Date	December 14, 2016	
Investment Manager	PFI Mega Life Insurance	
Assets Under Management	1,277,701,033	
Total Unit Issued	1,077,778	
Custodian Bank	CIMB Niaga	
NAV/Unit as of	December 14, 2016	1,000.00
NAV/Unit as of	February 28, 2023	1,185.50
Valuation Period	Dally	
Currency	Rupiah	
Management Fee Max.	2.85% p.a.	
Custodian Fee Max.	0.15% p.a.	

**Debt Securities Top Holdings in Portfolio (Alphabetical Order)**

No	Name	Investment Type	Related Party
1	SBSN Indonesia 4.00% 15-Jul-2024	Government Sukuk	No
2	SBSN Indonesia 4.88% 15-Jul-2026	Government Sukuk	No
3	SBSN Indonesia 6.00% 15-Jan-2027	Government Sukuk	No
4	SBSN Indonesia 6.13% 15-Oct-2025	Government Sukuk	No
5	SBSN Indonesia 6.63% 15-Oct-2024	Government Sukuk	No
6	SBSN Indonesia 8.13% 15-May-2030	Government Sukuk	No
7	SBSN Indonesia 8.25% 15-Sep-2023	Government Sukuk	No
8	SBSN Indonesia 8.75% 15-Aug-2023	Government Sukuk	No
9	SBSN Indonesia 8.88% 15-Nov-2031	Government Sukuk	No

**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	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Jan-23	Feb-23
Return	-0.27%	-0.87%	0.10%	-0.21%	-0.45%	-0.07%	-0.47%	-0.30%	0.77%	0.37%	0.22%	-0.18%

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

Period	FY 2018	FY 2019	FY 2020	FY 2021	FY 2022
Return	-0.81%	5.83%	6.78%	1.41%	-1.40%

**Historical Performance**

	1 Month	3 Months	6 Months	YTD	1 Year	3 Years	5 Year	Since Inception
Mega Amanah Link Fixed Income Fund (MAPF)	-0.18%	0.41%	0.41%	0.04%	-1.34%	5.24%	11.76%	18.55%
Peer Group Index*	-0.03%	0.57%	0.76%	0.52%	0.50%	12.47%	24.76%	36.73%
Peer Group Index Alpha	-0.15%	-0.16%	-0.35%	-0.49%	-1.85%	-7.23%	-13.00%	-18.18%
Benchmark**	0.10%	0.96%	1.68%	0.94%	2.49%	21.95%	40.50%	59.68%
Benchmark Alpha	-0.28%	-0.55%	-1.27%	-0.90%	-3.84%	-16.71%	-28.74%	-41.13%

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

**Disclaimer:**

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**PT PFI MEGA LIFE INSURANCE**

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