

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

July 31, 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**

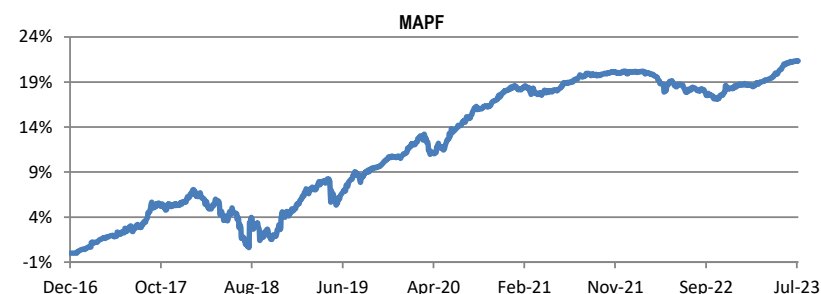
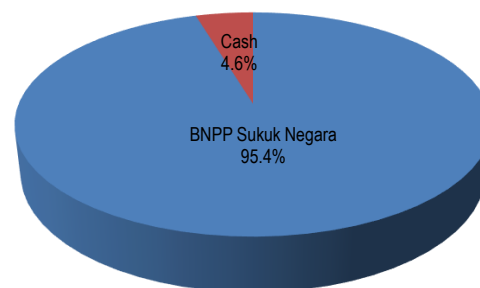
MMUL*	FIUL*	BUL*	EUL*
Conservative		Moderate	Aggressive
Money Market Unit Link (MMUL)		Balanced Unit Link (BUL)	
Fixed Income Unit Link (FIUL)		Equity Unit Link (EUL)	

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

No	Name	Investment Type	Related Party
1	PBS 031	Government Sukuk	No
2	PBS 032	Government Sukuk	No
3	PBS 017	Government Sukuk	No
4	PBS 026	Government Sukuk	No
5	PBS 005	Government Sukuk	No
6	PBS 037	Government Sukuk	No
7	PBS 023	Government Sukuk	No
8	PBS 019	Government Sukuk	No
9	PBS 012	Government Sukuk	No

**Unit Link Information**

Inception Date		December 14, 2016
Investment Manager		PFI Mega Life Insurance
Assets Under Management		3,035,697,764
Total Unit Issued		2,501,725
Custodian Bank		CIMB Niaga
NAV/Unit as of	December 14, 2016	1,000.00
NAV/Unit as of	July 31, 2023	1,213.44
Valuation Period		Daily
Currency		Rupiah
Management Fee Max.		2.85% p.a.
Custodian Fee Max.		0.15% p.a.

**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	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23
Return	-0.07%	-0.47%	-0.30%	0.77%	0.37%	0.22%	-0.18%	0.40%	0.30%	0.82%	0.64%	0.17%

**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 Month	6 Month	YTD	1 Year	3 Years	5 Year	Since Inception
PFI Mega Life Fixed Income Fund Syariah (MAPF)*	0.17%	1.64%	2.17%	2.40%	2.71%	5.56%	20.61%	21.34%
Peer Group Index**	0.33%	2.49%	3.81%	4.39%	5.21%	13.85%	33.03%	41.98%
Peer Group Index Alpha	-0.15%	-0.85%	-1.64%	-1.99%	-2.50%	-8.29%	-12.42%	-20.64%
Benchmark***	0.73%	3.67%	5.41%	6.29%	8.23%	24.10%	50.43%	68.14%
Benchmark Alpha	-0.55%	-2.02%	-3.24%	-3.89%	-5.52%	-18.54%	-29.82%	-46.80%

Notes: \*. Old: Mega Amanah Link Fixed Income Fund; \*\*. 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. THE PAST PERFORMANCE DOES NOT REFLECT THE FUTURE PERFORMANCE. The 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**

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).

