

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

June 27, 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 sukuk 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

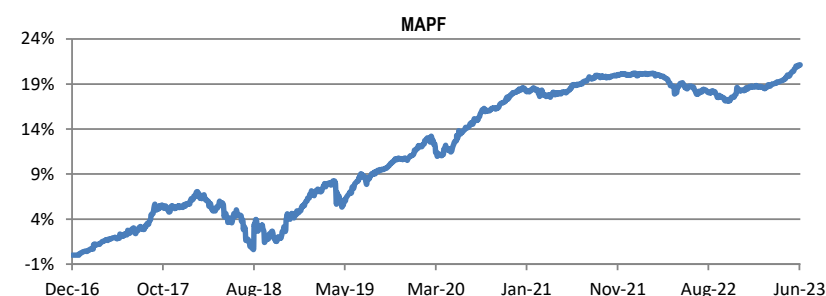
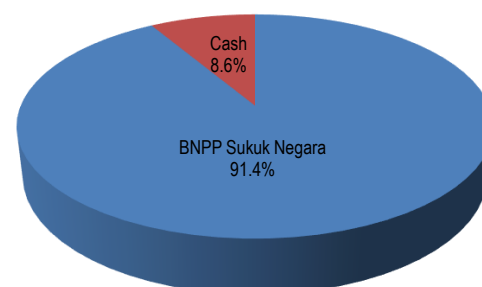
MMUL*	FIUL*	BUL*	EUL*
Conservative		Moderate	Aggressive
Money Market Unit Link (MMUL)		Balanced Unit Link (BUL)	
Fixed Income Unit Link (FIUL)		Equity Unit Link (EUL)	

Debt Securities Top Holdings in Portfolio (Alphabetical Order)

No	Name	Investment Type	Related Party
1	PBS 003	Government Sukuk	No
2	PBS 011	Government Sukuk	No
3	PBS 012	Government Sukuk	No
4	PBS 017	Government Sukuk	No
5	PBS 019	Government Sukuk	No
6	PBS 023	Government Sukuk	No
7	PBS 026	Government Sukuk	No
8	PBS 031	Government Sukuk	No
9	PBS 032	Government Sukuk	No
10	PBS 037	Government Sukuk	No

Unit Link Information

Unit Link Information		
Inception Date	December 14, 2016	
Investment Manager	PFI Mega Life Insurance	
Assets Under Management	1,954,396,971	
Total Unit Issued	1,613,432	
Custodian Bank	CIMB Niaga	
NAV/Unit as of	December 14, 2016	1,000.00
NAV/Unit as of	June 27, 2023	1,211.33
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	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23
Return	-0.45%	-0.07%	-0.47%	-0.30%	0.77%	0.37%	0.22%	-0.18%	0.40%	0.30%	0.82%	0.64%

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)*	0.64%	1.77%	2.22%	2.22%	2.07%	6.10%	17.50%	21.13%
Peer Group Index**	0.96%	2.77%	4.05%	4.05%	5.02%	15.39%	32.75%	41.52%
Peer Group Index Alpha	-0.31%	-1.00%	-1.83%	-1.83%	-2.95%	-9.29%	-15.25%	-20.38%
Benchmark***	1.22%	3.72%	5.52%	5.52%	7.83%	25.14%	50.13%	66.93%
Benchmark Alpha	-0.58%	-1.95%	-3.30%	-3.30%	-5.76%	-19.03%	-32.63%	-45.79%

Notes: *. Old: Mega Amanah Link Fixed Income Fund; **. 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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