

PFI MEGA LIFE FIXED INCOME FUND SYARIAH

SHARIA FIXED INCOME UNIT LINK

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

July 31, 2024

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.

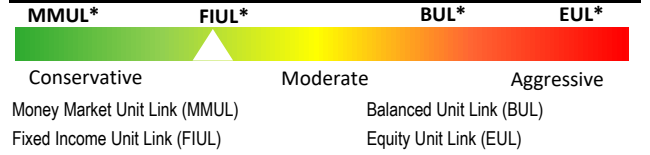
About PFI Mega Life

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



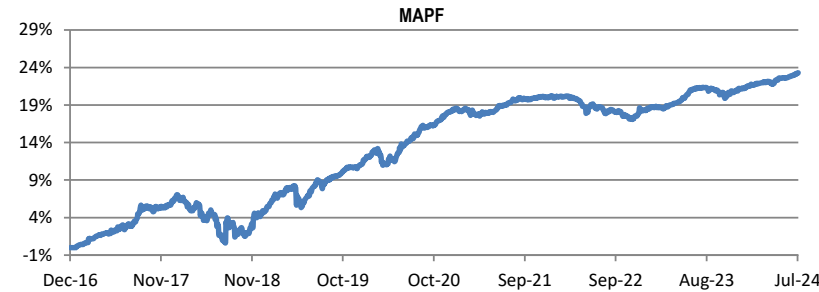
Debt Securities Top Holdings in Portfolio (Alphabetical Order)

No	Name	Investment Type	Related Party
1	PBS003	Government Sukuk	No
2	PBS012	Government Sukuk	No
3	PBS017	Government Sukuk	No
4	PBS026	Government Sukuk	No
5	PBS032	Government Sukuk	No
6	PBS036	Government Sukuk	No
7	PBS037	Government Sukuk	No
8	SPNS02022025	Government Sukuk	No
9	SPNS20012025	Government Sukuk	No
10	SR015	Government Sukuk	No

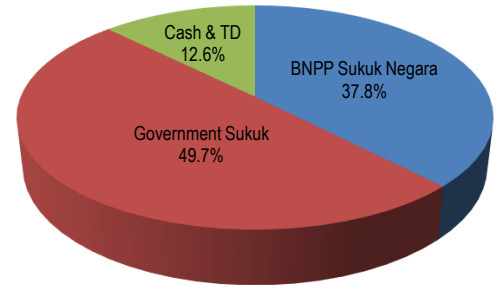
Unit Link Information

Inception Date	December 14, 2016	
Investment Manager	PFI Mega Life Insurance	
Assets Under Management	11,281,062,733	
Total Unit Issued	9,149,396	
Custodian Bank	CIMB Niaga	
NAV/Unit as of	December 14, 2016	1,000.00
NAV/Unit as of	July 31, 2024	1,232.98
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-23	Sep-23	Oct-23	Nov-23	Dec-23	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24
Return	-0.10%	-0.31%	-0.59%	0.54%	0.40%	0.33%	0.14%	0.11%	-0.05%	0.55%	0.19%	0.39%

Unit Link Annual Performance For The Last 5 Years

Period	FY 2019	FY 2020	FY 2021	FY 2022	FY 2023
Return	5.83%	6.78%	1.41%	-1.40%	2.33%

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)*	0.39%	1.14%	1.34%	1.67%	1.61%	3.19%	13.47%	23.30%
Peer Group Index**	0.63%	1.65%	2.05%	2.71%	3.32%	9.97%	26.48%	46.69%
Peer Group Index Alpha	-0.24%	-0.52%	-0.71%	-1.04%	-1.70%	-6.78%	-13.01%	-23.39%
Benchmark***	0.56%	1.99%	2.59%	3.42%	5.04%	17.91%	43.40%	76.62%
Benchmark Alpha	-0.17%	-0.85%	-1.25%	-1.75%	-3.43%	-14.72%	-29.94%	-53.32%

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

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