

**PFI MEGA LIFE**
**PFI MEGA LIFE FIXED INCOME FUND SYARIAH**

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

December 31, 2025

**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**

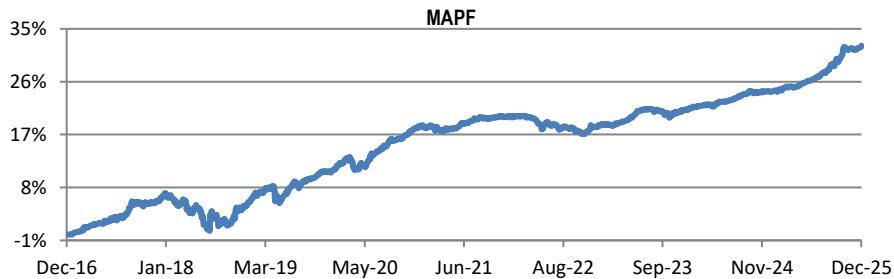
Sukus / Sharia Fixed Income Mutual Funds	80% - 100%
Sharia Money Market	0% - 20%

**Risk Profile**

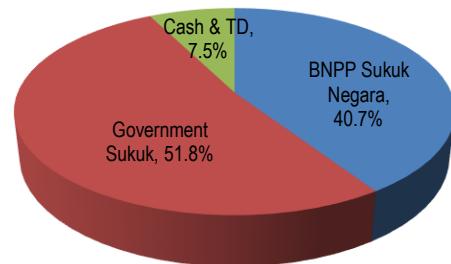
MMUL*	FIUL*	BUL*	EUL*
Conservative	Moderate	Aggressive	
Money Market Unit Link (MMUL)	Balanced Unit Link (BUL)		
Fixed Income Unit Link (FIUL)	Equity Unit Link (EUL)		

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

No	Name	Investment Type	Related Party
1	PBS003	Government Sukuk	No
2	PBS012	Government Sukuk	No
3	PBS028	Government Sukuk	No
4	PBS029	Government Sukuk	No
5	PBS030	Government Sukuk	No
6	PBS034	Government Sukuk	No
7	PBS037	Government Sukuk	No
8	PBS038	Government Sukuk	No
9	PBSG001	Government Sukuk	No
10	SPNS12012026	Government Sukuk	No

**Since Inception Performance**

**Unit Link Information**

Inception Date	December 14, 2016
Investment Manager	PFI Mega Life Insurance
Assets Under Management	4,367,504,757
Total Unit Issued	3,305,310
Custodian Bank	Deutsche Bank
NAV/Unit as of	December 14, 2016
NAV/Unit as of	December 31, 2025
Valuation Period	Daily
Currency	Rupiah
Management Fee Max.	2.85% p.a.
Custodian Fee Max.	0.15% p.a.

**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	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25
Return	0.26%	0.23%	0.10%	0.50%	0.32%	0.50%	0.65%	0.97%	0.65%	1.52%	-0.14%	0.51%

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

Period	FY 2020	FY 2021	FY 2022	FY 2023	FY 2024
Return	6.78%	1.41%	-1.40%	2.33%	2.56%

**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)*	0.51%	1.90%	4.23%	6.24%	6.24%	11.50%	11.48%	32.14%
Peer Group Index**	0.29%	1.39%	4.36%	7.90%	7.90%	18.68%	22.41%	61.42%
Peer Group Index Alpha	0.23%	0.51%	-0.13%	-1.66%	-1.66%	-7.18%	-10.93%	-29.29%
Benchmark***	0.87%	2.84%	6.11%	10.30%	10.30%	26.01%	37.31%	99.35%
Benchmark Alpha	-0.36%	-0.94%	-1.87%	-4.06%	-4.06%	-14.51%	-25.82%	-67.21%

Notes: \*: Old: Mega Amanah Link Fixed Income Fund; \*\*: Sharia Fixed Income Fund Index (SFFI); \*\*\*: 85% IG SIX + 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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