



**PFI MEGA LIFE**

**PFI MEGA LIFE FIXED INCOME FUND SYARIAH**

**SHARIA FIXED INCOME UNIT LINK**

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

April 30, 2026

**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.

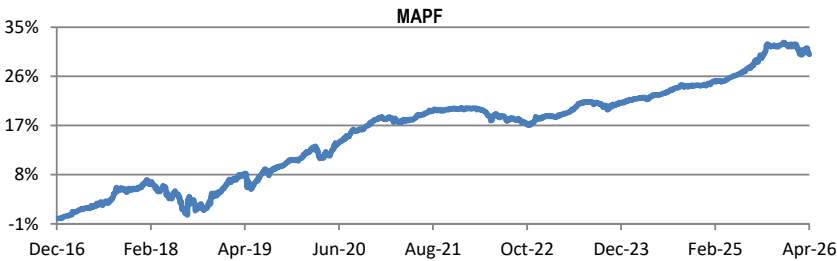
**About PFI Mega Life**

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.

**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

**Since Inception Performance**



**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	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26
Return	0.32%	0.50%	0.65%	0.97%	0.65%	1.52%	-0.14%	0.51%	-0.37%	0.19%	-1.23%	-0.20%

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

Period	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025
Return	1.41%	-1.40%	2.33%	2.56%	6.24%

**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)*	-0.20%	-1.24%	-1.24%	-1.60%	3.40%	8.91%	10.21%	30.02%
Peer Group Index**	0.32%	-0.02%	0.51%	0.18%	5.86%	16.73%	23.00%	61.71%
Peer Group Index Alpha	-0.52%	-1.22%	-1.74%	-1.78%	-2.46%	-7.82%	-12.79%	-31.69%
Benchmark***	0.39%	-0.16%	0.68%	-0.17%	7.50%	22.69%	36.26%	99.00%
Benchmark Alpha	-0.59%	-1.08%	-1.92%	-1.43%	-4.09%	-13.78%	-26.05%	-68.99%

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

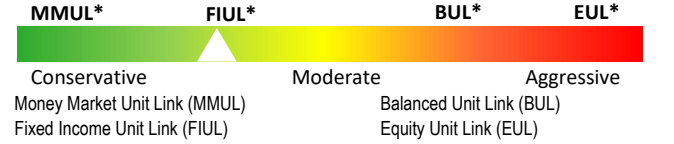
**Disclaimer:**

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**Investment Policy**

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

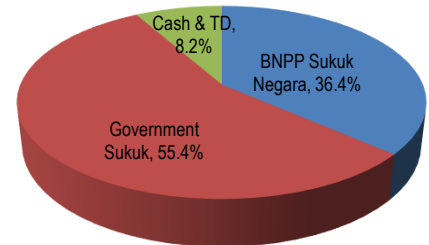
**Risk Profile**



**Unit Link Information**

Inception Date	December 14, 2016	
Investment Manager	PFI Mega Life Insurance	
Assets Under Management	4,154,939,823	
Total Unit Issued	3,195,664	
Custodian Bank	Deutsche Bank	
NAV/Unit as of	December 14, 2016	1,000.00
NAV/Unit as of	April 30, 2026	1,300.18
Valuation Period	Daily	
Currency	Rupiah	
Management Fee Max.	2.85% p.a.	
Custodian Fee Max.	0.15% p.a.	

**Assets Allocation**



**PT PFI MEGA LIFE INSURANCE**

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