

**PFI MEGA LIFE****PFI MEGA LIFE AMANAH BALANCED FUND****SHARIA BALANCED UNIT LINK**Bloomberg Link: <https://www.bloomberg.com/quote/MPLABID:IJ>

April 28, 2023

Investment Objectives

Maintain a balance between investment value growth and securities fluctuations through investment in sharia equity securities, sharia fixed income securities 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.

Top Holdings in Portfolio (Alphabetical Order)

No	Name	Investment Type - Sector	Related Party
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Investment Policy

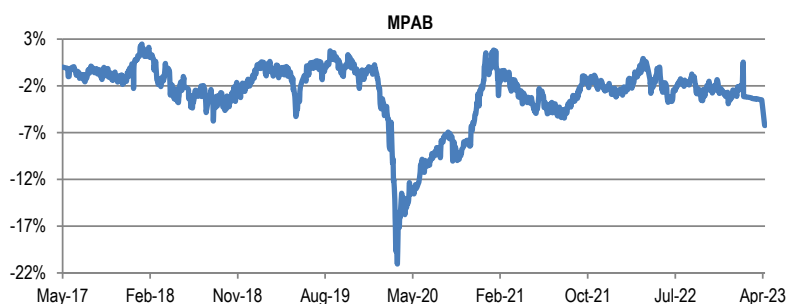
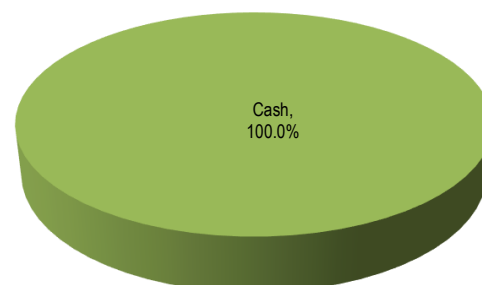
Sharia Stocks/ Sharia Equity Mutual Funds	0% - 75%
Sukuks / Sharia Fixed Income Mutual Funds	0% - 75%
Sharia Money Market	0% - 75%

Risk Profile

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

Unit Link Information

Unit Link Information		
Inception Date	May 30, 2017	
Investment Manager	PFI Mega Life Insurance	
Assets Under Management	469,592	
Total Unit Issued	501	
Custodian Bank	CIMB Niaga	
NAV/Unit as of	May 30, 2017	1,000.00
NAV/Unit as of	April 28, 2023	937.61
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	May 22	Jun 22	Jul 22	Aug 22	Sep22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23
Return	-0.68%	-2.14%	0.06%	0.53%	-1.14%	0.88%	0.39%	-1.29%	-0.26%	-0.04%	-0.20%	-2.98%

Unit Link Annual Performance For The Last 5 Years

Period	FY 2018	FY 2019	FY 2020	FY 2021	FY 2022
Return	-1.99%	1.37%	-0.51%	-1.56%	-0.53%

Historical Performance

	1 Month	3 Months	6 Months	YTD	1 Year	3 Years	5 Year	Since Inception
PFI Mega Life Amanah Balanced Fund (MPAB) *	-2.98%	-3.21%	-4.34%	-3.47%	-6.73%	6.96%	-4.29%	-6.24%
Peer Group Index**	0.56%	1.85%	-0.17%	1.55%	-1.25%	19.87%	-6.69%	-6.67%
Peer Group Index Alpha	-3.54%	-5.06%	-4.18%	-5.02%	-5.48%	-12.91%	2.40%	0.43%
Benchmark***	0.89%	1.22%	3.63%	0.86%	3.84%	32.66%	32.42%	37.82%
Benchmark Alpha	-3.87%	-4.43%	-7.98%	-4.33%	-10.57%	-25.70%	-36.71%	-44.06%

Notes: * Old: Mega Prima Link Amanah Balanced Fund; **. Sharia Balanced Fund Index (SBFI); ***. 45% ISSI + 45% IGSIX + 10% 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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