

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

January 31, 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.

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

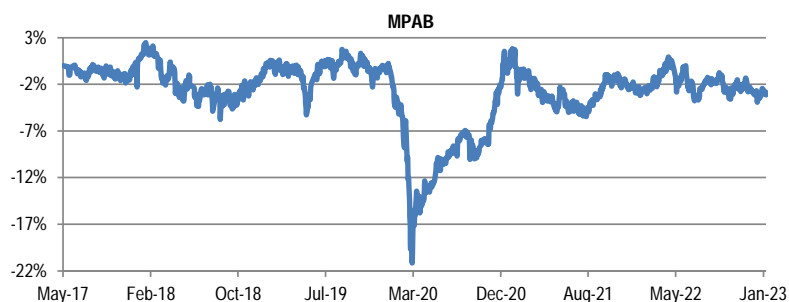
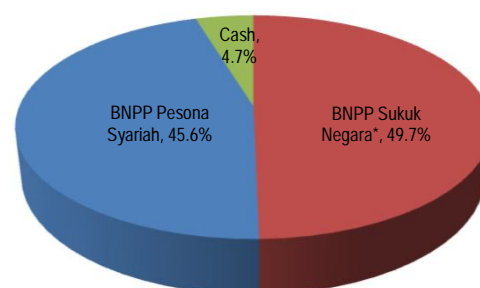
MMUL*	FIUL*	BUL*	EUL*
Conservative			Aggressive
Money Market Unit Link (MMUL)		Balanced Unit Link (BUL)	
Fixed Income Unit Link (FIUL)		Equity Unit Link (EUL)	

Unit Link Information

Fund Unit Information		
Inception Date		May 30, 2017
Investment Manager		PFI Mega Life Insurance
Assets Under Management		6,351,148,563
Total Unit Issued		6,556,165
Custodian Bank		CIMB Niaga
NAV/Unit as of	May 30, 2017	1,000.00
NAV/Unit as of	January 31, 2023	968.73
Valuation Period		Daily
Currency		Rupiah
Management Fee Max.		2.85% p.a.
Custodian Fee Max.		0.15% p.a.

Top Holdings in Portfolio (Alphabetical Order)

No	Name	Investment Type - Sector	Related Party
1	Adaro Energy Tbk	Stock - Energy	No
2	AKR Corporindo Tbk	Stock - Energy	No
3	Indofood CBP Sukses Makmur Tbk	Stock - Consumer Non-Cyclicals	No
4	Kalbe Farma Tbk	Stock - Healthcare	No
5	PBS003	Government Sukuk	No
6	PBS011	Government Sukuk	No
7	PBS012	Government Sukuk	No
8	PBS017	Government Sukuk	No
9	PBS019	Government Sukuk	No
10	Telkom Indonesia (Persero) Tbk	Stock - Infrastructure	No

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	Feb 22	Mar 22	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep22	Oct 22	Nov 22	Dec 22	Jan 23
Return	0.53%	1.23%	1.59%	-0.68%	-2.14%	0.06%	0.53%	-1.14%	0.88%	0.39%	-1.29%	-0.26%

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) *	-0.26%	-1.17%	-0.91%	-0.26%	-0.38%	0.81%	-4.66%	-3.13%
Peer Group Index**	-0.29%	-1.98%	-1.16%	-0.29%	0.53%	6.93%	-12.21%	-8.36%
Peer Group Index Alpha	0.03%	0.81%	0.25%	0.03%	-0.91%	-6.12%	7.54%	5.24%
Benchmark***	-0.35%	2.38%	2.88%	-0.35%	6.13%	22.26%	25.79%	36.16%
Benchmark Alpha	0.09%	-3.55%	-3.79%	0.09%	-6.51%	-21.45%	-30.45%	-39.28%

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:

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PT PFI MEGA LIFE INSURANCE

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