



PT Asuransi Allianz Life Indonesia is licensed and supervised by the Indonesian Financial Services Authority (OJK)

GENERAL SUMMARY OF PRODUCT AND SERVICE INFORMATION (RIPLAY)

PT Asuransi Allianz Life Indonesia

MYPROTECTION
INVESTA II

MyProtection Investa II is a life insurance product with a single Premium payment that provides Death Benefit, Accidental Death Benefit, along with Investment Benefit in Sub-funds of choice based on your specific needs.

Product Name

MyProtection Investa II

Product Type

Unit-Linked PAYDI Individual Insurance Product

Insurer Name

PT Asuransi Allianz Life Indonesia

Marketing Channel

PT Bank Maybank Indonesia Tbk

What are the Benefits provided by this product?



Death Benefit

- a. In the event of the Insured's death (due to Accident or otherwise) before the End of Coverage Date stated in the Policy Data, We shall pay the Sum Assured to the Beneficiary plus the investment benefit in the form of the Investment Value balance (if any) under the Policy until the date when the Death Benefit claim is approved and the Policy shall terminate.
- b. This Death Benefit shall expire on the End of Coverage Date as specified in the Policy Data



Accidental Death Benefit

- a. If the Insured dies due to an Accident, We shall pay an additional amount equal to 1 (one) time the Sum Assured to the Beneficiary, plus the investment benefit in the form of the Investment Value balance (if any) under the Policy until the date the Accidental Death Benefit claim is approved and the Policy shall terminate.
- b. The Accidental Death Benefit shall only be paid if the Insured dies within 90 (ninety) days from the date of the Accident.
- c. This Accidental Death Benefit shall expire when the Insured reaches the age of 65 (sixty-five).



Investment Benefit

- We shall pay benefit in the amount of Investment Value balance under this Policy to:
- a. in the event that the Insured dies during the Insurance Period, the Beneficiary; or;
 - b. in the event that the Insured survives until the end of the Insurance Period, the Policyholder; or
 - c. in the event that Your Policy is cancelled, where there is Investment Value remaining after deducting Policy Surrender Fee (if applicable) and other obligations (if any), to the Policyholder.



Maturity Benefit

If the Insured survives until the End of Coverage Date, We shall pay investment benefit in the amount of the entire Investment Value balance (if any) to the Policyholder.

Every Insurance Benefit shall be paid by Us after first deducting any other obligations (if any).



PT Asuransi Allianz Life Indonesia

MYPROTECTION
INVESTA II

Wealth development through investment and protection

This General Summary of Product and Service Information (RIPLAY) provides a brief explanation regarding the benefits and important aspects of the Policy You are about to purchase. Please seek direct clarification from our Marketing Representatives before deciding to purchase this policy. "We" means to PT Asuransi Allianz Life Indonesia. "You" means to the prospective policyholder.

Allocation of Single Basic Premium to be invested:

Single Basic Premium for Rupiah and US Dollar shall be allocated 100% (one hundred per cent) as Investment Fund for the accrual of Investment Value.

Allocation of Single Top-Up Premium:

Single Top-Up Premium for Rupiah and US Dollar shall be allocated 100% (one hundred per cent) as Investment Fund for the accrual of Investment Value.

Summary of the Data

Including the characteristics and effective period of the product.

Insured's Entry Age:

- Death Benefit
18 - 65 years old (nearest birthday)
- Accidental Death Benefit
18 - 64 years old (nearest birthday)

Policyholder:

18 years old - no maximum Age (nearest birthday)

Currency:

Rupiah and US Dollar

Insurance Period

- Death Benefit
Until the Insured reaches the Age of 100.
- Accidental Death Benefit
Until the Insured reaches the Age of 65.

Premium Payment Period

Premium is paid once.

Premium Payment Method

The scheme for premium payment is single payment or lump sum.

Premium⁽²⁾

Premium consists of Single Basic Premium and Single Top-Up Premium.

• Single Basic Premium

Minimum : Rp50,000,000/USD 18,000⁽¹⁾
Maximum : Rp500,000,000/ USD 40,000

• Single Top-Up Premium

Minimum : Rp1,000,000/ USD 100.
Maximum : No maximum limit.

(1) Initial Policy application may be made without Single Top-Up Premium provided that the Single Basic Premium reaches a minimum of Rp50,000,000/ USD 18,000.

(2) Total Premium Amount exceeding Rp2,000,000,000/USD 200,000 is subject to financial underwriting.

Sum Assured

- Death Benefit: 200% of Single Basic Premium.
- Accidental Death Benefit: 200% of Single Basic Premium.

Sub-fund Options

Risk Level	Sub-fund Option	Investment Strategy					Fee ⁽¹⁾
		Money Market Instruments	Fixed Income Instruments	Stocks	Allocation of Instruments		
					In Indonesia	Offshore	
●	Smartlink Rupiah Money Market Class B Fund	100%	0%	0%	100%	-	1.5%
●	Smartlink Rupiah Fixed Income Class B	0-20%	80-100%	0%	100%	-	2%
	Smartlink Dollar Managed Class B Fund	0-20%	80-100%	0%	100%	-	1.5%
	Smartlink Rupiah Balanced Class B Fund	50-75%		25-50%	100%	-	2%
	Smartwealth Dollar Multi Asset Class	0-20%	0-79%	0-79%	-	100% ⁽²⁾	1.75%
●	Smartlink Rupiah Balanced Plus Class B Fund	25-50%		50-75%	100%	-	2%
	Smartwealth Liquiflex Class B Fund	0-79%	0%	0-79%	100%	-	2%
●	Smartlink Rupiah Equity Class B Fund	0-20%	0%	80-100%	100%	-	2%
	Smartwealth Equity Small Medium Capital Class B Fund	0-20%	0%	80-100%	100%	-	2%
	Smartwealth Equity Indoconsumer Class B Fund	0-20%	0%	80-100%	100%	-	2%
	Smartwealth Equity Infrastructure Class B Fund	0-20%	0%	80-100%	100%	-	2%
	Smartwealth Dollar Asia Pacific Class B Fund	0-20%	0%	80-100%	-	100% ⁽³⁾	2%
	Smartwealth Rupiah Equity Rotation Class B Fund	0-20%	0%	80-100%	100%	-	2%
	Smartwealth Dollar Equity All China Class B Fund	0-20%	0%	80-100%	-	100% ⁽⁴⁾	2%
	Smartwealth Rupiah Equity Sustainable Indonesia Fund	0-20%	0%	80-100%	100%		2%
	Smartwealth Dollar Equity Global Artificial Intelligence Fund	0-20%	0%	80-100%	-	100%(2)	2%

● Conservative ● Moderate ● Moderately Aggressive ● Aggressive

(1) Investment Management Fee for Investment Fund per year in accordance with Sub-fund choice

(2) In global markets.

(3) In Asia Pacific.

(4) Investing in Chinese issuers.

- Money Market Instruments : Long-term deposits, SBI, SPN, and/or bonds maturing less than 1 year.
- Fixed Income Instruments : Government bonds, corporate bonds.
- Stocks : Direct investment in stocks.

Utilisation of Investment Value

The utilisation of Investment Value* available to the Policyholder is outlined as follows:

- Investment Value* for the payment of Cost of Insurance under the Policy and other fees to Us in order to ensure the protection of the insurance risk remains in effect;
- Payment of benefits associated with investments to the Policyholder, whether through withdrawals of Investment Value during the Insurance Period or payment of Investment Value at the end of the insurance contract shall be made after calculating the aforementioned payment in point a (if applicable), in the event of payment referred to in letter a.

*Investment Value is the value of the total Single Basic Premium Unit** and Single Top-Up Premium Unit*** that have accrued under this Policy based on the Unit Price at a certain point in time, with formula as follows:

Investment Value = Unit Price x Unit

Note:

- Unit Price: Unit price derived from the calculation of total assets managed after subtracting the obligations or liabilities (net asset value) within a Sub-fund divided by the total number of Units held within that Sub-fund.
- Unit: Investment unit with a specified fraction determined by Us.

**Single Basic Premium means a predetermined amount of money, as agreed upon under the Policy.

***Single Top-Up Premium means variable amounts of money that shall be payable by You or the Payor to Us at any time during the period of the Policy to receive additional investment benefits.

Unit Price

- Unit Price calculations shall be performed on any business day of the Indonesia Stock Exchange.
- We shall announce the accrued Unit Prices no later than 1 (one) business day after the Unit Price calculation date, in one or more newspapers published in Jakarta and other cities.
- The Unit Price on a specific calculation date for a Sub-fund is the total value of the assets (including the investment gains from those assets) in that Sub-fund in accordance with the market prices after deducting the Investment Fund Management Fee, fees (administration or management), custodian fee, account administration fee, investment manager fee, tax fee and other fees, if any, in addition to the Fees specified in the Policy, which is then divided by the total number participation Units in that Sub-fund.

Sub-fund Performance

Data per October 2023

Sub-fund	5 Years	Since the Launching*
Smartlink Rupiah Money Market Class B Fund	Data on performance in unavailable	4,03%
Smartlink Rupiah Fixed Income Class B Fund	Data on performance in unavailable	3,09%
Smartlink Dollar Managed Class B Fund	Data on performance in unavailable	-12,59%
Smartlink Rupiah Balanced Class B Fund	Data on performance in unavailable	1,24%
Smartwealth Dollar Multi Asset Class B Fund	Data on performance in unavailable	-19,91%
Smartlink Rupiah Balanced Plus Class B Fund	Data on performance in unavailable	-0,93%
Smartwealth Liquiflex Class B Fund	Data on performance in unavailable	14,56%
Smartlink Rupiah Equity Class B Fund	Data on performance in unavailable	-5,74%
Smartwealth Equity Small Medium Capital Class B Fund	Data on performance in unavailable	-13,22%
Smartwealth Equity Indoconsumer Class B Fund	Data on performance in unavailable	-2,57%
Smartwealth Equity Infrastructure Class B Fund	Data on performance in unavailable	-5,25%
Smartwealth Rupiah Equity Rotation Class B Fund	Data on performance in unavailable	10,82%
Smartwealth Dollar Asia Pacific Class B Fund	Data on performance in unavailable	-25,98%
Smartwealth Dollar Equity All China Class B Fund	Data on performance in unavailable	-49,67%
Smartwealth Rupiah Equity Sustainable Indonesia Fund	Data on performance in unavailable	-2,15%
Smartwealth Dollar Equity Global Artificial Intelligence Fund**	Data on performance in unavailable	

* Past performance of a Sub-fund does not reflect the future performance of the Sub-fund.

** The performance data of **Smartwealth Dollar Equity Global Artificial Intelligence Fund** Sub-fund is not yet available. The performance data displayed is the investment performance data of the assets in accordance with the composition of the Sub-fund's investment. Processed using the **MSI AC World USD Net Return** index since it was launched on 1 January 2001 – 31 October 2023: 239%

For further information about the performance of a Sub-fund (benchmark and investment strategy) you may refer to the Fund Fact Sheet which is accessible at www.allianz.co.id/fundfactsheetunitlink.

Industry Sector of Sub-fund

Sub-fund	Industry Sector
Smartlink Rupiah Money Market Class B Fund	May be invested in money market instruments from all sectors.
Smartlink Rupiah Fixed Income Class B Fund	Government bonds and corporate bonds from all sectors with a minimum national rating of AA- from a rating agency.
Smartlink Dollar Managed Class B Fund	Government bonds and corporate bonds from all sectors with a minimum national rating of AA- from a rating agency.
Smartlink Rupiah Balanced Class B Fund	Stocks may be invested in all sectors and bonds may be invested in Government Bonds and corporate bonds from all sectors with a minimum national rating of AA- from a rating agency.
Smartwealth Dollar Multi Asset Class B Fund	May be invested in all sectors, but shall avoid direct investments in companies that generate more than 30% of their annual revenue from thermal coal extraction, and companies that generate more than 30% of their electricity using coal and certain controversial weapons.
Smartlink Rupiah Balanced Plus Class B Fund	Stocks may be invested in all sectors and bonds may be invested in Government Bonds and corporate bonds from all sectors with a minimum national rating of AA- from a rating agency.
Smartwealth Liquiflex Class B Fund	May be invested in all sectors included in the LQ45 index.
Smartlink Rupiah Equity Class B Fund	May be invested in all sectors.
Smartwealth Equity Small Medium Capital Class B Fund	May be invested in all sectors.
Smartwealth Dollar Asia Pacific Class B Fund	May be invested in all sectors, but shall avoid direct investments in companies that generate more than 30% of their annual revenue from thermal coal extraction, and companies that generate more than 30% of their electricity using coal and certain controversial weapons.
Smartwealth Equity Indoconsumer Class B Fund	Consumer and consumer-related sectors according to GICS industry definitions (developed by MSCI and S&P) including raw materials and discretionary consumer sectors.
Smartwealth Equity Infrastructure Class B Fund	Infrastructure and infrastructure-related sectors according to the GICS industry definitions (developed by MSCI and S&P) including 14 types of industries that fall under the infrastructure sector (14 benchmark sectors: commercial bank, diversified telecommunication, oil-gas-consumable fuels, construction material, gas utilities, wireless communication service, metals & mining, transportation infrastructure, marine, healthcare provider & services, road & rail, communication equipment, independent power producers, construction Engineering).
Smartwealth Rupiah Equity Rotation Class B Fund	May be invested in all sectors.

Smartwealth Dollar Equity All China Class B Fund	May be invested in all sectors, but shall avoid direct investments in companies that generate more than 30% of their annual revenue from thermal coal extraction, and companies that generate more than 30% of their electricity using coal and certain controversial weapons.
Smartwealth Rupiah Equity Sustainable Indonesia Fund	May be invested in all sectors so long as high performance is maintained in terms of implementing Environmental, Social, and Governance (ESG) factors relative to other companies in each sector.
Smartwealth Dollar Equity Global Artificial Intelligence Fund	May be invested in all sectors, but shall avoid direct investments in companies that generate more than 30% of their annual revenue from thermal coal extraction, and companies that generate more than 30% of their electricity using coal and certain controversial weapons.

Note: The Industry Sector of Sub-fund may change depending on the prevailing economic conditions. For information on the monthly Industry Sector of Sub-fund, please refer to the Fund Fact Sheets accessible at: www.allianz.co.id/fundfactsheetunitlink

What are the risks associated with this product?

Investment risks associated with the available Sub-fund options include but not limited to:

- Participation Unit Price decline risk**
Risk where a decrease in the price of investment securities may reduce the Net Asset Value per participation Unit.
- Stock or bond market risk**
Fluctuations in stock or bond prices as investment asset instruments may be influenced by the performance of the stock or bond-issuing companies which may impact the performance of the managed funds.
- Liquidity risk**
The value of withdrawal/surrender depends on the liquidity of the portfolio and the amount of funds being withdrawn. If at the same time a significant number or all Unit holders request withdrawals and there is a lack of liquidity in the market, it may result in a decrease in the Net Asset Value because securities in the portfolio need to be sold in large quantities simultaneously, leading to a decline in the value of the securities in the portfolio.
- Economic and political condition change risk**
Changes in taxation, economic conditions and political situations in Indonesia may affect the performance of companies, whether listed on the stock exchange or those issuing money market instruments and bonds, indirectly affecting the performance of the value of the securities held by the managed funds that are issued by such companies.
- Cancellation risk**
If the Policyholder sells/disburses/liquidates the product before the maturity date, they shall receive the Investment Value calculated based on the prevailing Unit price after deducting other fees.
- Default risk**
Risk in the event that the issuer of notes or bonds fails to meet its obligations to repay the notes or bonds which may affect the performance of the managed fund.
- Interest rate risk**
Rising or falling interest rates may affect the prices of money market instruments and may impact the performance of the managed fund.

8. Counterparty risk

Risk in the event that Our counterparties fail to fulfil their obligations. These counterparties include but are not limited to issuers, brokers, investment managers, custodian banks and distribution partners appointed by Us.

Regarding the Sub-funds mentioned above which involve partial or full placement of Investment Fund offshore, there are additional risks for the Sub-funds as follows:

1. Foreign currency exchange risk

Foreign currency exchange risk is the risk that arises from changes in the exchange rate between one currency and another at the time of conversion.

2. Expectations of Policyholder for foreign investment risk

Offshore investing strategies, while providing diversification effects, may not necessarily yield better performance than investing onshore, in which it is possible for investments to incur losses.

How to apply for Your Policy?

1. Complete and sign the Life Insurance Application Form (LIAF)
2. Sign a Personal Summary of Product and Service Information (RIPLAY).
3. Provide photocopies of valid identification documents for Yourself and the Insured and any other required documents.

Are you allowed to cancel the Policy?

1. You shall be entitled to cancel and return the Policy to Us if You do not agree with the terms and conditions stated therein within 14 (fourteen) calendar days from the date You received Your Policy (Cooling-Off Period).
2. Upon cancellation and return of the Policy, We shall refund at least the amount of Premium that has been paid, minus fees, plus investment gains or minus investment losses (if any), within a maximum of 7 (seven) business days from the date We receive the complete and accurate application for cancellation along with the required supporting documents and the application for cancellation has been approved by Us, and thereafter the Coverage shall automatically be cancelled from the Policy Effective Date. The deducted expenses include but are not limited to stamp duty, medical examination fee (if any), and pro-rated Cost of Insurance.

Example of Cancellation during the Cooling-Off Period of the Policy:

Indra (Male, 35 years old) purchased a Policy with a Net Amount at Risk of Rp100,000,000. After the application was approved, Indra made a premium payment of Rp100,020,000 (including stamp duty of Rp20,000), and the Policy was issued on 3 July 2023.

On 7 July 2023 (during the Cooling-Off Period), Indra decides to cancel the Policy. Therefore, Indra is entitled to a refund of the Premium in the amount of:

Premium paid	: +Rp100.020.000
Stamp duty	: - Rp20.000
First month Cost of Insurance	: - Rp37.500
Refund of premium	: Rp99.962.500

What are your obligations as Policyholder?

1. You must answer all questions on the Life Insurance Application Form (LIAF) completely and accurately. You shall be fully responsible for the accuracy and completeness of the data provided to Us, as any errors or omissions in the requested data may result in the cancellation of your Policy. We reserve the right to reject your Policy application if it does not meet the required criteria and regulations.
2. You must read and understand the Life Insurance Application Form (LIAF) and the Benefit Illustration in the Personal Summary of Product and Service Information (RIPLAY) before signing them, as well as this General Summary of Product and Service Information (RIPLAY).

How to apply for Death Benefit and Accidental Death Benefit claim?

1. The Beneficiary must notify the claim in writing and provide the documents mentioned in the Policy to Us, not more than 60 (sixty) calendar days from the date of the Insured's death. The Beneficiary must provide a completed and correct claim form, duly signed, and submit the supporting documents as required in the claim form and this Policy to Us.
2. Death Benefit or Accidental Death Benefit claim must be completed with these following documents:
 - a. (i) Original Policy and original Policy Data; or (ii) Original Policy Data (for those who select electronic/digital Policy).
 - b. Death claim form that must be filled out completely and correctly by the Beneficiary.
 - c. Death claim form that must be filled out completely and correctly by the attending Doctor of the Insured.
 - d. Power of attorney form for the disclosure of medical information and data that has been filled out and signed on a stamp duty by the Beneficiary.
 - e. Photocopy of the Death Certificate from the relevant Government Institution (excerpt of Death Certificate).
 - f. Photocopy of the Police Report in case of an unnatural, unknown or accidental cause of death of the Insured, as well as autopsy or post-mortem examination (*visum*) from a Doctor.
 - g. Statement letter explaining the chronological details of the Insured's death prepared thoroughly and correctly and signed by the Beneficiary (if the Insured died at home without treatment from a Doctor).
 - h. Photocopy of all medical examination results related to medical procedures, treatments and/or healthcare services received by the Insured during their lifetime.
 - i. Notification form for the account number filled out completely and correctly by the Beneficiary, and a photocopy of the Beneficiary's bank statement.
 - j. Photocopy of the identification document of the Insured (in the form of Birth certificate (children), electronic Identity Card (KTP) for Indonesian citizens (adults), and Passport for foreign citizens (adults)).
 - k. Photocopy of the identification document of the Beneficiary (in the form of birth certificate (children), electronic Identity Card (KTP) for

Indonesian citizens (adults), and Passport for foreign citizens (adults)).

- l. Photocopy of supporting documents describing the relationship between the Insured and the Beneficiary.
- m. Other documents (if necessary).

3. The payment of the Death Benefit or Accidental Death Benefit claim shall be made within 14 (fourteen) business days from the date the complete and correct claim form and supporting documents are received by Us and the claim is approved by Us.*

**Terms and conditions applicable in accordance with the Policy.*

How does the Sub-fund Switching process work?

1. The switching process shall be carried out by first withdrawing the Units equivalent to the Investment Value to be switched using the prevailing Unit Price at that time. The withdrawn funds shall then be allocated to purchase Units in the newly selected Sub-fund using the prevailing Unit Price for that Sub-fund at the time of allocation of the new Units.
2. Switching transactions may only be processed at the Unit Price of the same day, if the required documents have been received by Our head office in complete and correct form by 12:00 PM WIB. Switching transactions received after that specified time shall be processed and calculated at the Unit Price of the next working day.
3. The switching transactions shall be subject to a Fund Switching Fee if performed more than 5 (five) times in one Policy Year. The amount of the Fund Switching Fee shall be determined by Us from time to time in the Special Policy Terms

How to request a Partial Withdrawal of Investment Value?*

The submission for the partial withdrawal of Investment Value accrued within this Policy must be accompanied with the following documents:

- a. Withdrawal form that has been filled out completely and correctly by the Policyholder.
- b. Photocopy of the identification document of the Policyholder (electronic Identity Card (KTP) for Indonesian citizens and Passport for foreign citizens).
- c. Power of attorney form that has been filled out completely and correctly by the Policyholder (if You request Us to pay the benefit of partial withdrawal of Investment Value to a person other than Yourself).
- d. Photocopy of the identification document of the attorney, in the form of an electronic Identity Card (KTP) for Indonesian citizens (adults), and Passport for foreign citizens (adults) (if You request Us to pay the benefit of partial withdrawal of Investment Value to a person other than Yourself).
- e. Photocopy of supporting documents describing the relationship between the Policyholder and the attorney (if You request Us to pay the benefit of partial withdrawal of Investment Value to a person other than Yourself).
- f. Other documents (if necessary).

How to request a Full Withdrawal of Investment Value or Policy Surrender?*

The submission for the full withdrawal of Investment Value or surrender of this Policy must be accompanied with the following documents:

- Policy surrender form that has been fully and correctly completed by the Policyholder.
- Photocopy of the identification document of the Policyholder (electronic Identity Card (KTP) for Indonesian citizens and Passport for foreign citizens).
- Power of attorney form that has been fully and correctly completed by the Policyholder (if You request Us to pay the entire withdrawal of Investment Value to someone other than Yourself).
- Photocopy of the identification document of the attorney, such as an electronic Identity Card (KTP) for Indonesian citizens (adults), and Passport for foreign citizens (adults) (if You request Us to pay the entire withdrawal of Investment Value to someone other than Yourself).
- Photocopy of supporting documents explaining the relationship between the Policyholder and the attorney (if You request Us to pay the entire withdrawal of Investment Value to someone other than Yourself).
- Other documents (if necessary).

**Payment for such transaction shall be made within 7 (seven) business days after the required documents have been received by Us in complete and correct form, and the transaction has been approved by Us.*

How to apply for Maturity Benefit claim?

The submission of a claim for Maturity Benefit must be made after the expiration of the Insurance Period of the Basic Insurance and must be accompanied with the following documents:

- Application form for the payment of the maturity benefit that has been filled out completely and correctly by the Policyholder.
- Photocopy of the identification document of the Policyholder (in the form of electronic Identity Card (KTP) for Indonesian citizens and Passport for foreign citizens).
- Power of attorney form that has been filled out completely and correctly by the Policyholder (if You request Us to pay the maturity benefit to a person other than Yourself)
- Photocopy of the identification document of the attorney in the form of an electronic Identity Card (KTP) for Indonesian citizens (adults), and Passport for foreign citizens (adults) (if You request Us to pay the maturity benefit to a person other than Yourself).
- Photocopy of supporting documents describing the relationship between the Policyholder and the attorney (if You request Us to pay the maturity benefit to a person other than Yourself).
- Other documents (if necessary).

Payment of the Maturity Benefit claim shall be made within 7 (seven) business days from the date the complete and correct claim form and supporting documents are received by Us and the claim is approved by Us.

Exclusions for Death Benefit

A complete explanation of the insurance coverage can be found in the Policy. The insurance coverage is subject to the Exclusions stated in the Policy, which outline the specific circumstances or events that are not covered by the Policy.

- We shall not be obligated to pay the Death Benefit but We shall only pay the Investment Value (if any), if the Insured's death is directly or indirectly caused by the following events**
 - Within 1 (one) year from the Policy Effective Date, the Insured dies by suicide. or**
 - The Insured dies due to a Pre-Existing Condition; or**
 - The Insured dies during the Insurance Period as a result of capital punishment by court, or intentionally committing or participating in a criminal act or an attempted criminal act, whether actively or not, or if the Insured dies as a result of an insurance fraud committed by a party who holds or is participating in interest in this Coverage.**
- We shall not be obligated to pay the Accidental Death Benefit if the Insured dies due to an Accident directly or indirectly caused by the following events:**
 - Involvement in a duel (unless it is an act of self-defence), self-inflicted wound, or attempted self-inflicted wound, or suicide, whether or not physically and mentally sound; or**
 - Criminal act purposefully committed by the Policyholder, Insured or the person designated as Beneficiary; or**
 - Flight accident in which the Insured is a passenger or crew member of a flight with an irregular schedule, or**
 - Sports or hobbies of the Insured that are dangerous in nature, such as auto racing, motorcycle racing, horse racing, hang gliding, mountain climbing, boxing, wrestling and other sports or hobbies that are dangerous and risky in nature; or**
 - Accidents resulting from mental illness, diseases affecting the nervous system, intoxication (the Insured being under the influence of alcohol), or the use of narcotics and/or illicit drugs.**
- The coverage for Accidental Death Benefit does not apply if the Insured has reached the age of 65 (sixty-five) on the Effective Policy Date.**

Complaint Procedure & Dispute Resolution

- In the event of a dispute between You and Us or any other interested party regarding the Policy, the dispute shall first be resolved through amicable discussions to reach a consensus.
- You/Policyholder is entitled to lodge a complaint to Us, and We shall promptly follow up and resolve the complaint in accordance with the procedures and regulations stipulated by the Indonesian Financial Services Authority.
- In the event the complaint mentioned in point 1 above cannot be resolved and no agreement is reached, We and You may settle the dispute by alternative dispute resolution outside of court or through a court of competent jurisdiction.

- Alternative dispute resolution as referred to in point 3 shall be conducted by an Alternative Dispute Resolution Institution designated by the Indonesian Financial Services Authority (OJK), including but not limited to the Alternative Dispute Resolution Institution for the Financial Services Sector or other authorised Alternative Dispute Resolution Institutions determined by the OJK from time to time.

Service, Complaint, and Claim Resolution

If you have any questions or complaints regarding our products and/or services, please reach out to Our Customer Center:

Address:

PT Asuransi Allianz Life Indonesia
Customer Lounge
World Trade Centre 6, Ground Floor
Jl. Jenderal Sudirman Kav. 29-31
South Jakarta 12920, Indonesia

Corporate Number:

+62 21 2926 8888

AllianzCare:

1500 136

Email:

ContactUs@allianz.co.id

Website:

www.allianz.co.id

Single Basic Premium

Single Basic Premium means a predetermined amount of money, as agreed upon under the Policy.

Single Top-Up Premium

Single Top-Up Premium is variable amounts of money that shall be payable by You or the Premium Payer to Us at any time during the period of the Policy to receive additional investment benefits.

Understand the Fees Associated with Your Policy

Cost of Insurance

Cost of Insurance shall be imposed from the issuance of the Policy by deducting the Regular Basic Premium Unit each month on the Fees Payment Date* as long as the Policy is in effect. Cost of Insurance shall increase from time to time and depend on: the amount of Sum Assured, the Age of the Insured from time to time, and the sex of the Insured. For the avoidance of doubt, the Cost of Insurance shall be imposed until the end date of the Cost of Insurance payment as specified in the Policy Data.

**Fees Payment Date: The due date for paying the Fees, calculated from the Policy Effective Date and every subsequent month.*

Investment Fund Management Fee

The maximum fee is 2% (two per cent), in accordance with Your selected Sub-fund, which shall be imposed annually on Your Policy.

Acquisition and Supplementary Fee

Amounting to 0.7 % (zero point seven per cent) of the Investment Value per year. This fee shall be calculated monthly and imposed from the issuance of the Policy by deducting Premium Unit each month on the Fees Payment Date during the first 7 (seven) Policy Years.

Fund Switching Fee

The switching of Investment Value from one Sub-fund to another is free of charge for up to 5 (five) times per year, and if carried out more than 5 (five) times, a fee of for each transaction (i) Rp 50,000 (fifty thousand Rupiah) for Policy in Rupiah; or (ii) USD 5 (five United States Dollars) for Policy in US Dollars.

Policy Surrender Fee

This fee is calculated by multiplying the Investment Value by the following factors:

Policy Year	Factor
1	7%
2	5%
3	3%
4	2%
5	1%
6 onwards	0%

This fee shall not apply to Death Benefit payments.

Withdrawal Fee

This fee is imposed by deducting the Investment Value using the following formula:

Factor x Withdrawal Amount of the Investment Value with the following factors

Policy Year	Factor
1	7%
2	5%
3	3%
4	2%
5	1%
6 onwards	0%

Important Notes:

- PT Bank Maybank Indonesia Tbk is a licensed Bank regulated by the Indonesian Financial Services Authority.
- PT Asuransi Allianz Life Indonesia is a licensed insurance company regulated by the Indonesian Financial Services Authority, and its Marketing Representatives hold licenses from the Indonesian Life Insurance Association.
- A comprehensive explanation of insurance coverage may be found in the Policy. The insurance coverage shall be subject to the Policy Exclusions stated in the Policy, which outline the specific circumstances or events that are not covered by the Policy.
- MyProtection Investa II is an insurance product issued by PT Asuransi Allianz Life Indonesia. PT Bank Maybank Indonesia Tbk ("Bank") only acts as a referrer for MyProtection Investa II. MyProtection Investa II is not a Bank product and therefore the Bank shall not be responsible for any and all claims and any risks associated with the Policy issued by PT Asuransi Allianz Life Indonesia. MyProtection Investa II is not guaranteed by the Bank or its affiliates and is not covered by the Indonesian Government's guarantee programme or the Deposit Insurance Agency ("LPS"). The management of the MyProtection Investa II Investment Fund shall be the responsibility of PT Asuransi Allianz Life Indonesia and/or the Investment Manager appointed by PT Asuransi Allianz Life Indonesia.
- You must carefully evaluate your Sub-fund choices and ensure that the investment-linked insurance product selected fits your profile. To enhance the investment value at any time, it is recommended that you make additional payments as Top-Up Premiums. The returns on the Investment Fund shall not be guaranteed by the Insurer.
- We shall inform You of any changes in benefits, fees, risks, terms and conditions as set out in the Policy no later than 30 (thirty) business days before the effective date of such changes in benefits, fees, risks, terms and conditions.
- The Premium paid includes the commission for the Bank.
- This General Summary of Product and Service Information (RIPLAY) is for general information purposes only. For more detailed information, please contact us or your Marketing Representative, or visit our website at www.allianz.co.id. All our products are designed to provide benefits to customers, but they may not necessarily meet your specific needs. If you are still unsure whether this product suits your needs, we recommend that you contact Your Marketing Representative. Purchasing insurance products is a long-term commitment. If you decide to terminate it prematurely, the value of the Units you receive may be smaller than the Premiums you have paid.

Simulation (Product Illustration)

Assumed Investment Rate per Year :
-1%, 0%, 5%, and 10%

Insured Name : Indra
Age : 35 years old
Gender : Male
Occupation Class : 1
Selected Sub-fund : Smartlink Rupiah Equity Class B Fund

DETAILS OF PREMIUM
Single Basic Premium : Rp50,000,000
Single Top-Up Premium : Rp50,000,000
Stamp Duty : Rp20,000
Total Premium : Rp100,020,000
Death Benefit : Rp100,000,000
Accidental Death Benefit : Rp100,000,000

Financial plan needs:

★ Wealth development protection



Table of Projected Investment Value of Premium paid (in thousands Rupiah)

End of Year	Age	Single Basic Premium	Single Top-Up Premium	Partial Withdrawal	Assumed Investment Value after Partial withdrawal*				Assumed Investment Value upon Surrender*				Assumed Death Benefit*			
					-1.00%	0.00%	5.00%	10.00%	-1.00%	0.00%	5.00%	10.00%	-1.00%	0.00%	5.00%	10.00%
1	36	50,000	50,000		97,862	98,853	103,808	108,763	91,012	91,933	96,541	101,150	197,862	198,853	203,808	208,763
2	37	-	-		95,746	97,699	107,763	118,319	90,958	92,814	10,375	112,403	195,746	197,699	207,763	218,319
3	38	-	-		93,645	96,534	111,867	128,737	90,836	93,638	10,511	124,875	193,645	196,534	211,867	228,737
4	39	-	-		91,561	95,357	116,125	140,095	89,730	93,450	11,802	137,293	191,561	195,357	216,125	240,095
5	40	-	-		89,487	94,163	120,539	152,476	88,592	93,221	11,334	150,951	189,487	194,163	220,539	252,476
6	41	-	-		87,421	92,951	125,115	165,972	87,421	92,951	12,115	165,972	187,421	192,951	225,115	265,972
7	42	-	-		85,361	91,717	129,855	180,682	85,361	91,717	12,855	180,682	185,361	191,717	229,855	280,682
8	43	-	-		83,890	91,097	135,713	198,102	83,890	91,097	13,713	198,102	183,890	191,097	235,713	298,102
9	44	-	-		82,398	90,441	141,828	217,226	82,398	90,441	14,828	217,226	182,398	190,441	241,828	317,226
10	45	-	-		80,884	89,747	148,210	238,224	80,884	89,747	14,210	238,224	180,884	189,747	248,210	338,224
11	46	-	-		79,343	89,012	154,869	261,278	79,343	89,012	15,869	261,278	179,343	189,012	254,869	361,278
12	47	-	-		77,774	88,233	161,815	286,592	77,774	88,233	16,815	286,592	177,774	188,233	261,815	386,592
13	48	-	-		76,175	87,408	169,062	314,389	76,175	87,408	16,062	314,389	176,175	187,408	269,062	414,389
14	49	-	-		74,544	86,534	176,622	344,914	74,544	86,534	17,622	344,914	174,544	186,534	276,622	444,914
15	50	-	-		72,873	85,605	184,503	378,435	72,873	85,605	184,503	378,435	172,873	185,605	284,503	478,435
16	51	-	-		71,160	84,616	192,716	415,245	71,160	84,616	192,716	415,245	171,160	184,616	292,716	515,245
17	52	-	-		69,396	83,559	201,271	455,665	69,396	83,559	201,271	455,665	169,396	183,559	301,271	555,665
18	53	-	-		67,573	82,424	210,174	500,045	67,573	82,424	210,174	500,045	167,573	182,424	310,174	600,045

*The illustration above already takes into account the Acquisition and Supplementary Fee, Cost of Insurance, Investment Fund Management Fee and Withdrawal Fee/Policy Surrender Fee (if any).

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- The above illustration of benefits is based on the assumed investment rate per year for the allocation of the Sub-fund options You selected above.
- The above illustration or projection of Investment Value is not binding and does not constitute an insurance agreement and is not part of the Policy.
- The above illustration or projection of Investment Value is not guaranteed and may change from time to time, depending on the performance of the Sub-fund selected by You and/or the potential deterioration of investment returns.
- Investment Value is the value of the total Single Basic Premium Units and Single Top-Up Premium Units that have accrued in the Policy based on the Unit Price at a certain time.
- Investment Value may be less than the amount of Premium paid or the portion of Premium invested.
- Investment Value is not guaranteed, may increase or decrease depending on the performance of the Sub-fund selected by You and is not free from investment risk. The past performance of a Sub-fund does not necessarily reflect the future performance of that Sub-fund
- The illustration above has taken into account the Acquisition and Supplementary Fee, Cost of Insurance, Investment Fund Management Fee and Withdrawal Fee/Policy Surrender Fee (if any), the frequency and imposition of which are as stated in "The Fees associated with Your Policy."
- The above Investment Value projection is only an illustration and does not represent actual investment performance.
- Death Benefit is the Sum Assured plus the investment benefit in the form of the Investment Value balance existing on the date of approval of the Death Benefit claim.
- The amount contained in the Table in the "Assumed Investment Value after Partial withdrawal" section has taken into account the amount of partial withdrawal of Investment Value. In the event that there is no partial withdrawal of Investment Value, the amount of "Assumed Investment Value after Partial withdrawal" is the same as the assumed Investment Value.

Simulation (Product Illustration)

Assumed Investment Rate per Year :
-1%, 0%, 5%, and 10%

Insured Name : Indra
Age : 35 years old
Gender : Male
Occupation Class : 1
Selected Sub-fund : Smartlink Rupiah Equity Class B Fund

DETAILS OF PREMIUM
Single Basic Premium : Rp50,000,000
Single Top-Up Premium : Rp50,000,000
Stamp Duty : Rp20,000
Total Premium : Rp100,020,000
Death Benefit : Rp100,000,000
Accidental Death Benefit : Rp100,000,000

Financial plan needs:

★ Wealth development protection



Table of Projected Investment Value of Premium paid (in thousands Rupiah)

End of Year	Age	Single Basic Premium	Single Top-Up Premium	Partial Withdrawal	Assumed Investment Value after Partial withdrawal*				Assumed Investment Value upon Surrender*				Assumed Death Benefit*			
					-1.00%	0.00%	5.00%	10.00%	-1.00%	0.00%	5.00%	10.00%	-1.00%	0.00%	5.00%	10.00%
19	54	-	-		65,680	81,201	219,432	548,772	65,680	81,201	219,432	548,772	165,680	181,201	319,432	648,772
20	55	-	-		63,707	79,879	229,052	602,267	63,707	79,879	229,052	602,267	163,707	179,879	329,052	702,267
21	56	-	-		61,648	78,451	239,044	661,002	61,648	78,451	239,044	661,002	161,648	178,451	339,044	761,002
22	57	-	-		59,495	76,907	249,417	725,488	59,495	76,907	249,417	725,488	159,495	176,907	349,417	825,488
23	58	-	-		57,243	75,242	260,185	796,297	57,243	75,242	260,185	796,297	157,243	175,242	360,185	896,297
24	59	-	-		54,886	73,450	271,361	874,054	54,886	73,450	271,361	874,054	154,886	173,450	371,361	974,054
25	60	-	-		52,415	71,519	282,955	959,441	52,415	71,519	282,955	959,441	152,415	171,519	382,955	1,059,441
26	61	-	-		49,817	69,435	294,971	1,053,208	49,817	69,435	294,971	1,053,208	149,817	169,435	394,971	1,153,208
27	62	-	-		47,074	67,180	307,413	1,156,172	47,074	67,180	307,413	1,156,172	147,074	167,180	407,413	1,256,172
28	63	-	-		44,166	64,731	320,279	1,269,230	44,166	64,731	320,279	1,269,230	144,166	164,731	420,279	1,369,230
29	64	-	-		41,070	62,065	333,567	1,393,367	41,070	62,065	333,567	1,393,367	141,070	162,065	433,567	1,493,367
30	65	-	-		37,762	59,154	347,268	1,529,661	37,762	59,154	347,268	1,529,661	137,762	159,154	447,268	1,629,661
31	66	-	-		34,221	55,976	361,381	1,679,306	34,221	55,976	361,381	1,679,306	134,221	155,976	461,381	1,779,306
32	67	-	-		30,636	52,718	376,118	1,843,832	30,636	52,718	376,118	1,843,832	130,636	152,718	476,118	1,943,832
33	68	-	-		26,785	49,157	391,282	2,024,494	26,785	49,157	391,282	2,024,494	126,785	149,157	491,282	2,124,494
34	69	-	-		22,650	45,273	406,874	2,222,884	22,650	45,273	406,874	2,222,884	122,650	145,273	506,874	2,322,884
35	70	-	-		***	41,040	422,889	2,440,749	***	41,040	422,889	2,440,749	***	141,040	522,889	2,540,749
36	71	-	-		***	36,418	439,306	2,679,993	***	36,418	439,306	2,679,993	***	136,418	539,306	2,779,993
37	72	-	-		***	31,352	456,090	2,942,699	***	31,352	456,090	2,942,699	***	131,352	556,090	3,042,699

*The illustration above already takes into account the Acquisition and Supplementary Fee, Cost of Insurance, Investment Fund Management Fee and Withdrawal Fee/Policy Surrender Fee (if any).

1.

If *** appears on the "Investment Value Projection Table", it indicates that, based on the investment rate assumptions set by Us, Your Investment Value is no longer sufficient to pay the fees specified in the Policy and the Policy will terminate.
2.

The above illustration of benefits is based on the assumed investment rate per year for the allocation of the Sub-fund options You selected above.
3.

The above illustration or projection of Investment Value is not binding and does not constitute an insurance agreement and is not part of the Policy.
4.

The above illustration or projection of Investment Value is not guaranteed and may change from time to time, depending on the performance of the Sub-fund selected by You and/or the potential deterioration of investment returns.
5.

Investment Value is the value of the total Single Basic Premium Units and Single Top-Up Premium Units that have accrued in the Policy based on the Unit Price at a certain time.
6.

Investment Value may be less than the amount of Premium paid or the portion of Premium invested.
7.

Investment Value is not guaranteed, may increase or decrease depending on the performance of the Sub-fund selected by You and is not free from investment risk. The past performance of a Sub-fund does not necessarily reflect the future performance of that Sub-fund
8.

The illustration above has taken into account the Acquisition and Supplementary Fee, Cost of Insurance, Investment Fund Management Fee and Withdrawal Fee/Policy Surrender Fee (if any), the frequency and imposition of which are as stated in "The Fees associated with Your Policy."
9.

The above Investment Value projection is only an illustration and does not represent actual investment performance.
10.

Death Benefit is the Sum Assured plus the investment benefit in the form of the Investment Value balance existing on the date of approval of the Death Benefit claim.
11.

The amount contained in the Table in the "Assumed Investment Value after Partial withdrawal" section has taken into account the amount of partial withdrawal of Investment Value. In the event that there is no partial withdrawal of Investment Value, the amount of "Assumed Investment Value after Partial withdrawal" is the same as the assumed Investment Value.

Simulation (Product Illustration)

Assumed Investment Rate per Year :
-1%, 0%, 5%, and 10%

Insured Name : Indra
Age : 35 years old
Gender : Male
Occupation Class : 1
Selected Sub-fund : Smartlink Rupiah Equity Class B Fund

DETAILS OF PREMIUM
Single Basic Premium : Rp50,000,000
Single Top-Up Premium : Rp50,000,000
Stamp Duty : Rp20,000
Total Premium : Rp100,020,000
Death Benefit : Rp100,000,000
Accidental Death Benefit : Rp100,000,000

Financial plan needs:

★ Wealth development protection



Table of Projected Investment Value of Premium paid (in thousands Rupiah)

End of Year	Age	Single Basic Premium	Single Top-Up Premium	Partial Withdrawal	Assumed Investment Value after Partial withdrawal*				Assumed Investment Value upon Surrender*				Assumed Death Benefit*			
					-1.00%	0.00%	5.00%	10.00%	-1.00%	0.00%	5.00%	10.00%	-1.00%	0.00%	5.00%	10.00%
38	73	-	-		***	25,776	473,192	3,231,141	***	25,776	473,192	3,231,141	***	125,776	573,192	3,331,141
39	74	-	-		***	***	490,552	3,547,818	***	***	490,552	3,547,818	***	***	590,552	3,647,818
40	75	-	-		***	***	508,116	3,895,484	***	***	508,116	3,895,484	***	***	608,116	3,995,484
41	76	-	-		***	***	525,840	4,277,183	***	***	525,840	4,277,183	***	***	625,840	4,377,183
42	77	-	-		***	***	543,692	4,696,278	***	***	543,692	4,696,278	***	***	643,692	4,796,278
43	78	-	-		***	***	561,649	5,156,476	***	***	561,649	5,156,476	***	***	661,649	5,256,476
44	79	-	-		***	***	579,693	5,661,866	***	***	579,693	5,661,866	***	***	679,693	5,761,866
45	80	-	-		***	***	597,782	6,216,919	***	***	597,782	6,216,919	***	***	697,782	6,316,919
46	81	-	-		***	***	615,841	6,826,522	***	***	615,841	6,826,522	***	***	715,841	6,926,522
47	82	-	-		***	***	633,772	7,496,033	***	***	633,772	7,496,033	***	***	733,772	7,596,033
48	83	-	-		***	***	651,431	8,231,300	***	***	651,431	8,231,300	***	***	751,431	8,331,300
49	84	-	-		***	***	668,656	9,038,748	***	***	668,656	9,038,748	***	***	768,656	9,138,748
50	85	-	-		***	***	685,307	9,925,475	***	***	685,307	9,925,475	***	***	785,307	10,025,475
51	86	-	-		***	***	701,271	10,899,321	***	***	701,271	10,899,321	***	***	801,271	10,999,321
52	87	-	-		***	***	716,460	11,968,945	***	***	716,460	11,968,945	***	***	816,460	12,068,945
53	88	-	-		***	***	730,799	13,143,886	***	***	730,799	13,143,886	***	***	830,799	13,243,886
54	89	-	-		***	***	744,212	14,434,643	***	***	744,212	14,434,643	***	***	844,212	14,534,643
55	90	-	-		***	***	756,618	15,852,762	***	***	756,618	15,852,762	***	***	856,618	15,952,762
56	91	-	-		***	***	767,913	17,410,923	***	***	767,913	17,410,923	***	***	867,913	17,510,923

*The illustration above already takes into account the Acquisition and Supplementary Fee, Cost of Insurance, Investment Fund Management Fee and Withdrawal Fee/Policy Surrender Fee (if any).

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- The illustration above has taken into account the Acquisition and Supplementary Fee, Cost of Insurance, Investment Fund Management Fee and Withdrawal Fee/Policy Surrender Fee (if any), the frequency and imposition of which are as stated in "The Fees associated with Your Policy."
- The above Investment Value projection is only an illustration and does not represent actual investment performance.
- Death Benefit is the Sum Assured plus the investment benefit in the form of the Investment Value balance existing on the date of approval of the Death Benefit claim.
- The amount contained in the Table in the "Assumed Investment Value after Partial withdrawal" section has taken into account the amount of partial withdrawal of Investment Value. In the event that there is no partial withdrawal of Investment Value, the amount of "Assumed Investment Value after Partial withdrawal" is the same as the assumed Investment Value.

Simulation (Product Illustration)

Assumed Investment Rate per Year :
-1%, 0%, 5%, and 10%

Insured Name : Indra
Age : 35 years old
Gender : Male
Occupation Class : 1
Selected Sub-fund : Smartlink Rupiah Equity Class B Fund

DETAILS OF PREMIUM
Single Basic Premium : Rp50,000,000
Single Top-Up Premium : Rp50,000,000
Stamp Duty : Rp20,000
Total Premium : Rp100,020,000
Death Benefit : Rp100,000,000
Accidental Death Benefit : Rp100,000,000

Financial plan needs:

★ Wealth development protection



Table of Projected Investment Value of Premium paid (in thousands Rupiah)

End of Year	Age	Single Basic Premium	Single Top-Up Premium	Partial Withdrawal	Assumed Investment Value after Partial withdrawal*				Assumed Investment Value upon Surrender*				Assumed Death Benefit*			
					-1.00%	0.00%	5.00%	10.00%	-1.00%	0.00%	5.00%	10.00%	-1.00%	0.00%	5.00%	10.00%
57	92	-	-		***	***	777,952	19,123,039	***	***	777,952	19,123,039	***	***	877,952	19,223,039
58	93	-	-		***	***	786,522	21,004,353	***	***	786,522	21,004,353	***	***	886,522	21,104,353
59	94	-	-		***	***	793,288	23,071,518	***	***	793,288	23,071,518	***	***	893,288	23,171,518
60	95	-	-		***	***	797,546	25,342,490	***	***	797,546	25,342,490	***	***	897,546	25,442,490
61	96	-	-		***	***	797,941	27,836,395	***	***	797,941	27,836,395	***	***	897,941	27,936,395
62	97	-	-		***	***	791,824	30,573,016	***	***	791,824	30,573,016	***	***	891,824	30,673,016
63	98	-	-		***	***	773,956	33,571,604	***	***	773,956	33,571,604	***	***	873,956	33,671,604
64	99	-	-		***	***	733,921	36,848,312	***	***	733,921	36,848,312	***	***	833,921	36,948,312
65	100	-	-		***	***	668,346	40,428,639	***	***	668,346	40,428,639	***	***	768,346	40,528,639

*The illustration above already takes into account the Acquisition and Supplementary Fee, Cost of Insurance, Investment Fund Management Fee and Withdrawal Fee/Policy Surrender Fee (if any).

1.

If *** appears on the "Investment Value Projection Table", it indicates that, based on the investment rate assumptions set by Us, Your Investment Value is no longer sufficient to pay the fees specified in the Policy and the Policy will terminate.
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8.


The illustration above has taken into account the Acquisition and Supplementary Fee, Cost of Insurance, Investment Fund Management Fee and Withdrawal Fee/Policy Surrender Fee (if any), the frequency and imposition of which are as stated in "The Fees associated with Your Policy."
9.

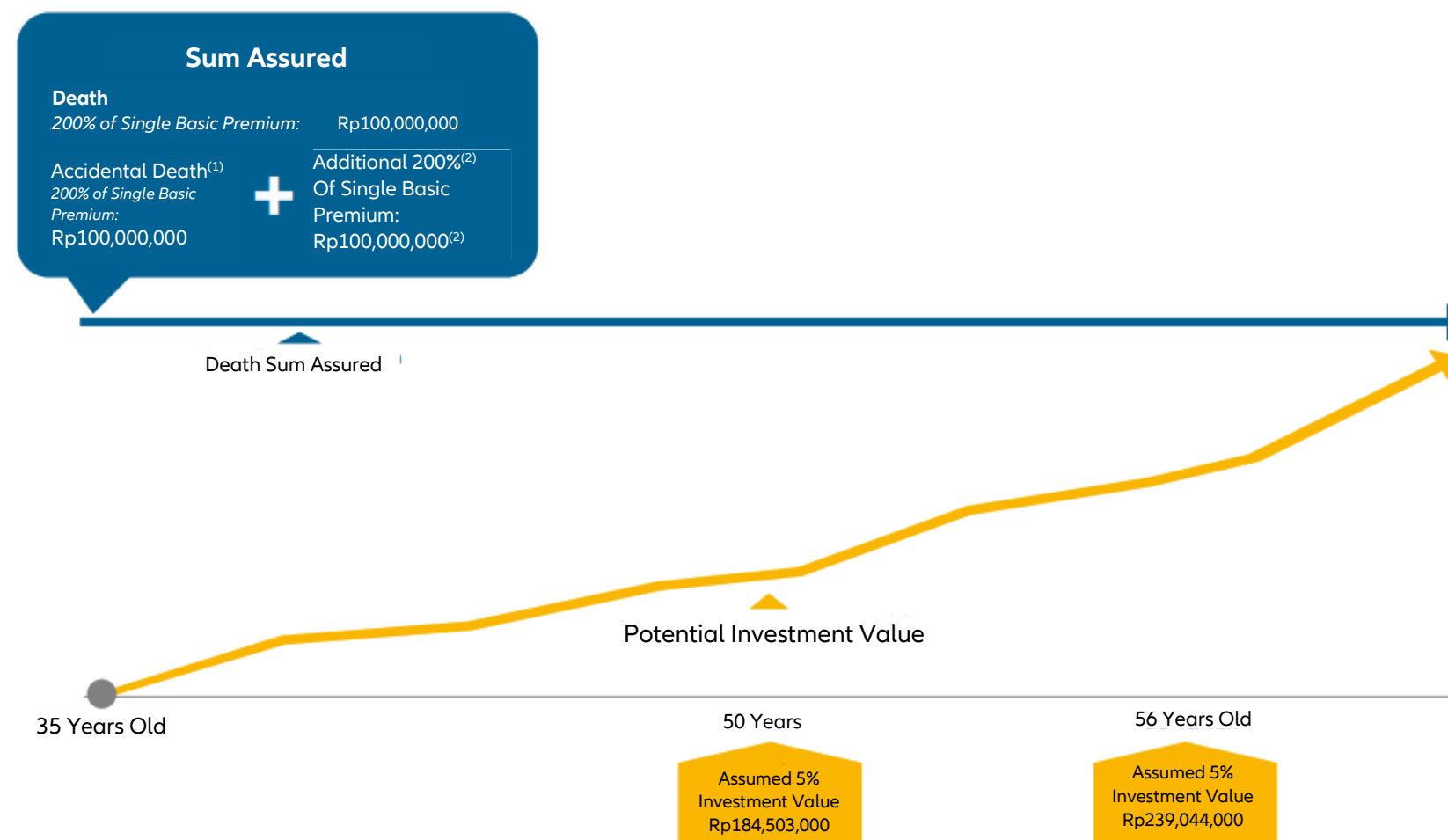
The above Investment Value projection is only an illustration and does not represent actual investment performance.
10.

Death Benefit is the Sum Assured plus the investment benefit in the form of the Investment Value balance existing on the date of approval of the Death Benefit claim.
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The amount contained in the Table in the "Assumed Investment Value after Partial withdrawal" section has taken into account the amount of partial withdrawal of Investment Value. In the event that there is no partial withdrawal of Investment Value, the amount of "Assumed Investment Value after Partial withdrawal" is the same as the assumed Investment Value.

Benefit Illustration Example

Assumed Investment rate per year <div style="background-color: #005596; color: white; text-align: center; padding: 5px; font-weight: bold;">5%</div> with 100% placement in Smartlink Rupiah Equity Class B Fund	Indra 35 Years Old, non-smoker Company Manager 	Financial plan needs: Wealth development protection Details of Premium: Single Basic Premium : Rp50,000,000 Single Top-Up Premium : Rp50,000,000 Stamp Duty : Rp20,000 Total Premium : Rp100,020,000
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- (1) Accidental Death Benefit shall only be paid if the Insured dies due to Accident within 90 days from the date of Accident. Accidental Death Benefit ends when the Insured has reached Age 65.
- (2) Additional 1 time of Sum Assured, and Policy ends.
- (3) Potential Investment Value is not guaranteed and may change from time to time, depending on the performance of the Sub-fund options.

RIPLAY Umum is made in **Indonesia Language and English Language**, in the event of different interpretation between the text of Indonesia Language and English Language, the text of **Indonesia Language shall prevail**.