

MYPROTECTION SUPREME II

MyProtection Supreme II is a life insurance product with regular Premium payments that provides coverage for the Insured until the Age of 100, along with investment opportunities in various Sub-funds based on their specific needs.

Product Name

MyProtection Supreme II

Product Type

Unit-Linked PAYDI Individual Insurance Product

Insurer Name

PT Asuransi Allianz Life Indonesia

Marketing Channel

PT Bank Maybank Indonesia Tbk

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/Our/Us" (*Kami*) refers to PT Asuransi Allianz Life Indonesia. "You" refers to the prospective Policyholder.

DEFINITIONS

Net Amount at Risk:
The amount resulting from the Sum Assured minus (i) the accrued withdrawals of Regular Basic Premium Investment Value and (ii) Regular Basic Premium Investment Value accrued at the time of the Net Amount at Risk calculation.

What are the Benefits provided by this product?



Death Benefit

If the Insured dies during the Insurance Period, We shall pay the Death Benefit to the Beneficiary in the greater of:

- Net Amount at Risk on the date of approval of the claim; and
- 6 (six) times the annualised Regular Basic Premium,

plus the investment benefit in the form of the Investment Value balance on the date of the approval of the Death Benefit claim.



Investment Benefit

We shall pay the benefit in the amount of Investment Value balance in this Policy to:

- in the event that the Insured dies during the Insurance Period, the Beneficiary; or
- in the event that the Insured survives until the end of the Insurance Period, the Policyholder; or
- 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), the Policyholder.



Persistency Bonus Benefit

We shall pay the Persistency Bonus Benefit to the Policyholder at the end of the 5th (fifth) Policy Year amounting to 50% (fifty per cent) of the total paid Regular Basic Premium or the Regular Basic Premium annualised for the 1st (first) Policy Year (excluding Regular Top-Up Premium and/or Single Top-Up Premium (if any)) subject to the following terms and conditions:

- The Policy has never been cancelled or has never terminated and must always remain active;
- The Insured is still alive at the end of the 5th (fifth) Policy Year;
- The Regular Basic Premium has been paid on time from the Policy Effective Date until the end of the 5th (fifth) Policy Year;
- The Policyholder has not made any withdrawals of the Regular Basic Premium Investment Value from the Policy Effective Date until the end of the 5th (fifth) Policy Year;
- The Persistency Bonus Benefit shall be used to purchase Units in accordance with Your last recorded selected Sub-fund in Our system referring to the Unit Price at the end of the 5^h (fifth) Policy Year and in accordance with the last recorded Investment Fund allocation percentage in Our system. The purchased Unit shall be added to the Regular Basic Premium Unit; and
- The Persistency Bonus Benefit shall terminate upon completion of the process mentioned in letter (e) above.



Maturity Benefit

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

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

Allocation of Regular Basic Premium* to be invested:

Rupiah and US Dollar

Year 1	60%
Year 2	90%
Year 3-5	100%
Year 6 onwards	105%

*) Regular Basic Premium allocated annually from your premium payments shall accrue Investment Value under your Policy.

Allocation of Top-Up Premium:

Regular Top-Up Premium and Single Top-Up Premium shall be allocated as Investment Fund to accrue Top-Up Premium Investment Value amounting to 95% of the Regular Top-Up Premium and/or Single Top-Up Premium.



PT Asuransi Allianz Life Indonesia

MYPROTECTION SUPREME II

Protection for future wealth
development for You and Your family

Summary of the Data

Including the characteristics and effective period of the product.

- Insured's Entry Age:**
 1 month – 70 years old (nearest birthday).
- Policyholder's Entry Age:**
 18 years old – no maximum Age (nearest birthday).
- Currency**
 Rupiah and US Dollar.
- Insurance Period**
 Until the Insured reaches the Age of 100.
- Premium Payment Period**
 Until the Insured reaches the Age of 99.
- Premium Payment Method**
 The scheme for Premium payment is by regular Premiums (annually, semi-annually, quarterly, and monthly)
- Premium**
 - Minimum Regular Basic Premium**
 - Annual : Rp60,000,000 / USD 6,000
 - Semi-Annual : Rp30,000,000 / USD 3,000
 - Quarterly : Rp15,000,000 / USD 1,500
 - Monthly : Rp5,000,000 / USD 500

The amount of Regular Basic Premium may not be changed (increased/decreased)
 - Minimum Regular Top-Up Premium**
 - Annual : Rp6,000,000 / USD 600
 - Semi-Annual : Rp3,000,000 / USD 300
 - Quarterly : Rp1,500,000 / USD 150
 - Monthly : Rp500,000 / USD 50

Maximum Regular Top-Up Premium = 3 x Regular Basic Premium
 - Minimum Single Top-Up Premium**
 Rp1,000,000/USD 200
 - Maximum Single Top-Up Premium**
 5 x the basic Sum Assured per year.

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

Sum Assured

Minimum: The greater of Rp2,000,000,000/ USD 160,000 AND in accordance with the minimum multiplier terms for Sum Assured.

Maximum: In accordance with the maximum multiplier terms for Sum Assured.

Maximum Sum Assured for Children (until the age of 17): Rp3,000,000,000/ USD 240,000

Sub-fund Options

Risk Level	Sub-fund Option	Investment Strategy					Fee ⁽¹⁾
		Money Market Instrum ents	Fixed Income Instrum ents	Stocks	Allocation of Instruments		
					In Indonesia	Offshore	
1	Smartlink Rupiah Money Market Class B Fund	100%	0%	0%	100%	-	1.5%
2	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%
3	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%
4	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 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 Dollar Asia Pacific Class B Fund	0-20%	0%	80-100%	-	100% ⁽³⁾	2%
	Smartwealth Rupiah Equity Sustainable Indonesia Fund	0-20%	0%	80-100%	100%		2%

1 Conservative 2 Moderate 3 Moderately Aggressive 4 Aggressive

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

(2) In global market.

(3) In Asia Pacific

(4) Investing in Chinese issuers.

• Money Market Instruments

• Fixed Income Instruments

• Stocks

Long-term deposits, SBI, SPN, and/or bonds maturing less than 1 year.

Government bonds, corporate bonds.

Direct investment in stocks

Utilisation of Investment Value

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

- Regular Basic Premium Investment Value** shall be utilised to pay the Cost of Insurance for the Basic Insurance product and Cost of Insurance for Rider(s) (whether purchased simultaneously with the Basic Insurance product or subsequently) based on the Policy as well as other fees to Us to ensure the continuous risk protection for Basic Insurance and Rider(s), particularly in situations where the Policyholder is unable to make regular premium payments as agreed upon in the Policy; and/or
- Top-Up Premium Investment Value*** shall be utilised to pay any outstanding Regular Basic Premium**** until the end of the Grace Period to ensure the Policy remains active. The deducted Top-Up Premium Investment Value which is in the amount of the Regular Basic Premium shall then be utilised and allocated by Us in accordance with the provisions outlined in the Policy (including but not limited to payment of fees as specified in the Policy).
- 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 payments in letters a and b.

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

$$\text{Investment Value} = \text{Unit Price} \times \text{Unit}$$

Note:

- Unit Price: the 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 Unit held within that Sub-fund.
- Unit: The investment unit with a specified fraction determined by Us.

****Regular Basic Premium Investment Value** means the value of the total Regular Basic Premium Unit that has accrued under this Policy based on the Unit Price at a certain point in time.

*****Top-Up Premium Investment Value** means the value of the total Regular Top-Up 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.

******Regular Basic Premium** means a fixed amount of money that shall be payable by You or the Premium Payor to Us until the Insured reaches the Age of 99 (ninety-nine). Regular Basic Premium shall be payable on each Premium Due Date and at least within the Grace Period (i.e. 90 (ninety) calendar days from the Premium Due Date) as agreed upon in the Policy.

*******Regular Top-Up Premium** means a fixed amount of money that shall be payable by You or the Premium Payor to Us regularly in conjunction with the payment of the Regular Basic Premium by no later than each Premium Due Date to receive additional investment benefits.

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

Sub-fund Performance

Data per December 2022

Sub-fund	5 Years	Since Launch*
Smartlink Rupiah Money Market Class B Fund	Data on performance is unavailable	1.57%
Smartlink Rupiah Fixed Income Class B Fund	Data on performance is unavailable	1.60%
Smartlink Dollar Managed Class B Fund	Data on performance is unavailable	-7.82%

Smartlink Rupiah Balanced Class B Fund	Data on performance is unavailable	1.06%
Smartwealth Dollar Multi Asset Class B Fund	Data on performance is unavailable	-23.28%
Smartlink Rupiah Balanced Plus Class B Fund	Data on performance is unavailable	0.44%
Smartwealth Dollar Asia Pacific Class B Fund	Data on performance is unavailable	-26.39%
Smartlink Rupiah Equity Class B Fund	Data on performance is unavailable	-4.08
Smartwealth Equity Small Medium Capital Class B Fund	Data on performance is unavailable	-11.02%
Smartwealth Equity Indoconsumer Class B Fund	Data on performance is unavailable	-0.87%
Smartwealth Equity Infrastructure Class B Fund	Data on performance is unavailable	-1.86%
Smartwealth Liquiflex Class B Fund	Data on performance is unavailable	17.43%
Smartwealth Rupiah Equity Rotation Class B Fund	Data on performance is unavailable	9.81%
Smartwealth Dollar Equity All China Class B Fund	Data on performance is unavailable	-37.66%
Smartwealth Rupiah Equity Sustainable Indonesia Fund**	Data on performance is unavailable	

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

** The performance data of Smartwealth Rupiah Equity Sustainable Indonesia 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 IDX ESG Leaders Index: Since the Index was launched in 14 December 2020 – 31 December 2022: 2.11%.

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 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.
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 Equity Indoconsumer Class B Fund	Consumer and consumer-related sectors (as defined by 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 Liquiflex Class B Fund	May be invested in all sectors included in the LQ45 index.
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.

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 Sheet accessible at: www.allianz.co.id/fundfactsheetunitlink

Riders Options

- Benefit for 100 critical illnesses (**CI 100**)
- Premium Payment by Allianz if Premium Payor is diagnosed with a critical illness/suffers a total permanent disability (**Payor Benefit**).
- Reimbursement of hospital bills up to the full amount worldwide (**Prime Medical Protection**)
 - Riders are only available for the application of new Policy.
 - CI 100 Rider is only available under basic Policy in Rupiah.
 - Prime Medical Protection cannot be taken together with Hospital & Surgical Care+ Rider in other products (if any).

- *Note: In the event that You are requesting a waiver of the elimination period and/or waiting period (as the case may be) for the selected riders ("Additional Request"), You, the prospective Insured, prospective Premium Payor and/or prospective Spouse Premium Payor (as the case may be) must meet additional requirements determined by our underwriting policy. We shall be entitled to reject Additional Requests submitted if You, the prospective Insured, prospective Premium Payor and/or prospective Spouse Premium Payor (as the case may be) do not meet our underwriting policy requirements.*

Information on Waiting Period/Elimination Period

The selected insurance product includes elimination period and/or waiting period provisions (as the case may be). During the waiting period and/or elimination period, We shall not pay any claims that arise during the elimination period and/or waiting period (as the case may be), as further stipulated in the Policy.

However, in the event that the Policyholder submits a written request for Us to waive the waiting period and/or elimination period and such request is approved by Us in writing, the following conditions shall apply in the event of a claim during the waiting period and/or elimination period (as further stipulated in the Policy):*

1. The insurance benefits payable by Us shall be less than the insurance benefits specified in the Policy (except for payor benefit and spouse payor benefit riders, if any)).
2. Specifically for riders for inpatient care, outpatient care, dental care and pregnancy (if applicable), claims submitted during the waiting period (as further stipulated in the Policy) will only be eligible for reimbursement.

**Other terms and conditions shall be determined in the Policy and/or other documents stipulated by Us.*

What are the risks associated with this product?

Investment risks associated with the available Investment Fund options include but are not limited to:

1. Participation Unit price decline risk

Risk where a decrease in the price of investment securities may reduce the Net Asset Value per participation Unit.

2. 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.

3. Liquidity risk

Withdrawal/surrender value 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 a withdrawal 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.

4. 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.

5. 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.

6. 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.

7. 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.
4. In the event that You are requesting a waiver of the waiting period and/or elimination period (as the case may be) for the selected riders ("Additional Request"), You, the prospective Insured,

prospective Premium Payor and/or prospective Spouse Premium Payor (as the case may be) must meet additional requirements determined by Our underwriting policy. We shall be entitled to reject Additional Requests submitted if you, the prospective Insured, prospective Premium Payor and/or prospective Spouse Premium Payor (as the case may be) do not meet Our underwriting policy requirements.

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 fees include but are not limited to stamp duty, Administration Fee, medical examination fee (if any), and pro-rated Cost of Insurance.

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

Dani (Male, 35 years old) purchased a Policy with a Net Amount at Risk of Rp2,000,000,000 and required an annual Premium of Rp85,000,000 per year. Dani has already made the Premium payment for the first year to Us. During the Cooling-Off Period, Dani decides to cancel the Policy. Therefore, Dani is entitled to a refund of the Premium amount:

Rp85,000,000 minus Fees, plus investment gains or minus investment losses (if any).

What are your obligations as a 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).
3. You must pay the Premium on time.

Provisions regarding Discontinuation of Payment of Regular Basic Premium

1. If the Regular Basic Premium is not paid in full by the Premium Due Date and at least within the Grace Period, the Policy shall terminate or be cancelled on the expiration date of the Grace Period.
2. After the 2nd (second) Policy Year from the Policy Effective Date, We shall grant You the option to apply for:
 - a. Premium Holiday; and/or
 - b. Deduction of the Top-Up Premium Investment Value of (if sufficient) equivalent to the outstanding Regular Basic Premium ("**Automatic Premium Payment**").

Premium Holiday and/or Automatic Premium Payment shall be implemented no later than 30 (thirty) calendar days before the effective date of the Premium Holiday and/or Automatic Premium Payment at the Policyholder's request or approval (i) in writing to Us; (ii) through Your conversation with Our Call Centre personnel which shall be recorded by Us; or (iii) through electronic and non-electronic means as determined by Us from time to time.

3. During the Premium Holiday period, the following provisions shall apply:
 - a. We shall impose a Premium Holiday Fee (if applicable) on You and deduct the Regular Basic Premium Investment Value by the amount of the Fees payable under this Policy to maintain the Policy in effect (including but not limited to the payment of Acquisition and Supplementary Fee, Cost of Insurance, Administration Fee and Premium Holiday Fee). The deduction from the Regular Basic Premium Investment Value shall be made monthly on the Fees Payment Date; and
 - b. In the event that the Regular Basic Premium Investment Value is insufficient to cover the Fees during the Premium Holiday, the Policy shall terminate or be cancelled (even if a balance is still available in the Top-Up Premium Investment Value).
4. During the Automatic Premium Payment period, the Top-Up Premium Investment Value shall be deducted by the amount of the Regular Basic Premium and shall be utilised and allocated by Us in accordance with the provisions under this Policy (including but not limited to the payment of Acquisition and Supplementary Fee, Cost of Insurance and Administration Fee on each Fees Payment Date). The Automatic Premium Payment shall remain

effective during the Insurance Period as long as the Top-Up Premium Investment Value is sufficient to cover the Regular Basic Premium.

5. If during or after the Premium Holiday period, You or the Premium Payor make any subsequent payments of the Regular Basic Premium, such payments shall be treated as the payment for the next due Regular Basic Premium. Subsequent payments of the Regular Basic Premium made during the Premium Holiday period shall automatically end the Premium Holiday.
6. If after the Premium Holiday period, the Regular Basic Premium remains unpaid in full by the Premium Due Date and at least within the Grace Period, the Policy shall terminate or be cancelled on the expiration date of the Grace Period.
7. In the event that the Policy terminates or is cancelled in accordance with the provisions of point 1 and 3b above:
 - a. Upon Your request, You may surrender the Policy, and We shall only refund the remaining Investment Value (if any) after deducting the Policy Surrender Fee and obligations (if any); or
 - b. If You fail to submit a request for Policy surrender after 2 (two) years from the termination or cancellation date of the Policy, You shall be deemed to have surrendered the Policy. In such case, We shall refund the remaining Investment Value (if any) after deducting the Policy Surrender Fee and any outstanding obligations (if any) to Your last recorded bank account in Our system in accordance with Our applicable procedures. You must inform Us in the event of any changes to that bank account number. We shall not be responsible for any negligence on Your part regarding this matter.

****Premium Holiday** is the condition in which the Policyholder or Premium Payor (as the case may be) fails to make a timely payment of the Regular Basic Premium until the end of the Grace Period, but the Coverage remains in effect provided that the Insurer shall deduct the Fees payable from the Regular Basic Premium Investment Value, each in accordance with the provisions in this Policy.*

How to apply for Death Benefit claim?

1. The Beneficiary must notify the claim in writing and provide the documents mentioned in the Policy to Us, no later 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. The Death Benefit claim must be completed with these following files:
 - a. (i) Original Policy and original Policy Data; or (ii) Original Policy Data (for those who select electronic/digital Policy).
 - b. Death claim form fully and correctly completed by the Beneficiary.

- c. Death claim form fully and correctly completed by the attending Doctor of the Insured.
- d. Power of attorney form for the disclosure of medical information and data completed and signed on 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 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 fully and correctly completed 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 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 business 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 fully and correctly completed 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 fully and correctly completed 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:

- a. Policy surrender form fully and correctly completed 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 fully and correctly completed by the Policyholder (if You request Us to pay the entire withdrawal of Investment Value to someone other than Yourself).

- d. 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).
- e. 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).
- f. 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:

- a. Application form for the payment of the maturity benefit fully and correctly completed by the Policyholder.
- b. Photocopy of the identification document of the Policyholder (in the form of electronic Identity Card (KTP) for Indonesian citizens and Passport for foreign citizens).
- c. Power of attorney form fully and correctly completed by the Policyholder (if You request Us to pay the maturity benefit 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 maturity benefit 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 maturity benefit to a person other than Yourself).
- f. Other documents (if necessary).

Payment of the Maturity Benefit claim shall be made within 7 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.

Exclusion

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:

1. **Within 1 (one) year from the Policy Effective Date or the date of the last Policy reinstatement, the Insured dies by suicide.**
2. **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 possesses or, together with other parties possesses, an insurable interest in this Coverage.**

Complaint Procedure & Dispute Resolution

1. 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.
2. 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.
3. In the event the complaint mentioned in paragraph (1) of this Clause 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.
4. Alternative dispute resolution as referred to in paragraph (3) of this Clause 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 authorized Alternative Dispute Resolution Institutions determined by the OJK from time to time.



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

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

Regular Basic Premium

Regular Basic Premium is a fixed amount of money that shall be payable by You or the Premium Payor to Us until the Insured reaches the Age of 99 (ninety-nine). Regular Basic Premium shall be payable on each Premium Due Date and at least within the Grace Period, as agreed upon in the Policy.

Regular Top-Up Premium

Regular Top-Up Premium is a fixed amount of money that shall be payable by You or the Premium Payor to Us regularly in conjunction with the payment of the Regular Basic Premium by no later than each Premium Due Date to receive additional investment benefits.

Single Top-Up Premium

Single Top-Up Premium is variable amounts of money that shall be payable by You or the Premium Payor 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 starting from the issuance date of the Policy through the monthly deduction of the Regular Basic Premium Unit on the Fees Payment Date while the Policy is still in effect. Cost of Insurance shall increase from time to time and calculated based on the amount of Sum Assured for Basic Insurance and Rider (if any), the Insured's age from time to time, sex, medical condition, occupation & hobbies 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.*

Administration Fee

Amounting to (i) Rp 27,500 (twenty-seven thousand five hundred Rupiah) for Policy in Rupiah; or (ii) USD 5 (five United States Dollars) for Policy in US Dollars. Administration Fee 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.

Acquisition and Supplementary Fee

The fee is payable by the Policyholder from the Policy Effective Date with the provisions as follows:

Acquisition Fee

Amounting to the remaining of the allocated Regular Basic Premium, as referred to in the Policy Special Terms and which shall be imposed by the Insurer on each Premium Due Date. For the avoidance of doubt, the Acquisition Fee is as follows:

Rupiah and US Dollar

Policy Year	% of Regular Basic Contribution
1	40%
2	10%
3 onwards	0%

Acquisition and Supplementary Fee

Acquisition Fee for Regular Top-Up Premium and/or Single Top-Up Premium are 5% of Regular Top-Up Premium and/or Single Top-Up Premium. Acquisition Fee for Regular Top-Up Premium and/or Single Top-Up Premium shall be imposed for each payment of Regular Top-Up Premium and/or Single Top-Up Premium as long as the Policy is in effect.

Supplementary Fee

Amounting to 0.417% (zero point four one seven per cent) of Regular Basic Premium Investment Value and shall be imposed from the issuance of the Policy by deducting Regular Basic Premium Unit each month on the Fees Payment Date during the first 6 (six) 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 1% (one per cent) of the switched amount shall be imposed, with a minimum fee of (i) Rp 100,000 (one hundred thousand Rupiah) for a Policy in Rupiah; or (ii) USD 20 (twenty United States Dollars) for a Policy in US Dollars per transaction.

Investment Fund Management Fee

Maximum 2% (two percent), in accordance with Your selected Sub-fund, which shall be imposed annually on Your Policy.

Withdrawal Fee

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

Factor x Withdrawal Amount of the Investment Value from the Regular Basic Premium Investment Value, with the following factors:

Policy Year	Factor
1	75%
2	50%
3	30%
4	20%
5 onwards	3.5%

This fee shall only be imposed if the withdrawal of the Investment Value is made from the Regular Basic Premium Investment Value balance.

This fee shall not apply if the withdrawal of the Investment Value is made only from the Top-Up Premium Investment Value balance.

Policy Surrender Fee

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

Policy Year	Factor
1	75%
2	50%
3	30%
4	20%
5 onwards	0%

This fee shall not apply for Death Benefit payments .

Premium Holiday Fee

This fee shall only be imposed by deducting the Regular Basic Premium Unit each month on the Fees Payment Date.

Premium Holiday Fee uses the following formula:

Factor x (Administration Fee + Supplementary Fee + Cost of Insurance) under the following factors:

Policy Year	Factor
1	Ineligible for Premium Holiday
2	Ineligible for Premium Holiday
3	30%
4	20%
5	10%
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 Exclusions stated in the Policy, which outline the specific circumstances or events that are not covered by the Policy.
- MyProtection Supreme 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 Supreme II. MyProtection Supreme 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 Supreme II is not guaranteed by the Bank or its affiliates and is not covered by the Indonesian Government's guarantee program or the Deposit Insurance Agency ("LPS"). The management of the MyProtection Supreme 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 shall carefully evaluate your Sub-fund options 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 to the provisions as set out in this Policy no later than 30 (thirty) business days before the effective date of such changes. The 30 (thirty) business days period shall not apply in cases where changes are made by Us in an effort to comply with applicable laws and regulations.
- 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%, dan 7%

Premium payment period plan: 23 Years

(Premium Payment Plan refers to a Premium payment period plan determined by the Policyholder, and does not imply that the Policyholder is only obliged to pay Premium during that period. MyProtection Supreme II is a long-term insurance product. To ensure continuous coverage of the Policy until the end of the Insurance Period, the Policyholder must pay the Premium on each payment due date during the Insurance Period).

Insured Name : Dani
Age : 35 years old
Gender : Male
Employment Class : 1
Death Benefit : Rp2,000,000,000
Sum Assured :
CI 100 Sum Assured : Rp500,000,000

Partial Withdrawal of Top-Up Premium Investment Value at the end of the 25th Policy Year in an amount of Rp100,000,000

Financial Plan Needs:

Asset development plan protection to maintain his family's quality of life.

Total regular Premium: Rp85,000,000 per year for 23 years
(Regular Basic Premium: Rp60,000,000 + Regular Top-Up Premium: Rp25,000,000)



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

End of Year	Age	Premium Paid	Top-Up Addition	Partial Withdrawal	Assumed Regular Basic Premium Investment Value after withdrawal				Assumed Top-Up Premium Investment Value after withdrawal				Assumed Death Benefit			
					-1.00%	0.00%	5.00%	7.00%	-1.00%	0.00%	5.00%	7.00%	-1.00%	0.00%	5.00%	7.00%
1	36	60,000	25,000	-	28,479	28,792	30,360	30,988	23,513	23,750	24,938	25,413	2,023,513	2,023,750	2,024,938	2,025,413
2	37	60,000	25,000	-	71,973	73,026	78,383	80,569	46,790	47,500	51,122	52,604	2,046,790	2,047,500	2,051,122	2,052,604
3	38	60,000	25,000	-	118,260	120,487	132,021	136,821	69,834	71,250	78,615	81,699	2,069,834	2,071,250	2,078,615	2,081,699
4	39	60,000	25,000	-	161,487	165,274	185,240	193,727	92,649	95,000	107,484	112,830	2,092,649	2,095,000	2,107,484	2,112,830
5	40	60,000	25,000	-	231,784	237,467	268,002	281,259	115,235	118,750	137,795	146,141	2,115,235	2,118,750	2,137,795	2,146,141
6	41	60,000	25,000	-	270,375	278,563	323,258	343,017	137,595	142,500	169,623	181,783	2,137,595	2,142,500	2,169,623	2,181,783
7	42	60,000	25,000	-	322,229	333,738	397,699	426,559	159,731	166,250	203,041	219,920	2,159,731	2,166,250	2,203,041	2,219,920
8	43	60,000	25,000	-	373,075	388,434	475,454	515,576	181,647	190,000	238,131	260,727	2,181,647	2,190,000	2,238,131	2,260,727
9	44	60,000	25,000	-	422,863	442,595	556,658	610,436	203,343	213,750	274,975	304,391	2,203,343	2,213,750	2,274,975	2,304,391
10	45	60,000	25,000	-	471,567	496,190	641,486	711,568	224,822	237,500	313,661	351,110	2,224,822	2,237,500	2,313,661	2,351,110
11	46	60,000	25,000	-	519,178	549,205	730,142	819,457	246,086	261,250	354,282	401,101	2,246,086	2,261,250	2,354,282	2,401,101
12	47	60,000	25,000	-	565,685	601,622	822,847	934,636	267,138	285,000	396,933	454,590	2,267,138	2,285,000	2,396,933	2,454,590
13	48	60,000	25,000	-	611,078	653,429	919,846	1,057,689	287,979	308,750	441,718	511,824	2,287,979	2,308,750	2,441,718	2,511,824
14	49	60,000	25,000	-	655,330	704,593	1,021,383	1,189,240	308,611	332,500	488,741	573,064	2,308,611	2,332,500	2,488,741	2,573,064
15	50	60,000	25,000	-	698,348	755,022	1,127,678	1,329,932	329,038	356,250	538,115	638,591	2,329,038	2,356,250	2,538,115	2,638,591
16	51	60,000	25,000	-	739,760	804,340	1,238,674	1,480,172	349,260	380,000	589,959	708,705	2,349,260	2,380,000	2,589,959	2,708,705
17	52	60,000	25,000	-	780,149	853,131	1,355,336	1,641,454	369,280	403,750	644,394	783,727	2,369,280	2,403,750	2,644,394	2,785,181
18	53	60,000	25,000	-	819,057	900,944	1,477,646	1,813,546	389,100	427,500	701,551	864,000	2,389,100	2,427,500	2,701,551	3,037,546
19	54	60,000	25,000	-	856,368	947,667	1,605,959	1,996,684	408,721	451,250	761,566	949,893	2,408,721	2,451,250	2,761,566	3,306,577
20	55	60,000	25,000	-	891,872	993,099	1,740,082	2,191,435	428,146	475,000	824,582	1,041,798	2,428,146	2,475,000	2,924,665	3,593,233
21	56	60,000	25,000	-	925,453	1,037,131	1,879,609	2,398,477	447,377	498,750	890,749	1,140,136	2,447,377	2,498,750	3,130,358	3,898,613
22	57	60,000	25,000	-	957,005	1,079,668	2,024,665	2,618,549	466,416	522,500	960,224	1,245,358	2,466,416	2,522,500	3,344,889	4,223,908
23	58	60,000	25,000	-	986,400	1,120,590	2,175,363	2,852,400	485,264	546,250	1,033,172	1,357,946	2,485,264	2,546,250	3,568,536	4,570,346
24	59	-	-	-	950,507	1,096,142	2,265,761	3,033,507	480,412	546,250	1,084,831	1,453,002	2,480,412	2,546,250	3,710,592	4,846,509
25	60	-	-	100,000	912,062	1,069,073	2,358,929	3,225,524	376,608	446,250	1,034,073	1,447,712	2,376,608	2,446,250	3,753,001	5,033,236
26	61	-	-	-	870,468	1,038,796	2,454,570	3,428,774	372,842	446,250	1,085,776	1,549,052	2,372,842	2,446,250	3,900,346	5,337,826
27	62	-	-	-	825,835	1,005,442	2,553,150	3,644,390	369,113	446,250	1,140,065	1,657,486	2,369,113	2,446,250	4,053,215	5,661,876

1.

If *** appears on the "Investment Value Projection Table", it indicates that, based on the assumed investment rate set by Us, Your Investment Value is no longer sufficient to pay the fees specified in the Policy and the Policy will terminate. You are advised to always make Premium payments until the Insured reaches 99 years of Age so that Your Investment Value is maintained and sufficient to pay the fees specified in the Policy.
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 Regular Basic Premium Units, Regular Top-Up 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, Administration Fee and Investment Fund Management Fee, the frequency and imposition of which are as stated in "Know 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 greater of: Net Amount at Risk on the date of approval of the claim; or 6 (six) times the annualised Regular Basic Premium, plus the investment benefit in the form of the Investment Value balance on the date of the approval of the Death Benefit claim.

Simulation (Product Illustration)

Assumed Investment Rate per Year:

-1%, 0%, 5%, dan 7%

Premium Payment Plan: 23 Years

(Premium Payment Plan refers to a Premium payment period plan determined by the Policyholder, and does not imply that the Policyholder is only obliged to pay Premium during that period. MyProtection Supreme II is a long-term insurance product. To ensure continuous coverage of the Policy until the end of the Insurance Period, the Policyholder must pay the Premium on each payment due date during the Insurance Period.)

Insured Name : Dani
Age : 35 years old
Gender : Male
Employment Class : 1
Death Benefit : Rp2,000,000,000
Sum Assured :
CI 100 Sum Assured : Rp500,000,000

Partial Withdrawal of Top-Up Premium Investment Value at the end of the 25th Policy Year in an amount of Rp100,000,000

Financial Plan Needs:

Asset development plan protection to maintain his family's quality of life.

Total regular Premium: Rp85,000,000
per year for 23 years
(Regular Basic Premium: Rp60,000,000 +
Regular Top-Up Premium: Rp25,000,000)



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

End of Year-	Age	Premium Paid	Top-Up Addition	Partial Withdrawal	Regular Basic Premium Assumed Investment Value after withdrawal				Top-Up Premium Assumed Investment Value after withdrawal				Death Benefit Assumption			
					-1.00%	0.00%	5.00%	7.00%	-1.00%	0.00%	5.00%	7.00%	-1.00%	0.00%	5.00%	7.00%
28	63	-	-	-	777,119	967,993	2,654,043	3,872,455	365,422	446,250	1,197,068	1,773,510	2,365,422	2,446,250	4,211,111	6,005,965
29	64	-	-	-	723,472	925,624	2,756,840	4,113,311	361,768	446,250	1,256,922	1,897,656	2,361,768	2,446,250	4,373,761	6,370,967
30	65	-	-	-	663,869	877,339	2,861,024	4,367,237	358,150	446,250	1,319,768	2,030,491	2,358,150	2,446,250	4,540,792	6,757,728
31	66	-	-	-	596,741	821,581	2,965,546	4,634,015	354,569	446,250	1,385,756	2,172,626	2,354,569	2,446,250	4,711,302	7,166,641
32	67	-	-	-	521,348	757,611	3,070,189	4,914,309	351,023	446,250	1,455,044	2,324,710	2,351,023	2,446,250	4,885,233	7,599,019
33	68	-	-	-	437,583	685,323	3,175,505	5,209,618	347,513	446,250	1,527,796	2,487,439	2,347,513	2,446,250	5,063,301	8,057,057
34	69	-	-	-	344,715	603,997	3,281,533	5,520,998	344,038	446,250	1,604,186	2,661,560	2,344,038	2,446,250	5,245,720	8,542,558
35	70	-	-	-	241,138	512,036	3,387,616	5,848,872	340,597	446,250	1,684,395	2,847,869	2,340,597	2,446,250	5,432,011	9,056,741
36	71	-	-	-	124,538	407,162	3,492,707	6,193,337	337,191	446,250	1,768,615	3,047,220	2,337,191	2,446,250	5,621,322	9,600,557
37	72	-	-	-	***	289,484	3,598,547	6,557,362	333,819	446,250	1,857,046	3,260,525	***	2,446,250	5,815,593	10,177,888
38	73	-	-	-	***	155,793	3,704,043	6,941,175	330,481	446,250	1,949,898	3,488,762	***	2,446,250	6,013,941	10,789,937
39	74	-	-	-	***	2,811	3,808,591	7,345,567	327,176	446,250	2,047,393	3,732,976	***	2,446,250	6,215,984	11,438,543
40	75	-	-	-	***	***	3,909,799	7,769,611	323,905	446,250	2,149,763	3,994,284	***	***	6,419,562	12,123,895
41	76	-	-	-	***	***	4,006,636	8,213,807	320,666	446,250	2,257,251	4,273,884	***	***	6,623,886	12,847,691
42	77	-	-	-	***	***	4,099,386	8,680,078	317,459	446,250	2,370,113	4,573,056	***	***	6,829,500	13,613,133
43	78	-	-	-	***	***	4,186,531	9,168,638	314,284	446,250	2,488,619	4,893,170	***	***	7,035,151	14,421,807
44	79	-	-	-	***	***	4,266,465	9,679,708	311,141	446,250	2,613,050	5,235,691	***	***	7,239,515	15,275,399
45	80	-	-	-	***	***	4,337,513	10,213,538	308,030	446,250	2,743,703	5,602,190	***	***	7,441,215	16,175,727
46	81	-	-	-	***	***	4,395,403	10,767,852	304,950	446,250	2,880,888	5,994,343	***	***	7,636,291	17,122,195
47	82	-	-	-	***	***	4,443,713	11,348,364	301,900	446,250	3,024,932	6,413,947	***	***	7,828,645	18,122,312
48	83	-	-	-	***	***	4,478,100	11,953,005	298,881	446,250	3,176,179	6,862,923	***	***	8,014,279	19,175,929
49	84	-	-	-	***	***	4,496,743	12,582,326	295,892	446,250	3,334,988	7,343,328	***	***	8,191,731	20,285,654
50	85	-	-	-	***	***	4,496,845	13,236,024	292,933	446,250	3,501,737	7,857,361	***	***	8,358,582	21,453,385
51	86	-	-	-	***	***	4,477,764	13,916,094	290,004	446,250	3,676,824	8,407,376	***	***	8,514,588	22,683,470
52	87	-	-	-	***	***	4,440,279	14,626,139	287,104	446,250	3,860,665	8,995,893	***	***	8,660,944	23,982,032
53	88	-	-	-	***	***	4,383,351	15,368,135	284,233	446,250	4,053,698	9,625,605	***	***	8,797,049	25,353,740
54	89	-	-	-	***	***	4,305,928	16,144,240	281,391	446,250	4,256,383	10,299,397	***	***	8,922,311	26,803,637

- If *** appears on the "Investment Value Projection Table", it indicates that, based on the assumed investment rate set by Us, Your Investment Value is no longer sufficient to pay the fees specified in the Policy and the Policy will terminate. You are advised to always make Premium payments until the Insured reaches 99 years of Age so that Your Investment Value is maintained and sufficient to pay the fees specified in the Policy.
- 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 Regular Basic Premium Units, Regular Top-Up 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, Administration Fee and Investment Fund Management Fee, the frequency and imposition of which are as stated in "Know 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 greater of: Net Amount at Risk on the date of approval of the claim; or 6 (six) times the annualised Regular Basic Premium, plus the investment benefit in the form of the Investment Value balance on the date of the approval of the Death Benefit claim.

Simulation (Product Illustration)

Assumed Investment Rate per Year:

-1%, 0%, 5%, dan 7%

Premium payment period plan: 23 Years

(Premium Payment Plan refers to a Premium payment period plan determined by the Policyholder, and does not imply that the Policyholder is only obliged to pay Premium during that period. MyProtection Supreme II is a long-term insurance product. To ensure continuous coverage of the Policy until the end of the Insurance Period, the Policyholder must pay the Premium on each payment due date during the Insurance Period.)

Insured Name : Dani
Age : 35 years old
Gender : Male
Employment Class : 1
Death Benefit :
Sum Assured : Rp2,000,000,000
CI 100 Sum Assured : Rp500,000,000

Partial Withdrawal of Top-Up Premium Investment Value at the end of the 25th Policy Year in an amount of Rp100,000,000

Financial Plan Needs:

Asset development plan protection to maintain his family's quality of life.

Total regular Premium: Rp85,000,000
per year for 23 years
(Regular Basic Premium: Rp60,000,000 + Regular Top-Up Premium: Rp25,000,000)



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

End of Year	Age	Premium Paid	Top-Up Addition	Partial Withdrawal	Regular Basic Premium Assumed Investment Value after withdrawal				Top-Up Premium Assumed Investment Value after withdrawal				Death Benefit Assumption			
					-1.00%	0.00%	5.00%	7.00%	-1.00%	0.00%	5.00%	7.00%	-1.00%	0.00%	5.00%	7.00%
55	90	-	-	-	***	***	4,206,899	16,956,754	278,577	446,250	4,469,202	11,020,355	***	***	9,036,101	28,337,109
56	91	-	-	-	***	***	4,085,020	17,808,059	275,791	446,250	4,692,663	11,791,780	***	***	9,137,683	29,959,840
57	92	-	-	-	***	***	3,937,499	18,699,205	273,033	446,250	4,927,296	12,617,205	***	***	9,224,794	31,676,410
58	93	-	-	-	***	***	3,760,742	19,630,646	270,303	446,250	5,173,660	13,500,409	***	***	9,294,403	33,491,055
59	94	-	-	-	***	***	3,551,599	20,603,494	267,600	446,250	5,432,343	14,445,438	***	***	9,343,942	35,408,931
60	95	-	-	-	***	***	3,305,680	21,617,850	264,924	446,250	5,703,961	15,456,618	***	***	9,369,641	37,434,469
61	96	-	-	-	***	***	3,016,583	22,672,008	262,275	446,250	5,989,159	16,538,582	***	***	9,365,741	39,570,590
62	97	-	-	-	***	***	2,674,094	23,760,618	259,652	446,250	6,288,617	17,696,282	***	***	9,322,711	41,816,901
63	98	-	-	-	***	***	2,260,484	24,870,874	257,055	446,250	6,603,047	18,935,022	***	***	9,223,531	44,165,896
64	99	-	-	-	***	***	1,743,261	25,975,056	254,485	446,250	6,933,200	20,260,474	***	***	9,036,461	46,595,529
65	100	-	-	-	***	***	725,203	26,981,887	251,940	446,250	7,279,860	21,678,707	***	***	9,279,860	49,020,594

1.

If *** appears on the "Investment Value Projection Table", it indicates that, based on the assumed investment rate set by Us, Your Investment Value is no longer sufficient to pay the fees specified in the Policy and the Policy will terminate. You are advised to always make Premium payments until the Insured reaches 99 years of Age so that Your Investment Value is maintained and sufficient to pay the fees specified in the Policy.
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 Regular Basic Premium Units, Regular Top-Up 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, Administration Fee and Investment Fund Management Fee, the frequency and imposition of which are as stated in "Know 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 greater of: Net Amount at Risk on the date of approval of the claim; or 6 (six) times the annualised Regular Basic Premium, plus the investment benefit in the form of the Investment Value balance on the date of the approval of the Death Benefit claim.

Benefit Illustration Example

Assumed investment rate per year

5%

with 100% placement in Smartlink
Rupiah Fixed Income
Class B Fund

Financial plan needs:

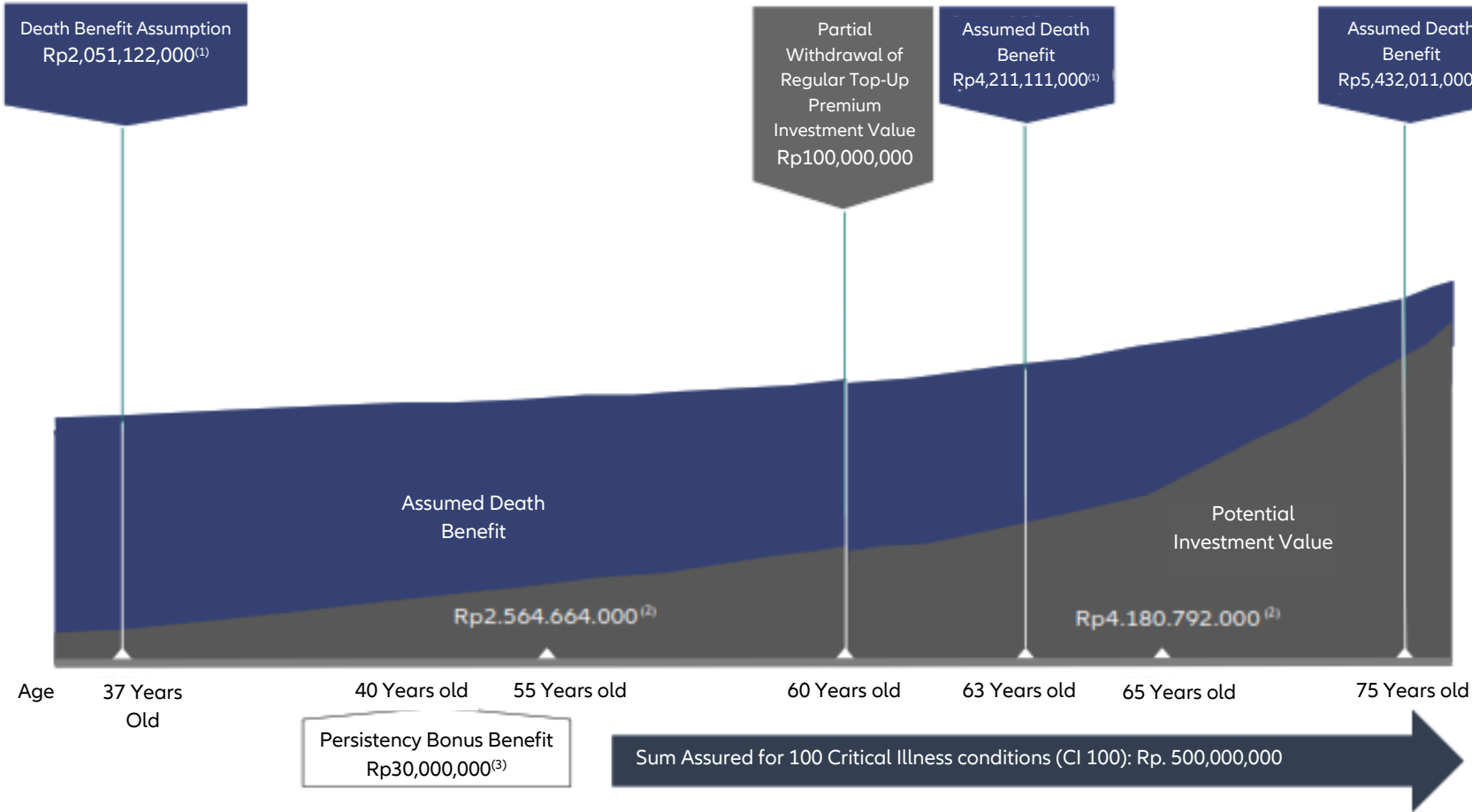
Asset development plan protection to
maintain his family's quality of life.

Total regular Premium:
Rp85,000,000

(Regular Basic Premium: Rp60,000,000
+ Regular Top-Up Premium: Rp25,000,000)
per year for 23 Policy Years.

Sum Assured: Rp2,000,000,000

Dani
35 Years old, non-smoker



1. Assumed Death Benefit is calculated based on the greater of Net Amount at Risk on the date of approval of the claim or 6 times the annualised Regular Basic Premium plus investment benefit in the form of the Investment Value balance on the date of the approval of the Death Benefit claim. Assumed Death Benefit depends on the performance of the selected Sub-fund or partial withdrawal of Investment Value (if any).
2. Assumed Investment Value is uncertain and not guaranteed, depending on the performance of the selected Sub-fund.
3. Persistency Bonus is paid at the end of the 5th Policy Year in the form of additional investment Unit amounting to 50% of the total paid Regular Basic Premium or the annualised Regular Basic Premium for the 1st (first) Policy Year (excluding Regular Top-Up Premium and/or Single Top-Up Premium, (if any)). Persistency Bonus will be given on the condition that the Policy has never been cancelled or has never terminated and must always remain active, the Insured is still alive at the end of the 5th Policy Year, the Regular Basic Premium has been paid on time from the Policy Effective Date until the end of the 5th Policy Year, the Policyholder has not made any withdrawals of the Regular Basic Premium Investment Value from the Policy Effective Date until the end of the 5th Policy Year. Persistency Bonus Benefit shall be used to purchase Units in accordance with the Policyholder's last recorded selected Sub-fund in Allianz system referring to the Unit Price at the end of the 5th Policy Year and in accordance with the last recorded Investment Fund allocation percentage in the Allianz system. The purchased Unit shall add to the Regular Basic Premium Units. Persistency Bonus Benefit shall terminate upon completion of the process mentioned in the previous sentence.
4. The potential decrease in Cost of Insurance on life is not guaranteed and is calculated based on the greater of the Net Amount at Risk and 6 times the annualised Regular Basic Premium, as well as the age of the Insured from time to time.

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**.