

# MYPROTECTION PRIMA II

**MyProtection Prima 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 Prima II**

**Product Type**

**Individual Insurance Product PAYDI Unit Link**

**Insurer Name**

**PT Asuransi Allianz Life Indonesia**

**Marketing Channel**

**PT Bank Maybank Indonesia Tbk**

This General Summary of Product and Service Information (RIPLAY) is intended to provide a brief explanation regarding the benefits and important aspects of the Policy You are about to purchase. Please seek direct clarification from Our Marketing Personnel before deciding to purchase this policy. "We" refer to PT Asuransi Allianz Life Indonesia. "You" refers to the prospective Policyholder.

## What are the Benefits provided by this product?

<p><b>Death Benefit</b></p>	<p>If the Insured passes away during the Insurance Period, We shall pay the Death Benefit to the Beneficiary in the amount of the Sum Assured as stated in the Policy Data or the Endorsement, if any, plus the investment benefit in the form of the Investment Value balance in the Policy until the date of approval of the Death Benefit claim. For Insured under and/or up to the Age of 5 (five) years old, the Death Benefit in the amount of the Sum Assured payable shall be made under the following terms:</p> <table border="1"> <thead> <tr> <th>Age of the Insured at the time of death (years old)</th> <th>Death Benefit payable</th> </tr> </thead> <tbody> <tr> <td>≤ 1</td> <td>20%</td> </tr> <tr> <td>2</td> <td>40%</td> </tr> <tr> <td>3</td> <td>60%</td> </tr> <tr> <td>4</td> <td>80%</td> </tr> <tr> <td>≥ 5</td> <td>100%</td> </tr> </tbody> </table>	Age of the Insured at the time of death (years old)	Death Benefit payable	≤ 1	20%	2	40%	3	60%	4	80%	≥ 5	100%
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2	40%												
3	60%												
4	80%												
≥ 5	100%												
<p><b>Investment Benefit</b></p>	<p>We shall pay the benefit in the amount of Investment Value balance in this Policy to:</p> <ul style="list-style-type: none"> <li>a. in the event that the Insured passes away during the Insurance Period, the Beneficiary; or</li> <li>b. in the event that the Insured survives until the end of the Insurance Period, the Policyholder; or</li> <li>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), the Policyholder.</li> </ul>												
<p><b>Maturity Benefit</b></p>	<p>If the Insured survives until the End of Coverage Date for the Basic Insurance, the Policy shall terminate and We shall pay the Maturity Benefit in the amount of the entire Investment Value balance (if any) to the Policyholder.</p>												

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

### Allocation of Regular Basic Premium\* to be invested:

Rupiah		US Dollar	
Year 1	60%	Year 1	60%
Year 2	80%	Year 2	70%
Year 3-5	100%	Year 3-5	100%
Year 6, onwards	105%	Year 6, onwards	105%

**\*) The Regular Basic Premium allocated every year from your Premium payment, shall add the Investment Value in your Policy.**

### Allocation of Top-Up Premium :

Regular Top-Up Premium and Single Top-Up Premium shall be allocated as Investment Fund to add to the 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 PRIMA II

The prime protection in fulfilling the dreams of 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 - 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 payment scheme of the Premium is by regular Premiums (annually, semi-annually, quarterly, and monthly).
- **Premium**
  - **Minimum Regular Basic Premium**  
Annually : Rp24,000,000/USD 2,400  
Semi-Annually : Rp12,000,000/USD 1,200  
Quarterly : Rp6,000,000/USD 600  
Monthly : Rp2,000,000/USD 200  
*The amount of Regular Basic Premium may not be changed (increased/decreased).*
  - **Minimum Regular Top-Up Premium**  
Annually : Rp5,000,000/USD 500  
Semi-Annually : Rp2,500,000/USD 250  
Quarterly : Rp1,250,000/USD 125  
Monthly : Rp400,000/USD 40  
Maximum Regular Top-Up Premium = 3 times the Regular Basic Premium
  - **Minimum Single Top-Up Premium**  
Rp1,000,000/USD 200
  - **Maximum Single Top-Up Premium**  
There is no maximum amount.  
The Total Premium Amount exceeding Rp2,000,000/USD 200,000 is subject to financial underwriting.

## ● Sum Assured

Minimum:

The higher amount will be applied, either Rp100,000,000/USD 36,000 OR based on the minimum factor provision for the Sum Assured.

Maximum:

The higher amount will be applied, either Rp100,000,000/USD 36,000 OR based on the maximum factor provision for the Sum Assured.

The Maximum Sum Assured for Children (up to 17 years old) is: Rp3,000,000,000 / USD 240,000.

## Sub-fund Options

Level of Risk	Sub-fund Options	Investment Strategy					Fee (1)
		Money Market Instruments	Fixed Income Instruments	Stocks	Allocation of Instruments		
					in Indonesia	Offshore	
● Conservative	Smartlink Rupiah Money Market Class B Fund	100%	0%	0%	100%	-	1,5%
	Smartlink Rupiah Fixed Income Class B Fund	0-20%	80-100%	0%	100%	-	2%
● Moderate	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%
● Moderate-Aggressive	Smartwealth Dollar Multi Asset Class B Fund	0-20%	0-79%	0-79%	-	100% <sup>(2)</sup>	1,75%
	Smartlink Rupiah Balanced Plus Class B Fund		25-50%	50-75%	100%	-	2%
● Aggressive	Smartwealth Liquiflex LQ45 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 Rupiah Equity Rotation Class B Fund	0-20%	0%	80-100%	100%	-	2%
	Smartwealth Dollar Asia Pacific Class B Fund	0-20%	0%	80-100%	-	100% <sup>(1)</sup>	2%

Level of Risk	Sub-fund Options	Investment Strategy					Fee (1)
		Money Market Instruments	Fixed Income Instruments	Stocks	Allocation of Instruments		
					in Indonesia	Offshore	
● Conservative	Smartwealth Dollar Equity All China Class B Fund	0-20%	0%	80-100%	-	100% <sup>(4)</sup>	2%

● Conservative ● Moderate ● Moderate-Aggressive ● Aggressive

(1) Investment Management Fee for Investment Fund per year in accordance with Sub-fund choice.  
(2) In global market.

(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

## Utilization of Investment Value

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

- Regular Basic Premium Investment Value\*\* shall be utilized 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
- The Investment Value of Top-Up Premium\*\*\* shall be utilized 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 utilized 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 points a and b.

**\*Investment Value** is the value of the total Regular Basic Premium Unit, Regular Top-Up Premium Unit and Single Premium Top-Up 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 in this Policy based on the Unit Price at a specific point in time.

**\*\*\*Top-Up Premium Investment Value** means the value of the total Regular Top-Up Premium Unit\*\*\*\* and Single Premium Top-Up Unit\*\*\*\* that have accrued in this Policy based on the Unit Price at a specific 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 (90 (ninety) days) after 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 2023

Sub-fund	5 Years	Since Launched*
Smartlink Rupiah Money Market Class B Fund	Data on performance is unavailable	4,60%
Smartlink Rupiah Fixed Income Class B Fund	Data on performance is unavailable	7,11%
Smartlink Dollar Managed Class B Fund	Data on performance is unavailable	-1,56%
Smartlink Rupiah Balanced Class B Fund	Data on performance is unavailable	5,69%
Smartwealth Dollar Multi Asset Class B Fund	Data on performance is unavailable	-10,36%
Smartlink Rupiah Balanced Plus Class B Fund	Data on performance is unavailable	4,10%
Smartwealth Dollar Asia Pacific Class B Fund	Data on performance is unavailable	-14,04%
Smartlink Rupiah Equity Class B Fund	Data on performance is unavailable	-0,84%
Smartwealth Equity Small Medium Capital Class B Fund	Data on performance is unavailable	-9,64%
Smartwealth Equity Indoconsumer Class B Fund	Data on performance is unavailable	1,93%
Smartwealth Equity Infrastructure Class B Fund	Data on performance is unavailable	1,57%
Smartwealth Liquiflex Class B Fund	Data on performance is unavailable	19,37%
Smartwealth Rupiah Equity Rotation Class B Fund	Data on performance is unavailable	16,55%
Smartwealth Dollar Equity All China Class B Fund	Data on performance is unavailable	-51,66%

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

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](http://www.allianz.co.id/fundfactsheetunitlink).

## Industry Sector 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 derive more than 30% of their annual revenue from thermal coal extraction, and companies with 30% of electricity production based on 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 derive more than 30% of their annual revenue from thermal coal extraction, and companies with 30% of electricity production based on coal and certain controversial weapons.

Sub-fund	Industry Sector
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 according to the GICS industry definition (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 definition (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 derive more than 30% of their annual revenue from thermal coal extraction, and companies with 30% of electricity production based on coal and certain controversial weapons.

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

## Additional Benefit (Riders) Options:

- The benefit for 49 critical illnesses with the following options:
  - Shall not reduce the Basic Life Sum Assured (**CI Plus**).
  - Shall reduce the Basic Life Sum Assured (**CI Accelerated**).
- Critical Illness Benefit for 100 specific conditions (**CI 100**).
- Death Benefit and Total Permanent Disability due to illness/accident (**ADDB**).
- Total Permanent Disability due to illness/accident with options:
  - Shall not reduce the Basic Life Sum Assured (**TPD**).
  - Shall reduce the Basic Life Sum Assured (**TPD Accelerated**).

5. Daily cash benefit for inpatient and surgical treatment in hospitals (**Flexicare Family**).
6. Reimbursement of hospital treatment expenses (**Hospital & Surgical Care +**).
7. Reimbursement of hospital bills up to the full amount worldwide (**Prime Medical Protection**)\*.
8. Premium Payment by Allianz if the Premium Payor or their Spouse:
  - Passes away (**Payor Protection, Spouse Payor Protection**).
  - Is diagnosed with a critical illness/suffers a total permanent disability (**Payor Benefit, Spouse Payor Benefit**).
9. Medical evacuation and emergency repatriation services (**Medical Assistance**).

\*) May not be taken together with Hospital & Surgical Care+.

### Information on Waiting Period/Elimination Period

The selected insurance product includes a specific waiting period and/or elimination period provisions (as applicable). During the waiting period and/or elimination period, We shall not pay any claims that occur within that period (as applicable), as further stipulated in the Policy.

However, in the event that the Policyholder submits a written request to waive the waiting period and/or elimination period and/or such request is approved by us in writing, the following conditions will 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 lesser 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 Sub-fund choices include but not limited to:

#### 1. Unit Price Decline Risk

This risk is caused by a decrease in the price of investment securities which may reduce the Net Asset Value per Unit.

#### 2. Market Risk

Risk of decline in the price of investment securities due to market price movements, such as the performance of investment security issuers, and/or changes in the valuation of investment securities, that impact the performance of the managed Sub-funds.

#### 3. Liquidity Risk

Withdrawal/Surrender of Investment Value shall depend on the liquidity of the Sub-fund's portfolio and the amount of withdrawn Investment Value. If a Policyholder withdraws their Investment Value simultaneously with other Policyholders during a period of low market liquidity, the Net Asset Value per Unit may decline due to the portfolio securities having to be immediately sold on the market simultaneously, leading to a decrease in the value of the securities in the portfolio of the managed Sub-fund.

#### 4. Economic and Political Condition Change Risk

Changes in economic conditions and political stability that impact the capital and financial markets, that indirectly affect the performance of the managed Sub-fund.

#### 5. Cancellation Risk

If the Policyholder withdraws their Investment Value or surrenders their Policy before the maturity date of the securities in the Sub-fund portfolio, the Policyholder shall receive the Investment Value calculated based on the applicable Unit price after deducting other fees.

#### 6. Credit Risk

Risk that may occur if a third party issuing the investment securities is unable to fulfil its obligations to pay some/all of the principal amount of notes, interest/coupons, and/or dividends upon maturity which will impact the performance of the managed Sub-fund.

#### 7. Interest Rate Risk

Rising or falling interest rates may affect the prices of investment securities which may impact the performance of the managed Sub-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 investments 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 applicable) for the selected riders ("Additional Request"), You, the prospective Insured, prospective Premium Payor and/or prospective Spouse Premium Payor (as applicable) must meet additional requirements determined by Our underwriting policy.

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 applicable) do not meet our underwriting policy requirements.

## Are you allowed to cancel the Policy?

- As long as no claim for the Insurance Benefit has been submitted, You shall be entitled to cancel and return the Policy to Us if You do not agree to the terms and conditions specified therein within 14 (fourteen) calendar days from the date You receive the Policy (Cooling-Off Period).
- 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

Jonas (Male, 30 years old) purchased a Policy with a life Sum Assured of Rp1,000,000,000 and required an annual Premium of Rp150,000,000. Jonas has already made the Premium payment for the first year. During the Cooling-Off Period, Jonas decides to cancel the Policy. Therefore, Jonas is entitled to a refund of the Premium amount:

**Rp150,000,000 minus Fees, plus investment gains or minus investment losses (if any).**

## What are your obligations as a Policyholder?

- 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.
- 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).
- You must pay the Premium on time.

## Provisions regarding Discontinuation of Payment of Regular Basic Premium

- 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.
- After the 2<sup>nd</sup> (second) Policy Anniversary from the Policy Effective Date, We shall grant You the option to apply for:
  - Premium Holiday; and/or
  - Deduction of the Top-Up Premium Investment Value (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 Your 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.

- During the Premium Holiday period, the following provisions shall apply:
  - 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
  - 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).
- 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 utilized 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 in effect during the Insurance Period as long as the Premium Top-Up Investment Value is sufficient to cover the Regular Basic Premium.
- If during or after the Premium Holiday period, You or the Premium Payor make 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.
- 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 be cancelled in accordance with the provisions of point 1 dan 3 b above:

a. You may no longer make any partial withdrawal of the Investment Value. However, 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).

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.**

c. Before the Policy surrender is processed, the remaining Investment Value in Your Policy will remain in the form of Units according to Your chosen Sub-fund, with investment management still conducted by Us in accordance with the Policy terms and conditions. Therefore, the Investment Value may increase or decrease in line with the Unit price of Your chosen Sub-fund.

d. The calculation of the Policy Year stops on the termination date of the Policy (lapsed). Therefore, (i) the period from the termination date of the Policy until the Policy surrender date will not be counted as a Policy Year; and (ii) the Policy surrender may be subject to a Policy Surrender Fee based on the age of the Policy at the termination date.

*\*Premium Holiday is the condition in which the Policyholder or Premium Payor (as applicable) 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 under this Policy 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. Original Policy and 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) medical records from a Doctor.
  - g. Statement letter explaining the chronological details of the Insured's death that shall be prepared thoroughly and correctly and signed by the Beneficiary (if the Insured passed away 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 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.*

We shall also be entitled to request a post-mortem examination (autopsy) to obtain evidence of the cause of death of the Insured (if necessary); and (ii) be provided with/request other documents from the hospital and/or other parties.

#### How to apply for Maturity Benefit claim?

1. You shall be entitled to apply for the Maturity Benefit (as referred to in the provisions of the Policy Special Terms and Conditions) and receive the Maturity Benefit payment.
2. In the event that You are legally incapacitated or have passed away (conditions which must be supported by evidence acceptable to Us), the Beneficiary shall be entitled to apply for and receive the Maturity Benefit payment.
3. The claim form for the Maturity Benefit must be accurately completed, signed and accompanied with other supporting documents in accordance with the terms specified in the Policy Special Terms and Conditions and the claim form.
4. 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-in-fact (if You request Us to pay the Maturity Benefit to a person other than Yourself).
  - f. Other documents (if necessary).
5. The payment of the Maturity 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.

**Note:**

1. The Policyholder, Insured or Beneficiary (as applicable) shall bear the fees of obtaining the necessary documents/evidence to support the claim submitted.
2. **We shall be entitled to reject the claim or cancel Your Policy if the Policyholder, Insured or Beneficiary (as applicable) fails to provide information as required by Us or provides Us with incorrect information when such information:**
  - a. Constitutes material facts — which have been inquired in the claim form and which We believe shall influence Our decision on whether to accept the claim application from the Policyholder, Insured or Beneficiary (as applicable), or
  - b. Constitutes factual information known by the Policyholder, Insured or Beneficiary (as applicable), or
  - c. Constitutes factual information that We reasonably expect to be disclosed by the Policyholder, Insured or Beneficiary (as applicable).
3. **We shall also reject any claim made by the Policyholder, Insured or Beneficiary (as applicable) if it is fraudulent, or if false representations or misinformation are given or used in support of fraud or if fraudulent methods**

**are employed by the Policyholder, Insured or Beneficiary (as applicable) to receive benefits under this Policy. In such cases, all benefits or amounts that would have been payable shall be cancelled, and We shall also be entitled to take any or all of the following actions:**

- a. **Terminate the Policy immediately; and/or**
  - b. **Enforce additional terms and conditions as We may deem necessary; and/or**
  - c. **Claw back Insurance Benefit that has already been paid; and/or**
  - d. **Take legal action as We may deem necessary.**
4. The submission of an application/claim for Insurance Benefit is valid if all the requirements mentioned in the Policy Special Terms and Conditions and the Policy General Terms and Conditions have been fully met and We shall be entitled to reject any application/claim for Insurance Benefit payment and/or refuse to pay Insurance Benefit if such requirements are not met.
  5. Payment of Insurance Benefit shall be made by taking into account any Fees and/or other liabilities that are in arrears under 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. The 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. The switching transactions received after that specified time shall be processed and calculated at the Unit Price of the following business day.
3. The switching transactions shall be subject to a Fund Switching Fee if performed more than 5 (five) times within one Policy Year. The amount of the Fund Switching Fee shall be determined by Us from time to time in the Policy Special Terms and Conditions.

### 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. 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).
- 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 withdrawal for the full withdrawal of Investment Value or surrender of this Policy must be accompanied with the following documents:

- a. Policy surrender form that has been 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 that has been filled out completely and correctly by the Policyholder (if You request Us to pay the benefit of the entire withdrawal of Investment Value to a person other than Yourself).
- d. Power of attorney form that has been filled out completely and correctly by the Policyholder (if You request Us to pay the benefit of the entire 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 the entire withdrawal of Investment Value to a person 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.*

- In the event that the Policy Holder is not an individual, there are additional terms and conditions that we will apply (e.g. additional documents for submission of claims and other transactions), as set out in the Policy Special Terms and Conditions For Non-Individual Policyholder.
- For any claim for Insurance Benefit, partial withdrawal of Investment Value or Policy surrender, You or the Beneficiary (as applicable) must use the forms (whether in printed, electronic, or other forms) provided by Us

## Exclusion

**A complete explanation of the insurance coverage can 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.**

**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 passes away by suicide.**
2. **The Insured passes away 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 passes away as a result of an insurance fraud committed by a party who holds or is participating in interest in this Coverage.**

## Policy Amendment

Based on the request submitted to Us and with Our approval, the Policy may be amended in relation to the following:

1. Your name (who is not the Insured) who has an insurable interest in the Insured in this Policy/insurance;
2. Your and/or the Insured's address;
3. Name of the Beneficiary, as long as (i) the Insured is alive and the Policy is still in effect; and (ii) the new Beneficiary of the Insurance has an insurable interest in this Policy/insurance;
4. Sum Assured and Premium payment method; and/or
5. Other matters that do not affect the risk factors covered in the Coverage, whether directly or indirectly, as determined by Us from time to time.

## Premium Due Date

The Policy Effective Date and the same date in the subsequent 1 (one) month, 3 (three) months, 6 (six) months, or 12 (twelve) months after the Policy Effective Date, depending on the Premium payment method selected by the Policyholder as specified in the Policy Data, Endorsement or other documents specified by Us as part of the Policy.

## Complaint procedure and dispute resolution

1. Complaint procedure
  - a. You may lodge a written or verbal complaint to Us through the complaint service line provided by Us.
  - b. We will follow up on the complaint within the following periods:
    - i. For verbal complaints: 5 (five) business days after Our receipt of the complaint (or such other period as may be determined from time to time by the regulations issued by the Indonesian Financial Services Authority ("OJK")).

- ii. For written complaints: 10 (ten) business days after Our receipt of the complete supporting documents (or such other period as may be determined from time to time by the regulations issued by OJK).
- c. In certain circumstances as set out in regulations issued by OJK, and with prior notice to You, We may (i) extend the periods specified in point (1.b); or (ii) follow up on the complaint beyond the periods specified in point (1.b).
- d. Further information on complaint channel and complaint procedure is available to You on Our official website.
- e. Should disagreement persist regarding the resolution of the complaint as mentioned in point (1), You may submit a complaint to OJK for resolution in accordance with OJK's authority or to resolve the dispute related to the complaint in accordance with the provisions of point (2).

## 2. Dispute Resolution

- a. In the event of a dispute between You and Us or any other party of interest regarding the Policy, the dispute shall first be resolved through amicable discussions to reach a consensus.
- b. In the event the complaint dispute mentioned in paragraph (2.a) 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.
- c. Alternative dispute resolution as referred to in paragraph (2.b) 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.

**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 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, as agreed upon in the Policy.

**Regular Top-Up Premium**

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**

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.

**Know 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 Premium Unit on the Fees Payment Date\* while the Policy is in effect. Cost of Insurance shall increase from time to time and depend on The amount of Sum Assured for Basic Insurance and Rider(s), if applicable, the Age of the Insured from time to time, the sex of the Insured, medical condition, occupation and hobbies. 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 35,000 (thirty-five thousand Rupiah) for Policy in Rupiah; or (ii) USD 5 (five United States Dollars) for Policy in US Dollars, and 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 Conditions 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		US Dollar	
Policy Year	% of Regular Basic Premium	Policy Year	% of Regular Basic Premium
1	40%	1	40%
2	20%	2	30%
3 onwards	0%	3 onwards	0%

Acquisition Fee for Regular Top-Up Premium and/or Single Top-Up Premium are 5% of the 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.

<p><b>Acquisition and Supplementary Fee</b></p>	<p><b>Supplementary Fee</b> Amounting to 0,417% (zero point four one seven percent) of the 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 5 (five) years of the Policy.</p>														
<p><b>Fund Switching Fee</b></p>	<p>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 percent) of the switched amount 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.</p>														
<p><b>Investment Fund Management Fee</b></p>	<p>The maximum fee is 2% (two percent), in accordance with Your Sub-fund, which shall be imposed annually on Your Policy.</p>														
<p><b>Withdrawal Fee</b></p>	<p>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:</p> <table border="1" data-bbox="694 654 1142 861"> <thead> <tr> <th>Policy Year</th> <th>Factor</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>75%</td> </tr> <tr> <td>2</td> <td>50%</td> </tr> <tr> <td>3</td> <td>30%</td> </tr> <tr> <td>4</td> <td>20%</td> </tr> <tr> <td>5</td> <td>10%</td> </tr> <tr> <td>6 onwards</td> <td>3,5%</td> </tr> </tbody> </table> <p>This fee shall only be imposed if the withdrawal of Investment Value is made from the Regular Basic Premium Investment Value balance. This fee shall not apply if the withdrawal of Investment Value is made only from the Top-Up Premium Investment Value balance.</p>	Policy Year	Factor	1	75%	2	50%	3	30%	4	20%	5	10%	6 onwards	3,5%
Policy Year	Factor														
1	75%														
2	50%														
3	30%														
4	20%														
5	10%														
6 onwards	3,5%														
<p><b>Policy Surrender Fee</b></p>	<p>This fee is calculated by multiplying the Regular Basic Premium Investment Value by the following factors:</p> <table border="1" data-bbox="694 1037 1142 1244"> <thead> <tr> <th>Policy Year</th> <th>Factor</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>75%</td> </tr> <tr> <td>2</td> <td>50%</td> </tr> <tr> <td>3</td> <td>30%</td> </tr> <tr> <td>4</td> <td>20%</td> </tr> <tr> <td>5</td> <td>10%</td> </tr> <tr> <td>6 onwards</td> <td>0%</td> </tr> </tbody> </table> <p>This fee shall not apply for Death Benefit payments.</p>	Policy Year	Factor	1	75%	2	50%	3	30%	4	20%	5	10%	6 onwards	0%
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1	75%														
2	50%														
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5	10%														
6 onwards	0%														

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 Bank licensed and under the supervision of 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 Personnel is licensed by 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 Prima 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 Prima II**. **MyProtection Prima 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 Prima 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 Prima 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 and shall be the responsibility of 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, and that you are able to pay the Premium throughout the Policy term. 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 day 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 Personnel, or visit Our website at [www.allianz.co.id](http://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 Personnel. 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.
- We reserve the right to reject your Policy application if it does not meet the required criteria and regulations.

General RIPLAY 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.

## Simulation (Product Illustration)

### Assumed Investment Rate per Year:

-1%, 0%, 5%, and 10%

### Premium payment period plan: 20 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 Prima 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 : Jonas  
 Date of Birth : 1 January 1992  
 Age : 30 years old  
 Sex : Male  
 Occupation Class : 1

Death Sum Assured : Rp1,000,000,000  
 CI 100 Sum Assured : Rp1,000,000,000  
 Flexicare Family Payor Benefit : Rp400,000/day

Financial plan needs:  
 Protection of children's future education plan.

Child: Dylan, age 5

Suitable protection package:  
 Prima Edukasi

Total of Regular Premium: Rp150,000,000  
 Per year for 20 years  
 (Regular Basic Premium: Rp40,000,000  
 + Regular Top-Up Premium:  
 Rp.110,000,000)



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

End of Year-	Age	Premium Paid	Top-Up Addition	Partial Withdrawal	Investment Value Assumption after Partial Withdrawal				Assumed Death Benefit			
					-1.00%	0.00%	5.00%	10.00%	-1.00%	0.00%	5.00%	10.00%
1	31	150,000	-	-	118,001	119,231	125,381	131,534	1,118,001	1,119,231	1,125,381	1,131,534
2	32	150,000	-	-	241,485	245,184	264,046	283,525	1,241,485	1,245,184	1,264,046	1,283,525
3	33	150,000	-	-	370,087	377,535	416,263	457,540	1,370,087	1,377,535	1,416,263	1,457,540
4	34	150,000	-	-	495,779	508,216	574,171	646,754	1,495,779	1,508,216	1,574,171	1,646,754
5	35	150,000	-	-	618,460	637,084	737,841	852,380	1,618,460	1,637,084	1,737,841	1,852,380
6	36	150,000	-	-	747,387	773,607	918,312	1,088,258	1,747,387	1,773,607	1,918,312	2,088,258
7	37	150,000	-	-	874,093	909,193	1,106,845	1,346,737	1,874,093	1,909,193	2,106,845	2,346,737
8	38	150,000	-	-	998,597	1,043,839	1,303,840	1,630,074	1,998,597	2,043,839	2,303,840	2,630,074
9	39	150,000	-	-	1,120,718	1,177,340	1,509,508	1,940,538	2,120,718	2,177,340	2,509,508	2,940,538
10	40	150,000	-	-	1,240,424	1,309,641	1,724,228	2,280,785	2,240,424	2,309,641	2,724,228	3,280,785
11	41	150,000	-	-	1,357,674	1,440,677	1,948,385	2,653,724	2,357,674	2,440,677	2,948,385	3,653,724
12	42	150,000	-	-	1,472,732	1,570,687	2,182,696	3,062,876	2,472,732	2,570,687	3,182,696	4,062,876
13	43	150,000	-	-	1,585,078	1,699,127	2,427,110	3,511,290	2,585,078	2,699,127	3,427,110	4,511,290
14	44	150,000	-	-	1,694,654	1,825,912	2,682,046	4,002,802	2,694,654	2,825,912	3,682,046	5,002,802
15	45	150,000	-	-	1,801,364	1,950,917	2,947,900	4,541,589	2,801,364	2,950,917	3,947,900	5,541,589
16	46	150,000	-	-	1,905,903	2,074,812	3,225,908	5,133,087	2,905,903	3,074,812	4,225,908	6,133,087
17	47	150,000	-	-	2,008,222	2,197,526	3,516,603	5,782,490	3,008,222	3,197,526	4,516,603	6,782,490
18	48	150,000	-	-	2,107,713	2,318,425	3,819,969	6,494,922	3,107,713	3,318,425	4,819,969	7,494,922
19	49	150,000	-	-	2,204,439	2,437,544	4,136,676	7,276,721	3,204,439	3,437,544	5,136,676	8,276,721
20	50	150,000	-	-	2,298,307	2,554,764	4,467,266	8,134,700	3,298,307	3,554,764	5,467,266	9,134,700
21	51	-	-	-	2,243,094	2,522,358	4,657,353	8,914,034	3,243,094	3,522,358	5,657,353	9,914,034
22	52	-	-	-	2,186,384	2,487,892	4,854,828	9,769,132	3,186,384	3,487,892	5,854,828	10,769,132
23	53	-	-	-	2,127,396	2,450,565	5,059,240	10,706,726	3,127,396	3,450,565	6,059,240	11,706,726
24	54	-	-	-	2,065,906	2,410,129	5,270,678	11,734,804	3,065,906	3,410,129	6,270,678	12,734,804
25	55	-	-	-	2,001,564	2,366,208	5,489,110	12,862,019	3,001,564	3,366,208	6,489,110	13,862,019
26	56	-	-	-	1,933,882	2,318,282	5,714,351	14,097,737	2,933,882	3,318,282	6,714,351	15,097,737
27	57	-	-	-	1,863,078	2,266,536	5,946,932	15,453,003	2,863,078	3,266,536	6,946,932	16,453,003

- If a \*\*\* 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. 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 the value of the total Regular Basic Premium Unit, Regular Top-Up Premium Unit and Single Premium Top-Up Unit that have accrued in this Policy based on the Unit Price at a specific point in 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.
- The Death Benefit is the sum of the Life Sum Assured and the potential Investment Value provided in the event of the Insured's passing during the Insurance Period, while holding an Active Policy status.

## Simulation (Product Illustration)

### Assumed Investment Rate per Year:

-1%, 0%, 5%, and 10%

### Premium payment period plan: 20 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 Prima 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 : Jonas  
 Date of Birth : 1 January 1992  
 Age : 30 years old  
 Sex : Male  
 Occupation Class : 1

Death Sum Assured : Rp1,000,000,000  
 CI 100 Sum Assured : Rp1,000,000,000  
 Flexicare Family Payor Benefit : Rp400,000/day

Financial plan needs:  
 Protection of children's future education plan.

Child: Dylan, age 5

Suitable protection package:  
 Prima Edukasi

Total of Regular Premium: Rp150,000,000  
 Per year for 20 years  
 (Regular Basic Premium: Rp40,000,000  
 + Regular Top-Up Premium:  
 Rp.110,000,000)



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

End of Year-	Age	Premium Paid	Top-Up Addition	Partial Withdrawal	Investment Value Assumption after Partial Withdrawal				Assumed Death Benefit			
					-1.00%	0.00%	5.00%	10.00%	-1.00%	0.00%	5.00%	10.00%
28	58	-	-	-	1,789,168	2,210,955	6,187,204	16,939,755	2,789,168	3,210,955	7,187,204	17,939,755
29	59	-	-	-	1,712,337	2,151,694	6,435,710	18,571,307	2,712,337	3,151,694	7,435,710	19,571,307
30	60	-	-	-	1,632,913	2,089,054	6,693,171	20,362,453	2,632,913	3,089,054	7,693,171	21,362,453
31	61	-	-	-	1,550,627	2,022,738	6,959,731	22,328,843	2,550,627	3,022,738	7,959,731	23,328,843
32	62	-	-	-	1,466,794	1,954,038	7,237,171	24,489,360	2,466,794	2,954,038	8,237,171	25,489,360
33	63	-	-	-	1,381,025	1,882,549	7,525,619	26,862,991	2,381,025	2,882,549	8,525,619	27,862,991
34	64	-	-	-	1,293,586	1,808,519	7,825,880	29,471,309	2,293,586	2,808,519	8,825,880	30,471,309
35	65	-	-	-	1,208,594	1,736,069	8,142,777	32,342,123	2,208,594	2,736,069	9,142,777	33,342,123
36	66	-	-	-	1,115,669	1,654,789	8,466,451	35,490,716	2,115,669	2,654,789	9,466,451	36,490,716
37	67	-	-	-	1,013,170	1,562,949	8,795,464	38,943,046	2,013,170	2,562,949	9,795,464	39,943,046
38	68	-	-	-	902,209	1,461,569	9,131,132	42,730,559	1,902,209	2,461,569	10,131,132	43,730,559
39	69	-	-	-	782,838	1,350,619	9,473,756	46,886,742	1,782,838	2,350,619	10,473,756	47,886,742
40	70	-	-	-	653,742	1,228,689	9,822,237	51,446,978	1,653,742	2,228,689	10,822,237	52,446,978
41	71	-	-	-	512,897	1,093,649	10,174,678	56,449,428	1,512,897	2,093,649	11,174,678	57,449,428
42	72	-	-	-	363,773	948,869	10,534,740	61,941,862	1,363,773	1,948,869	11,534,740	62,941,862
43	73	-	-	-	204,116	791,999	10,900,391	67,970,805	1,204,116	1,791,999	11,900,391	68,970,805
44	74	-	-	-	32,739	621,739	11,270,573	74,588,538	1,032,739	1,621,739	12,270,573	75,588,538
45	75	-	-	-	***	433,379	11,640,678	81,848,977	***	1,433,379	12,640,678	82,848,977
46	76	-	-	-	***	225,119	12,008,854	89,814,498	***	1,225,119	13,008,854	90,814,498
47	77	-	-	-	***	***	12,375,928	98,556,558	***	***	13,375,928	99,556,558
48	78	-	-	-	***	***	12,739,144	108,150,038	***	***	13,739,144	109,150,038
49	79	-	-	-	***	***	13,095,608	118,677,312	***	***	14,095,608	119,677,312
50	80%	-	-	-	***	***	13,442,262	130,228,966	***	***	14,442,262	131,228,966
51	81	-	-	-	***	***	13,770,791	142,899,413	***	***	14,770,791	143,899,413
52	82	-	-	-	***	***	14,088,534	156,808,990	***	***	15,088,534	157,808,990
53	83	-	-	-	***	***	14,386,932	172,073,383	***	***	15,386,932	173,073,383
54	84	-	-	-	***	***	14,662,440	188,825,431	***	***	15,662,440	189,825,431

- If a \*\*\* 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. 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 the value of the total Regular Basic Premium Unit, Regular Top-Up Premium Unit and Single Premium Top-Up Unit that have accrued in this Policy based on the Unit Price at a specific point in 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.
- The Death Benefit is the sum of the Life Sum Assured and the potential Investment Value provided in the event of the Insured's passing during the Insurance Period, while holding an Active Policy status.

## Simulation (Product Illustration)

### Assumed Investment Rate per Year:

-1%, 0%, 5%, and 10%

### Premium payment period plan: 20 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 Prima 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 : Jonas  
 Date of Birth : 1 January 1992  
 Age : 30 years old  
 Sex : Male  
 Occupation Class : 1

Death Sum Assured : Rp1,000,000,000  
 CI 100 Sum Assured : Rp1,000,000,000  
 Flexicare Family Payor Benefit : Rp400,000/day

Financial plan needs:  
 Protection of children's future education plan.

Child: Dylan, age 5

Suitable protection package:  
 Prima Edukasi

Total of Regular Premium: Rp150,000,000  
 Per year for 20 years  
 (Regular Basic Premium: Rp40,000,000  
 + Regular Top-Up Premium:  
 Rp.110,000,000)



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

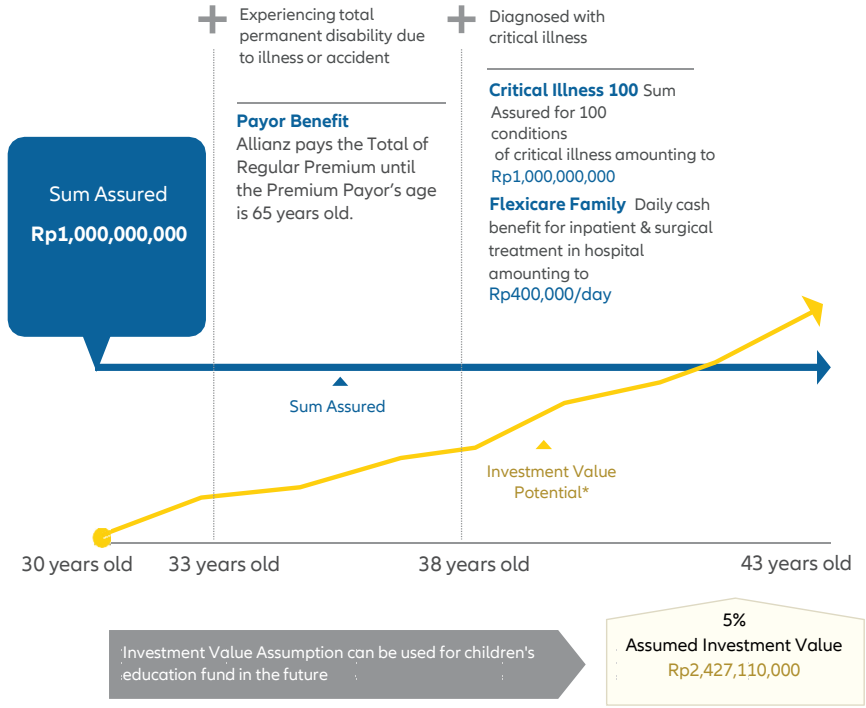
End of Year-	Age	Premium Paid	Top-Up Addition	Partial Withdrawal	Investment Value Assumption after Partial Withdrawal				Assumed Death Benefit			
					-1.00%	0.00%	5.00%	10.00%	-1.00%	0.00%	5.00%	10.00%
55	85	-	-	-	***	***	14,909,642	207,209,515	***	***	15,909,642	208,209,515
56	86	-	-	-	***	***	15,127,502	227,389,230	***	***	16,127,502	228,389,230
57	87	-	-	-	***	***	15,317,921	249,547,595	***	***	16,317,921	250,547,595
58	88	-	-	-	***	***	15,479,200	273,882,136	***	***	16,479,200	274,882,136
59	89	-	-	-	***	***	15,609,654	300,610,239	***	***	16,609,654	301,610,239
60	90	-	-	-	***	***	15,707,497	329,971,009	***	***	16,707,497	330,971,009
61	91	-	-	-	***	***	15,770,646	362,227,248	***	***	16,770,646	363,227,248
62	92	-	-	-	***	***	15,793,874	397,664,922	***	***	16,793,874	398,664,922
63	93	-	-	-	***	***	15,770,236	436,597,097	***	***	16,770,236	437,597,097
64	94	-	-	-	***	***	15,693,436	479,369,167	***	***	16,693,436	480,369,167
65	95	-	-	-	***	***	15,553,935	526,358,064	***	***	16,553,935	527,358,064
66	96	-	-	-	***	***	15,336,779	577,973,348	***	***	16,336,779	578,973,348
67	97	-	-	-	***	***	15,016,613	634,655,629	***	***	16,016,613	635,655,629
68	98	-	-	-	***	***	14,547,416	696,869,684	***	***	15,547,416	697,869,684
69	99	-	-	-	***	***	13,842,379	765,087,285	***	***	14,842,379	766,087,285
70	100%	-	-	-	***	***	12,694,337	839,708,370	***	***	13,694,337	840,708,370

- If a \*\*\* 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. 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 the value of the total Regular Basic Premium Unit, Regular Top-Up Premium Unit and Single Premium Top-Up Unit that have accrued in this Policy based on the Unit Price at a specific point in 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.
- The Death Benefit is the sum of the Life Sum Assured and the potential Investment Value provided in the event of the Insured's passing during the Insurance Period, while holding an Active Policy status.

## Benefit Illustration Example

<p>Assumed investment rate per year</p> <p><b>5%</b></p> <p>With 100% placement in Smartlink Rupiah Equity Class B Fund</p>	<p><b>Jonas</b> 30 Year, non-smoker Company Manager Children: Dylan, age 5</p>	<p><b>Financial plan needs:</b> Protection of children's future education plan. Suitable protection package:</p> <p> <b>Prima Edukasi</b></p> <p><b>Total of Regular Premium: Rp150,000,000</b> Per year for 20 years (Regular Basic Premium: Rp40,000,000 + Regular Top-Up Premium: Rp110,000,000)</p>
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**Note:**

- Investment Value Potential is not guaranteed and may change or may increase or decrease from time to time and is not free from investment risk, depending on the allocation performance of the Sub-fund options selected by You based on the assumed investment rate per year.
- The Investment Value assumption above is only an illustration and does not describe the actual investment performance, and is calculated based on the value of the total Regular Basic Premium Units, Regular Top-Up Premium Units and Single Top-Up Premium Units that have been formed in the Policy based on the Unit Price at a certain time.
- The Benefit 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".