

# MY PROTECTION FUTURE

**MY PROTECTION FUTURE** is a traditional life insurance product with a Single Basic Premium or Regular Basic Premium option for 3 years providing Death Benefit, Sum Assured Booster Benefit, and Maturity Benefit.

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 the Policy.

“We/Our/Us/Insurer” means PT Asuransi Allianz Life Indonesia.

“You/Your/Policyholder” means the person whose name is set out in the Policy Data as the party entering into the coverage with the Insurer.

“Insured” means the person whose life is covered under the Policy and whose name is set out in the Policy Data.

“Premium” means a fixed amount of money that shall be payable by You or the Premium Payor (as applicable) to Us on each Premium Due Date in relation to the Basic Insurance in accordance with the terms agreed in the Policy. The term Premium shall include Single Basic Premium and Regular Basic Premium.

More definitions and information can be found in the Policy issued by Us.

## What are the benefits provided by this product?



### Death Benefit

Subject to the Policy General Terms and Conditions, if the Insured passes away during the Insurance Period, We shall pay the Death Benefit to the Beneficiary as follows:

- a. Sum Assured for Basic Insurance as specified in Policy Data or Endorsement (if any); and
- b. Booster benefit in the form of an increase in Sum Assured for Basic Insurance (“**Sum Assured Booster Benefit**”) under the following terms:
  - (i) Sum Assured Booster Benefit is an additional 20% (twenty percent) of the Sum Assured for Basic Insurance (as stated in the Policy Data), which will be provided by Us **every 5 (five) Policy Years** after the Policy Effective Date;
  - (ii) Sum Assured Booster Benefit given by Us has a maximum limit of 200% (two hundred percent) of the Sum Assured for Basic Insurance (as stated in the Policy Data), as set forth in the following table:

Policy Year	Sum Assured Booster Benefit
1-5	0%
6-10	20%
11-15	40%
16-20	60%
21-25	80%
26-30	100%
31-35	120%
36-40	140%
41-45	160%
46-50	180%
51 onwards	200%

Information on Sum Assured Booster Benefit and Death Benefit amount provided by Us can be found in Policy Data.



### Maturity Benefit

If the Insured survives until the End of Coverage Date as stated in the Policy Data, the Policy shall terminate and We will pay the Maturity Benefit to the Policyholder in an amount as stated in the Policy Data.

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

Coverage shall not apply to circumstances listed under Exclusions as set out in the Policy.



PT ASURANSI ALLIANZ LIFE INDONESIA

# MY PROTECTION FUTURE

Providing peace of mind with legacy accumulation planning

**Product Name**  
**MY PROTECTION FUTURE**

**Product Type**  
 Traditional Individual Life Insurance Product

**Insurance Product Line of Business**  
 Lifetime

**Insurer Name**  
 PT Asuransi Allianz Life Indonesia

**Marketing Channel**  
 PT Bank Maybank Indonesia Tbk

**SUMMARY OF THE DATA**

Including the characteristics and effective period of the product.

- **Entry age**  
Insured:  
18 - 70 years old (nearest birthday).  
Policyholder:  
18 years - no maximum Age (nearest birthday).
- **Currency**  
Rupiah.
- **Insurance Period**  
Until the Insured is 100 years old (nearest birthday).
- **Option of Premium Payment Period**
  - Single Basic Premium.
  - Regular Basic Premium for the first 3 Policy Years.
- **Regular Basic Premium payment frequency option**  
Regular Basic Premium payment may be made on a monthly, quarterly, semi-annual and annual basis.  
*Note:*
  - Fixed Premium during the Premium Payment Period for Regular Basic Premium.
  - No increase or reduction to Premium shall be made under this Policy.
- **Minimum Premium**
  - Single Basic Premium.  
Rp500,000,000
  - Regular Basic Premium for the first 3 Policy Years:  
Rp170,000,000 (annually).*Note:*

No increase or reduction to Premium shall be made after approval of this Policy application.
- **Sum Assured for Basic Insurance**  
**Minimum Sum Assured for Basic Insurance:**  
Rp3,000,000,000  
*Note:*
  - Maximum Sum Assured for Basic Insurance for adult Insured with an income will be according to underwriting terms.
  - Maximum Sum Assured for Basic Insurance for adult Insured with no income & housewife: Rp8,000,000,000
  - No changes to Sum Assured for Basic Insurance shall be made during the Insurance Period under the Policy.

● **Factor for Regular Basic Premium payment**

Regular Basic Premium payment frequency options	Factor
Annually	100%
Semi-annually	52%
Quarterly	27%
Monthly	10%

- **Underwriting**  
Full Underwriting.
- **Premium Holiday for Regular Basic Premium payment**  
Not available.

**HOW TO APPLY FOR YOUR POLICY**

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

**YOUR OBLIGATIONS AS A POLICYHOLDER**

1. You must answer all questions in the Life Insurance Application Form (LIAF) completely and accurately. You shall be fully responsible for the accuracy and completeness of the data You provide to Us, as any errors or omissions in the requested data may result in the cancellation of Your Policy.
2. You must read and understand the Life Insurance Application Form (LIAF) and the Personal Summary of Product and Service Information (RIPLAY) before signing them and the General Summary of Product and Service Information (RIPLAY).
3. You must make timely payments of the Premium according to Your selected Premium payment method.

**POLICY CANCELLATION PROCEDURE**

1. 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).
2. Upon cancellation and return of the Policy, We shall refund at least the amount of Premium paid by You, minus fees (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 deducting fee components include but are not limited to stamp duty and medical check-up fees (if any).

**Example of cancellation during the Cooling-Off Period of the Policy**

Toni (Male, 40 years old) purchased a Policy with a Sum Assured for Basic Insurance of Rp5,000,000,000. After the application was approved, Toni made a Single Basic Premium payment of Rp1,609,870,000 (including Rp20,000 for stamp duty), and the Policy was issued on 31 October 2023.

On 10 November 2023 (during the Cooling-Off Period), Toni decides to cancel the Policy. Therefore, Toni is entitled to a refund of the Premium amount:

Premium paid	: + Rp1,609,870,000
Stamp duty	: - Rp 20,000
<b>Premium Refund</b>	<b>: Rp 1,609,850,000</b>

The deducting fee components for Premium refund include but are not limited to stamp duty and medical check-up fees (if any).

**HOW TO APPLY FOR DEATH BENEFIT CLAIM**

1. The Beneficiary must notify the claim in writing and provide the documents mentioned in the Policy Special Terms and Conditions to Us, no later than 60 (sixty) calendar days from the date of the Insured's death. The Beneficiary must provide the completed and correct claim form, duly signed, and submit the supporting documents as required in the claim form and the Policy to Us.
2. The submission of a claim for Death Benefit must be accompanied with the following documents:
  - a. Original Policy and original Policy Data for those who select non-electronic 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 an unnatural, unknown or accidental cause of death of the Insured, as well as autopsy or post-mortem examination (visum) from a Doctor.
  - g. Statement letter explaining the chronological details of the Insured's death prepared thoroughly and correctly and signed by the Beneficiary (if the Insured passed away at home without treatment from a Doctor).
  - h. Photocopy of medical check-up results related to the Policy/submission of this claim in connection with medical treatment, care and/or health services that have been carried out and/or received by the Insured.

- i. Notice 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 claim form and supporting documents have been completely and properly 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 (i) 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 in accordance with 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. Maturity Benefit claim application must be submitted after the end of the Insurance Period of the Basic Insurance and must be accompanied with the following documents:
  - a. Maturity Benefit payment application 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 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-fact, 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 explaining 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 7 (seven) business days from the date the claim form and supporting documents are completely and properly received by Us and the claim is approved by Us\*.

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

For each submission of an Insurance Benefit claim, You or the Beneficiary (as applicable) must use the forms (whether in hardcopy, electronic or otherwise) that We have provided.

**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, terminate or cancel the 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 made or used in support of fraud or if fraudulent ways are used by the Policyholder, Insured or Beneficiary (as applicable) to receive benefits under the 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 any Insurance Benefit that has 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 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. Every Insurance Benefit shall be paid by Us after first deducting any other obligations (if any).
6. Payment of Insurance Benefit be made by taking into account any Fees and/or other liabilities that are in arrears under the Policy.

7. In the event that the Policyholder is not an individual, Allianz shall apply additional terms and conditions (for example, additional documents for claim submission and other transactions), as specified in the Policy Special Terms and Conditions for Non-Individual Policyholders.

**HOW TO REQUEST POLICY SURRENDER**

1. Request for Policy surrender 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 fully and correctly completed by the Policyholder (if You request Us to pay the Cash Value to a person other than Yourself).
  - d. Photocopy of the identification document of the attorney-in-fact, 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 Cash Value to a person other than Yourself).
  - e. Photocopy of supporting documents explaining the relationship between the Policyholder and the attorney-in-fact (if You request Us to pay the Cash Value to a person other than Yourself).
  - f. Other documents (if necessary).
2. After You have submitted and We have approved the Policy surrender, We shall process the payment of Cash Value (if any). After We have paid the Cash Value to You, the Policy shall terminate.
3. Payment for the Policy surrender transaction shall be made within 7 (seven) business days after the required documents have been duly and completely received by Us, and the transaction has been approved by Us.

*Note: Cash Value is the amount receivable by You upon Your surrender of the Policy in accordance with the terms and conditions of the Policy. The amount of Cash Value receivable by You shall be as specified in the Policy Data provided that the Cash Value will first be reduced by any outstanding Regular Basic Premium (if You choose Regular Basic Premium payment) and fees (if any).*

- In the event that the Policyholder is not an individual, Allianz shall apply additional terms and conditions (for example, additional documents for Policy surrender transactions), as specified in the Policy Special Terms and Conditions for Non-Individual Policyholders.
- For each submission of a Policy surrender, You or the Beneficiary (as applicable) must use the forms (whether in hardcopy, electronic or otherwise) that We have provided.

**Grace Period**

60 (sixty) calendar days from the Premium Due Date.

1. You or Premium Payor (as applicable) must regularly pay the next Regular Basic Premium no later than the Premium Due Date during the Premium Payment Period. If the Regular Basic Premium is subsequently not paid by the Premium Due Date, We shall provide You or the Premium Payor (as applicable) with additional time to settle the outstanding Regular Basic Premium within the Grace Period.
2. If You or the Premium Payor (as applicable) has not fully paid the Regular Basic Premium after the Grace Period has ended, Your Policy shall terminate. You may reinstate the Policy by submitting an application for reinstatement to Us no later than within 6 (six) months from the date of the Policy termination.

If You fail to submit a request for Policy reinstatement after 6 (six) months from the termination date of the Policy, You shall be deemed to have surrendered the Policy. In such case, We shall refund the Cash Value (if any) after deducting any fees (if any) to Your last recorded bank account in Our system in accordance with Our applicable procedures. You must inform Us of any changes to that bank account number. We shall not be responsible for any negligence on Your part regarding this matter. We shall not be obligated to pay any Sum Assured and/or Insurance Benefit or to refund any Regular Basic Premium to You for any Policy that has been terminated.

**EXCLUSIONS FOR DEATH BENEFIT**

**We shall not be obligated to pay the Death Benefit (as referred to in the Policy Special Terms and Conditions) if the Insured's death is directly or indirectly caused by any of the following events:**

- 1. Within 1 (one) year from the Policy Effective Date or the date of the last Policy reinstatement (whichever is later), the Insured passes away by suicide; or**
- 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 the Policy.**

**If the Insured passes away as a result of any of the abovementioned reasons, We will terminate the Policy. In this case, We will not refund any Premium that has been paid to Us, and We will only pay the Cash Value (if any).**

**RISKS ASSOCIATED WITH THIS PRODUCT**

- 1. Economic and political condition change risk**  
Risk associated with changes in economic conditions, political policies, laws, and government regulations related to investment and business, both domestically and internationally.
- 2. Operational Risk**  
Risk arising from inadequate/failing internal processes, or from employee behaviour and operational systems or from external events that may impact the company's operational activities.
- 3. Credit risk**  
Risk associated with Our ability to pay its obligations to You. We continue to maintain our performance to exceed the minimum capital adequacy requirements set by the government.
- 4. Exclusion risk**  
Risk associated with the terms where We are unable to provide Insurance Benefits as stated in the exclusion terms of the Policy.

**POLICY AMENDMENT**

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

- Your name (who are not the Insured) who has an insurable interest in the Insured in the Policy/insurance;
- Your and/or the Insured's address;
- Name of the Beneficiary, as long as (i) the Insured is alive and the Policy is still effective; and (ii) the new Beneficiary has an insurable interest in this Policy/insurance;

- Premium payment method (for regular Premium payment); and/or
- 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**

1. For Single Basic Premium: Policy Effective Date; or
2. For Regular Basic Premium: 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.

**APPLICABLE FEES (OTHER THAN PREMIUM)**

Stamp duty fee will be imposed on You for the first Premium payment only.

**COMPLAINT PROCEDURE & 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 Your 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. In the event that there is no agreement on the outcome of the complaint follow-up as mentioned in point (1), You may submit a complaint to OJK for complaint handling in accordance with OJK's authority or 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 interested party regarding the Policy, the dispute shall first be resolved through amicable discussions to reach a consensus.
  - b. In the event that the dispute mentioned in point (2.a) cannot be resolved and no agreement is reached, We and You may settle the dispute outside of court or through a court of competent jurisdiction.
  - c. Alternative dispute resolution as referred to in point (2.b) 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.

## Simulation (product illustration)

Insured Name	: Toni
Age	: 40 years old
Gender	: Male
Occupation class	: 1
<b>DETAILS OF PREMIUM &amp; INSURANCE BENEFIT</b>	
Single Basic Premium	: Rp 1,609,850,000
Stamp duty	: Rp 20,000
Total Premium	: Rp 1,609,870,000
Death Benefit	: Rp 5,000,000,000
- Total Death Benefit in Policy Year 1-5	: Rp 6,000,000,000
- Total Death Benefit in Policy Year 6-10	: Rp 7,000,000,000
- Total Death Benefit in Policy Year 11-15	: Rp 8,000,000,000
- Total Death Benefit in Policy Year 16-20	: Rp 9,000,000,000
- Total Death Benefit in Policy Year 21-25	: Rp 10,000,000,000
- Total Death Benefit in Policy Year 26-30	: Rp 11,000,000,000
- Total Death Benefit in Policy Year 31-35	: Rp 12,000,000,000
- Total Death Benefit in Policy Year 36-40	: Rp 13,000,000,000
- Total Death Benefit in Policy Year 41-45	: Rp 14,000,000,000
- Total Death Benefit in Policy Year 46-50	: Rp 15,000,000,000
- Total Death Benefit in Policy Year 51 onwards	: Rp 15,000,000,000
Maturity Benefit	

Insurance needs:

★ Planning of accruing legacy for the future welfare of family.



### Illustration of Death Benefit and Maturity Benefit from the Premium paid (in Rupiah)

Policy Year	Age of Insured	Total Premium	Accrued Premium	Cash Value	Maturity Benefit	Death Benefit		
						Sum Assured for Basic Insurance	Sum Assured Booster Benefit*	Total Death Benefit
						End of Policy Year		
1	41	1,609,850,000	1,609,850,000	908,300,000	-	5,000,000,000	-	5,000,000,000
2	42	-	1,609,850,000	967,700,000	-	5,000,000,000	-	5,000,000,000
3	43	-	1,609,850,000	1,030,700,000	-	5,000,000,000	-	5,000,000,000
6	44	-	1,609,850,000	1,097,550,000	-	5,000,000,000	-	5,000,000,000
5	45	-	1,609,850,000	1,168,350,000	-	5,000,000,000	-	5,000,000,000
6	46	-	1,609,850,000	1,240,450,000	-	5,000,000,000	1,000,000,000	6,000,000,000
7	47	-	1,609,850,000	1,316,450,000	-	5,000,000,000	-	6,000,000,000
8	48	-	1,609,850,000	1,396,550,000	-	5,000,000,000	-	6,000,000,000
9	49	-	1,609,850,000	1,481,100,000	-	5,000,000,000	-	6,000,000,000
10	50	-	1,609,850,000	1,570,350,000	-	5,000,000,000	-	6,000,000,000
11	51	-	1,609,850,000	1,659,600,000	-	5,000,000,000	2,000,000,000	7,000,000,000
12	52	-	1,609,850,000	1,753,450,000	-	5,000,000,000	-	7,000,000,000
13	53	-	1,609,850,000	1,852,100,000	-	5,000,000,000	-	7,000,000,000
14	54	-	1,609,850,000	1,955,800,000	-	5,000,000,000	-	7,000,000,000
15	55	-	1,609,850,000	2,064,950,000	-	5,000,000,000	-	7,000,000,000
16	56	-	1,609,850,000	2,172,300,000	-	5,000,000,000	3,000,000,000	8,000,000,000
17	57	-	1,609,850,000	2,285,150,000	-	5,000,000,000	-	8,000,000,000
18	58	-	1,609,850,000	2,404,600,000	-	5,000,000,000	-	8,000,000,000
19	59	-	1,609,850,000	2,531,850,000	-	5,000,000,000	-	8,000,000,000
20	60	-	1,609,850,000	2,668,100,000	-	5,000,000,000	-	8,000,000,000

\*Sum Assured Booster Benefit will only be given every 5th (fifth) Policy Year after the Policy Effective Date with a maximum limit of 200% (two hundred percent) of Sum Assured for Basic Insurance. The Sum Assured Booster Benefit is given at the beginning of the relevant Policy Year (6th, 11th, 16th Policy Year and so on), as specified in the table.

**Note:**

- (1) The aforementioned Cash Value is the Cash Value available at the **end of each Policy Year**. If the Policy is surrendered prior to the end of the Policy Year, the Cash Value amount shall be calculated on a pro rata basis.
- (2) The Cash Value amount to be received will be reduced by any outstanding Premium, automatic loans (if this feature or benefit is available under the Policy) and other fees in accordance with the Policy terms.
- (3) The value or amount specified in the table above is not cumulative and instead constitutes the value or amount available or provided in a Policy Year, in accordance with the terms and conditions of the Policy.

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

## Simulation (product illustration)

Insured Name : Toni  
 Age : 40 years old  
 Gender : Male  
 Occupation class : 1

**DETAILS OF PREMIUM & INSURANCE BENEFIT**

Single Basic Premium : Rp 1,609,850,000  
 Stamp duty : Rp 20,000  
 Total Premium : Rp 1,609,870,000

Death Benefit : Rp 5,000,000,000

- Total Death Benefit in Policy Year 1-5 : Rp 6,000,000,000
- Total Death Benefit in Policy Year 6-10 : Rp 7,000,000,000
- Total Death Benefit in Policy Year 11-15 : Rp 8,000,000,000
- Total Death Benefit in Policy Year 16-20 : Rp 9,000,000,000
- Total Death Benefit in Policy Year 21-25 : Rp 10,000,000,000
- Total Death Benefit in Policy Year 26-30 : Rp 11,000,000,000
- Total Death Benefit in Policy Year 31-35 : Rp 12,000,000,000
- Total Death Benefit in Policy Year 36-40 : Rp 13,000,000,000
- Total Death Benefit in Policy Year 41-45 : Rp 14,000,000,000
- Total Death Benefit in Policy Year 46-50 : Rp 15,000,000,000
- Total Death Benefit in Policy Year 51 onwards : Rp 15,000,000,000

Maturity Benefit

Insurance needs:

★ Planning of accruing legacy for the future welfare of family.



### Illustration of Death Benefit and Maturity Benefit from the Premium paid (in Rupiah)

Policy Year	Age of Insured	Total Premium	Accrued Premium	Cash Value	Maturity Benefit	Death Benefit		
						Sum Assured for Basic Insurance	Sum Assured Booster Benefit*	Total Death Benefit
						End of Policy Year		
						Start of Policy Year		
21	61	-	1,609,850,000	2,804,500,000	-	5,000,000,000	4,000,000,000	9,000,000,000
22	62	-	1,609,850,000	2,950,950,000	-	5,000,000,000	-	9,000,000,000
23	63	-	1,609,850,000	3,108,600,000	-	5,000,000,000	-	9,000,000,000
24	64	-	1,609,850,000	3,278,200,000	-	5,000,000,000	-	9,000,000,000
25	65	-	1,609,850,000	3,460,500,000	-	5,000,000,000	-	9,000,000,000
26	66	-	1,609,850,000	3,644,800,000	-	5,000,000,000	5,000,000,000	10,000,000,000
27	67	-	1,609,850,000	3,841,700,000	-	5,000,000,000	-	10,000,000,000
28	68	-	1,609,850,000	4,052,100,000	-	5,000,000,000	-	10,000,000,000
29	69	-	1,609,850,000	4,277,050,000	-	5,000,000,000	-	10,000,000,000
30	70	-	1,609,850,000	4,517,650,000	-	5,000,000,000	-	10,000,000,000
31	71	-	1,609,850,000	4,760,800,000	-	5,000,000,000	6,000,000,000	11,000,000,000
32	72	-	1,609,850,000	5,020,500,000	-	5,000,000,000	-	11,000,000,000
33	73	-	1,609,850,000	5,298,450,000	-	5,000,000,000	-	11,000,000,000
34	74	-	1,609,850,000	5,596,200,000	-	5,000,000,000	-	11,000,000,000
35	75	-	1,609,850,000	5,915,750,000	-	5,000,000,000	-	11,000,000,000
36	76	-	1,609,850,000	6,239,000,000	-	5,000,000,000	7,000,000,000	12,000,000,000
37	77	-	1,609,850,000	6,573,850,000	-	5,000,000,000	-	12,000,000,000
38	78	-	1,609,850,000	6,923,500,000	-	5,000,000,000	-	12,000,000,000
39	79	-	1,609,850,000	7,291,250,000	-	5,000,000,000	-	12,000,000,000
40	80	-	1,609,850,000	7,673,850,000	-	5,000,000,000	-	12,000,000,000

\*Sum Assured Booster Benefit will only be given every 5th (fifth) Policy Year after the Policy Effective Date with a maximum limit of 200% (two hundred percent) of Sum Assured for Basic Insurance. The Sum Assured Booster Benefit is given at the beginning of the relevant Policy Year (6th, 11th, 16th Policy Year and so on), as specified in the table.

**Note:**

- (1) The aforementioned Cash Value is the Cash Value available at the **end of each Policy Year**. If the Policy is surrendered prior to the end of the Policy Year, the Cash Value amount shall be calculated on a pro rata basis.
- (2) The Cash Value amount to be received will be reduced by any outstanding Premium, automatic loans (if this feature or benefit is available under the Policy) and other fees in accordance with the Policy terms.
- (3) The value or amount specified in the table above is not cumulative and instead constitutes the value or amount available or provided in a Policy Year, in accordance with the terms and conditions of the Policy.

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

## Simulation (product illustration)

Insured Name : Toni  
 Age : 40 years old  
 Gender : Male  
 Occupation class : 1  
**DETAILS OF PREMIUM & INSURANCE BENEFIT**  
 Single Basic Premium : Rp 1,609,850,000  
 Stamp duty : Rp 20,000  
 Total Premium : Rp 1,609,870,000  
**Death Benefit**  
 - Total Death Benefit in Policy Year 1-5 : Rp 5,000,000,000  
 - Total Death Benefit in Policy Year 6-10 : Rp 6,000,000,000  
 - Total Death Benefit in Policy Year 11-15 : Rp 7,000,000,000  
 - Total Death Benefit in Policy Year 16-20 : Rp 8,000,000,000  
 - Total Death Benefit in Policy Year 21-25 : Rp 9,000,000,000  
 - Total Death Benefit in Policy Year 26-30 : Rp 10,000,000,000  
 - Total Death Benefit in Policy Year 31-35 : Rp 11,000,000,000  
 - Total Death Benefit in Policy Year 36-40 : Rp 12,000,000,000  
 - Total Death Benefit in Policy Year 41-45 : Rp 13,000,000,000  
 - Total Death Benefit in Policy Year 46-50 : Rp 14,000,000,000  
 - Total Death Benefit in Policy Year 51 onwards : Rp 15,000,000,000  
 Maturity Benefit : Rp 15,000,000,000

Insurance needs:

★ Planning of accruing legacy for the future welfare of family.



### Illustration of Death Benefit and Maturity Benefit from the Premium paid (in Rupiah)

Policy Year	Age of Insured	Total Premium	Accrued Premium	Cash Value	Maturity Benefit	Death Benefit		
						Sum Assured for Basic Insurance	Sum Assured Booster Benefit*	Total Death Benefit
						End of Policy Year		
						Start of Policy Year		
41	81	-	1,609,850,000	8,020,400,000	-	5,000,000,000	8,000,000,000	13,000,000,000
42	82	-	1,609,850,000	8,362,550,000	-	5,000,000,000	-	13,000,000,000
43	83	-	1,609,850,000	8,698,600,000	-	5,000,000,000	-	13,000,000,000
44	84	-	1,609,850,000	9,024,300,000	-	5,000,000,000	-	13,000,000,000
45	85	-	1,609,850,000	9,362,700,000	-	5,000,000,000	-	13,000,000,000
46	86	-	1,609,850,000	9,621,050,000	-	5,000,000,000	9,000,000,000	14,000,000,000
47	87	-	1,609,850,000	9,886,100,000	-	5,000,000,000	-	14,000,000,000
48	88	-	1,609,850,000	10,162,300,000	-	5,000,000,000	-	14,000,000,000
49	89	-	1,609,850,000	10,457,350,000	-	5,000,000,000	-	14,000,000,000
50	90	-	1,609,850,000	10,783,000,000	-	5,000,000,000	-	14,000,000,000
51	91	-	1,609,850,000	10,963,250,000	-	5,000,000,000	10,000,000,000	15,000,000,000
52	92	-	1,609,850,000	11,144,950,000	-	5,000,000,000	-	15,000,000,000
53	93	-	1,609,850,000	11,330,950,000	-	5,000,000,000	-	15,000,000,000
54	94	-	1,609,850,000	11,526,900,000	-	5,000,000,000	-	15,000,000,000
55	95	-	1,609,850,000	11,741,700,000	-	5,000,000,000	-	15,000,000,000
56	96	-	1,609,850,000	11,990,150,000	-	5,000,000,000	-	15,000,000,000
57	97	-	1,609,850,000	12,305,050,000	-	5,000,000,000	-	15,000,000,000
58	98	-	1,609,850,000	12,726,800,000	-	5,000,000,000	-	15,000,000,000
59	99	-	1,609,850,000	13,330,250,000	-	5,000,000,000	-	15,000,000,000
60	100	-	1,609,850,000	-	15,000,000,000	5,000,000,000	-	15,000,000,000

\*Sum Assured Booster Benefit will only be given every 5th (fifth) Policy Year after the Policy Effective Date with a maximum limit of 200% (two hundred percent) of Sum Assured for Basic Insurance. The Sum Assured Booster Benefit is given at the beginning of the relevant Policy Year (6th, 11th, 16th Policy Year and so on), as specified in the table.

**Note:**

- (1) The aforementioned Cash Value is the Cash Value available at the end of each Policy Year. If the Policy is surrendered prior to the end of the Policy Year, the Cash Value amount shall be calculated on a pro rata basis.
- (2) The Cash Value amount to be received will be reduced by any outstanding Premium, automatic loans (if this feature or benefit is available under the Policy) and other fees in accordance with the Policy terms.
- (3) The value or amount specified in the table above is not cumulative and instead constitutes the value or amount available or provided in a Policy Year, in accordance with the terms and conditions of the Policy.

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

## Benefit Illustration



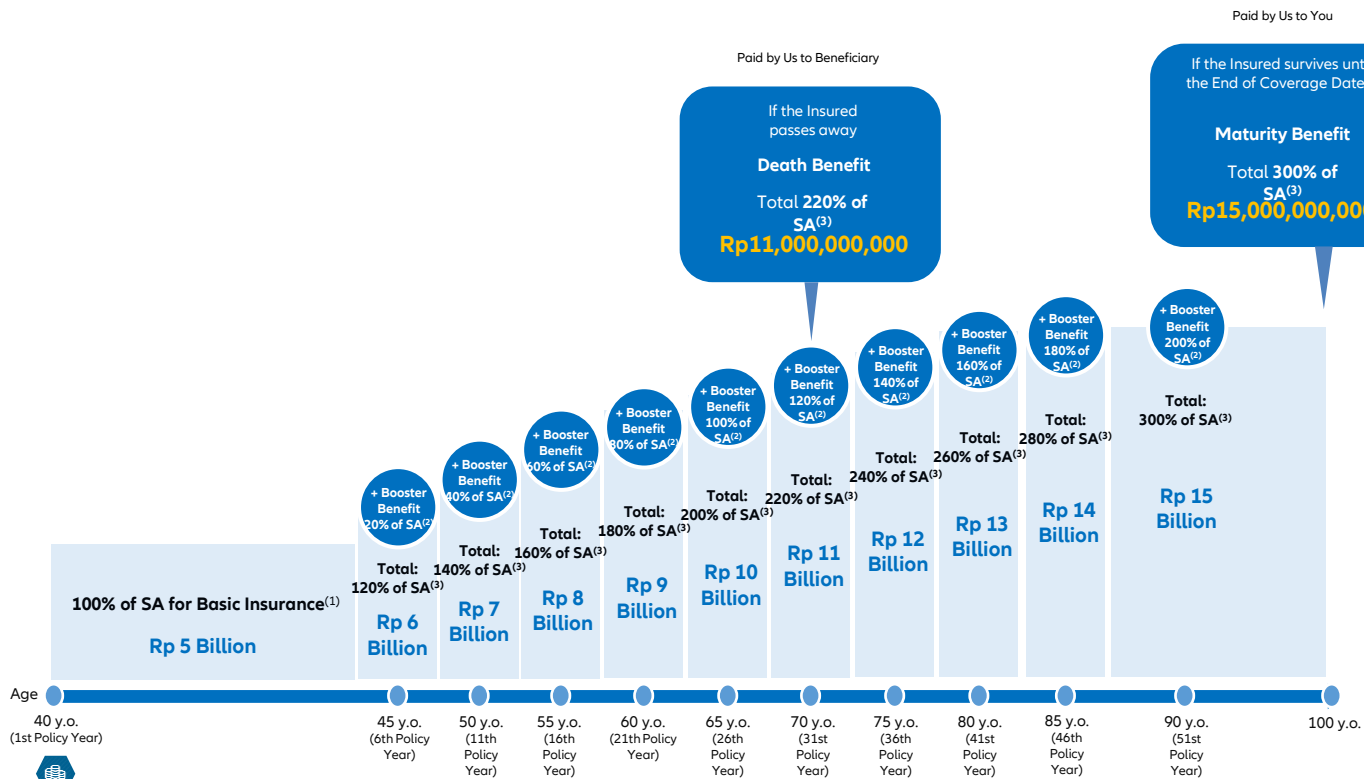
**Toni (Policyholder & Insured):**  
Male, 40 years old.

**Insurance Period:**  
Until 100 years old.

**Sum Assured (SA) for Basic Insurance<sup>(1)</sup>:**  
Rp5,000,000,000

**Single Basic Premium:**  
Rp1,609,850,000

**Insurance needs:**  
Planning of accruing legacy for the future welfare of family.



For Single Basic Premium

**Note:**

- (1) Sum Assured for Basic Insurance as specified in Policy Data or Endorsement (if any).
- (2) Sum Assured Booster Benefit is an additional 20% (twenty percent) of the Sum Assured for Basic Insurance (as stated in the Policy Data), which will be provided by Us every 5 (five) Policy Years after the Policy Effective Date. Information on Sum Assured Booster Benefit and Death Benefit amount provided by Us can be found in Policy Data.
- (3) Total Sum Assured for Basic Insurance plus Sum Assured Booster Benefit.
- (4) End of Coverage Date as specified in the Policy Data.

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

## Benefit Illustration



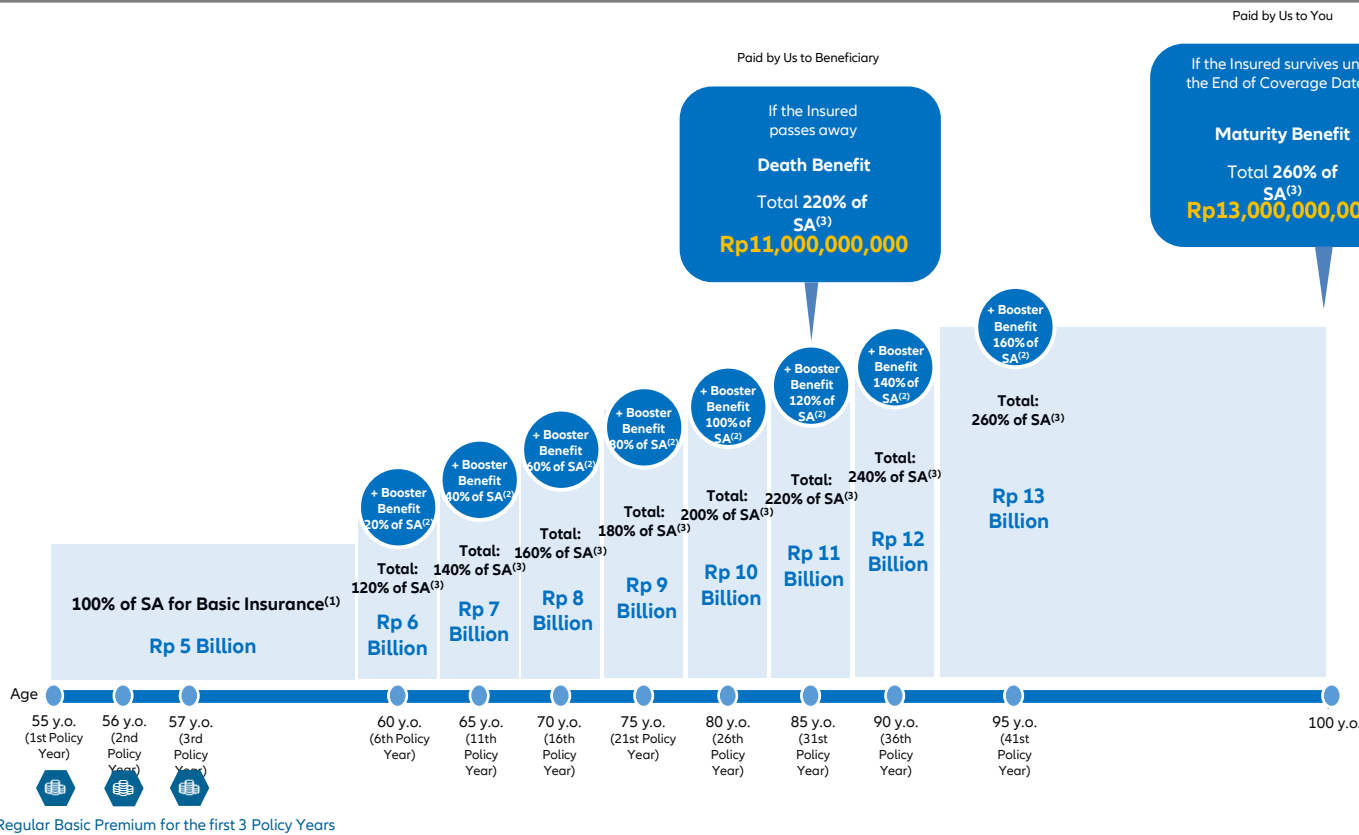
**Roni (Policyholder & Insured):**  
Male, 55 years old.

**Insurance Period:**  
Until 100 Years Old.

**Sum Assured (SA) for Basic Insurance<sup>(1)</sup>:**  
Rp5,000,000,000

**Regular Basic Premium for the first 3 Policy Years:**  
Rp1,125,000,000  
*(total annual Regular Basic Premium for the first 3 Policy Years: Rp3,375,000,000).*

**Insurance needs:**  
Planning of accruing legacy for the future welfare of family.



**Note:**

- (1) Sum Assured for Basic Insurance as specified in Policy Data or Endorsement (if any).
- (2) Sum Assured Booster Benefit is an additional 20% (twenty percent) of the Sum Assured for Basic Insurance (as stated in the Policy Data), which will be provided by Us every 5 (five) Policy Years after the Policy Effective Date. Information on Sum Assured Booster Benefit and Death Benefit amount provided by Us can be found in Policy Data.
- (3) Total Sum Assured for Basic Insurance plus Sum Assured Booster Benefit.
- (4) End of Coverage Date as specified in the Policy Data.

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

**SERVICE, COMPLAINT & 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. Jendral Sudirman Kav. 29-31  
South Jakarta 12920, Indonesia

**Corporate Number:**

+62 21 2926 8888

**AllianzCare:**

1500 136

**Email:**

[ContactUs@allianz.co.id](mailto:ContactUs@allianz.co.id)

**Website:**

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

**Important notes to consider:**

- PT Bank Maybank Indonesia Tbk is a Bank licenced and supervised by the Financial Services Authority (Otoritas Jasa Keuangan) & Bank Indonesia.
- PT Asuransi Allianz Life Indonesia is licensed and supervised by the Indonesian Financial Services Authority (Otoritas Jasa Keuangan), and its Marketing Personnel is licensed by the Indonesian Life Insurance Association (Asosiasi Asuransi Jiwa Indonesia).
- Premium paid includes the commission for the Bank.
- A comprehensive explanation of insurance coverage may 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 inform You of any amendment to the provisions as set out in the 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 amendments are made by Us in an effort to comply with applicable laws and regulations.
- **My Protection Future** is an insurance product issued by PT Asuransi Allianz Life Indonesia. The Bank only acts as a referrer for **My Protection Future**. **My Protection Future** is not a product of the Bank 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. **My Protection Future** is not insured by the Bank and its affiliates and is not insured by the Government of the Republic of Indonesia or Deposit Insurance Corporation ("LPS"). The use of the name, logo and other indication of the Bank in the General Summary of Product and Service Information (RIPLAY) shall not be construed as the insurance product being a product of the Bank.
- You must carefully read and understand this General Summary of Product and Service Information (RIPLAY) before agreeing to purchase for the product and you may ask the Marketing Personnel about any matters related to this General Summary of Product and Service Information (RIPLAY).
- This General Summary of Product and Service Information (RIPLAY) does not constitute a contract or insurance agreement between PT Asuransi Allianz Life Indonesia and the customer, and therefore it does not bind PT Asuransi Allianz Life Indonesia/customer. Customers are fully bound by the terms of the Policy.
- This General Summary of Product and Service Information (RIPLAY) is for general information purposes only. Full terms and conditions of **My Protection Future** are set out in the Policy. For more 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 benefit to customers, but they may not necessarily cater to Your specific needs. If you are still unsure on whether or not this product is suitable for You, we recommend that You contact Your Marketing Personnel.
- We reserve the right to reject Your Policy application if it fails to meet the requirements or to comply with 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.**