

GENERAL SUMMARY OF PRODUCT AND SERVICE INFORMATION (RIPLAY)

PT Asuransi Allianz Life Syariah Indonesia

**MYPROTECTION
BIJAK II**

MyProtection Bijak II is a Sharia-based life insurance product with Regular Contribution that provides a combination of life protection along with investment opportunities in various Sub-funds according to your needs.

Product Name**MyProtection Bijak II****Product Type****Unit-Linked PAYDI Individual Insurance****Product****Operator Name****PT Asuransi Allianz Life Syariah 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 Representatives before deciding to purchase this Policy. "We/Our/Us" (*Kami*) refer to PT Asuransi Allianz Life Syariah Indonesia. "You/Your" (*Anda*) refers to the prospective Participant.

What are the Benefits provided by this product?**Death Benefit**

If the Insured Party dies during the Insurance Period, We shall pay the Death Benefit to the Beneficiary in the amount of the Sum Assured stated in the Policy Data or Endorsement, if any, plus investment benefit in the form of the Investment Value balance under the Policy until the date of the approval of the Death Benefit claim.

**Investment Benefit**

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

- in the event that the Insured Party dies during the Insurance Period, the Beneficiary; or
- in the event that the Insured Party survives until the end of the Insurance Period, the Participant; or
- in the event that the Participant's Policy is cancelled, where there is Investment Value remaining after deducting Policy Surrender *Ujrah* (if applicable) and other obligations (if any), the Participant.

**Maturity Benefit**

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

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

Contribution Allocation

The Contribution paid by the Participant or the Contribution Payor (as the case may be) shall be allocated as Investment Fund in accordance with the following provisions:

- Regular Basic Contribution shall be fully allocated as Investment Fund to add to the Regular Basic Contribution Investment Value.
- Regular Top-Up Contribution and Single Top-Up Contribution shall be allocated as Investment Fund to add to the Top-Up Contribution Investment Value amounting to 95% of the Regular Top-Up Contribution and/or Single Top-Up Contribution.
- The Contribution allocation terms set out above shall be subject to the Policy General Terms.

**PT Asuransi Allianz Life Syariah
Indonesia****MYPROTECTION
BIJAK II**

Protection to help realise Your and Your family's dreams

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Summary of the Data

Including the characteristics and effective period of the product.

• **Entry Age:**

Insured Party:

1 month – 70 years old (nearest birthday).

Participant:

18 years old – no maximum Age (nearest birthday)

• **Currency**

Rupiah.

• **Insurance Period**

Until the Insured Party reaches the Age of 100.

• **Contribution Payment Period**

Until the Insured Party reaches the Age of 99.

• **Contribution Payment Method**

The scheme for paying the Contribution is by regular Contributions (annually, semi-annually, quarterly, and monthly)

• **Contribution Terms**

• **Regular Basic Contribution**

Minimum

Annual : Rp24,000,000

Semi-Annual : Rp12,000,000

Quarterly : Rp6,000,000

Monthly : Rp2,000,000

Maximum:

Based on the underwriting decision.

The amount of Regular Basic Contribution may not be changed (increased/decreased).

• **Regular Top-Up Contribution**

Minimum

Annual : Rp3,000,000

Semi-Annual : Rp1,500,000

Quarterly : Rp750,000

Monthly : Rp250,000

Maximum:

3x of the Regular Basic Contribution

• **Single Top-Up Contribution**

Minimum:

Rp1,000,000

Maximum:

No maximum amount. (amount exceeding Rp2,000,000,000 is subject to financial underwriting).

• **Sum Assured**

Minimum:

In accordance with the minimum multiplier factor for Sum Assured.

Maximum:

In accordance with the maximum multiplier factor for Sum Assured.

Maximum Sum Assured for children (up to the Age of 17):

Rp3,000,000,000.

Sub-fund Options

Risk Level	Sub-fund Option	Investment Strategy				Ujrah (1)	
		Money Market Sharia Instruments	Fixed Income Sharia Instruments	Sharia Stocks	Allocation of Sharia Instruments		
					In Indonesia	Offshore	
2.	Allianz Sharia Rupiah Fixed Income Class B Fund	0-20%	80-100%	0%	100%	-	2%
2.	Allianz Sharia Rupiah Balanced Class B Fund	25-50%		50-75%	100%	-	2%
4.	Allianz Sharia Rupiah Equity Class B Fund	0-20%	0%	80-100%	100%	-	2%

1. Conservative 2. Moderate 3. Moderately Aggressive 4. Aggressive

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

- Money Market Sharia Instruments : Sharia Deposits, sharia SBI, sharia SPN, and/or sharia bond with a maturity of less than 1 year.
- Fixed Income Sharia Instruments : Government sharia bond, corporate sharia bond.
- Sharia Stocks : Direct investment in Sharia stocks.

Utilisation of Investment Value

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

- a. Regular Basic Contribution Investment Value** shall be utilised to pay the Insurance Charge for the Basic Insurance product and Insurance Charge for Riders (whether purchased simultaneously with the Basic Insurance product or thereafter) under the Policy as well as other *Ujrah* to Us to ensure continued risk protection under Basic Insurance and Riders, particularly in situations where the Participant is unable to make regular Contribution payments as agreed upon under the Policy; and/or
- b. Top-Up Contribution Investment Value*** shall be utilised to pay any outstanding Regular Basic Contribution**** until the end of the Grace Period to ensure the Policy remains active. The Top-Up Contribution Investment Value deducted by the amount of the Regular Basic Contribution shall then be utilised and allocated by Us in accordance with the provisions of the Policy (including but not limited to payment of *Ujrah* as specified in the Policy).
- c. Payment of benefits associated with investments to You, 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 payments mentioned in points a and b.

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

Investment Value = Unit Price x Units

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 Units held within that Sub-fund.
- Unit: Investment Unit at a designated fraction determined by Us.

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

*****Top-Up Contribution Investment Value** means the value of the total Regular Top-Up Contribution Unit**** and Single Top-Up Contribution

Unit**** that have accrued under this Policy based on the Unit Price at a certain point in time.

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

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

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

Aqd

1. Tabarru' Aqd

Grant aqd in the form of remittance of Tabarru' Charge from the Participant into Tabarru' Fund for the purpose of mutual assistance between Participants as stipulated in the Policy, which is not commercial with respect to its nature and purposes.

2. Wakalah bil Ujrah Aqd

Aqd between Participants and the Operator authorising the Operator, as the representative of the Participants, to manage (i) Sharia Life Insurance, including the administration, underwriting, claims payment, marketing and investment of Tabarru' Fund; and (ii) the Participants' investment funds, each in accordance with the power and authority being granted and other provisions as stipulated by the Operator, and with compensation in the form of Ujrah.

Underwriting Surplus

- In the event of an Underwriting Surplus for Tabarru' Fund, the Operator shall distribute the Underwriting Surplus as follows: 20% (twenty per cent) of the Underwriting Surplus is allocated into Tabarru' Fund, 60% (sixty per cent) of the Underwriting Surplus is distributed to entitled Participants, and 20% (twenty per cent) of the Underwriting Surplus shall be given to the Operator.

a Notwithstanding other provisions under the applicable laws and regulations, the Operator shall distribute Underwriting Surplus to entitled Participants under the following conditions:

- The Policy remains in effect on 31 December of the current financial year and the date of distribution of the Underwriting Surplus.
- The Policy, as of 31 December for the current financial year, has been effective for at least 12 (twelve) months.
- There are no claims (including claims for Insurance Benefit under any Rider) paid by the Operator to the Participant, the Insured Party and/or the Beneficiary (as the case may be in accordance with the provisions of the Policy) until 31 December of the current financial year.

b Underwriting Surplus to entitled Participants is distributed in the form of additional Units into the Participant's Regular Basic Contribution Investment Value in accordance with the Participant's selected Sub-fund last recorded in the Operator's system with reference to the Unit Price at the time of the Underwriting Surplus distribution by the Operator.

- Underwriting Surplus that would have been distributed to the Participants shall be deposited into Tabarru' Fund in the event that:
 - At the time of Underwriting Surplus distribution, the Policy is inactive, cancelled, terminated or expired; or
 - The Participants do not meet the requirements as set out in point 1.a; or
 - There is Qardh that has not been fully repaid to the Operator from Tabarru' Fund; or
 - The Underwriting Surplus distribution may result in the solvency level of Tabarru' Fund being incompliant with the provisions of the applicable laws and regulations.
- The calculation and distribution of the Underwriting Surplus will be carried out by the Operator, the calculation and distribution of which shall be final and binding to the Participant.

Sub-fund Performance

Data per December 2022

Sharia Sub-fund	5 Years	Since Launch*
Allianz Syariah Rupiah Fixed Income Class B Fund	Data on performance is unavailable	
Allianz Syariah Rupiah Balanced Class B Fund	Data on performance is unavailable	
Allianz Syariah Rupiah Equity Class B Fund	Data on performance is unavailable	

*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.

Industry Sector Sub-fund

Sharia Sub-fund	Sharia Industry Sector
Allianz Syariah Rupiah Fixed Income Class B Fund	Government <i>sharia bond</i> and corporate <i>sharia bond</i> that adhere to Sharia principles with a minimum national rating of AA- from a rating agency.
Allianz Syariah Rupiah Balanced Class B Fund	Stocks investment may be made in all shares listed in the Sharia Securities List based on OJK's decision, and <i>sharia bond</i> investment may be made in government <i>sharia bond</i> and corporate <i>sharia bond</i> that adhere to Sharia principles with a minimum national rating of AA- from a rating agency.
Allianz Syariah Rupiah Equity Class B Fund	Investments may be made in all shares listed in the Sharia Securities List based on OJK's decision.

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

Rider Options

- Critical Illness Sum Assured (**Critical Illness 100 Sharia (100 critical illness conditions)**, **Critical Illness Plus Sharia (49 types of critical illness)**, **Critical Illness Accelerated Sharia (49 types of critical illness)**).
- Accidental death & disablement compensation (**ADDB Sharia**).
- Total permanent disability compensation due to illness/accident, with options as follows:
 - Does not reduce the Basic Life Sum Assured amount (**TPD Sharia**).
 - Reduces the Basic Life Sum Assured amount (**TPD Accelerated Sharia**).
- Contribution Payment by Us if the Contribution Payor or their Spouse:
 - Dies (**Payor Protection Sharia, Spouse Payor Protection Sharia**).
 - Is diagnosed with a critical illness/suffers a total permanent disability (**Payor Benefit Sharia, Spouse Payor Benefit Sharia**).

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5. Daily cash benefit for inpatient care & surgery at hospitals (**Flexicare Family Sharia**).
6. Reimbursement of hospital bills (**AlliSya Hospital & Surgical Care +**).
7. Medical Assistance Services (**Medical Assistance**).

Note:

In the event that You request to Us a waiver of the elimination period and/or waiting period (as the case may be) for the selected riders ("Additional Request"), You, the prospective Insured Party, prospective Contribution Payor and/or prospective Spouse of the Contribution Payor (as the case may be) must meet additional requirements which We shall determine under Our underwriting policy. We shall be entitled to reject Additional Requests submitted if You, the prospective Insured Party, prospective Contribution Payor and/or prospective Spouse of the Contribution Payor (as the case may be) do not meet Our underwriting policy requirements.

Information on Waiting Period/Elimination Period

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

However, in the event that the Participant 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 any), 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 related to the available Sub-fund options include but not limited to:

1. Participation Unit Price decline risk

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

2. Stock or sharia bond market risk

Fluctuations in stock or *sharia bond* prices as investment asset instruments may be influenced by the performance of the stock or *sharia bond*-issuing companies which may impact the performance of the managed funds.

3. Liquidity risk

The withdrawal/surrender value depends on the liquidity of the portfolio and the amount of funds being withdrawn. If at the same time a significant number or all Unit holders request a withdrawal and there is a lack of liquidity in the market, it may result in a decrease in the Net Asset Value because securities in the portfolio need to be sold in large quantities simultaneously, leading to a decline in the value of the securities in the portfolio.

4. Economic and political condition change risk

Changes in taxation, economic conditions and political situations in Indonesia may affect the performance of companies, whether listed on the stock exchange or those issuing money market instruments and *sharia bond*, indirectly affecting the performance of the value of the securities held by the managed funds that are issued by such companies.

5. Cancellation risk

If the Participant sells/disburses/liquidates the product before the maturity date, they shall receive the Investment Value calculated based on the prevailing Unit price after deducting other *Ujrah*.

6. Default risk

Risk in the event that the issuer of notes or *sharia bond* fails to meet its obligations to repay the notes or *sharia bond* which may affect the performance of the managed fund.

7. Yield rate risk

Rising or falling yield rates may affect the prices of money market instruments and may impact the performance of the managed fund.

8. Counterparty risk

Risk in the event that Our counterparties fail to fulfill 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 (if any), 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 Participant 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 Sharia Life Insurance Application Form (Sharia LIAF).
2. Sign the Personal Summary of Product and Service Information (RIPLAY).

3. Provide photocopies of valid identification documents for Yourself and the Insured Party and any other required documents.

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

Are you allowed to cancel the Policy?

1. You shall be entitled to cancel and return the Policy to Us if You do not agree with the terms and conditions stated therein within 14 (fourteen) calendar days from the date You received Your Policy.
2. Upon cancellation and return of the Policy, We shall refund at least the amount of Contribution that has been paid, minus *Ujrah*, 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 Insurance shall automatically be cancelled from the Policy Effective Date. The deducted *ujrah* include but are not limited to stamp duty, Administration *Ujrah*, medical examination *ujrah* (if any), and pro-rated Insurance Charge.

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 Contribution of Rp120,000,000. Jonas has already made the Contribution payment for the first year to Us. During the Cooling-Off Period, Jonas decides to cancel the Policy. Therefore, Jonas is entitled to a refund of the Contribution amount:

Rp120,000,000 minus *Ujrah*, plus investment gains or minus investment losses (if any).

What are your obligations as a Participant?

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

Provisions regarding Discontinuation of Payment of Regular Basic Contribution

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

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

3. During the Contribution Holiday period, the following provisions shall apply:
 - a. The Operator shall impose a Contribution Holiday *Ujrah* (if applicable) on the Participant and deduct the Regular Basic Contribution Investment Value by the amount of the *Ujrah* payable under this Policy to maintain the Policy in effect (including but not limited to the payment of Acquisition and Supplementary *Ujrah*,

Insurance Charge, Administration *Ujrah* and Contribution Holiday *Ujrah*). The deduction from the Regular Basic Contribution Investment Value shall be made monthly on the *Ujrah* Payment Date; and

- b. In the event that the Regular Basic Contribution Investment Value is insufficient to cover the *Ujrah* during the Contribution Holiday, the Policy shall terminate or be cancelled (even if a balance is still available in the Top-Up Contribution Investment Value).
4. During the Automatic Contribution Payment period, the Top-Up Contribution Investment Value shall be deducted by the amount of the Regular Basic Contribution and shall be utilised and allocated by the Operator in accordance with the provisions under this Policy (including but not limited to the payment of Acquisition and Supplementary *Ujrah*, Insurance Charge and Administration *Ujrah* on each *Ujrah* Payment Date). The Automatic Contribution Payment shall remain effective during the Insurance Period as long as the Contribution Top-Up Investment Value is sufficient to cover the Regular Basic Contribution.
5. If, during or after the Contribution Holiday period, the Participant or the Payor make any subsequent payments of the Regular Basic Contribution, such payments shall be treated as the payment for the next due Regular Basic Contribution. Subsequent payments of the Regular Basic Contribution made during the Contribution Holiday period shall automatically end the Contribution Holiday.
6. If after the Contribution Holiday period, the Regular Basic Contribution remains unpaid in full by the Contribution Due Date and at least within the Grace Period, the Policy shall terminate or be cancelled on the expiration date of the Grace Period.
7. In the event that the Policy terminates or is cancelled in accordance with the provisions of point number 1 and point number 3 b above:
 - a. Upon the Participant's request, the Participant may surrender the Policy and the Operator shall only refund the remaining Investment Value (if any) after deducting the Policy Surrender *Ujrah* and obligations (if any); or
 - b. If the Participant fail to submit a request for Policy surrender after 2 (two) years from the termination or cancellation date of the Policy, the Participant shall be deemed to have surrendered the Policy. In such case, the Operator shall refund the remaining Investment Value (if any) after deducting the Policy Surrender *Ujrah* and any outstanding obligations (if any) to the Participant's last recorded bank account in the Operator's system in

accordance with the Operator's applicable procedures. The Participant must inform the Operator in the event of any changes to that bank account number. The Operator shall not be responsible for any negligence on the Participant's part regarding this matter.

***Contribution Holiday** means the condition in which the Participant or Contribution Payor (as the case may be) fails to make a timely payment of the Regular Basic Contribution until the expiration of the Grace Period, but the Protection remains in effect provided that the Operator shall deduct the *Ujrah* payable under this Policy from the Regular Basic Contribution 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 Special Terms to Us, no later than 60 (sixty) calendar days from the date of the Insured Party's death. The Beneficiary must provide 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. (i) Original Policy and original Policy Data; or (ii) original Policy Data (for You who select electronic/digital Policy).
 - b. Death claim form fully and correctly completed by the Beneficiary.
 - c. Death claim form fully and correctly completed by the attending Doctor of the Insured Party.
 - d. Power of attorney form for the disclosure of medical information and data completed and signed on stamp duty by the Beneficiary.
 - e. Photocopy of the Death Certificate from the relevant Government Institution (excerpt of Death Certificate).
 - f. Photocopy of the Police Report in case of unnatural, unknown or accidental cause of death of the Insured Party, as well as autopsy or post-mortem examination (visum) from a Doctor.
 - g. Statement letter explaining the chronological details of the Insured Party's death prepared thoroughly and correctly and signed by the Beneficiary (if the Insured Party died at home without treatment from a Doctor).
 - h. Photocopy of all medical examination results related to medical procedures, treatments and/or healthcare services received by the Insured Party during their lifetime.
 - i. Notification form for the account number fully and correctly completed by the Beneficiary, and a photocopy of the Beneficiary's bank statement.
 - j. Photocopy of the identification document of the Insured Party (in the form of Birth certificate (children), electronic Identity Card (KTP) for Indonesian citizens (adults), and Passport for foreign citizens (adults)).

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- 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 Party and the Beneficiary.
- m. Other documents (if necessary).

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

*Terms and conditions applicable in accordance with the Policy

How does the Sub-fund Switching process work?

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

How to request a Partial Withdrawal of Investment Value?*

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

- a. Withdrawal form fully and correctly completed by the Participant.
- b. Photocopy of the identification document of the Participant (electronic Identity Card (KTP) for Indonesian citizens and Passport for foreign citizens).
- c. Power of attorney form fully and correctly completed by the Participant (if You request Us to pay the benefit of partial withdrawal of Investment Value to a person other than Yourself).
- d. Photocopy of the identification document of the attorney, in the form of an electronic Identity Card (KTP) for Indonesian citizens (adults), and Passport for foreign citizens (adults) (if You request Us to pay the benefit of partial withdrawal of Investment Value to a person other than Yourself).

- e. Photocopy of supporting documents describing the relationship between the Participant and the attorney (if You request Us to pay the benefit of partial withdrawal of Investment Value to a person other than Yourself).
- f. Other documents (if necessary).

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

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

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

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

How to apply for Maturity Benefit claim?

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

- a. Application form for the payment of the maturity benefit fully and correctly completed by the Participant.
- b. Photocopy of the identification document of the Participant (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 Participant (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 Participant and the attorney (if You request Us to pay the maturity benefit to a person other than Yourself).
- f. Other documents (if necessary).

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

Waqf Feature Option

1. The Participant is entitled to submit an Waqf application for the payment of Sum Assured (including Sum Assured for the Rider, if any) and/or Investment Value to the Operator by meeting the following terms and conditions:
 - a. The Participant, Insured Party and Beneficiary must complete and sign the Waqf Application Form and Waqf Promise (*wa'ad*) and submit the form to the Operator;
 - b. The maximum Sum Assured and Investment Value that are available for *waqf* is (i) 45% of the Sum Assured value (including Sum Assured for Riders, if any)); and (ii) 30% of the balance of the Investment Amount, each at the time the Death Benefit claim is approved by the Operator; and
 - c. The Participant, Insured Party and Beneficiary must comply with all terms and conditions stated in the Waqf Application Form and Waqf Promise (*wa'ad*) or other terms and conditions that will be informed by the Operator and/or the selected *waqf* institution.
2. Upon the death of the Insured Party and approval of the claim for Death Benefit (including Riders (if any) by the Operator:
 - a. The Sum Assured and/or Investment Value being given as *waqf* shall be paid by the Operator to the *waqf* institution selected by the Participant in accordance with the data and/or information last recorded in the Operator's system and in accordance with the applicable procedures of the Operator.
 - b. The Sum Assured received by the Beneficiary is as stated in Sharia LIAF or last recorded in the Operator's system based on the changes submitted by the Participant and approved by the Operator from time to time in accordance with the applicable procedures of the Operator;
 - c. The Investment Value to be received by the Beneficiary is equal to the Investment Value balance (after deducting the amount given as *waqf*). If there is more than 1 (one) Beneficiary, the Investment Value that will be received by each Beneficiary, after being deducted by the amount being given as *waqf*, shall be calculated proportionally according to the percentage of Sum Assured for each Beneficiary specified in Sharia LIAF or last recorded in the Operator's system based on the changes submitted by the Participant and approved by the Operator from time to time in accordance with the applicable procedures of the Operator.

3. Waqf requests (along with any amendments thereto, if any) that have been approved by the Operator shall be included in the Data Policy and/or Endorsement.

Exclusion

A complete explanation of the insurance protection can be found in the Policy. The insurance protection is subject to the Exclusions stated in the Policy, which outline the specific circumstances or events that are not protected 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 Party's death is directly or indirectly caused by the following events:

1. The Insured Party dies by suicide.
2. The Insured Party dies during the Insurance Period as a result of capital punishment by court, or intentionally committing or participating in a criminal act or an attempted criminal act, whether actively or not, or if the Insured Party dies as a result of an insurance fraud committed by a party who possesses or, together with other parties possesses, an insurable interest in this Protection.

Complaint Procedure & Dispute Resolution

1. 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.
2. You/Participant is entitled to lodge a complaint to Us and We shall promptly follow up and resolve the complaint in accordance with the procedures and regulations stipulated by the Indonesian Financial Services Authority.
3. In the event the complaint mentioned in point (1) above cannot be resolved and no agreement is reached, We and You may settle the dispute by alternative dispute resolution outside of court or through a religious court of competent jurisdiction.
4. Alternative dispute resolution as referred to in point (3) shall be conducted by an Alternative Dispute Resolution Institution designated by the Indonesian Financial Services Authority (OJK), including but not limited to the Alternative Dispute Resolution Institution for the Financial Services Sector or other authorised Alternative Dispute Resolution Institutions determined by the OJK from time to time.

Service, Complaint, and Claim Resolution

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

Address:

PT Asuransi Allianz Life Syariah 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 Syariah:
1500 139

Email:
Allianzcaresyariah@allianz.co.id

Website:
www.allianz.co.id

GENERAL SUMMARY OF PRODUCT AND SERVICE INFORMATION (RIPLAY)**Regular Basic Contribution**

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

Regular Top-Up Contribution

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

Single Top-Up Contribution

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

Understand the *Ujrah* Associated with Your Policy

Insurance Charge shall be imposed from the issuance of the Policy by deducting the Regular Basic Contribution Unit each month on the *Ujrah* Payment Date* as long as the Policy is in effect. Insurance Charge shall increase from time to time and depend on: The Sum Assured for Basic Insurance and Riders, if applicable, the Age of the Insured Party from time to time, the sex of the Insured Party, medical condition, occupation and hobbies. Insurance Charge is used to pay (i) *Tabarru'* Charge; and (ii) Risk Management *Ujrah* with the following allocation:

Policy Year	% of Insurance Charge
<i>Tabarru'</i> Charge	50%
Risk Management <i>Ujrah</i>	50%

The allocation for the abovementioned Insurance Charge is subject to change in accordance with the provisions or policies applicable in the Operator. For the avoidance of doubt, the Insurance Charge shall be imposed until the end date of the Insurance Charge payment as specified in the Policy Data.

Ujrah Payment Date: Due date for the payment of *Ujrah*, starting from the Policy Effective Date and every subsequent month.



This *Ujrah* is imposed at 50% of the Insurance Charge payable monthly on the *Ujrah* Payment Date as long as the Policy is in effect.



Amounting to Rp 35,000 (thirty-five thousand Rupiah) and shall be imposed from the issuance of the Policy by deducting the Regular Basic Contribution Unit each month on the *Ujrah* Payment Date as long as the Policy is in effect.



GENERAL SUMMARY OF PRODUCT AND SERVICE INFORMATION (RIPLAY)**Policy Surrender *Ujrah***

This *Ujrah* is calculated by multiplying the Regular Basic Contribution Investment Value by the following factors:

Policy Year	Factor
1	95%
2	85%
3	70%
4	50%
5	30%
6	25%
7	15%
8 and onwards	0%

Policy Surrender *Ujrah* shall not apply to Death Benefit payments.

Withdrawal *Ujrah*

This *Ujrah* is imposed by deducting the Regular Basic Contribution Investment Value using the following formula:

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

Policy Year	Factor
1	Not allowed
2	Not allowed
3	233.33%
4	100%
5	42.6%
6	33.33%
7	17.65%
8 and onwards	0%

This *Ujrah* shall only be imposed if the withdrawal of Investment Value is made from the Regular Basic Contribution Investment Value balance.

This *Ujrah* shall not apply if the withdrawal of Investment Value is made only from the Top-Up Contribution Investment Value balance.

- Minimum Investment Value partial withdrawal:
Rp1,000,000
- Minimum balance in the Regular Basic Contribution Investment Value account after withdrawal:
Rp2,000,000

Fund Switching *Ujrah*

The switching of Investment Value from one Sub-fund to another is free of *Ujrah* for up to 5 (five) times per year, and if carried out more than 5 (five) times, *Ujrah* of 1% (one per cent) of the switched amount shall be imposed with for each transaction by the Participant, with a minimum charge of Rp 100,000 (one hundred thousand Rupiah) per transaction.



Allianz
Syariah

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

GENERAL SUMMARY OF PRODUCT AND SERVICE INFORMATION (RIPLAY)

PT Asuransi Allianz Life Syariah Indonesia

SPECIMEN

GENERAL SUMMARY OF PRODUCT AND SERVICE INFORMATION (RIPLAY)

Investment Fund Management <i>Ujrah</i>	Maximum 2% (two per cent), in accordance with the Your selected Sub-funds which shall be imposed annually on Your Policy.
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Acquisition and Supplementary <i>Ujrah</i>	<p>The Acquisition and Supplementary <i>Ujrah</i> is payable by the Participant from the Policy Effective Date as follows:</p> <p>Acquisition <i>Ujrah</i></p> <p>Acquisition <i>Ujrah</i> for Regular Top-Up Contribution and/or Single Top-Up Contribution is 5% of the Regular Top-Up Contribution and/or Single Top-Up Contribution. Acquisition <i>Ujrah</i> for Regular Top-Up Contribution and/or Single Top-Up Contribution shall be imposed on each payment of Regular Top-Up Contribution and/or Single Top-Up Contribution as long as the Policy is in effect.</p> <p>Supplementary <i>Ujrah</i>:</p> <p>Amounting to 0.417% (zero point four one seven per cent) of the Regular Basic Contribution Investment Value and shall be imposed from the issuance of the Policy by deducting Regular Basic Contribution Unit each month on the <i>Ujrah</i> Payment Date during the first 7 (seven) Policy Years.</p>
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Contribution Holiday <i>Ujrah</i>	<p>This <i>Ujrah</i> shall only be imposed by deducting the Regular Basic Contribution Unit each month on the <i>Ujrah</i> Payment Date. Contribution Holiday <i>Ujrah</i> uses the following formula:</p> <p>Factor x (Administration <i>Ujrah</i> + Supplementary <i>Ujrah</i> + Insurance Charge) under the following factors:</p> <table border="1"> <thead> <tr> <th>Policy Year</th><th>Factor</th></tr> </thead> <tbody> <tr> <td>1</td><td>Ineligible for Contribution Holiday</td></tr> <tr> <td>2</td><td>Ineligible for Contribution Holiday</td></tr> <tr> <td>3</td><td>233.33%</td></tr> <tr> <td>4</td><td>100%</td></tr> <tr> <td>5</td><td>42.86%</td></tr> <tr> <td>6</td><td>33.33%</td></tr> <tr> <td>7</td><td>17.65%</td></tr> <tr> <td>8 and onwards</td><td>0%</td></tr> </tbody> </table>	Policy Year	Factor	1	Ineligible for Contribution Holiday	2	Ineligible for Contribution Holiday	3	233.33%	4	100%	5	42.86%	6	33.33%	7	17.65%	8 and onwards	0%
Policy Year	Factor																		
1	Ineligible for Contribution Holiday																		
2	Ineligible for Contribution Holiday																		
3	233.33%																		
4	100%																		
5	42.86%																		
6	33.33%																		
7	17.65%																		
8 and onwards	0%																		

Important Notes:

- PT Bank Maybank Indonesia Tbk is a licensed bank regulated by the Indonesian Financial Services Authority.
- PT Asuransi Allianz Life Syariah Indonesia is a licensed insurance company regulated by the Indonesian Financial Services Authority, and its Marketing Representatives hold licenses from the Indonesian Life Insurance Association and Sharia Insurance Association.
- A comprehensive explanation of insurance protection may be found in the Policy. The insurance protection shall be subject to the Policy Exclusions, which outline the specific circumstances or events that are not protected by the Policy.
- MyProtection Bijak II is an insurance product issued by PT Asuransi Allianz Life Syariah Indonesia. PT Bank Maybank Indonesia Tbk ("Bank") only acts as a referrer for MyProtection Bijak II. MyProtection Bijak 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 Syariah Indonesia. MyProtection Bijak II is not guaranteed by the Bank or its affiliates and is not covered by the Indonesian Government's guarantee programme or the Deposit Insurance Agency ("LPS"). The management of the MyProtection Bijak II Investment Fund shall be the responsibility of PT Asuransi Allianz Life Syariah Indonesia and/or the Investment Manager appointed by PT Asuransi Allianz Life Syariah 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 Contribution throughout the Policy term. To enhance the investment value at any time, it is recommended that you make additional payments as Top-Up Contribution. The returns on the Investment Fund shall not be guaranteed by the Operator.
- We shall inform You of any changes to the provisions 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 Contribution paid includes the commission for the Bank.
- This General Summary of Product and Service Information (RIPLAY) is for general information purposes only. For more detailed information, please contact us or your Marketing Representative, or visit our website at www.allianz.co.id. All our products are designed to provide benefits to customers, but they may not necessarily meet your specific needs. If you are still unsure whether this product suits your needs, we recommend that you contact Your Marketing Representative. Purchasing insurance products is a long-term commitment. If you decide to terminate it prematurely, the value of the Units you receive may be smaller than the Contribution you have paid.

Simulation (Product Illustration)

Assumed Investment Rate per Year:

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

Insured Party Name	: Jonas
Age	: 30 years old
Gender	: Male
Employment Class	: 1
Selected Sub-fund	: Allianz Syariah Rupiah Equity Class B Fund
CONTRIBUTION DETAILS	
Regular Basic Contribution	: Rp40,000,000
Regular Top-Up Contribution	: Rp80,000,000
Total Contribution	: Rp120,000,000
Death Benefit	: Rp1,000,000,000

Financial plan needs:

Protection of wealth development

Contribution: Rp120,000,000
(Regular Basic Contribution Rp40,000,000 + Regular Top-Up Contribution Rp80,000,000)



Investment Value Projection Table from Paid Contributions (in thousands of Rupiah)

End of Year	Age	Contribution Paid	Top-Up Addition	Partial Withdrawal	Investment Value Assumption after Partial Withdrawal				Death Benefit Assumption			
					-1.00%	0.00%	5.00%	10.00%	-1.00%	0.00%	5.00%	10.00%
1	31	120,000	-	-	105,414	106,514	112,015	117,520	1,105,414	1,106,514	1,112,015	1,117,520
2	32	120,000	-	-	208,166	211,387	227,825	244,810	1,208,166	1,211,387	1,227,825	1,244,810
3	33	120,000	-	-	308,393	314,720	347,648	382,793	1,308,393	1,314,720	1,347,648	1,382,793
4	34	120,000	-	-	406,090	416,469	471,574	532,334	1,406,090	1,416,469	1,471,574	1,532,334
5	35	120,000	-	-	501,153	516,493	599,599	694,280	1,501,153	1,516,493	1,599,599	1,694,280
6	36	120,000	-	-	593,739	614,919	731,996	869,847	1,593,739	1,614,919	1,731,996	1,869,847
7	37	120,000	-	-	683,558	711,420	868,595	1,059,897	1,683,558	1,711,420	1,868,595	2,059,897
8	38	120,000	-	-	780,788	816,586	1,022,700	1,282,074	1,780,788	1,816,586	2,022,700	2,282,074
9	39	120,000	-	-	876,034	920,736	1,183,466	1,525,399	1,876,034	1,920,736	2,183,466	2,525,399
10	40	120,000	-	-	969,266	1,023,818	1,351,174	1,791,931	1,969,266	2,023,818	2,351,174	2,791,931
11	41	120,000	-	-	1,060,370	1,125,698	1,526,033	2,083,851	2,060,370	2,125,698	2,526,033	3,083,851
12	42	120,000	-	-	1,149,650	1,226,660	1,708,693	2,403,995	2,149,650	2,226,660	2,708,693	3,754,677
13	43	120,000	-	-	1,236,642	1,326,220	1,899,046	2,754,677	2,236,642	2,326,220	2,899,046	4,138,858
14	44	120,000	-	-	1,321,283	1,424,290	2,097,386	3,138,858	2,321,283	2,424,290	3,097,386	4,138,858
15	45	120,000	-	-	1,403,480	1,520,754	2,303,994	3,559,765	2,403,480	2,520,754	3,303,994	4,559,765
16	46	120,000	-	-	1,483,781	1,616,138	2,519,824	4,021,625	2,483,781	2,616,138	3,519,824	5,021,625
17	47	120,000	-	-	1,562,111	1,710,347	2,745,238	4,528,434	2,562,111	2,710,347	3,745,238	5,528,434
18	48	120,000	-	-	1,637,998	1,802,888	2,980,211	5,084,166	2,637,998	2,802,888	3,980,211	6,084,166
19	49	120,000	-	-	1,711,476	1,893,770	3,225,227	5,693,723	2,711,476	2,893,770	4,225,227	6,693,723
20	50	120,000	-	-	1,782,436	1,982,859	3,480,654	6,362,348	2,782,436	2,982,859	4,480,654	7,362,348
21	51	-	-	-	1,734,933	1,953,018	3,624,044	6,967,149	2,734,933	2,935,018	4,624,044	7,967,149
22	52	-	-	-	1,686,052	1,921,315	3,772,691	7,630,469	2,686,052	2,921,315	4,772,691	8,630,469
23	53	-	-	-	1,635,013	1,886,950	3,926,036	8,357,316	2,635,013	2,886,950	4,926,036	9,357,316
24	54	-	-	-	1,581,588	1,849,672	4,084,059	9,153,781	2,581,588	2,849,672	5,084,059	10,153,781
25	55	-	-	-	1,525,419	1,809,099	4,246,598	10,026,420	2,525,419	2,809,099	5,246,598	11,026,420
26	56	-	-	-	1,466,064	1,764,758	4,413,395	10,982,354	2,466,064	2,764,758	5,413,395	11,982,354
27	57	-	-	-	1,403,635	1,716,729	4,584,745	12,029,997	2,403,635	2,716,729	5,413,395	11,982,354

- 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 *Ujrah* specified in the Policy and the Policy will terminate. You are advised to always make Contribution payments until the Insured Party reaches 99 years of age so that Your Investment Value is maintained and sufficient to pay the *Ujrah* specified in the Policy.
- The above illustration of benefits is based on the assumed investment rate per year for the allocation of the Sub-fund options you selected above.
- The above illustration or projection of Investment Value is not binding and does not constitute an insurance agreement and is not part of the Policy.
- The above illustration or projection of Investment Value is not guaranteed and may change from time to time, depending on the performance of the Sub-fund selected by you and/or the potential deterioration of investment returns.
- Investment Value is the value of the total Regular Basic Contribution Units, Regular Top-Up Contribution Units and Single Top-Up Contribution Units that have been formed in the Policy based on the Unit Price at a certain time.
- Investment Value may be less than the amount of Contribution paid or the portion of Contribution 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 *Ujrah*, Insurance Charge, Risk Management *Ujrah*, Administration *Ujrah*, Fund Switching *Ujrah*, Policy Surrender *Ujrah*, Contribution Holiday *Ujrah* and Investment Fund Management *Ujrah*, the frequency and imposition of which are as stated in "Know the *Ujrah* associated with your Policy".
- The above Investment Value projection is only an illustration and does not represent actual investment performance.
- Death Benefit is the Sum Assured and potential Investment Value given when the Insured Party dies during the Insurance Period and Active Policy status.

Simulation (Product Illustration)

Assumed Investment Rate per Year:

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

Insured Party Name	: Jonas
Age	: 30 years old
Gender	: Male
Employment Class	: 1
Selected Sub-fund	: Allianz Syariah Rupiah Equity Class B Fund
CONTRIBUTION DETAILS	
Regular Basic Contribution	: Rp40,000,000
Regular Top-Up Contribution	: Rp80,000,000
Total Contribution	: Rp120,000,000
Death Benefit	: Rp1,000,000,000

Financial plan needs:

Protection of wealth development

Contribution: Rp120,000,000
(Regular Basic Contribution Rp40,000,000 +
Regular Top-Up Contribution Rp80,000,000)



Investment Value Projection Table from Paid Contributions (in thousands of Rupiah)

End of Year-	Age	Contribution Paid	Top-Up Addition	Partial Withdrawal	Investment Value Assumption after Partial Withdrawal				Death Benefit Assumption			
					-1.00%	0.00%	5.00%	10.00%	-1.00%	0.00%	5.00%	10.00%
28	58	-	-	-	1,338,103	1,664,952	4,760,813	13,178,456	2,338,103	2,664,952	5,760,813	14,178,456
29	59	-	-	-	1,269,590	1,609,520	4,941,931	14,437,910	2,269,590	2,609,520	5,941,931	15,941,931
30	60	-	-	-	1,198,335	1,550,641	5,128,566	15,819,679	2,198,335	2,550,641	6,128,566	16,819,679
31	61	-	-	-	1,123,955	1,487,904	5,320,571	17,335,561	2,123,955	2,487,904	6,320,571	18,335,561
32	62	-	-	-	1,047,611	1,422,444	5,519,380	19,000,164	2,047,611	2,422,444	6,519,380	20,000,164
33	63	-	-	-	968,712	1,353,649	5,724,704	20,827,712	1,968,712	2,353,649	6,724,704	21,827,712
34	64	-	-	-	887,271	1,281,503	5,936,855	22,834,487	1,887,271	2,281,503	21,827,712	23,834,487
35	65	-	-	-	806,342	1,209,054	6,159,300	25,041,619	1,806,342	2,209,054	7,159,300	26,041,619
36	66	-	-	-	717,439	1,127,774	6,383,800	27,460,162	1,717,439	2,127,774	7,383,800	28,460,162
37	67	-	-	-	618,923	1,035,934	6,608,681	30,109,436	1,618,923	2,035,934	7,608,681	31,109,436
38	68	-	-	-	511,904	934,554	6,835,010	33,109,436	1,511,904	1,934,554	7,835,010	34,013,588
39	69	-	-	-	396,437	823,604	7,062,828	33,013,588	1,396,437	1,823,604	8,062,828	37,198,075
40	70	-	-	-	271,204	701,674	7,290,762	36,198,075	1,271,204	1,701,674	8,290,762	40,689,444
41	71	-	-	-	134,184	566,634	7,516,630	39,689,444	1,134,184	1,566,634	8,516,630	44,516,140
42	72	-	-	-	***	421,854	7,743,790	43,516,140	***	1,421,854	8,743,790	48,715,246
43	73	-	-	-	***	264,984	7,969,892	47,715,246	***	1,264,984	8,969,892	53,321,527
44	74	-	-	-	***	94,724	8,193,550	52,321,527	***	1,094,724	9,193,550	58,374,332
45	75	-	-	-	***	***	8,409,804	57,374,332	***	***	9,409,804	63,913,351
46	76	-	-	-	***	***	8,616,436	62,913,351	***	***	9,616,436	69,985,309
47	77	-	-	-	***	***	8,813,889	68,985,309	***	***	83,946,719	76,644,449
48	78	-	-	-	***	***	8,999,003	75,644,449	***	***	9,999,003	83,946,719
49	79	-	-	-	***	***	9,168,460	82,946,719	***	***	10,168,460	91,953,661
50	80	-	-	-	***	***	9,318,757	90,953,661	***	***	10,318,757	100,732,950
51	81	-	-	-	***	***	9,441,111	99,732,950	***	***	10,441,111	110,353,795
52	82	-	-	-	***	***	9,542,370	109,353,795	***	***	110,353,795	120,908,811
53	83	-	-	-	***	***	9,613,459	119,908,811	***	***	10,613,459	132,483,186
54	84	-	-	-	***	***	9,650,293	131,483,186	***	***	10,650,293	145,176,214

- 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 *Ujrah* specified in the Policy and the Policy will terminate. You are advised to always make Contribution payments until the Insured Party reaches 99 years of age so that Your Investment Value is maintained and sufficient to pay the *Ujrah* specified in the Policy.
- The above illustration of benefits is based on the assumed investment rate per year for the allocation of the Sub-fund options you selected above.
- The above illustration or projection of Investment Value is not binding and does not constitute an insurance agreement and is not part of the Policy.
- The above illustration or projection of Investment Value is not guaranteed and may change from time to time, depending on the performance of the Sub-fund selected by you and/or the potential deterioration of investment returns.
- Investment Value is the value of the total Regular Basic Contribution Units, Regular Top-Up Contribution Units and Single Top-Up Contribution Units that have been formed in the Policy based on the Unit Price at a certain time.
- Investment Value may be less than the amount of Contribution paid or the portion of Contribution 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 *Ujrah*, Insurance Charge, Risk Management *Ujrah*, Administration *Ujrah*, Fund Switching *Ujrah*, Policy Surrender *Ujrah*, Contribution Holiday *Ujrah* and Investment Fund Management *Ujrah*, the frequency and imposition of which are as stated in "Know the *Ujrah* associated with your Policy".
- The above Investment Value projection is only an illustration and does not represent actual investment performance.
- Death Benefit is the Sum Assured and potential Investment Value given when the Insured Party dies during the Insurance Period and Active Policy status.

Simulation (Product Illustration)

Assumed Investment Rate per Year:

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

Insured Party Name	: Jonas
Age	: 30 years old
Gender	: Male
Employment Class	: 1
Selected Sub-fund	: Allianz Syariah Rupiah Equity Class B Fund
CONTRIBUTION DETAILS	
Regular Basic Contribution	: Rp40,000,000
Regular Top-Up Contribution	: Rp80,000,000
Total Contribution	: Rp120,000,000
Death Benefit	: Rp1,000,000,000

Financial plan needs:

Protection of wealth development

Contribution: Rp120,000,000
(Regular Basic Contribution Rp40,000,000 +
Regular Top-Up Contribution Rp80,000,000)



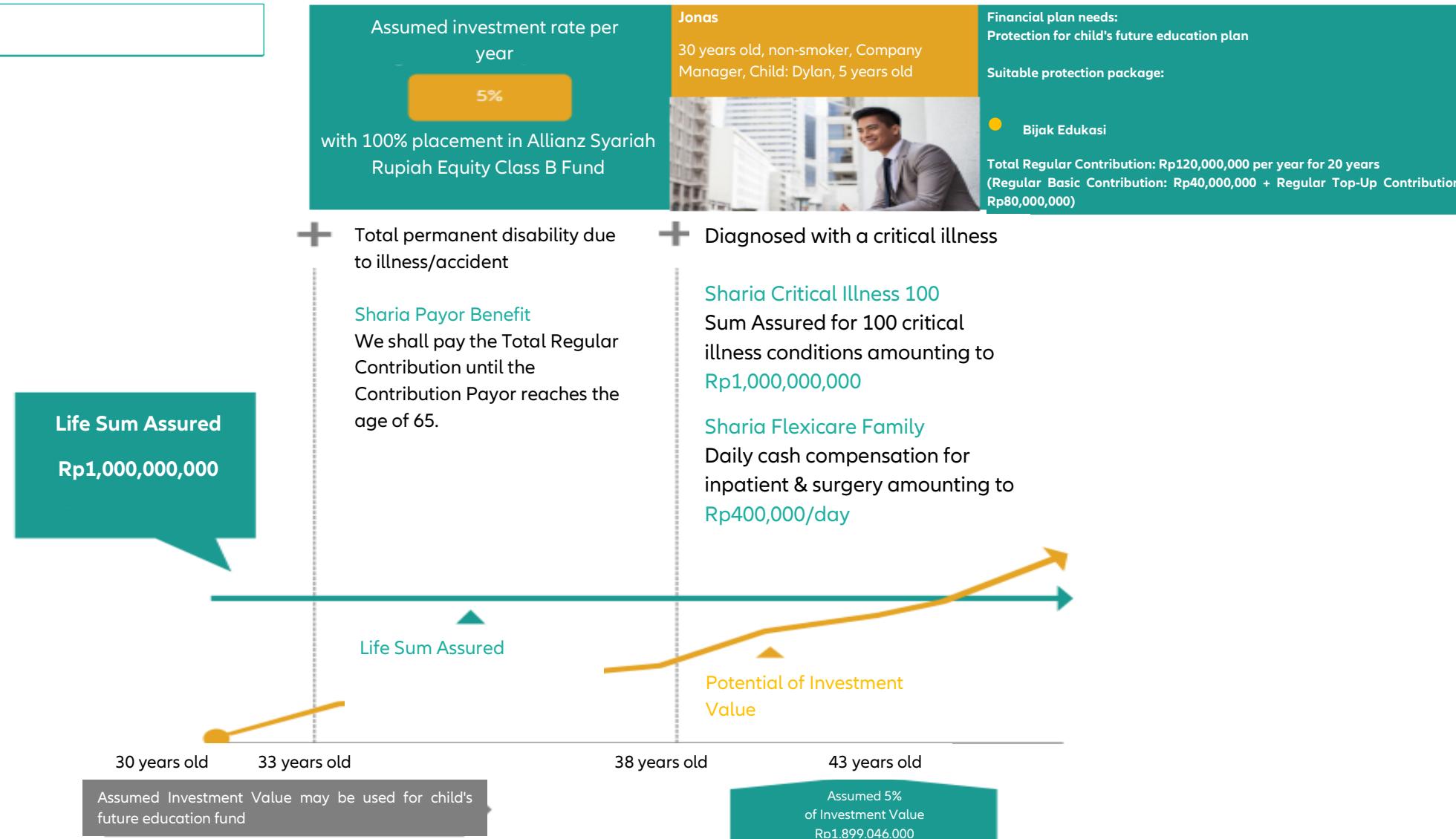
Investment Value Projection Table from Paid Contributions (in thousands of Rupiah)

End of Year-	Age	Contribution Paid	Top-Up Addition	Partial Withdrawal	Investment Value Assumption after Partial Withdrawal				Death Benefit Assumption			
					-1.00%	0.00%	5.00%	10.00%	-1.00%	0.00%	5.00%	10.00%
55	85	-	-	-	***	***	9,646,888	158,095,376	***	***	10,646,888	159,095,376
56	86	-	-	-	***	***	9,601,610	173,363,678	***	***	10,601,610	174,363,678
57	87	-	-	-	***	***	9,515,735	190,119,487	***	***	10,601,610	191,119,487
58	88	-	-	-	***	***	9,386,904	208,511,217	***	***	10,386,904	209,511,217
59	89	-	-	-	***	***	9,212,744	228,702,229	***	***	10,212,744	229,702,229
60	90	-	-	-	***	***	8,990,741	250,872,198	***	***	9,990,741	251,872,198
61	91	-	-	-	***	***	8,718,052	275,218,556	***	***	9,718,052	276,218,556
62	92	-	-	-	***	***	8,388,651	301,955,360	***	***	9,388,651	302,955,360
63	93	-	-	-	***	***	7,994,752	331,316,579	***	***	8,994,752	332,316,579
64	94	-	-	-	***	***	7,529,178	363,560,597	***	***	8,529,178	364,560,597
65	95	-	-	-	***	***	6,981,464	398,968,638	***	***	7,981,464	399,968,638
66	96	-	-	-	***	***	6,335,684	437,844,978	***	***	7,335,684	438,844,978
67	97	-	-	-	***	***	5,565,463	480,514,423	***	***	6,565,463	481,514,423
68	98	-	-	-	***	***	4,623,708	527,314,357	***	***	5,623,708	528,314,357
69	99	-	-	-	***	***	3,422,487	527,314,357	***	***	4,422,487	579,576,425
70	100	-	-	-	***	***	1,753,450	634,546,425	***	***	2,753,450	635,546,425

CDL

- 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 *Ujrah* specified in the Policy and the Policy will terminate. You are advised to always make Contribution payments until the Insured Party reaches 99 years of age so that Your Investment Value is maintained and sufficient to pay the *Ujrah* specified in the Policy.
- The above illustration of benefits is based on the assumed investment rate per year for the allocation of the Sub-fund options you selected above.
- The above illustration or projection of Investment Value is not binding and does not constitute an insurance agreement and is not part of the Policy.
- The above illustration or projection of Investment Value is not guaranteed and may change from time to time, depending on the performance of the Sub-fund selected by you and/or the potential deterioration of investment returns.
- Investment Value is the value of the total Regular Basic Contribution Units, Regular Top-Up Contribution Units and Single Top-Up Contribution Units that have been formed in the Policy based on the Unit Price at a certain time.
- Investment Value may be less than the amount of Contribution paid or the portion of Contribution 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 *Ujrah*, Insurance Charge, Risk Management *Ujrah*, Administration *Ujrah*, Fund Switching *Ujrah*, Policy Surrender *Ujrah*, Contribution Holiday *Ujrah* and Investment Fund Management *Ujrah*, the frequency and imposition of which are as stated in "Know the *Ujrah* associated with your Policy".
- The above Investment Value projection is only an illustration and does not represent actual investment performance.
- Death Benefit is the Sum Assured and potential Investment Value given when the Insured Party dies during the Insurance Period and Active Policy status.

Benefit Illustration Example



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 Contribution Units, Regular Top-Up Contribution Units and Single Top-Up Contribution Units that have been formed in the Policy based on the Unit Price at a certain time.
- The illustration of Benefits above has taken into account the Acquisition and Supplementary *Ujrah*, Insurance Charge, Administration *Ujrah* and Investment Fund Management *Ujrah* whose frequency and imposition of the amount as stated in "Know the *Ujrah* associated with Your Policy".

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