

ALLISYA PROTECTION LIFE

AlliSya Protection Life is a Sharia Life Insurance product with Regular Contribution payments that provides protection for the Insured until the Age of 100, along with investment opportunities in various Sub-funds based on their specific needs.

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 Personnels You before deciding to purchase this policy.

"We/Our/Us/Operator" means PT Asuransi Allianz Life Syariah Indonesia. "You/Participant" means the person whose name is set out in the Policy Data as the party entering into the Sharia Life Insurance agreement with the Operator.

"Insured Party" means the person whose life is protected under the Policy, and whose name is set out in the Policy Data.

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

WHAT ARE THE BENEFITS PROVIDED BY THIS PRODUCT?



Death Benefit

If the Insured Party passes away 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.



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.



Investment Benefit

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

- the Insured Party passes away during the Insurance Period, the Beneficiary; or
- the Insured Party survives until the end of the Insurance Period, the Participant; or
- Your Policy cancelled, provided that there is still remaining Investment Value after deducting the Policy Redemption Ujrah (if applicable) and other obligations (if any), payable to the Participant.



PT Asuransi Allianz Life Syariah Indonesia

ALLISYA PROTECTION LIFE

Product Name

AlliSya Protection Life

Product Type

Unit-Linked PAYDI Individual Insurance Product

Insurer Name

PT Asuransi Allianz Life Syariah Indonesia

Marketing Channel

Allianz Star Network

WHAT ARE THE BENEFITS PROVIDED BY THIS PRODUCT?



Persistence Bonus Benefit

We shall pay the Persistence Bonus Benefit to the Participant at: (i) the end of the 10th Policy Year; (ii) the end of the 15th Policy Year; (iii) the end of the 20th (twentieth) Policy Year; (iv) the end of the 25th Policy Year; and (v) the end of the 30th Policy Year; each in the amount of 15% of the total paid Regular Basic Contribution on the 1st Policy Year (however excluding Regular Top-Up Contribution and/or Single Top-Up Contribution (if any)) subject to the following terms and conditions:

- a. The Policy has never been cancelled or has never terminated, and must always remain active;
- b. Insured Party is still alive at the end of each of the above Policy Year when the Persistence Bonus Benefit is paid;
- c. Regular Basic Contribution has been paid on time from the Policy Effective Date;
- d. Participant has not made any withdrawals of the Regular Basic Contribution Investment Value from the Policy Effective Date until the end of the 4th Policy Year.
- e. Participant has not made any amendment of downgrading the Regular Basic Contribution;
- f. Persistence Bonus Benefit shall be calculated based on the initial amount of the Regular Basic Contribution set out in the Policy Data, not based on the amount of the Regular Basic Contribution that has increased due to changes to the Policy affecting risk factors;
- g. Persistence Bonus Benefit shall be used to purchase Units in accordance with Your last recorded selected Sub-fund in Our system referring to the Unit Price at the end of each of the abovementioned Policy Year when this Persistence Bonus Benefit is paid and in accordance with the last recorded Investment Fund allocation percentage in Our system. The purchased Units shall add to the Regular Basic Contribution Units; and
- h. Persistence Bonus Benefit shall terminate if (i) the Participant no longer meets any of the abovementioned requirements; or (ii) We have paid the Persistence Bonus Benefit at the end of the 30th Policy Year, whichever is earlier.

“Persistence Bonus Benefit shall be given to the participant based on Hibah Mu’allaqah bi al-Syarth Aqd.”



Accidental Death and Disablement Benefit

1. In the event that the Insured Party passes away or suffers an Permanent Disability due to Accident, We shall provide additional Insurance Benefit (“Accidental Death and Disablement Benefit”) in the form of a maximum of Rp25,000,000.- (“Accidental Sum Assured”) in accordance with the Policy terms and conditions.
2. If the Insured experiences an Accident and, within 90 days from the date of the Accident, the Insured passes away, We shall pay 100% of the Accidental Sum Assured to the Beneficiary; or
3. If the Insured had an Accident and suffers a Total Permanent Disability and/or Partial Permanent Disability, We shall pay the Accidental Sum Assured to the Participant in accordance with the terms and conditions set out in the Policy.
4. This benefit shall terminate when the Insured has reaches the age of 65

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

ADDITIONAL FEATURES OPTIONS



Sharia Surviving (No-Lapse) Policy Facility

A facility option that may be selected by the Participant (Only for New Policy Applications) to ensure the Policy stays effective for the first 10 years after the Policy is activated, regardless if the Regular Basic Contribution Investment value is insufficient for the deduction of monthly fees (Administration Ujrah and cost of insurance) under the terms and conditions of this No-Lapse Facility and the Basic Policy.

Regular Basic Contribution

Rupiah	
Year 1 – 3	60%
Year 4 – 6	80%
Year 7 onwards	100%

Regular Basic Contribution and/or Top-Up Contribution allocated every year from your Contribution payment shall add the Investment Value in your Policy.

Top Up Contribution Allocation

Rupiah	
Year 1 onwards	95%

Summary of the Data

Including the characteristics and effective period of the product.

Insured Party with Entry Age of

Death Benefit:

1 month – 70 years old (nearest birthday).

Accidental Death and Disablement Benefit:

1 month – 64 years old (nearest birthday).

Participant Entry Age

18 years old - no maximum age (nearest birthday).

Insurance Period

Death Benefit until the Insured has reaches the age of 100.

Accidental Death and Disablement Benefit until the Insured reaches the Age of 65.

Contribution Payment Period

Until the Insured Party reaches the Age of 99.

Currency

Rupiah

Contribution Payment Frequency

The scheme for paying the Contribution is by regular Contributions (Annually, Semi-annually, Quarterly, and Monthly)

Underwriting

Underwriting with applicable health questions and medical check up (if required).

Contribution

• Minimum Regular Basic Contribution for Adults

Annual	: Rp 2,400,000,-
Semi-Annual	: Rp 1,500,000,-
Quarterly	: Rp 750,000,-
Monthly	: Rp 200,000,-

(With no added top-up , the minimum monthly payment frequency shall be: Rp 300,000)

• Minimum Regular Basic Contribution for Children

Annual	: Rp 1,500,000,-
Semi-Annual	: Rp 1,000,000,-
Quarterly	: Rp 625,000,-
Monthly	: Rp 200,000,-

(With no added top-up , the minimum monthly payment frequency shall be: Rp 300,000)

• Minimum Regular Top-Up Contribution

Annual	: Rp 1,000,000,-
Semi-Annual	: Rp 500,000,-
Quarterly	: Rp 250,000,-
Monthly	: Rp 100,000,-

Maximum = 3x the Regular Basic Contribution

• Minimum Single Top-Up Contribution

Rp 1,000,000,-

• Maximum Single Top-Up Contribution

5x the basic Sum Assured per year (amount exceeding Rp 2,000,000,000 is subject to financial underwriting).

• Sum Assured

Minimum: The higher amount will be applied, either Rp100,000,000 OR the minimum multiplier for Sum Assured.

Maximum: The higher amount will be applied, either Rp100,000,000 OR the maximum multiplier for Sum Assured.

Maximum Sum Assured for Children (up to the age of 17 years old): Rp3,000,000,000.

BAGAIMANA CARA MENGAJUKAN POLIS ANDA?

1. Complete and sign the Sharia Life Insurance Application Form (Sharia SPAJ).
2. Sign a 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 Party.
4. 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 Contribution Payor (as the case may be) do not meet our underwriting policy requirements.

RIDER OPTIONS

1. Benefit for 49 types of critical illness, with a choice of:
 - a. Does not reduce the Basic Policy Sum Assured amount (**Sharia Critical Illness Plus**).
 - b. Reduces the Basic Policy Sum Assured amount (**Sharia Critical Illness Accelerated**).
2. Compensation for 100 critical illness conditions (**Sharia CI 100**).
3. 3-plan protection for critical illness conditions as required, up to 168 critical illness conditions. (**Sharia Flexi CI**)
4. Accidental death benefit & total permanent disability (**Sharia ADDB**)
5. Total permanent disability due to illness/accident with options:
 - a. Shall not reduce the Basic Policy Sum Assured (**Sharia TPD**)
 - b. Shall reduce the Basic Policy Sum Assured (**Sharia TPD Accelerated**)
6. Reimbursement for hospitalisation (**AlliSya H&S Care+**).
7. Full reimbursement for hospital treatment expenses according to billing with plans for coverage area up to worldwide: **Sharia Plus H&S Care Premiere**.
8. Contribution Payment by Us if the Contribution Payor or their Spouse:
 - a. Passes away (**Payor Protection, Spouse Payor Protection**).
 - b. Is diagnosed with a critical illness/suffers a total permanent disability (**Payor Benefit, Spouse Payor Benefit**).
9. Death benefit due to illness or accident (**Sharia Term Life**)

UNDERWRITING SURPLUS

1. 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, is effective for at least 12 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.
2. Underwriting Surplus that would have been distributed to the Participants shall be deposited into Tabarru' Fund in the event that:
 - a. At the time of Underwriting Surplus distribution, the Policy is inactive, cancelled, terminated or expired; or
 - b. The Participants do not meet the requirements as set out in point (1.a); or
 - c. There is Qardh that has not been fully repaid to the Operator from Tabarru' Fund; or
 - d. The Underwriting Surplus distribution may result in the solvency level of Tabarru' Fund being non-compliant with the provisions of the applicable laws and regulations.
3. 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.

Waqf

- a. Waqf Facilities 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 Investment Value balance.
- b. The Participant, Insured Party and Beneficiary must comply with all terms and conditions stated in the Waqf Application Form and Waqf Promise (wa'ad), the Policy and other terms and conditions that will be informed by the Administrator and/or the selected waqf institution.

SUB-FUND OPTIONS

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

● Conservative ● Moderate ● Moderately Aggressive ● Aggressive

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

Sharia Money Market Instruments	Deposits issued by Sharia Banks, SBI and SPN are Sharia-based, and/or bonds under one year are Sharia-based.
Sharia Fixed Income Instruments	Sharia-based government bonds and corporate bonds.
Sharia Stocks	Directly through shares that are included in the list of sharia securities stipulated by OJK.

UTILISATION OF INVESTMENT VALUE

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

- a. Cost of Insurance payment for Basic Insurance product and Cost of Insurance for Rider (whether purchased simultaneously with the Basic Insurance product or subsequently) based on the Policy as well as other Ujrah to Us to ensure the continuous risk protection for Basic Insurance and Rider, including in situations where the Participants are unable to make regular Contribution payments after the second anniversary of the Policy and during Contribution Holiday as agreed upon in the Policy.
- b. Payment of benefits associated with investments to the Participant, 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 point a (if any), in the event that there are payments as stipulated in point a.

*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 the Policy based on the Unit Price at a certain point in time, with the formula as follows:

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

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.

Unit Price

Unit Price calculations shall be performed on every working day of the Indonesia Stock Exchange.

We shall announce the created Unit Prices no later than 1 working day after the Unit Price calculation date, in one or more newspapers published in Jakarta and other cities.

The Unit Price on a specific calculation date for a Sub-fund is the total value of the assets (including investment gains or losses from those assets) in that Sub-fund in accordance with the market prices after deducting the Investment Fund Management Ujrah, Ujrah (administration or management), Custodian Ujrah, Account Administration Ujrah, Investment Manager Ujrah, tax fee and other fees, if any, in addition to the Ujrah specified in the Policy, which is then divided by the total number of the participation Units in that Sub-fund.

SUB-FUND PERFORMANCE

(Data per September 2022)

Sub-fund	Comparative Sub-fund*	5 years**	Since Launch**
Allianz Sharia Rupiah Balanced Class B Fund	AlliSyua Rupiah Balanced Fund	-3,91%	126,84%
Allianz Sharia Rupiah Equity Class B Fund	AlliSyua Rupiah Equity Fund	-12,51%	69,31%
Allianz Sharia Rupiah Fixed Income Class B Fund	AlliSyua Rupiah Fixed Income Fund	23,76%	144,11%

*Sub-fund performance data in AlliSyua Protection Life is not yet available, so the Sub-fund performance data above is not the Sub-fund performance data on the AlliSyua Protection Life product, but is the performance of the Comparative Sub-fund which has assets that match the composition of the Sub-fund with the aim of providing an illustration of Sub-fund performance

** The past performance of a Sub-fund does not necessarily reflect the future performance of that 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 OF SUB-FUND

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

WHAT ARE THE RISKS ASSOCIATED WITH THIS PRODUCT?

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

- 1. Participation unit price decline risk**
Risk where a decrease in the price of investment securities may reduce the Net Asset Value per participation unit.
- 2. Stock or bond market risk**
Fluctuations in stock or bond prices as investment asset instruments are very influenced by the performance of the stock or bond-issuing companies which may impact the performance of the managed funds.
- 3. Liquidity risk**
The value of withdrawal/surrender depends on the liquidity of the portfolio and the amount of funds being withdrawn. If at the same time a significant number or all Unit holders request 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 sharia-based money market instruments and

bonds, indirectly affecting the performance of the value of the securities 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 bonds fails to meet its obligations to repay the notes or bonds 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 fulfil their obligations. These counterparties include but are not limited to issuers, brokers, investment managers, custodian banks and distribution partners appointed by Us.

WHAT ARE YOUR OBLIGATIONS AS A PARTICIPANT?

1. You must answer all questions on the Sharia Life Insurance Application Form (Sharia SPAJ) 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 SPAJ) 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.

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 passed away. The Beneficiary must provide a completed and correct claim form, duly signed, and submit the supporting documents as required in the claim form and this Policy to Us.
2. The submission of a claim for Death Benefit or Accidental Death and Disablement Benefit (if the Insured passes away as a result of an Accident) must be accompanied with the following documents:
 - a. (i) original Policy and original Policy Data; or (ii) original Policy Data (for those who select electronic/digital Policy).
 - b. Death claim form 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 a stamp duty by the Beneficiary.
 - e. Photocopy of the Death Certificate from the relevant Government Institution (excerpt of Death Certificate).
 - f. Photocopy of the Police Report in case of unnatural, unknown or accidental cause of death of the Insured Party, as well as autopsy or post-mortem examination 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 passed away at home without treatment from a Doctor).
 - h. Photocopy of all medical examination results related to medical procedures, treatments and/or healthcare services received by the Insured 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)).
 - 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 or Accidental Death Benefit claim shall be made within 14 working 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 TO REQUEST A PARTIAL WITHDRAWAL OF INVESTMENT VALUE?*

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

- a. Withdrawal form fully and correctly completed by the Participant.
- b. Photocopy of the identification document of the Participant (electronic Identity Card (KTP) for Indonesian citizens and Passport for foreign citizens).

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

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

HOW DOES THE SUB-FUND 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 working 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 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-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 describing the relationship between the Participant 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).

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

HOW TO APPLY FOR ACCIDENTAL DEATH AND DISABLEMENT BENEFIT CLAIM?

1. In relation to a claim for Accidental Death Benefit:
 - a. In the event that the Insured Party passes away: The Beneficiary must notify the claim in writing and provide the documents mentioned in the Policy to Us, no later than 60 calendar days from the date of the Insured Party's passed away. The Beneficiary must provide a completed and correct claim form, duly signed, and submit the supporting documents as required in the claim form and this Policy to Us; or
 - b. In the event that the Insured suffers a Permanent Disability The Participant must notify the claim in writing and provide the documents mentioned in point (2) to Us no later than 210 days from the end date of the Evidence of Total Permanent Disability Period.
2. The submission of a claim for Accidental Death and Disablement Benefit due to the Insured suffering a Permanent Disability must be accompanied with the following documents:
 - a. Fully and correctly completed disability claim application form.
 - b. Disability claim form fully and correctly completed by the attending Doctor stating that the Insured is suffering from Total Permanent Disability or Partial Permanent Disability
 - c. The result of medical examinations that support the statement or diagnosis of the attending Doctor that the Insured is suffering from Total Permanent Disability or Partial Permanent Disability.
 - d. Photocopies of the valid identifications of the Insured Party and the Participant.
 - e. Notification form for the account number fully and correctly completed by the Participant, and a photocopy of the Participant's bank statement.
 - f. Power of attorney form for the disclosure of medical information and data completed and signed on stamp duty by the Insured.
 - g. Official report from the Police regarding the causes of the Accident.
 - h. Other documents (if necessary).

3. We reserve the full right to require the Insured to undergo a medical examination by a Doctor designated by Us to ensure that the Insured does suffer a Total Permanent Disability or Partial Permanent. Disability, and/or request a post-mortem examination (autopsy) to collect evidence of the cause of death (if necessary).
4. Submission of claims shall be valid if the conditions for the procedure and the Claim document requirements have been fully satisfied in accordance with the applicable requirements and procedures and we shall be entitled to reject any claim submission and/or to refuse to pay Accidental Death and Disablement Benefit if the requirements are not satisfied.
5. Permanent Disability suffered by the Insured must be evidenced by (i) a medical certificate or diagnosis from the attending Doctor of the Insured declaring that the Insured has suffered Permanent Disability and that recovery is not possible; and (ii) the Insured still suffers from Permanent Disability after the end of the Evidence of Permanent Disability Period. For this purpose, after the end of the Evidence of Permanent Disability Period, We reserve the full right to request the Insured to undergo a medical check up by another Doctor designated by Us to obtain information or diagnosis that the Insured has a Permanent Disability and that recovery is not possible.
6. The payment of the Accidental Death and Disablement Benefit claim shall be made within 14 working 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.

INFORMATION ON WAITING PERIOD/ELIIMINATION 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, riders for inpatient care, outpatient care, dental care and pregnancy, in the event of the claims submitted during the waiting period (as further stipulated in the Policy), the claims will only be eligible for reimbursement.

*Other terms and conditions shall be determined in the Policy and/or other

ARE YOU ALLOWED TO CANCEL THE POLICY?

1. As long as the Insurance Benefit claim has not been submitted, you shall be entitled to cancel and return the Policy to Us if You do not agree with the terms and conditions stated therein within 14 (fourteen) calendar days from the date You received Your Policy (Cooling-Off Period).
2. Upon cancellation and return of the Policy, We shall refund at least the amount of Contribution that has been paid, minus Ujrah, plus investment gains or minus investment losses (if any), within a maximum of 7 (seven) working 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 Protection shall automatically be cancelled from the Policy Effective Date. The deducted Ujrah include but are not limited to stamp duty, Administration Ujrah, Medical Check Up Ujrah (if any), and pro-rated Cost of Insurance.

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

Jonas (Male, 35 Years Old) purchased a Life Insurance Policy with Sum Assured of Rp 1,000,000,000.- and during the underwriting process, Jonas is asked to undergo a type B medical examination with a cost of Rp 625,000.-. After the application was approved, Jonas made a Contribution payment for the first year of Rp17,020,000.- (including Rp20,000 for Stamp Duty), and the Policy was issued on 1 January 2023.

On 5 January 2023 during the Cooling-Off Period, Jonas decides to cancel the policy. Therefore, Jonas is entitled to a refund of the Contribution amount:

Paid Contribution	: + Rp 17,020,000,-
Stamp Tax	: - Rp 20,000,-
Medical Check up Ujrah	: - Rp 625,000,-
First month of Insurance Ujrah	: - Rp 155,000,-
First month of Administration Ujrah	: - Rp 30,000,-
Contribution Refund	: Rp 16,190,000,-

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 Policy Anniversary from the Policy Effective Date, We shall grant You the option to apply for Contribution Holiday. Contribution Holiday shall be implemented by Your request or approval no later than 30 (thirty) calendar days before the effective date of the Contribution Holiday, either (i) in writing to Us; (ii) through Your conversation with Our Call Center personnel which shall be recorded by Us; or (iii) through electronic and non-electronic means as determined by Us from time to time.
3. During the Contribution Holiday period, the following provisions shall apply:
 - a. If the Contribution Holiday falls during the 3rd Policy Year until the end of the 4th Policy Year:
 - I. We shall impose a deduction on the Regular Basic Contribution Investment Value of the amount of payable Ujrah under this Policy to maintain the Policy in effect (including but not limited to the payment of Cost of Insurance and Administration Ujrah). The

deduction from the Regular Basic Contribution Investment Value shall be made monthly on the Ujrah Payment Date; and

- II. 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).
 - b. If the Contribution Holiday falls on the 5th Policy Year and thereafter:
 - I. We shall impose a deduction to the Regular Basic Contribution Investment Value or the Top-Up Contribution Investment Value (if the Regular Basic Contribution Investment Value is insufficient) by the amount of Ujrah payable under this Policy to maintain the Policy in effect (including but not limited to the payment of Cost of Insurance and Administration Ujrah). The deduction shall be made monthly on the Ujrah Payment Date; and
 - II. 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).
 - c. We shall suspend the Acquisition Ujrah during the Contribution Holiday except for any Acquisition Ujrah arising due to the payment of Regular Top-Up Contribution or Single Top-Up Contribution. However, You shall not be released from Your obligation to pay any suspended and unpaid Acquisition Ujrah in accordance with the provisions of Point (4) below.
4. If within or after the end of the Contribution Holiday period, You or the Contribution Payor make any subsequent payments of the Regular Basic Contribution, the following terms shall apply:
 - a. If any Acquisition Ujrah remains suspended and unpaid, the Regular Basic Contribution shall first be used to pay any such suspended Acquisition Ujrah in such amount and on such terms as set out in the Policy (with respect to the Acquisition Ujrah), and the remaining balance of the Regular Basic Contribution shall be allocated as Investment Fund in accordance with the provisions of the Policy;

- b. If no Acquisition Ujrah remains unpaid, such payments shall be treated as the payment for the next due Regular Basic Contribution; and
 - c. Subsequent payments of the Regular Basic Contribution made during the Contribution Holiday period shall automatically end the Contribution Holiday.
5. 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.
6. In the event that the Policy terminates in accordance with the provisions of the Policy:
- a. Upon Your request, You may surrender the Policy, and We shall only refund the remaining Investment Value (if any) after deducting the Policy Surrender Ujrah and obligations (if any); or
 - b. If You fail to submit a request for Policy surrender after 2 years from the termination or cancellation date of the Policy, You shall be deemed to have surrendered the Policy. In such case, We shall refund the remaining Investment Value (if any) after deducting the Policy Surrender Ujrah and obligations (if any) to Your last recorded bank account in Our system, in accordance with Our applicable procedures. You must inform Us in the event of any changes to that bank account number. We shall not be responsible for any negligence on Your part regarding this matter.

**Grace Period: 45 calendar days from the Contribution Due Date*

EXCLUSIONS FOR DEATH BENEFIT

We shall not be obligated to pay the Death Benefit (as referred to in the Policy Special Terms) but We shall only pay the Investment Value (if any), if the Insured's death is directly or indirectly caused by the following events:

1. The Insured Party passes away by suicide.
2. The Insured Party 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 Party passes away 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.

EXCLUSIONS FOR ACCIDENTAL DEATH AND DISABLEMENT BENEFIT

We shall not be obligated to pay the Accidental Death and Disablement Benefit if the Insured passes away or suffers/experiences a Permanent Disability directly or indirectly caused by the following events:

1. Involvement in a duel, unless it is an act of self-defence.
2. Self-inflicted wound or suicide or attempted suicide whether or not physically and mentally fit, or
3. Criminal acts or attempted criminal acts or violations of law or attempted violations of law by the Insured Party or resistance committed by the Insured Party during the arrest of any person (including the Insured Party) carried out by the authorities, or
4. Criminal act committed intentionally by the Participant, the Insured Party, or the person designated as Beneficiary, or
5. The Insured Party is involved in any flight other than as an official passenger or crew member of a commercial airline, whose flights are scheduled, regular and licensed, or
6. Risky occupation or profession of the Insured Party, for example in military, police, firefighter, mining or other high-risk occupations / professions, or;
7. Sports or hobbies of the Insured Party that are dangerous in nature, such as auto racing, motorcycle racing, horse racing, hang gliding, mountain climbing, boxing, wrestling and other sports or hobbies that are dangerous and risky in nature, or;
8. Accidents resulting from mental illness, illness affecting the nervous system, being drunk (the Insured Party being under the influence of alcohol), the use of narcotics and/or illicit drugs.

Regular Basic Contribution

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, 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 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

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.

UNDERSTAND THE UJRAH ASSOCIATED WITH YOUR POLICY

Cost of Insurance

Cost of Insurance shall increase from time to time and depend on: The amount of Sum Assured for Basic Insurance and Rider(s), if applicable, the Age of the Insured Party from time to time, the gender of the Insured Party, medical condition, occupation and hobbies.

Cost of Insurance shall be imposed starting from the issuance date of the Policy through the monthly deduction of the Regular Basic Contribution Unit or for the 5th Policy Year and onwards through the deduction of Regular Basic Contribution Unit and/or Top-Up Contribution Unit each month on the *Ujrah* Payment Date while the Policy is still in effect. Deduction shall be made every month in the *Ujrah* Payment Date while the Policy is still in effect.

Cost of Insurance is used to pay (i) Tabarru' Contribution; and (ii) Risk Management *Ujrah* with an allocated amount of 50% of the Cost of Insurance and Risk Management *Ujrah* in the amount of 50% of the Cost of Insurance. The allocation for the abovementioned Cost of Insurance is subject to change in accordance with Our applicable provisions or policies.

For the avoidance of doubt, the Cost of Insurance shall be imposed until the end date of the Cost of Insurance payment as specified in the Policy Data.

Administration Ujrah

Administration *Ujrah* shall be imposed starting from the issuance date of the Policy through the monthly deduction of the Regular Basic Contribution Unit or for the 5th Policy Year and onwards through the deduction of Regular Basic Contribution Unit and/or Top-Up Contribution Unit each month on the *Ujrah* Payment Date while the Policy is still in effect. The amount of Administration *Ujrah* payable is as follows:

- a. Rp10,000 if You opt for (i) payment of Regular Basic Contribution and Regular Top-Up Contribution (if any) by automatic debit by credit card or savings account; (ii) correspondence via email (selected in Sharia SPAJ); and (iii) electronic version of the Policy book (selected in Sharia SPAJ); or
- b. Rp30,000 if You do not choose and do not meet the requirements as stated in letter (a) above (including if these requirements are not fulfilled as a result of changes to the Policy that You submitted to Us and which We have approved in accordance with Our applicable procedures).

Acquisition Ujrah

Policy Year	% of the Regular Basic Contribution
1	40%
2	40%
3	40%
4	20%
5	20%
6	20%
7 and onwards	0%

Acquisition *Ujrah* 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 *Ujrah* 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.

Risk Management Ujrah

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

Fund Switching Ujrah

The Switching of Investment Value from one Sub-fund to another is free of charge for up to 5 times per year, and if carried out more than 5 times, the Participant shall be imposed a fee of 1% of the switched amount, with a minimum fee of Rp100,000 per transaction.

UNDERSTAND THE *UJRAH* ASSOCIATED WITH YOUR POLICY

Investment Fund Management *Ujrah*

The maximum fee is 2%, in accordance with Your selected Sub-funds, which shall be imposed annually on Your Policy as specified in the Policy.

Withdrawal *Ujrah*

This *Ujrah* is imposed by deducting the Regular Basic Contribution Investment Value using the following formula: Factor x Withdrawal Amount of Funds from the Regular Basic Contribution Investment Value, with the following Factors:

Policy Year	Factor
1	100%
2	100%
3	50%
4	50%
5 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 be imposed if the withdrawal of Investment Value is made only from the Top-Up Contribution Investment Value balance.

Policy Surrender *Ujrah*

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

Policy Year	Factor
1	100%
2	100%
3	50%
4	50%
5 onwards	0%

This *Ujrah* shall not be imposed on to Death Benefit payments.

Ujrah above may change from time to time. However, We shall inform You of any changes in those *Ujrah* no later than 30 (thirty) working days before the effective date of such changes.

COMPLAINT & DISPUTE RESOLUTION PROCEDURE

- In the event of a dispute between You and Us or any other interested party regarding the Policy, the dispute shall first be resolved through amicable discussions to reach a consensus.
- You/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 Financial Services Authority (OJK).
- In the event the complaint mentioned in paragraph (1) of this Clause cannot be resolved, and no agreement is reached, We and You may settle the dispute by alternative dispute resolution outside of court or through a religious court of competent jurisdiction.
- Alternative dispute resolution, as referred to in paragraph (3) of this Clause shall be conducted by an Alternative Dispute Resolution Institution designated by the 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.

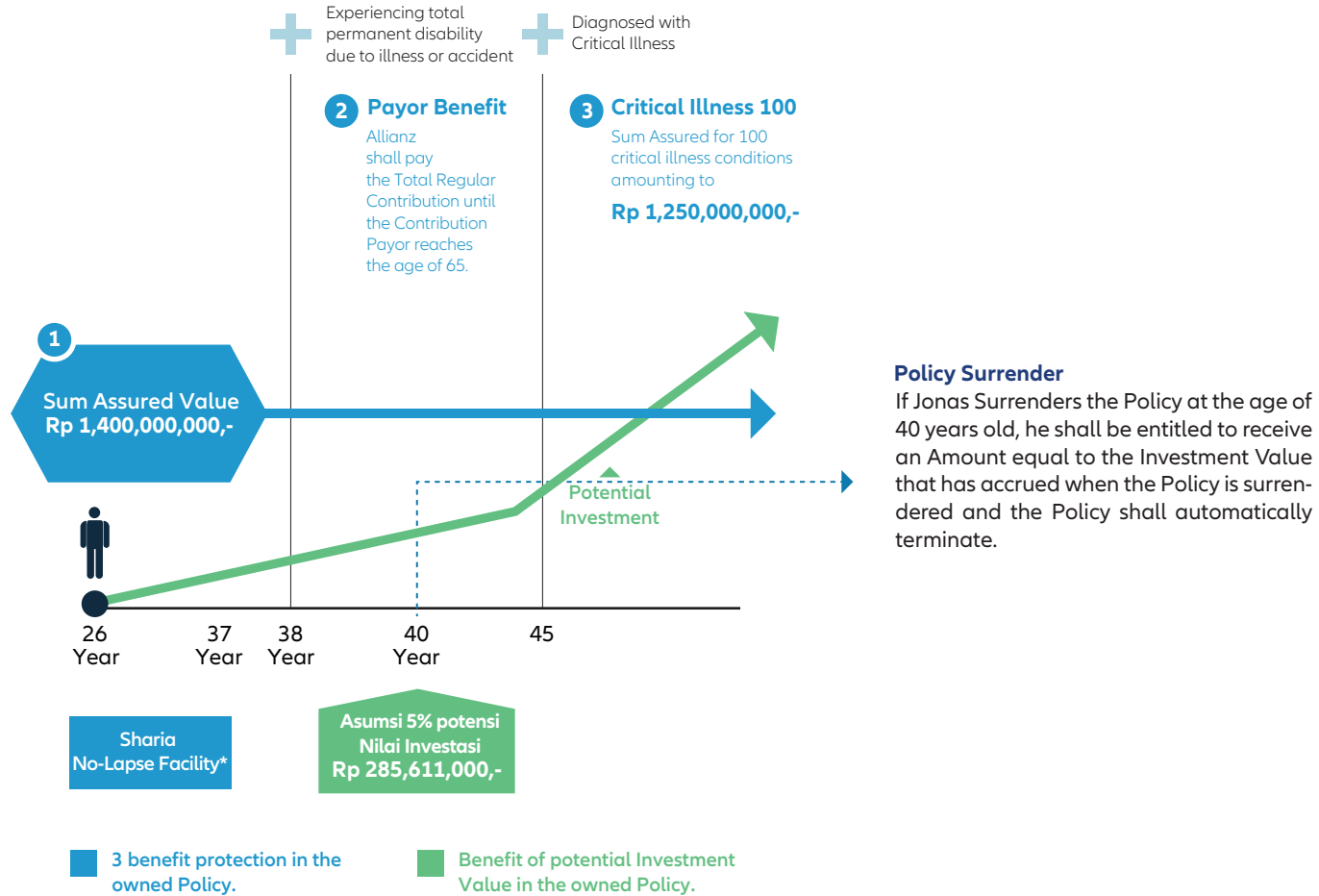
BENEFIT ILLUSTRATION SIMULATION



The Insured Party as the Participant & Contribution Payor Male, 26 Years Old, non-smoker.

Regular Basic Contribution:

Rp2,000,000.- per month Payment by Credit Card with E-Policy; E-Statement



*) For the first 10 Policy years. In accordance with the terms and conditions applicable in the

Protection to help realise your aspirations



Dream Vacation
At 40 years old

Table of projected Investment Value from Regular Contribution paid
(in thousands Rupiah)

End of Policy Year	Insured Party Name	Paid Contribution (annualized)	Potential Investment Value* Per Year				Death Benefit Sum Assured + Potential Investment Value			
			-1%	0%	5% Low	10% Positive	-1%	0%	5% Low	10% Positive
1	27	24,000	8,637	8,750	9,318	9,889	1,408,637	1,408,750	1,409,318	1,409,889
2	28	24,000	17,137	17,450	19,051	20,713	1,417,137	1,417,450	1,419,051	1,420,713
3	29	24,000	25,517	26,114	29,233	32,582	1,425,517	1,426,114	1,429,233	1,432,582
4	30	24,000	38,450	39,462	44,846	50,796	1,438,450	1,439,462	1,444,846	1,450,796
5	31	24,000	50,756	52,310	60,725	70,305	1,450,756	1,452,310	1,460,725	1,470,305
6	32	24,000	62,925	65,144	77,384	91,750	1,462,925	1,465,144	1,477,384	1,491,750
7	33	24,000	79,698	82,752	99,889	120,591	1,479,698	1,482,752	1,499,889	1,520,591
8	34	24,000	96,253	100,309	123,468	152,263	1,496,253	1,500,309	1,523,468	1,552,263
9	35	24,000	112,327	117,549	147,899	186,768	1,512,327	1,517,549	1,547,899	1,586,768
10	36	24,000	131,575	138,122	176,879	228,044	1,531,575	1,538,122	1,576,879	1,628,044
11	37	24,000	146,469	154,531	203,127	269,252	1,546,469	1,554,531	1,603,127	1,669,252
14	40	24,000	186,158	199,603	285,611	414,630	1,586,158	1,599,603	1,685,611	1,814,630
15	41	24,000	200,708	216,195	317,388	474,498	1,600,708	1,616,195	1,717,388	1,874,498
16	42	24,000	210,946	228,616	346,568	536,151	1,610,946	1,628,616	1,746,568	1,936,151
20	46	24,000	243,005	270,252	469,670	840,985	1,643,005	1,670,252	1,869,670	2,240,985
21	47	24,000	246,758	276,579	500,206	932,867	1,646,758	1,676,579	1,900,206	2,332,867
25	51	24,000	247,955	288,197	623,423	1,385,598	1,647,955	1,688,197	2,023,423	2,785,598
35	61	24,000	45,615	104,769	805,983	3,354,650	1,445,615	1,504,769	2,205,983	4,754,650
45	71	24,000	****	****	233,989	7,378,887	****	****	1,633,989	8,778,887
74	100	0	****	****	****	49,960,948	****	****	****	51,360,948

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

*) The illustration above has taken into account the Regular Basic Contribution Acquisition Fees for Policy Year 1 - 3 of 40%, Policy Year 4 - 6 of 20% and Policy Year 7 and onwards of 0%, the Regular Top-Up Contribution Acquisition *Ujrah* and/or the Single Top-Up Contribution (if any) 5%, Cost of Insurance, Administration *Ujrah* and the Investment Fund Management *Ujrah*.

- If a **** sign 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 old, so that Your Investment Value is maintained and sufficient to pay the *Ujrah* specified in the Policy.
- The assumed investment rate per year in the benefit illustration above is based on investment allocation in Smartlink Rupiah Equity Class B Fund.
- The above illustration or projection of Investment Value is not binding and is not 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 and not binding, 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 of Benefits above has taken into account the Acquisition and Supplementary *Ujrah*, Cost of Insurance, Administration *Ujrah* and Investment Fund Management *Ujrah* whose frequency and imposition of the amount 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 Investment Value potential given when the Insured Party passes away during the Insurance Period and Active Policy status.

SERVICE, COMPLAINT RESOLUTION, AND CLAIM

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 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
Allianz Care Sharia: 1500 139

Website: www.allianz.co.id
Email: allianzcaresyariah@allianz.co.id

Important Notes:

- **AlliSya Protection Life** is an insurance product issued by PT Asuransi Allianz Life Syariah Indonesia.
- The management of the Investment Fund of AlliSya Protection Life product shall be carried out by PT Asuransi Allianz Life Syariah Indonesia and/or the Investment Manager appointed by PT Asuransi Allianz Life Syariah Indonesia.
- PT Asuransi Allianz Life Syariah Indonesia is licensed and supervised by the Financial Services Authority (Otoritas Jasa Keuangan), and its Marketing Personnels hold the license from the Indonesian Sharia Insurance Association (Asosiasi Asuransi Syariah Indonesia).
- The performance of the investment fund from PT Asuransi Allianz Life Syariah Indonesia may be accessed on the monthly Fund Fact Sheets.
- Investment in the capital market carries risks, including market risk. PT Asuransi Allianz Life Syariah Indonesia does not guarantee the performance of your selected Sub-fund, unit price and investment return of your selected Sub-fund. Unit price and your investment value may increase or decrease. Description of the Sub-fund that you have selected can be seen in the Fund Fact Sheet. However, the performance of the selected Sub-fund in the past is not an indication of the future performance of such Sub-fund.
- Contribution paid includes commission.
- A comprehensive explanation of insurance coverage may be found in the Policy. The insurance coverage shall be subject to the Exclusions stated in the Policy, which outline the specific circumstances or events that are not covered by the Policy.
- You must carefully evaluate your Sub-fund choices and ensure that the investment-linked insurance product selected fits your profile. To enhance the investment value at any time, it is recommended that you make additional payments as Top-Up Contribution. The returns on the Investment Fund shall not be guaranteed by Us.
- We shall inform You of any changes in benefits, fees, risks, terms and conditions as set out in the Policy no later than 30 working days before the effective date of such changes in benefits, fees, risks, terms and conditions.
- This General Summary of Product and Service Information (RIPLAY) is for general information purposes only. For more detailed information, please contact Us or your Marketing Personnel, or visit our website at www.allianz.co.id. All our products are designed to provide benefits to customers, but they may not necessarily meet your specific needs. If you are still unsure whether this product suits your needs, we recommend that you contact Your Marketing Personnel. Purchasing insurance products is a long-term commitment. If you decide to terminate it prematurely, the value of the units you receive may be smaller than the Contribution you have paid.
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