

SMARTLINK PROTECTION LIFE

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

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 Representative before deciding to purchase this Policy.

“We/Our/Us/Insurer”(Kami/Penanggung) refers to PT Asuransi Allianz Life Indonesia.

“You/Your/Policyholder” (Anda/Pemegang Polis) refers to the Individual whose name is specified in the Policy Data as the party entering into the Coverage with the Insurer.

“Insured” (Tertanggung) refers to the Person whose life is covered under this Policy and whose name is specified 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 passes away during the Insurance Period, We shall pay the Death Benefit to the Beneficiary in the amount of the Sum Assured as stated in the Policy Data or the Endorsement, if any, plus the investment benefit in the form of the Investment Value balance in the Policy until the date of approval of the Death Benefit claim.



Maturity Benefit

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



Investment Benefit

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

- a. the Insured passes away during the Insurance Period, payable to the Beneficiary; or
- b. the Insured survives until the end of the Insurance Period, the Policyholder; or
- c. Your Policy is cancelled, where there is Investment Value remaining after deducting Policy Surrender Fee (if applicable) and other obligations (if any), the Policyholder.



PT ASURANSI ALLIANZ LIFE INDONESIA

SMARTLINK PROTECTION LIFE

Product Name
SmartLink Protection Life
Product Type
Unit-Linked PAYDI Individual Insurance Product
Insurer Name
PT Asuransi Allianz Life 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 Policyholder 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 Premium on the 1st Policy Year (however excluding Regular Top-Up Premium and/or Single Top-Up Premium (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. The Insured is still alive at the end of each of the abovementioned Policy Year when the Persistence Bonus Benefit is paid;
- c. Regular Basic Premium has been paid on time from the Policy Effective Date;
- d. The Policyholder has not made any withdrawals of the Regular Basic Premium Investment Value from the Policy Effective Date until the end of the 4th Policy Year;
- e. The Policyholder has never reduced the Regular Basic Premium;
- f. Persistence Bonus Benefit shall be calculated based on the initial amount of the Regular Basic Premium set out in the Policy Data, not based on the amount of the Regular Basic Premium 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 Unit shall be added to the Regular Basic Premium Unit; and
- h. Persistence Bonus Benefit shall terminate if (i) the Policyholder 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.



Accidental Death and Disablement Benefit

- 1. In the event that the Insured passes away or suffers a Permanent Disability due to an Accident, We shall provide additional Insurance Benefit ("Accidental Death and Disablement Benefit") in the form of a maximum Rp25,000,000.- ("Accidental Sum Assured) in accordance with the Policy terms and conditions.
- 2. In the event that 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 Policyholder in accordance with the terms and conditions set out in the Policy.
- 4. The Partial Benefit shall expire when the Insured reaches the Age of 65.

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

ADDITIONAL FEATURES OPTIONS



No-Lapse Facility

A facility option that may be selected by the Policyholder (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 Premium Investment value is insufficient for the deduction of monthly fees (administration fee and cost of insurance) under the terms and conditions of this No-Lapse Facility and the Basic Policy.

Allocation of Regular Basic Premium

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

Allocation of Top-Up Premium

Rupiah	
Year 1 onwards	95%

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

SUMMARY OF THE DATA

Including the characteristics and effective period of the product.

Insured's Entry Age

Death Benefit:
1 month – 70 years old (nearest birthday).

Accidental Death and Disablement Benefit:
1 bulan - 64 tahun (ulang tahun terdekat).

Policyholder's Entry Age

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

Insurance Period

Death Benefit until the Insured reaches the Age of 100.
Accidental Death and Disablement Benefit until the Insured reaches the Age of 65.

Premium Payment Period

Until the Insured reaches the Age of 99.

Currency

Rupiah

Premium Payment Frequency

The payment scheme of the Premium is in accordance with the Regular Basic Premium (annually, semi-annually, quarterly, and monthly).

Premium

● Minimum Regular Basic Premium for Adults

Annual	: Rp2.400.000,-
Semi-Annual	: Rp1.500.000,-
Quarterly	: Rp750.000,-
Monthly	: Rp200.000,-

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

● Minimum Regular Basic Premium 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 Premium

Annual	: Rp 1.000.000,-
Semi-Annual	: Rp 500.000,-
Quarterly	: Rp 250.000,-
Monthly	: Rp 100.000,-

Maximum = 3 x Regular Basic Premium

● Underwriting

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

● Minimum Single Top-Up Premium

Rp 1.000.000

● Maximum Single Top-Up Premium

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): Rp3,000,000,000

HOW TO APPLY FOR YOUR POLICY?

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

RIDER OPTIONS

1. Benefit for 49 types of critical illness, with a choice of:
 - Shall not reduce the Basic Policy Sum Assured (**Critical Illness Plus**).
 - Reduce the Basic Policy Sum Assured (**Critical Illness Accelerated**).
2. Benefit for 100 critical illnesses (**CI 100**).
3. 3-plan protection for critical illness conditions as required, up to 168 critical illness conditions. (**Flexi Critical Illness**).
4. Accidental Death and Disablement Benefit (**ADDDB**).
5. Total Permanent Disability due to illness/accident with options:
 - Shall not reduce the Basic Policy Sum Assured (**TPD**).
 - Shall reduce the Basic Policy Sum Assured (**TPD Accelerated**).
6. Reimbursement for hospitalisation (**H&S Care+**).
7. Full reimbursement for hospital treatment expenses as charged with plans for coverage area up to worldwide: **H&S Care Premier Plus**.

8. Premium Payment by Allianz if the Premium Payor or their spouse:
 - Passes away (Payor Protection, Spouse Payor Protection).
 - Is diagnosed with a critical illness/suffers a total permanent disability (Payor Benefit, Spouse Payor Benefit).
9. Medical evacuation & emergency repatriation services (**Medical Assistance**).
10. Full protection against cancer risks (**SmartMed Cancer**).
11. Death benefit due to illness or accident (**Term Life**).

SUB-FUND OPTIONS

Risk Level	Sub-fund Option	Investment Strategy					Fee(1)
		Money Market Instruments	Fixed Income Instruments	Stocks Instruments	Allocation of Instruments		
					In Indonesia	Offshore	
●	Smartlink Rupiah MoneyMarket Class B Fund	100%	0%	0%	100%	-	1,5%
●	Smartlink Rupiah Fixed Income Class B	0-20%	80-100%	0%	100%	-	2%
	Smartlink Rupiah Balanced Class B Fund	50-75%		25-50%	100%	-	2%
●	Smartlink Rupiah Balanced Plus Class B Fund	25-50%		50-75%	100%	-	2%
●	Smartlink Rupiah Equity Class B Fund	0-20%	0%	80-100%	100%	-	2%
	Smartwealth Equity Small Medium Capital Class B Fund	0-20%	0%	80-100%	100%	-	2%
	Smartwealth Equity Small Medium Capital Class B Fund	0-20%	0%	80-100%	100%	-	2%
	Smartwealth Equity Infrastructure Class B Fund	0-20%	0%	80-100%	100%	-	2%

● Conservative ● Moderate ● Moderately Aggressive ● Aggressive

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

- Money Market Instruments : Long-term deposits, SBI, SPN, and/or bonds maturing less than 1 year.
- Fixed Income Instruments : Government bonds, corporate bonds.
- Stocks Instruments : Direct investment in stocks.

UTILISATION OF INVESTMENT VALUE

The utilisation of Investment Value* available to the Policyholder 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 fees to Us to ensure the continuous risk protection for Basic Insurance and Rider, including in situations where I, as the Policyholder, am unable to make regular Premium payments after the second anniversary of the Policy and during Premium Holiday as agreed upon in the Policy.
- b. Payment of benefit associated with investments to the Policyholder, whether through withdrawals of Investment Value during the Insurance Period or payment of Investment Value at the end of the insurance contract shall be made after calculating the payments mentioned in point a (if any), in the event that there are payments as stipulated in point a.

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

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

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

Unit Price

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

We shall announce the created Unit Price no later than 1 business 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 Fee, fees (administration or management), custodian fee, account administration fee, investment manager fee, tax fee, and other fees, if any, in addition to the Fees 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)

Investment Fund	5 Year	Since Launch*
Smartlink Rupiah Money Market Class B Fund	Performance data unavailable	1,06%
Smartlink Rupiah Fixed Income Class B Fund	Performance data unavailable	-1,23%
Smartlink Rupiah Balanced Class B Fund	Performance data unavailable	0,53%
Smartlink Rupiah Balanced Plus Class B Fund	Performance data unavailable	3,22%
Smartlink Rupiah Equity Class B Fund	Performance data unavailable	1,13%
Smartwealth Equity Small Medium Capital Class B Fund	Performance data unavailable	-5,29%
Smartwealth Equity Indoconsumer Class B Fund	Performance data unavailable	2,66%
Smartwealth Equity Infrastructure Class B Fund	Performance data unavailable	3,39%

* 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 OF SUB-FUND

Sub-fund	Industry Sector
Smartlink Rupiah Money Market Class B Fund	May be invested in money market instruments from all sectors.
Smartlink Rupiah Fixed Income Class B Fund	Government bonds and corporate bonds from all sectors with a minimum national rating of AA- from a rating agency.
Smartlink Rupiah Balanced Class B Fund	Stocks may be invested in all sectors and bonds may be invested in Government Bonds and corporate bonds from all sectors with a minimum national rating of AA- from a rating agency.

Sub-fund	Industry Sector
Smartlink Rupiah Balanced Plus Class B Fund	Stocks may be invested in all sectors and bonds may be invested in Government Bonds and corporate bonds from all sectors with a minimum national rating of AA- from a rating agency.
Smartlink Rupiah Equity Class B Fund	May be invested in all sectors.
Smartwealth Equity Small Medium Capital Class B Fund	May be invested in all sectors.
Smartwealth Equity Indoconsumer Class B Fund	Consumer and consumer-related sectors according to the GICS industry definition (developed by MSCI and S&P) including raw materials and discretionary consumer sectors.
Smartwealth Equity Infrastructure Class B Fund	Infrastructure and infrastructure-related sectors according to the GICS industry definitions (developed by MSCI and S&P) including 14 types of industries that fall under the infrastructure sector (14 benchmark sectors: commercial bank, diversified telecommunication, oil-gas-consumable fuels, construction material, gas utilities, wireless communication service, metals & mining, transportation infrastructure, marine, healthcare provider & services, road & rail, communication equipment, independent power producers, construction Engineering).

WHAT ARE THE RISKS ASSOCIATED WITH THIS PRODUCT?

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

1. Participation Unit price decline risk

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

2. Stock or bond market risk

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

3. Liquidity risk

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

4. Economic and political condition change risk

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

5. Cancellation risk

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

6. Default risk

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

7. Interest rate risk

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

8. Counterparty risk

Risk in the event that Our counterparties fail to fulfil their obligations. These counterparties include but are not limited to issuers, brokers, investment managers, custodian banks and distribution partners appointed by Us.

Regarding the Sub-funds mentioned above which involve partial or full placement of Investment Fund offshore, there are additional risks for the Sub-funds as follows:

1. Foreign currency exchange risk

Foreign currency exchange risk is the risk that arises from changes in the exchange rate between one currency and another at the time of conversion.

2. Expectations of Policyholder for foreign investment risk

Offshore investing strategies, while providing diversification effects, may not necessarily yield better performance than investing onshore, in which it is possible for investments to incur losses.

WHAT ARE YOUR OBLIGATIONS AS A POLICYHOLDER?

1. You must answer all questions on the Life Insurance Application Form (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 Life Insurance Application Form (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 Premium 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 to Us, no later than 60 (sixty) calendar days from the date of the Insured's death. The Beneficiary must provide a completed and correct claim form, duly signed, and submit the supporting documents as required in the claim form and this Policy to Us.
2. The submission of a claim for Death Benefit or Accidental Death and Disablement Benefit (if the Insured passes away due to 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.
 - d. Power of attorney form for the disclosure of medical information and data completed and signed on stamp duty by the Beneficiary.

- e. Photocopy of the Death Certificate from the relevant Government Institution (excerpt of Death Certificate).
 - f. Photocopy of the Police Report in case of unnatural, unknown, or accidental cause of death of the Insured, as well as autopsy or medical records from a Doctor.
 - g. Certificate explaining the chronological details of the Insured's death fully and correctly completed and signed by the Beneficiary (if the Insured died at home without treatment from a Doctor).
 - h. Photocopy of all medical examination results related to medical procedures, treatments and/or healthcare services received by the Insured during their lifetime.
 - i. Notification form for the account number fully and correctly completed by the Beneficiary, and a photocopy of the Beneficiary's bank statement.
 - j. Photocopy of the identification document of the Insured (in the form of Birth certificate (children), electronic Identity Card (KTP) for Indonesian citizens (adults), and Passport for foreign citizens (adults)).
 - k. Photocopy of the identification document of the Beneficiary (in the form of birth certificate (children), electronic Identity Card (KTP) for Indonesian citizens (adults), and Passport for foreign citizens (adults)).
 - l. Photocopy of supporting documents describing the relationship between the Insured and the Beneficiary. Other documents (if necessary).
3. The payment of the Death Benefit claim shall be made within 14 (fourteen) 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 Policyholder.
- b. Photocopy of the identification document of the Policyholder (electronic Identity Card (KTP) for Indonesian citizens and Passport for foreign citizens).
- c. Power of attorney form fully and correctly completed by the Policyholder (if You request Us to pay the benefit of partial withdrawal of Investment Value to a person other than Yourself).
- d. Photocopy of the identification document of the attorney-in-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 Policyholder 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 Policyholder.
- b. Photocopy of the identification document of the Policyholder (electronic Identity Card (KTP) for Indonesian citizens and Passport for foreign citizens).
- c. Power of attorney form fully and correctly completed by the Policyholder (if You request Us to pay the benefit of entire withdrawal of Investment Value to person other than Yourself).

- d. Photocopy of the identification document of the attorney-in-fact, such as an electronic Identity Card (KTP) for Indonesian citizens (adults), and Passport for foreign citizens (adults) (if You request Us to pay the benefit of entire withdrawal of Investment Value to person other than Yourself).
- e. Photocopy of supporting documents explaining the relationship between the Policyholder and the attorney-in-fact (if You request Us to pay the 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 TO APPLY FOR MATURITY BENEFIT CLAIM?

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

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

*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 and Disablement Benefit:
 - a. In the event of death of the Insured: 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's death. The Beneficiary must provide a completed and correct claim form, duly signed, and submit the supporting documents as required in the claim form and this Policy to Us; or
 - b. In the event that the Insured suffers a Permanent Disability: The Policyholder 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 and the Policyholder.
 - e. Notification form for the account number fully and correctly completed by the Policyholder, and a photocopy of the Policyholder'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 reject the payment of 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 examination by another Doctor designated by Us to obtain information or diagnosis that the Insured has a Permanent Disability and that recovery is unlikely.
 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/ ELIMINATION PERIOD

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

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

1. The insurance benefits payable by Us shall be 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 a claim during the waiting period (to be further stipulated in the Policy), the 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.

ARE YOU ALLOWED TO CANCEL THE POLICY?

1. You shall be entitled to cancel and return the Policy to Us if You do not agree with the terms and conditions stated therein within 14 (fourteen) calendar days from the date You received Your Policy (Cooling-Off Period).

2. Upon cancellation and return of the Policy, We shall refund at least the amount of Premium that has been paid, minus fees, plus investment gains or minus investment losses (if any), within a maximum of 7 (seven) 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 Coverage shall automatically terminate from the Policy Effective Date. The deducted expenses include but are not limited to stamp duty, Administration Fee, medical examination fee (if any), and pro-rated Cost of Insurance.

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

Jonas (Male, 35 Years Old) purchased a Policy with Life Insurance Policy 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 Premium 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 Premium amount:

Premium paid	: + Rp 17,020,000,-
Stamp Duty	: - Rp 20,000,-
Medical Examination Cost	: - Rp 625,000,-
First month Cost of Insurance	: - Rp 155,000,-
First month Administration Fee	: - Rp 30,000,-
Premium Refund	: Rp 16,190,000,-

DISCONTINUATION OF REGULAR BASIC PREMIUM PAYMENT

1. If the Regular Basic Premium is not paid in full by the Premium Due Date, and at least within the Grace Period, the Policy shall terminate or be cancelled on the expiration date of the Grace Period.

2. After the 2nd Policy Anniversary from the Policy Effective Date, We shall grant You the option to apply for Premium Holiday. Premium Holiday shall be implemented by the Policyholder's request or approval no later than 30 calendar days before the effective date of the Premium 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 Premium Holiday period, the following provisions shall apply:

a. If the Premium Holiday falls during the 3rd Policy Year until the end of the 4th Policy Year:

I. We shall deduct the Regular Basic Premium Investment Value by the amount of Fees payable under the terms of this Policy to maintain the Policy in effect (including but not limited to the Cost of Insurance payment and Administration Fee). The deduction from the Regular Basic Premium Investment Value shall be made monthly on the Fees Payment Date; and

II. In the event that the Regular Basic Premium Investment Value is insufficient to cover the Fees during the Premium Holiday, the Policy shall automatically terminate (even if there is Top-Up Premium Investment Value still remaining).

b. If the Premium Holiday falls on the 5th Policy Year and thereafter:

I. We shall deduct the Regular Basic Premium Investment Value or the Top-Up Premium Investment Value (if the Regular Basic Premium Investment Value is insufficient) by the amount of Fees payable under the terms of this Policy to maintain the Policy in effect (including but not limited to the Cost of Insurance payment and Administration Fee). The deduction shall be made monthly on the Fees Payment Date; and

II. In the event that the Regular Basic Premium Investment Value and/or Top-Up Premium Investment Value is insufficient to cover the Fees during the Premium Holiday, the Policy shall automatically terminate.

c. We shall suspend charging for the Acquisition Fee during the Premium Holiday except for any Acquisition Fee arising due to the payment of Regular Top-Up Premium or Single Top-Up Premium. However, You shall not be released from Your obligation to pay any suspended and unpaid Acquisition Fee in accordance with the provisions of Point ⁽⁴⁾.

4. If within or after the end of the Premium Holiday period, You or the Premium Payor make any subsequent payments of the Regular Basic Premium, the following terms shall apply:

a. If any Acquisition Fee remains suspended and unpaid, the Regular Basic Premium shall first be used to pay any such suspended Acquisition Fee in such amount and on such terms as set out in the Policy (with respect to the Acquisition Fee), and the remaining balance of the Regular Basic Premium shall be allocated as Investment Fund in accordance with the provisions of the Policy;

b. If no Acquisition Fee remains unpaid, such payments shall be treated as the payment for the next due Regular Basic Premium; and

c. Subsequent payments of the Regular Basic Premium made during the Premium Holiday period shall automatically end the Premium Holiday.

5. If after the end of the Premium Holiday period, the Regular Basic Premium is again not paid in full by the Premium Due Date and at least within the Grace Period, the Policy shall terminate or be cancelled on the expiration date of the Grace Period.

6. In the event that the Policy terminates in accordance with the provisions of the Policy General Terms:

a. Upon Your request, You may surrender the Policy, and We shall only refund the remaining Investment Value (if any) after deducting the Policy Surrender Fee and obligations (if any); or

b. If You fail to submit a request for Policy surrender after 2 years from the termination or cancellation date of the Policy, You shall be deemed to have surrendered the Policy. In such case, We shall refund the remaining Investment Value (if any) after deducting the Policy Surrender Fee and any outstanding obligations (if any) to Your last recorded bank account in Our system in accordance with Our applicable procedures. You must inform Us in the event of any changes to that bank account number. We shall not be responsible for any negligence on Your part regarding this matter.

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

EXCLUSIONS OF 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. Within 1 year from the Policy Effective Date or the latest Policy reinstatement date, the Insured passes away by suicide.
2. The Insured passes away during the Insurance Period as a result of capital punishment by court, or intentionally committing or participating in a criminal act or an attempted criminal act, whether actively or not, or if the Insured passes away as a result of an insurance fraud committed by a party who holds or is participating in interest in this Coverage.

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 or resistance committed by the Insured during the arrest of any person (including the Insured) carried out by the authorities, or
4. Criminal act committed intentionally by the Policyholder, Insured or the person designated as Beneficiary, or
5. The Insured 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, for example in military, police, firefighter, mining or other high-risk occupations / professions, or
7. Sports or hobbies of the Insured 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 being under the influence of alcohol), the use of narcotics and/or illicit drugs.

Regular Basic Premium

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

Regular Top-Up Premium

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

Single Top-Up Premium

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

UNDERSTAND THE FEES ASSOCIATED WITH YOUR POLICY

Cost of Insurance

Cost of Insurance shall increase from time to time and calculated based on the amount of Sum Assured for Basic Insurance and Rider (if any), the Insured's age from time to time, sex, medical condition, occupation & hobbies of the Insured. Cost of Insurance shall be imposed starting from the issuance date of the Policy through the monthly deduction of the Regular Basic Premium Unit or for the 5th Policy Year and onwards through the deduction of Regular Basic Premium Unit and/or Top-Up Premium Unit each month on the Fees Payment Date while the Policy is still in effect. 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 Fee

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

- a Rp10,000 if You opt for (i) payment of Regular Basic Premium and Regular Top-Up Premium (if any) by automatic debit by credit card or savings account; (ii) correspondence via email (selected in SPAJ); and (iii) electronic version of the Policy book (selected in SPAJ); or
- b Rp30,000 if You do not choose and do not meet the requirements as stated in point (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 Fee

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

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

Fund Switching Fee	<p>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, a fee of 1% of the switched amount shall be imposed, with a minimum fee of Rp100,000 per transaction.</p>												
Investment Fund Management Fee	<p>Maximum 2% (two percent), in accordance with Your selected Sub-fund, which shall be imposed annually on Your Policy.</p>												
Withdrawal Fee	<p>This fee is imposed by deducting the Regular Basic Premium Investment Value using the following formula: The X Factor of Withdrawal Amount of Funds from the Regular Basic Premium Investment Value, with the following Factors:</p> <table border="1" data-bbox="488 528 763 667"> <thead> <tr> <th>Policy Year</th> <th>Factor</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>100%</td> </tr> <tr> <td>2</td> <td>100%</td> </tr> <tr> <td>3</td> <td>50%</td> </tr> <tr> <td>4</td> <td>50%</td> </tr> <tr> <td>5, onwards</td> <td>0%</td> </tr> </tbody> </table> <p>This fee shall only be imposed if the withdrawal of the Investment Value is made from the Regular Basic Premium Investment Value balance. This fee shall not apply if the withdrawal of the Investment Value is made only from the Top-Up Premium Investment Value balance.</p>	Policy Year	Factor	1	100%	2	100%	3	50%	4	50%	5, onwards	0%
Policy Year	Factor												
1	100%												
2	100%												
3	50%												
4	50%												
5, onwards	0%												
Policy Surrender Fee	<p>This fee is calculated by multiplying the Regular Basic Premium Investment Value by the following factors:</p> <table border="1" data-bbox="488 839 763 978"> <thead> <tr> <th>Policy Year</th> <th>Factor</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>100%</td> </tr> <tr> <td>2</td> <td>100%</td> </tr> <tr> <td>3</td> <td>50%</td> </tr> <tr> <td>4</td> <td>50%</td> </tr> <tr> <td>5, onwards</td> <td>0%</td> </tr> </tbody> </table> <p>This fee shall not apply for Death Benefit payments.</p>	Policy Year	Factor	1	100%	2	100%	3	50%	4	50%	5, onwards	0%
Policy Year	Factor												
1	100%												
2	100%												
3	50%												
4	50%												
5, onwards	0%												

The fees mentioned above are subject to change. However, We shall inform You of any changes in those Fees no later than 30 (thirty) working days before the effective date of such

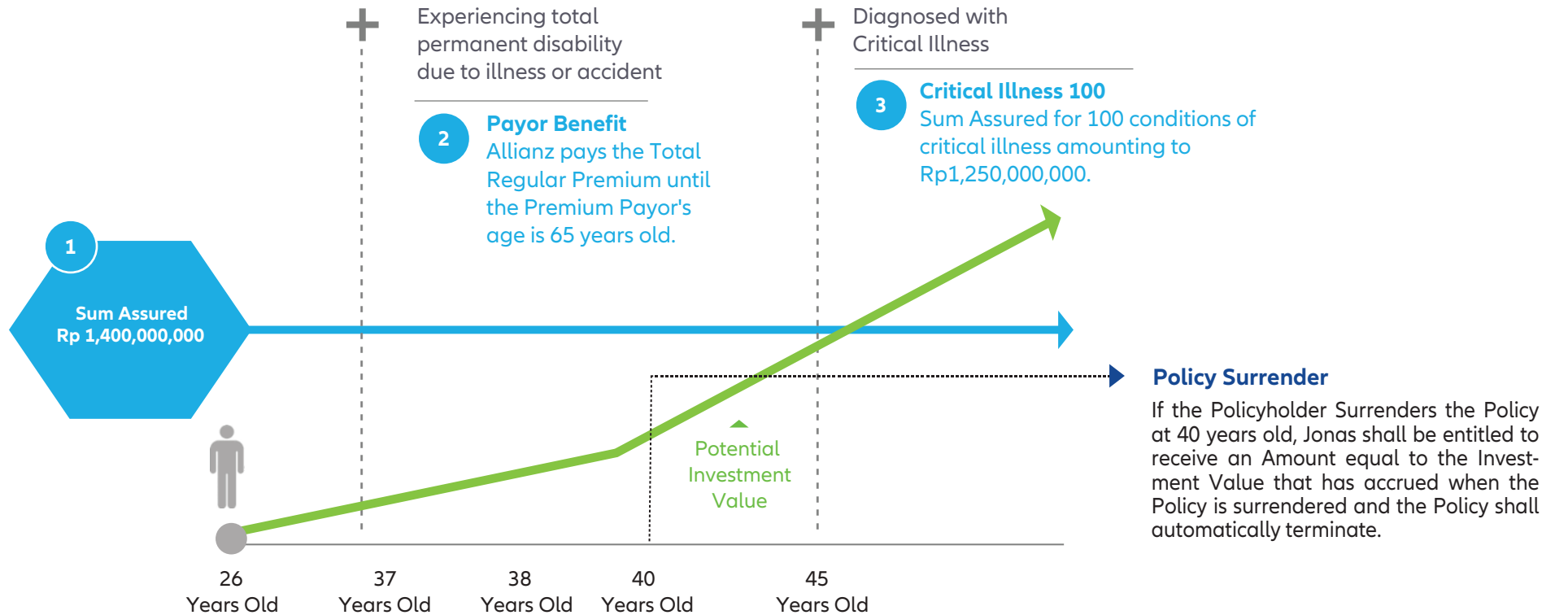
COMPLAINT & DISPUTE RESOLUTION PROCEDURE

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

Insured as Policyholder & Premium Payor:
Male, 26 Years Old, non-smoker.
Regular Basic Premium: Rp 2,000,000.- per month.
Payment by Credit Card with E-Policy & E-Statement



No-Lapse Facility*

Assumed 5% potential Investment Value Rp 285,611.000

3 benefit protection in the owned Policy.

Benefit of potential Investment Value in the owned Policy.

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



PT Asuransi Allianz Life Indonesia is licensed and supervised by the Financial Services Authority (Otoritas Jasa Keuangan)

GENERAL SUMMARY OF PRODUCT AND SERVICE INFORMATION (RIPLAY)

PT Asuransi Allianz Life Indonesia

Protection to help realise your aspirations



Dream Vacation
At 40 years old

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

End of Policy Year	Age of Insured	Premium paid (annualised)	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%, dan 10%

*)The illustration above has taken into account the Regular Basic Premium 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 Premium Acquisition Fee and/or the Single Top-Up Premium (if any) 5%, Cost of Insurance, Administration Fees and the Investment Fund Management Fee.

- If **** sign appears on the "Investment Value Projection Table", it indicates that, based on the assumed investment rate set by Us, Your Investment Value is no longer sufficient to pay the fees specified in the Policy and the Policy will terminate. You are advised to always make Premium payments until the Insured reaches 99 years of Age, so that Your Investment Value is maintained and sufficient to pay the fees specified in the Policy.
- The annual investment rate 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 does not constitute an insurance agreement and is not part of the Policy
- The above illustration or projection of Investment Value is not guaranteed and may change from time to time, depending on the performance of the Sub-fund selected by you and/or the potential deterioration of investment returns.
- Investment Value is the value of the total Regular Basic Premium Units, Regular Top-Up Premium Units and Single Top-Up Premium Units that have accrued in the Policy based on the Unit Price at a certain time
- Investment Value may be less than the amount of Premium paid or the portion of Premium invested.
- Investment Values are not guaranteed, they may increase or decrease depending on the performance of the Sub-fund selected by You and are not free from investment risks. 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 Fee, Cost of Insurance, Administration Fee and Investment Fund Management Fee, the frequency and imposition of which are as stated in "Understand the Fees Associated with Your Policy".
- The above Investment Value projection is only an illustration and does not represent actual investment performance.
- Death benefit is the Sum Assured and potential Investment Value given when the Insured passes away during the Insurance Period and while the Policy is effective

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 Indonesia
Customer Lounge
World Trade Centre 6, Ground Floor
Jl. Jenderal Sudirman Kav. 29-31
South Jakarta 12,920, Indonesia

Corporate Number:

+62 21 2926 8888

Email:

ContactUs@allianz.co.id

AllianzCare:

1500 136

Website:

www.allianz.co.id

Important Notes:

- SmartLink Protection Life is an insurance product issued by PT Asuransi Allianz Life Indonesia.
- The management of the SmartLink Protection Life Investment Fund shall be the responsibility of PT Asuransi Allianz Life Indonesia and/or the Investment Manager appointed by PT Asuransi Allianz Life Indonesia.
- PT Asuransi Allianz Life Indonesia is licensed and supervised by the Financial Services Authority (Otoritas Jasa Keuangan) and its Marketing Personnels hold licenses from the Indonesian Life Insurance Association (Asosiasi Asuransi Jiwa Indonesia).
- The performance of the investment fund from PT Asuransi Allianz Life Indonesia may be accessed on the monthly Fund Fact Sheets.
- Investment in the capital market carries risks, including market risk. PT Asuransi Allianz Life 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.
- Premium 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 unit-linked insurance product selected fits your profile. To enhance the investment value at any time, it is recommended that you make additional payments as Top-Up Premiums. The returns on the Investment Fund shall not be guaranteed by 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 Premiums you have paid.
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