

SPOUSE PAYOR PROTECTION

This Spouse Payor Protection Rider (hereinafter referred to as the "Spouse Payor Protection Rider") enables You to stop paying future Basic Policy Premium if the Insured passes away (before reaching the age of 65) in accordance with the Spouse Payor Protection Rider Terms and Conditions and Basic Policy.

Product Name
Spouse Payor Protection
Product Type
Unit-Linked PAYDI Individual Insurance Product
Insurer Name
PT Asuransi Allianz Life Indonesia
Marketing Channel
Allianz Star Network (ASN)

What are the Benefits provided by this product?

During the effective period of Your Basic Policy and this Spouse Payor Protection Rider and after the death of the Insured, You shall not be required to pay the Basic Premium starting from the next due date after the claim under this Spouse Payor Protection Rider until the time when the Insured would have reached the age of 65; and Basic Policy Premium that is overdue under the Basic Policy shall be paid for by Us and the Basic Policy Premium shall be used to purchase Unit and Premium allocation based on the next Premium allocation of the of the last payment of Your Premium.

What are the Risks associated with this product?

Exclusion Risk
This Spouse Payor Protection Rider shall not apply to the exclusions specified for the Spouse Payor Protection Rider Terms and Conditions and Basic Policy.

This General Summary of Product and Service Information (RIPLAY) is intended to provide a brief explanation regarding the benefits and important aspects of the Basic Policy and/or Spouse Payor Protection Rider Terms and Conditions You are about to purchase. Please seek direct clarification from Our Marketing Personnel before deciding to purchase this Spouse Payor Protection Rider. "We/Our/Us" refers to PT Asuransi Allianz Life Indonesia. "You/Your" refers to the Prospective Policyholder.

Insured under this benefit is the legal spouse of the Premium Payor (husband or wife).

Basic Policy means Your Unit-Linked Regular Premium Life Insurance Policy.



PT ASURANSI ALLIANZ LIFE INDONESIA

SPOUSE PAYOR PROTECTION

Peace of mind with a protection plan for you and your family

Summary of the Data

Including the characteristics and effective period of the product.

Entry Age

Entry age of legal spouse of Premium Payor (husband or wife) as Insured:
18 - 63 years old (nearest birthday).

Insurance Period

Insurance Period for Spouse Payor Protection Rider is 65 years.

Rider Payment Period

The payment period for cost of insurance of rider is until the age of 65.

Rider Payment Method

The payment scheme for cost of insurance of rider is the same as the payment period of Basic Policy premium.

Cost of Insurance for Rider Spouse Payor Protection

Deducted from the investment units (reduction in the number of investment units in the investment account of the Basic Policy Premium) on a monthly basis.

Sum Assured for Spouse Payor Benefit

- Maximum Rp 1 billion per Insured.
- If more than Rp 1 billion, subject to underwriting decision.

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.

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 the Basic Policy and/or Spouse Payor Protection Rider Terms and Conditions. We reserve the right to reject your Basic Policy and/or Spouse Payor Protection Rider 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 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 are responsible for the on-time payment of Regular Premium and Cost of Insurance for this Spouse Payor Protection Rider.

How to submit Basic Policy Premium Waiver Claim

The Successor must submit this Rider claim Form along with complete and required original evidence to Us no later than 60 (sixty) days from the date of the Insured's death.

Exclusions for Spouse Payor Protection Rider Terms and Conditions

We will not pay this Spouse Payor Protection Rider if the Insured has passed away directly or indirectly as a result of:

1. **Within 1 (one) year from the Policy Date or the Policy reinstatement date, the Insured passes away by suicide.**
2. **The Insured passes away 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 Rider or Your Basic Policy.**

Cost of Insurance for Spouse Payor Protection Rider

Cost of Insurance for Spouse Payor Protection Rider is included in the Basic Policy Premium.

Service, Complaint Resolution & 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 12920, Indonesia

Corporate Number:

+62 21 2926 8888

AllianzCare:

1500 136

Email:

ContactUs@allianz.co.id

Website:

www.allianz.co.id

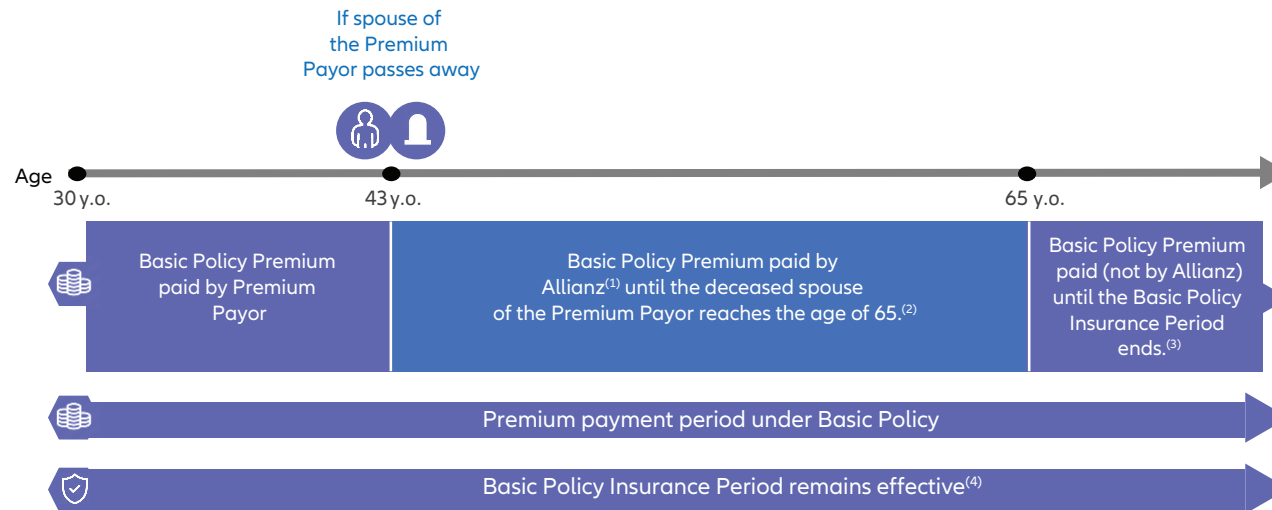
Important Notes:

- PT Asuransi Allianz Life Indonesia is licensed and supervised by the Financial Services Authority (Otoritas Jasa Keuangan), and its Marketing Personnels hold the license from the Indonesian Life Insurance Association (Asosiasi Asuransi Jiwa Indonesia).
- Complete explanation of the insurance coverage is available in the Basic Policy and/or Spouse Payor Protection Rider Terms and Conditions. The Exclusions for this Spouse Payor Protection Rider shall be applied, namely the issues that are not covered in the Basic Policy and/or Spouse Payor Protection Rider Terms and Conditions.
- The Basic Policy Premium and cost of insurance for Spouse Payor Protection Rider paid include commission for the Marketing Personnel.
- We shall inform You of any changes in benefits, fees, risks, terms and conditions as set out in the Basic Policy and/or Spouse Payor Protection Rider Terms and Conditions no later than 30 (thirty) 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.
- This General Summary of Product and Service Information (RIPLAY) is not a part of the Spouse Payor Protection Rider Terms and Conditions and is not an insurance agreement between PT Asuransi Allianz Life Indonesia and You. You are fully bound by all provisions of the Spouse Payor Protection Rider Terms and Conditions.
- This General Information of Product And Service (RIPLAY Umum) is made in Indonesia Language and English Language; in the event of different interpretation between the text of Indonesia Language and English Language, the text of

Benefit Illustration



Wanda
 Entry age 30 years old
 As wife of the Premium Payor of life insurance Basic Policy.



(1) Basic Policy Premium is paid for by Allianz starting from the next due date of the Basic Policy Premium after the claim under the Spouse Payor Protection Rider is approved by Allianz until the time when the deceased spouse of the Premium Payor would have reached the age of 65. Spouse of the Premium Payor cannot be the same as the Insured under the Basic Policy.
 (2) Unless the Insured who is not the spouse of the Premium Payor under the Basic Policy passes away, in which case the Basic Policy will be terminated.

(3) Except during Policy Premium Holiday period (if any).
 (4) As long as the Insurance Period of the Basic Policy is still effective in accordance with the terms and conditions of the applicable Basic Policy