

TERM LIFE

This Term Life Rider (hereinafter referred to as the "Term Life Rider") provides You with the Term Life Rider Sum Assured in accordance with the Term Life Rider Terms and Conditions and Your Basic Policy.

What are the Benefits provided by this product?

Pays 100% of the Term Life Rider Sum Assured in the event of the Insured's death. (Sum of this Term Life Rider is in addition to the Basic Policy Sum Assured).

What are the Risks associated with this product?

Exclusion Risk

This Term Life Rider shall not apply in the event of the exclusions specified for the Term Life Rider Terms and Conditions and Basic Policy.

Product Name

Term Life

Product Type

Unit-Linked PAYDI Individual Insurance Product

Insurer Name

PT Asuransi Allianz Life Indonesia

Marketing Channel

Allianz Star Network (ASN)

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 Term Life Rider Terms and Conditions You are about to purchase. Please seek direct clarification from Our Marketing Personnel before deciding to purchase this Term Life Rider. "We/Our/Us" refers to PT Asuransi Allianz Life Indonesia. "You/Your" refers to the Prospective Policyholder.

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



PT ASURANSI ALLIANZ LIFE INDONESIA

TERM LIFE

Summary of the Data

Including the characteristics and effective period of the product.

Entry Age

Insured entry age:

1-69 years old (nearest birthday).

Insurance Period

The Insurance Period options for Term Life Rider are 45, 50, 55, 60, 65, 70, 75, 80, and 85 years old.

Payment Period of Cost of Insurance for Rider

The payment period of cost of insurance for the rider depends on the payment period of cost of insurance for rider selected by the policyholder: 45, 50, 55, 60, 65, 70, 75, 80, and 85 years old.

Payment Method of Cost of Insurance for Rider

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

Cost of Insurance for Term Life Rider

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

- Minimum Sum Assured:
Rp20.000.000,-
- Maximum Sum Assured:
No limit for Sum Assured

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 Term Life Rider Terms and Conditions. We reserve the right to reject your Basic Policy and/or Term Life 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 timely payment of Regular Premium and Cost of Insurance for this Term Life Rider.

How to apply for death benefit Claim?

1. Rider claim form and complete supporting documents must be submitted to Us no later than 60 (sixty) days from the date of the Insured's death.
2. The supporting documents as referred to in point 1 above include:
 - a. Your Basic Policy (original).
 - b. Photocopies of valid identities of You and the Insured;
 - c. Original Power of Attorney from You or the Beneficiary (if represented).
 - d. Death Certificate from the authorised government agency (original or certified copy from the authorised government agency).
 - e. Doctor's Certificate on the cause of the Insured's death (original or certified copy from the authorised government agency).
 - f. Official Report from the police if the cause of death is unnatural, unknown or due to an Accident (original or certified copy from the authorised government agency).
 - g. Supporting documents evidencing the relationship between the Insured and successor according to the data in SPAJ.
 - h. Other documents We consider necessary to support Your claim.

Exclusions for Term Life Rider Terms and Conditions

We are not obligated to pay You the Death Benefit, but We shall only pay the Investment Value, if any, for the Policy if:

- 1. Within 1 (one) year from the Policy Effective Date or the Policy reinstatement date, the Insured passes away by suicide.**
- 2. The Insured passes away during Insurance Period due to:**
 - a. Death sentence under a court judgment; or**
 - b. Deliberately performing or engaging in a criminal act or an attempted criminal act, whether actively or not, directly or indirectly; or**
 - c. If the Insured passes away due to insurance fraud undertaken by any party with interest or cointerest in the Coverage.**

Cost of Insurance for Term Life Rider

Cost of Insurance for Term Life 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 Term Life Rider Terms and Conditions. The Exclusions for this Term Life Rider shall be applied, namely the issues that not covered in the Basic Policy and/or the Policy for this Term Life Rider Terms and Conditions.
- Term Life is an insurance product issued by PT Asuransi Allianz Life Indonesia, and therefore PT Asuransi Allianz Life Indonesia is responsible for the contents of the Basic Policy and/or in accordance with the Term Life Rider Terms and Conditions.

- The Basic Policy Premium and cost of insurance for Term Life 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 Term Life 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 part of the Term Life 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 Term Life 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 Indonesia Language shall prevail.

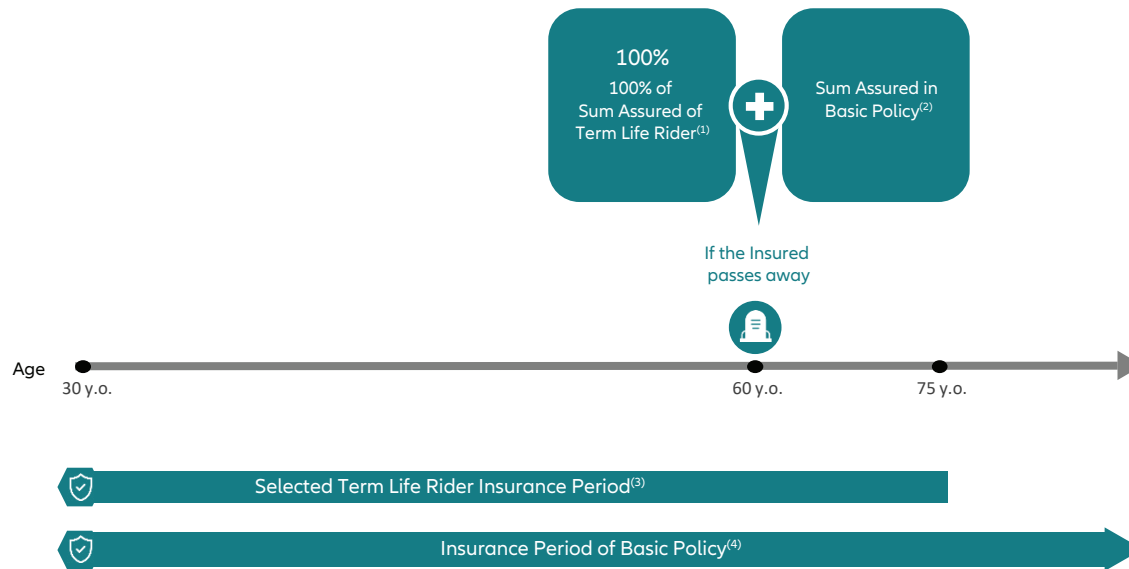
Benefit Illustration



Tedi

Entry age 30 years old as the same Insured in the life insurance Basic Policy.

Rider Insurance Period
Term Life selected:
Until the Insured reaches the age of 75 years old.



(1) 100% of Sum Assured of Term Life Rider as an additional death benefit under Basic Policy. Insurance Period of Term Life Rider ends once Allianz has received and approved as well as paid the Term Life Rider claim.

(2) Basic Policy Insurance Period ends once We have received, approved and paid the death benefit claim.

(3) Depending on the selected Insurance Period for the Term Life Rider, until the Insured reaches the age of 75. In addition, other options of Insurance Period of Term Life Rider are also available, for Insured up to ages of 45, 50, 55, 60, 65, 70, 80 and 85.

(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.