

SHARIA SPOUSE PAYOR PROTECTION

This Sharia Spouse Payor Protection Rider (hereinafter referred to as the "Sharia Spouse Payor Protection Rider") allows You to cease paying future Basic Policy Contribution in the event of the Insured Party's death (before reaching the age of 65) in accordance with the Sharia Spouse Payor Protection Rider Terms and Conditions and the Basic Policy.

Product Name
Sharia Spouse Payor Protection
Product Type
Unit-Linked PAYDI Individual Insurance Product
Operator Name
PT Asuransi Allianz Life Syariah 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 Sharia 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 Sharia Spouse Payor Protection Rider.

"We/Our/Us" refers to PT Asuransi Allianz Life Syariah Indonesia. "You/Your" refers to the prospective Participant.

The Insured Party of this benefit is the legal spouse (husband/wife) of the Contribution Payor.

Basic Policy means Your Unit-Linked Regular Contribution Life Sharia Insurance Policy.

What are the Benefits provided by this product?

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

What are the Risks associated with this product?

Exclusion Risk

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



PT ASURANSI ALLIANZ LIFE SYARIAH INDONESIA

SHARIA 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 the legal spouse (husband/wife) of the Contribution Payor as the Insured Party.
18 - 63 years old (nearest birthday).

Insurance Period

Insurance Period for Sharia Spouse Payor Protection Rider is 65 years.

Rider Payment Period

Payment period for insurance *ujrah* rider is until the age of 65.

Rider Payment Method

Payment schemes for insurance *ujrah* rider is the same as the Contribution Payment period of the Basic Policy.

Insurance *Ujrah* Rider of Sharia Spouse Protection Payor

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

Sum Assured for Sharia Spouse Payor Protection

- Maximum of Rp1 Billion per Insured Party
- If more than Rp1 Billion, subject to underwriting decision.

How to Apply for Your Policy?

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.

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 the Basic Policy and/or Sharia Spouse Payor Protection Rider Terms and Conditions. We reserve the right to reject your Basic Policy and/or Sharia Spouse Payor Protection Rider 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 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 Contribution and Cost of Insurance for this Sharia Spouse Payor Protection Rider.

How to submit Basic Policy Contribution 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 Party's death.

Exclusions for Sharia Spouse Payor Protection Rider Terms and Conditions

We shall not pay this Sharia Spouse Payor Protection Rider if the Insured Party's death is directly or indirectly caused by any of the following:

- 1. The Insured Party passes away by suicide.**
- 2. The Insured Party 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 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 Rider and Your Basic Policy.**

Ujrah of Sharia Spouse Protection Payor Rider

Ujrah of Sharia Spouse Payor Protection Rider is included in the Basic Policy Contribution.

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 Syariah Indonesia
Customer Lounge
World Trade Centre 6, Ground Floor
Jl. Jenderal Sudirman Kav. 29-31
South Jakarta 12920, Indonesia

Corporate Number:

+62 21 2926 8888

AllianzCare Syariah:

1500 139

Email:

Allianzcaresyariah@allianz.co.id

Website:

www.allianz.co.id

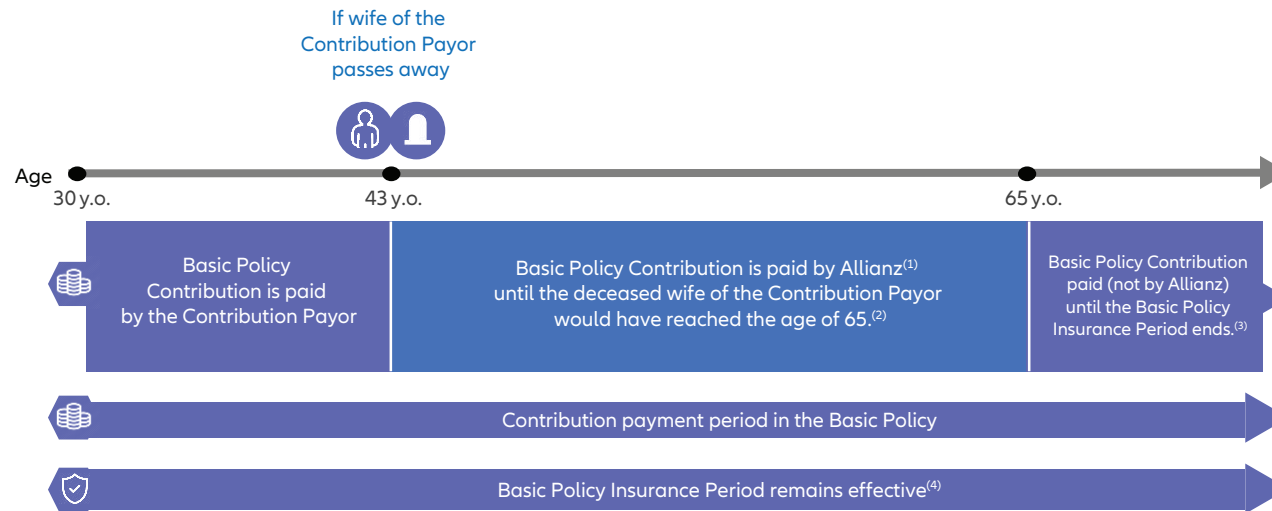
Important Notes:

- 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).
- Complete explanation of the insurance benefit is available in the Basic Policy and/or Sharia Spouse Payor Protection Rider Terms and Conditions. The Exclusions for this Sharia Spouse Payor Protection Rider shall be applied, namely the issues that are not covered in the Basic Policy and/or Sharia Spouse Payor Protection Rider Terms and Conditions shall apply.
- Sharia Spouse Payor Protection is an insurance product issued by PT Asuransi Allianz Life Syariah Indonesia, and therefore PT Asuransi Allianz Life Syariah Indonesia is responsible for the contents of the Basic Policy and/or in accordance with the Sharia Spouse Payor Protection Rider Terms and Conditions.
- The Basic Policy Contribution and insurance ujarah for Sharia Spouse Payor Protection Rider paid include a 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 Sharia 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 Sharia Spouse Payor Protection Rider Terms and Conditions and is not an insurance agreement between PT Asuransi Allianz Life Syariah Indonesia and You. You are fully bound by all provisions of the Sharia 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 Indonesia Language shall prevail.

Benefit Illustration



Wanda
 Entry age 30 years old
 As wife of
 Contribution Payor of life insurance Basic Policy



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

(3) Except during Basic Policy Contribution 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.