

SHARIA TERM LIFE

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

What are the Benefits provided by this product?

Pays 100% of the Sharia Term Life Rider Sum Assured if the Insured Party passes away. (Sum of this Term Life Rider is in addition to the Basic Policy Benefit).

What are the Risks associated with this product?

Exclusion Risk

This Sharia Term Life Rider shall not apply to the exclusions specified for the Sharia Term Life Rider Terms and Conditions and Basic Policy.

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

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



Summary of the Data

Including the characteristics and effective period of the product.

Entry Age

Insured Party with Entry age of:
1-69 years old (nearest birthday).

Insurance Period

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

Insurance *Ujrah* Rider Payment Period

The insurance *Ujrah* rider payment period depends on the insurance *Ujrah* Rider payment period chosen by the Participant: 45, 50, 55, 60, 65, 70, 75, 80, and 85 years.

Insurance *Ujrah* Rider Payment Method

Payment scheme for insurance *Ujrah* rider is the same as the contribution payment period of the Basic Policy.

Insurance *Ujrah* for Sharia Term Life Rider

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

- Minimum Sum Assured:
Rp20,000,000,-
- Maximum Sum Assured:
No limit on Sum Assured

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 Term Life Rider Terms and Conditions. We reserve the right to reject your Basic Policy and/or Sharia Term Life Rider application (Sharia SPAT) 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 Insurance *Ujrah* for this Sharia 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 Party's death.
2. The supporting documents as referred to in point 1 above include:
 - a. Your Basic Policy (original).
 - b. Photocopies of the valid identification documents of the Participant and the Insured Party;
 - 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 Party'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 Party and Beneficiary according to the data in Shariah.
- h. Other documents We consider necessary to support Your claim.

Exclusions for Sharia 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. The Insured Party passes away by suicide.**
- 2. The Insured Party passes way during the 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 Party passes away due to insurance fraud undertaken by any party with interest or cointerest in the Insurance.**

Cost of Insurance for Sharia Term Life Rider

Sharia Term Life Rider Cost of Insurance 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 benefits is available in the Basic Policy and/or Sharia Term Life Rider Terms and Conditions. The Exclusions for this Sharia Term Life Rider shall be applied, namely the issues that not covered in the Basic Policy and/or Sharia Term Life Rider Terms and Conditions.
- Sharia Term Life 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 Term Life Rider Terms and Conditions.
- The Basic Policy Contribution and insurance *Ujrah* for Sharia Term Life Rider paid include a commission for the Marketing Personnel.
- We shall inform You of any changes in benefits, *Ujrah*, risks, terms and conditions as set out in the Basic Policy and/or Sharia Term Life Rider Terms and Conditions no later than 30 (thirty) working days before the effective date of such changes in benefits, *Ujrah*, 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 Term Life 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 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.

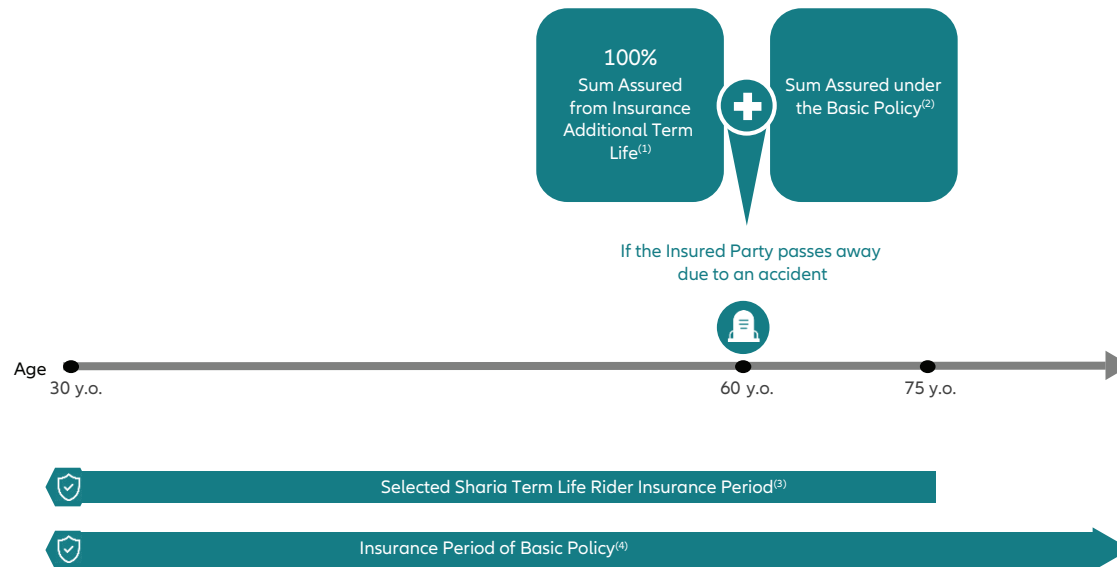
Benefit Illustration



Tedi

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

Rider Insurance Period Selected Sharia Term Life: Until the Insured Party reaches the age of 75.



(1) 100% of Sum Assured of Sharia Term Life Rider as an additional death benefit under Basic Policy. Insurance Period of Sharia Term Life Rider ends once Allianz has received and approved as well as paid the Sharia 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 Sharia Term Life Rider, until the Insured Party reaches the age of 75 years. In addition, other options of Insurance Period of Sharia Term Life Rider are also available, for Insured up to ages of 45, 50, 55, 60, 65, 70, 80 and 85 years.

(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.