

## Death Benefit:

- The benefit of 110% of the Sum Assured in the amount to Rp110 million if the death is due to an accident inside the country, and Rp210 million if the accidental death occurs outside the country.
- The benefit of 10% of the Sum Assured in the amount to Rp10 Million if the death due to an illness occurs after the 2<sup>nd</sup> Policy year.
- Premium Exemption Benefit and guaranteed Cash Payment Benefit shall remain valid if the death is due to an illness after 2<sup>nd</sup> Policy year.

## Notes:

- 1) Medical examination is not required if the Sum Assured is less or equal to Rp5 billion and there is no rider. Sum Assured accumulation applies with previously owned Guaranteed Issued product in Allianz.
- 2) Non-guaranteed Policy Surrender Bonus will start from the 8<sup>th</sup> Policy year.
- 3) Non-guaranteed Cash Value (Variable Cash Value) shall be paid 1 year after the 1st Cash Payment Benefit and only paid if a Policy Surrender is made and the coverage is terminated; the amount of the Variable Cash Value is not guaranteed.
- 4) This Benefit applies to accident and death risks while travelling outside of Indonesia for no more than 90 (ninety) days after the departure date and this benefit constitutes an addition to Death Benefit.
- 5) Provided that the name of the Policyholder is the same as the name of the Insured.

This product uses IDR as its currency, with Premium Payment Method: Monthly, Quarterly, Semiannually, and Annually.  
Premium Payment Period: 5, 10, or 15 years.

“ Arrange your retirement plan,  
the earlier you prepare,  
the more you can achieve ”

Visit your local branch office of Bank HSBC Indonesia  
or contact your Insurance Specialist today.

### About Allianz Group

Allianz Group is a leading worldwide insurance and asset management company with more than 100 million individual and corporate customers in more than 70 countries. Allianz customers benefit from various individual and group insurance services, from property, life, and health insurance to credit insurance and business insurance on a global scale. Allianz is one of the largest investors worldwide, managing more than 790 billion euros of insurance customer funds. Our asset managers, PIMCO and Allianz Global Investors, manage additional third-party assets of 1.7 trillion euros. Due to the systematic integration of ecological and social criteria in its business processes and investment decisions, Allianz achieved the top position of insurance companies in the Dow Jones Sustainability Index. In 2020, the Allianz Group had 150,000 employees and earned the total revenue of 140 billion euros and operational profit of 10.8 billion euros.

### About Allianz in Asia

Asia is one of the core growth areas for Allianz, characterized by the diverse cultures, language, and customs. Allianz has been present in Asia since 1910, providing fire and maritime insurance in the coastal cities of China. Currently, Allianz is active in 16 markets in the region, offering a wide range of insurance products with loss insurance, life insurance, health protections and solutions, and asset management as its core business. With more than 36,000 staff, Allianz serves the needs of more than 21 million customers in the region through various distribution channels and digital platforms.

### About Allianz Indonesia

Allianz started its business in Indonesia in 1981 by opening its first representative office. Allianz established PT Asuransi Allianz Utama Indonesia, a general insurance company, in 1989. Later, Allianz stepped into the field of life and health insurance, as well as pension fund business by establishing PT Asuransi Allianz Life Indonesia in 1996. In 2006, Allianz Utama and Allianz Life started sharia insurance business. Now, Allianz Indonesia is supported by more than 1,300 employees, more than 34,000 marketing personnels, and banking partner networks and other distribution partners. To date, Allianz is one of the most reputable insurance companies in Indonesia, trusted to provide protection for more than 8.3 million insureds.

### Important Notes

- **Future Care** is an insurance product issued by PT Asuransi Allianz Life Indonesia. PT Bank HSBC Indonesia (“Bank”) only acts as a referrer of **Future Care**.
- **Future Care** is not a Bank product and the Bank shall not be responsible for all claims and risks incurred from the management of this product portfolio. **Future Care** is not covered by the Bank and its affiliations and is not included in the scope of the Republic of Indonesia’s coverage program or its Deposit Insurance Corporation (“LPS”). The Bank shall bear no responsibility for any insurance policy issued by PT Asuransi Allianz Life Indonesia.
- PT Bank HSBC Indonesia is a bank licensed and supervised by the Financial Services Authority.
- The Premium paid includes commission fees for the Bank.
- For more detailed explanation about the fees, please refer to **Future Care** Policy.
- 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).
- This Brochure 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**.

If you have any question and complaint regarding our product and/or services, please contact our Customer Center:

### PT Asuransi Allianz Life Indonesia

#### Customer Lounge

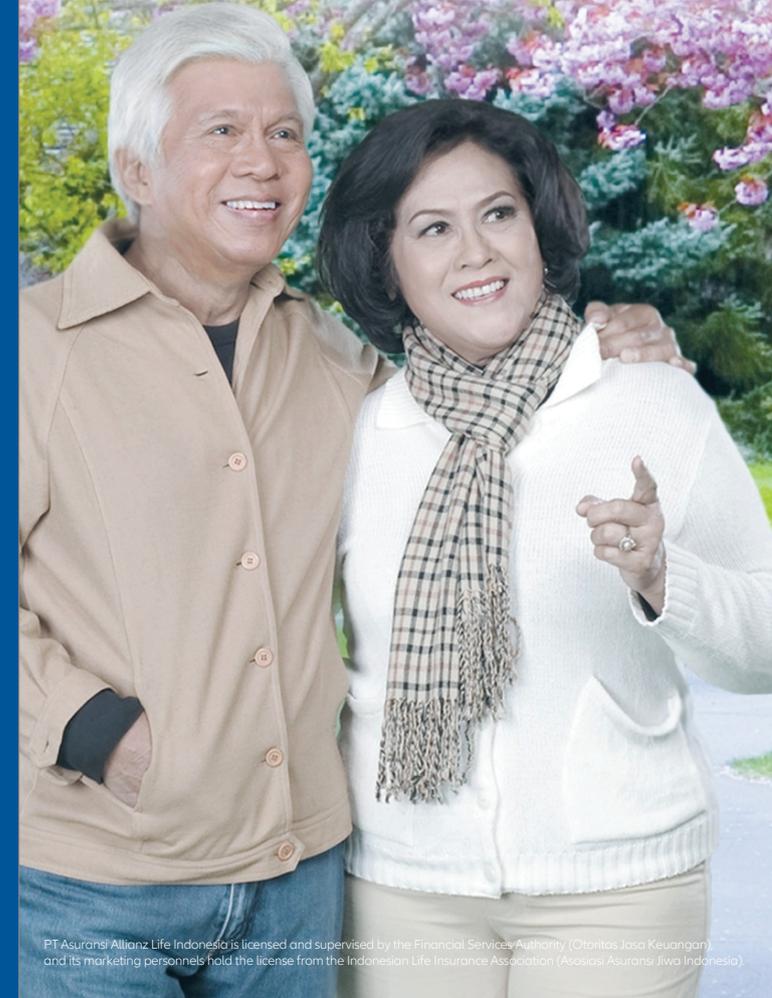
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Allianz 

# Future Care

For your perfect retirement



## How do you imagine yourself near the retirement period?

### Did you know?

Only 7.5% of the population in Indonesia have prepared their pension fund.

Only 9 million workers of 119 million active workforces in Indonesia own retirement/pension program.

In fact, life expectancy has constantly increased.

Life expectancy of Indonesians in 2010 was 67 years old. It was predicted to reach 71 years old in 2020. With increasing standard of living and life expectancy, we need larger funds to cover all expenses in your retirement years.

Return from your Savings is far from enough.

We need an investment alternative with a higher return rate than your Savings with an interest rate of 1-2% to surpass inflation that approximately reaches 8.08% per year and to achieve your dream retirement days.

Therefore, 95% of retirees are dependent on others. The negligence in planning pension fund as early as possible results in 95 of 100 retirees to be dependent on their friends, relatives, family members, or charity to sustain their lives.

Source: Pension Fund Bureau of Bapepam-LK, 2012, Savings interest rate per October 2013, Ministry of Social Affairs, Life Insurance Marketing Research Association (LIMRA)

### Have you prepared your best retirement plan?

**Future Care** ensures the best for your retirement days with Cash Payment Benefit that you will receive regularly during your retirement period. At the same time, **Future Care** also provides you with protection until the age of 70.

Entry Age Requirement: 18-50 years old  
Minimum Sum Assured: Rp100,000,000,-

## 7 Reasons Why You Have to Choose Future Care



**Easy**

No medical examination required.<sup>1)</sup>



### Coverage

Cash Payment Benefit will be provided regularly up to the age of 69.



### 210% of Sum Assured

if the accidental death occurs abroad.<sup>3)</sup>



### Protection

Up to the age of 70 years old.



### Flexible

You can freely set your Premium Payment Period and retirement period.



### Inheritance

You can freely set your inheritance for your beloved ones.

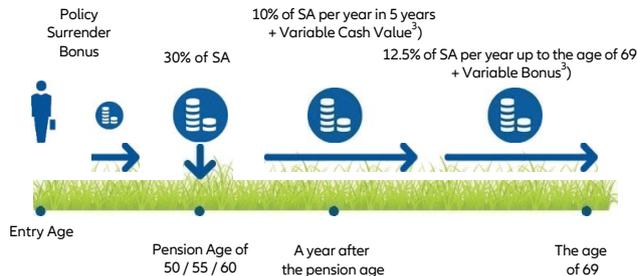


### Financial

For your beloved ones.

## Cash Payment Benefit

### Cash Payment Benefit per year up to the age of 69



### Life Protection Period

Death Benefit:

- Due to Natural Causes: Up to 70 years old
- Due to an Accident: Up to 65 years old.

### Life Protection Benefit

a) Up to the 2<sup>nd</sup> Policy year:

A 100% Refund of paid Premium and the Policy becomes terminated.

b) After the 2<sup>nd</sup> Policy year:

- Due to Natural Causes: 10% of Sum Assured
- Due to an Accident In Indonesia (100% + 10% of SA) or abroad (200% + 10% of SA).<sup>4)</sup>  
+ Premium Exemption Benefit.<sup>5)</sup>  
+ Guaranteed Cash Payment Benefit will be provided as scheduled.

### How does FUTURE CARE work?

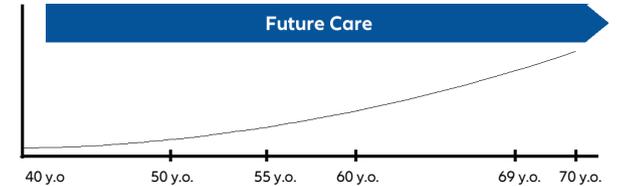
#### ILLUSTRATION



Mr. Andi is someone whose:

- Age is 40 years old, non-smoker
- SA is Rp100,000,000,-
- Premium Payment Period is 10 years
- Pension Age is 55 years old
- Premium per year is Rp12,140,000,-\*

<sup>\*) Excluding Stamp Duty fee of Rp6,000,- per month</sup>



- 50 Years Old  
Total Premium paid: 10x Rp12,140,000,-  
= Rp121,400,000,-
- 55 Years Old  
1<sup>st</sup> Cash Payment Benefit Guaranteed:  
= 30% of the SA  
= Rp30,000,000,-
- 60 Years Old  
2<sup>nd</sup> Cash Payment Benefit Guaranteed:  
= 10% of the SA per year until the age of 60  
= Rp10,000,000,- per year for 5 years
- 69 Years Old  
3<sup>rd</sup> Cash Payment Benefit Guaranteed:  
= 12.5% of the SA per year until the age of 69  
= Rp12,500,000,- per year for 5 years
- 70 Years Old  
The Policy terminated  
Total Cash Payment Benefit to be received by Mr. Andi is  
Rp192,500,000,- + Variable Cash Value <sup>3)</sup>