

FUTURE CARE

Future Care is a life term insurance product that offers retirement plan by providing insurance benefit in the form of cash payment benefit amounting to 30% of the Sum Assured when the Insured reaches the age of 50, 55, or 60 years old.

Product Name
Future Care
Product Type
Traditional Individual Product
Insurer's Name
PT Asuransi Allianz Life Indonesia
Marketing Channel
PT Bank HSBC Indonesia

This General Product and Service Information Summary (RIPLAY Umum) is intended to provide a brief explanation regarding the benefits and important information of the Policy that You are about to purchase. Please request a direct explanation from Our marketing personnels before deciding to purchase this Policy. "We/Us/Our" refers to PT Asuransi Allianz Life Indonesia. "You/Your" refers to prospective Policyholder.

What are the Benefits of this product?



Death Benefit

- a. If the Insured dies within 2 (two) years as of the Policy Effective Date, We shall refund the Premium that has been paid to Us and the Policy shall terminated.
- b. If the Insured dies after 2 (two) years as of the Policy Effective Date, We shall pay 10% (ten percent) of the Sum Assured and pay the Cash Payment Benefit according to the schedule and no Premium shall be billed afterwards.
- c. This benefit shall expire at the time the Insured reaches the Age of 70 (seventy) years old.



Accidental Death Benefit

- a. If the Insured gets into an Accident and the Insured dies within 90 (ninety days) from the date of the Accident, then:
 - i. If the Accident and the death occur within the territory of Indonesia, We shall pay 100% (a hundred percent) of the Sum Assured, or
 - ii. If the Accident and the death occur outside of the territory of Indonesia, We shall pay 200% (two hundred percent) of the Sum Assured, in the event that the Insured traveling outside the territory of Indonesia for no more than 90 (ninety) days.
 - iii. If the Accident and the death occur after the 2nd year of the Policy, We shall also pay the Death Benefit.
- b. There shall be no Premium payments to be billed afterwards.
- c. This Benefit shall expire at the time the Insured reaches the Age of 65 (sixty-five) years old.



Cash Payment Benefit

We shall pay You (if We have not paid the Death Benefit) or the Beneficiary (if We have paid the Death Benefit) the following Cash Benefits when You or the Beneficiary has reached the Age of Maturity as specified in the Policy Data:

When we shall pay You or the Beneficiary	The payable Cash Benefit
When the Insured has reached the Age of Maturity	30% (thirty percent) of the Sum Assured
The first to fifth year after the Age of Maturity	10% (ten percent) of the Sum Assured annually
The sixth year after the Age of Maturity until the Insured reached the Age of 69 (sixty-nine) years old	12.5% (twelve-point five percent) of the Sum Assured annually



Non-Guaranteed Cash Value

Non-Guaranteed Cash Value shall be paid to You at that time You surrender the Policy minimum 1 (one) year after the Insured reaches the Age of Maturity or when the Insured reaches the Age of 70 (seventy) years old, whichever comes first. We shall determine the nominal value of Non-Guaranteed Cash Value.

What are the Risks related to this product?

Exception Risk

The coverage shall not apply to conditions that are included in the exceptions as stated in the Policy.



PT ASURANSI ALLIANZ LIFE INDONESIA

FUTURE CARE

For your perfect retirement

Data Summary

Including the characteristics and validity period of the product.

Entry Age

18 - 50 years (nearest birthday)

Insurance Period

- Death Benefit:
Up to the age of 70 years old (nearest birthday).
- Accidental Death Benefit:
Up to the age of 65 years old (nearest birthday).

Age of Maturity Option

50, 55, or 60 years old

Premium Payment Period

5, 10, or 15 years.

Premium Payment Method

Regular (Annually, Semiannually, Quarterly, and Monthly).

Currency

Rupiah

Sum Assured

Minimum Sum Assured: Rp100,000,000.

Note: The maximum Sum Assured for Guaranteed Issue is Rp5 billion/USD 500,000 per Insured. However, but only 10% of the Sum Assured shall be accumulated with other active Guaranteed Issue Policy with the Insurer. Health Statement is applicable and no health questions required.

Full Underwriting shall apply to Sum Assured of more than Rp5 billion/USD 500,000.

How to Apply for Policy?

1. Complete the Life Insurance Application Form (LIAF).
2. Sign the Personal Product and Service Information Summary (RIPLAY).
3. Provide a copy of valid identity cards of You and the Insured's, and other documents if needed.

Can You Cancel the Policy?

1. You are entitled to cancel and return this Policy to Us in the event that You disagree with the terms and conditions herein within 14 (fourteen) calendar days from the date You receive this Policy. You have the right to review this Policy, and within that period of time, You are entitled to cancel and return this Policy to Us.
2. Upon such cancellation and returning of the Policy, We shall provide a refund of the Premium that You have paid after the deducting fees, and after adding the investment return or deducting investment loss (if any). Such fees include but not limited to stamp duties, administration fees, health examination fees (if any), existing risk premium, and investment losses (if any). Subsequently, the coverage shall be terminated automatically as of the Policy Effective Date.

What are your obligations as a Policy Holder?

1. You shall answer all questions on the Life Insurance Application Form (LIAF) completely and correctly. You are fully responsible for the accuracy and the completeness of the data You provide to Us. In the event of any inaccuracy and incompleteness of the requested data, Your Policy shall become terminated.
2. You shall read and understand the Life Insurance Application Form (LIAF) and the Personal Product and Service Information Summary (RIPLAY) prior to signing the documents as well as this General Product and Service Information Summary (RIPLAY).
3. You shall pay the Regular Premium timely.

How to submit a death benefit claim?

1. The submission of the payment claim for death benefit shall be accompanied by the following documents:
 - Original policy.
 - Certificate of death from an authorized government agency.
 - Completely filled-in death benefit claim form.
 - Medical certificate from a Doctor attesting to the cause of death of the Insured.
 - Official Report by the police for death due to unnatural or unknown causes or Accident.
 - A copy of valid proof of identity of You, the Insured, and the Beneficiary.
 - Other documents (if required).
2. You/the Beneficiary/the applicant shall submit the claim in writing and provide supporting documents evidence of the Insured's death no later than 30 (thirty) days after the date of death. You/the Beneficiary/the applicant shall submit the completely filled-in and signed claim form, along with other supporting documents as specified in the claim form to Us.

How to submit a Cash Payment Benefit payment claim?

The Cash Payment Benefit claim shall be submitted following the end of the Insurance Period and shall be accompanied by the following documents:

- a. Original Policy.
- b. Completely filled-in Claim form.
- c. Your legal proof of identity.
- d. Other documents (as required).

Exception

- 1. We shall not pay the Death Benefit in the event that the Insured dies due to, either directly or indirectly, the following conditions:**
 - a. The Insured dies from committing suicide within 1 (one) year since the Policy Effective Date.**
 - b. The Insured dies during the Insurance Period due to a death sentence by the court, or due to intentional act in crime or involvement in crime or attempted crime, whether actively or not, or the Insured dies due to an insurance crime committed by any party having or sharing an insurable interest in this insurance coverage.**

In the event that the Insured dies due to one of the reasons above, We shall terminate the Policy and We shall only refund the Cash Value, if any. In such event, We shall not refund the Premium that has been paid to Us.

- 2. This Benefit will not be payable if the Insured's death occurs directly or indirectly as a result of:**
 - a. Involvement in a fight (except for the case of self-defense), or fight competition, self-harm or self-harm attempts, or suicide both in healthy mental condition and otherwise; or**
 - b. Crime committed upon certain intention by the Policyholder, the Insured, or the individual assigned as a Beneficiary; or**
 - c. Aircraft accident in which the Insured is a passenger or crew of a non-scheduled flight; or**
 - d. High-risk occupation or profession of the Insured, for example an military officer, police, firefighter, mining employee, or other high-risk occupations/professions; or**
 - e. Dangerous sport or hobbies of the Insured, for example car racing, motorbike racing, horse racing, gliding, mount climbing, boxing, wrestling, including any other dangerous and high-risk sports or hobbies; or**

f. Accident caused by mental illnesses, nervous system disorders, intoxication (the Insured is under the influence of alcohol), use of narcotics and/or any illegal drugs.

In the event that the Insured dies due to one of the reasons above, We shall terminate the Policy and We only refund the Cash Value, if any. In such event, We shall not refund the Premium that has been paid to Us.

Fees

There shall be a stamp duty fee charged to the customer only for the first Premium payment.

Simulation

Customer A is an Administration Manager, 40 years old, non smoker. He purchased the Future Care product with the Sum Assured of Rp100,000,000 and the premium payment period of 10 years. Customer A selected 55 years old as the age of maturity. Thus, the annual premium to be paid by the Customer is Rp12,140,000,-*.

Death Benefit:

- The benefit of 110% of the Sum Assured in the amount to Rp110,000,000,- if the death is due to an accident inside the country, and Rp210,000,000,- if the accidental death occurs outside the country.
- The benefit of 10% of the Sum Assured in the amount to Rp10,000,000,- if the death is due to an illness after 2nd Policy years.
- Premium Exemption and guaranteed Cash Payment Benefit shall remain valid if the death is due to an illness after 2nd Policy years.

Cash Payment Benefit:

- **50 Years Old**
Total Premium to be paid: 10 x Rp12,140,000,- = Rp121,400,000,-
- **55 Years Old**
1st Cash Payment Benefit Guaranteed:
30% of SA = Rp30,000,000,-
- **60 Years Old**
2nd Cash Payment Benefit Guaranteed:
= 10% of SA per year up to the age of 60
= Rp10,000,000,- per year for 5 years.
- **69 Years Old**
3rd Cash Payment Benefit Guaranteed:
= 12.5% of SA per year up to the age of 69
= Rp12,500,000,-
- **70 Years Old**
The Policy terminated, and total Cash Payment Benefit to be received is Rp192,500,000,- + Non-Guaranteed Cash Value**.

*) Excluding stamp duty fee

**) Non-guaranteed 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.

Customer Center and Complaint & Claim Resolution

If you have any question and complaint regarding Our products and/or services, please submit your questions and complaints through Our Customer Center:

Address:

PT Asuransi Allianz Life Indonesia
Customer Lounge
World Trade Centre 6, Ground Floor
Jl. Jenderal Sudirman Kav. 29-31
Jakarta Selatan 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).
- A detailed explanation of insurance coverage can be found on the Policy. Policy Exception provisions shall apply to the insurance coverage, which include conditions that are not covered in the Policy.
- Future Care is an insurance product issued by PT Asuransi Allianz Life Indonesia. PT Bank HSBC Indonesia ("Bank") only acts as the referrer of Future Care. Future Care is not a Bank product and the Bank shall not be responsible for all claims and risks with regards to the Policy issued by PT Asuransi Allianz Life Indonesia. Future Care is not covered by the Bank and its affiliations and not included in the scope of guarantee program objects of the Government of the Republic of Indonesia or Deposit Insurance Corporation ("LPS").
- The premium paid already includes commissions for the Bank.
- We shall inform You of any change made to the benefit, fees, risks, and the terms and conditions of the Policy no later than 30 (thirty) working days before such change to the benefit, fees, risk, as well as terms and conditions
- This General Product and Service Information Summary (RIPLAY Umum) is for general information purposes only. For more detailed information, please contact Us or Your marketing personnel or visit Our website at Allianz.co.id. All of Our products are made to provide benefits to customers, but they are not necessarily suitable for Your needs. If You are still not sure whether this product is suitable for Your needs, We advise You to contact Your marketing personnel.
- This General Product and Service Information Summary (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**.