Manulife Syariah

GENERAL VERSION OF PRODUCT AND SERVICES INFORMATION SUMMARY
PROTEKSI PRIMA BERKAH

Thank you for your trust and loyalty in making PT Asuransi Jiwa Manulife Indonesia Syariah **("Manulife Syariah Indonesia")** your partner in planning the future of you and your family.

Proteksi Prima Berkah is an endowment sharia life insurance product issued by Manulife Syariah Indonesia that offers Cash Payment Benefits and life protection at the same time. The following is a summary of information about the **Proteksi Prima Berkah** product for your reference.

This attachment is only information as part of a marketing tool that contains a summary of the various benefits and provisions of the **Proteksi Prima Berkah** product and is not an insurance contract. The final interpretation of the benefits and provisions of the **Proteksi Prima Berkah** insurance product refers to the insurance Policy which contains complete and detailed terms and conditions.

IMPORTANT: We advise you to consult with Manulife Syariah Indonesia's Marketing Staff before deciding to purchase this insurance product. The marketing staff who make offers and sales for this insurance product have been licensed and supervised by the Financial Services Authority and related associations.

SUMMARY DATA	
Operator	Manulife Syariah Indonesia
Insurance Product Name	Proteksi Prima Berkah
Insurance Product Type	Endowment Sharia Life Insurance
Insurance Product Description	Proteksi Prima Berkah is endowment sharia life product that offer Death Benefit, Cash Payment Benefit, and Additional Death Benefit
Policyholder	An individual or entity that enters into a Sharia Life Insurance agreement with Manulife Syariah Indonesia
Participant	An individual whose life is insured under the Sharia Life Insurance program managed by the Manulife Syariah Indonesia
Designated Beneficiary	A person or party appointed in writing by the Policyholder to receive the Insurance Benefits as stated in the Sharia Life Insurance Application Form or its amendments (if any), provided that such a person or party has an insurable interest in relation to the Participant.
Entry Age	**Participant** Minimum : 18 years old Maximum : 60 years old **Policyholder** Minimum : 18 years old
Underwriting Method	*Simplified Issuance Offer* (SIO) with health declaration
Contribution Payment Period	8 (eight) years
Contribution Payment Mode	monthly
Currency	Rupiah (IDR)
Contribution	An amount of money that must be paid by the Policyholder to the Manulife Syariah Indonesia in order to participate in the Sharia Life Insurance program.

<table>
<tr><th colspan="2">SUMMARY DATA</th></tr>
<tr><td></td><td>Minimum Contribution:
Rp. 300.000,00 (Monthly)

Maximum Contribution:
Subject to underwriting decision</td></tr>
<tr><td>Contribution Allocation</td><td><table>
<tr><th>Policy Year</th><th>Tabarru’</th><th>Tanahud</th><th>Ujrah (Fee)</th></tr>
<tr><td>1</td><td>14%</td><td>10%</td><td>76%</td></tr>
<tr><td>2-8</td><td>8%</td><td>57%</td><td>35%</td></tr>
</table></td></tr>
<tr><td>Insurance Benefit</td><td>The Benefits that will be provided by the Operator to the Policyholder and/or Designated Beneficiary if the terms and conditions as stated in the Policy provisions have been fulfilled.

The details of the benefits are as stated in the Insurance Benefits section.

Minimum:
11x annual contribution</td></tr>
<tr><td>Underwriting Surplus of Tabarru’ Fund</td><td>The excess of total Policyholder Contributions into the Tabarru’ Fund plus recovery claims from the reinsurer minus the payment of benefits/claims, reinsurance contributions, and an increase in technical provisions, within a certain period.

In the event of an Underwriting Surplus in the Tabarru’ Fund, 60% (sixty percent) of the Underwriting Surplus will be returned to the Tabarru’ Fund, 30% (thirty percent) will be distributed to the Policyholders, and 10% (ten percent) will be distributed to the Operator.</td></tr>
<tr><td>Underwriting Surplus of Tanahud Fund</td><td>The excess of total Policyholder Contributions into the Tanahud Fund after adding recovery claims from the reinsurer minus reinsurance contributions, and an increase in technical provisions, within a certain period.

In the event of an Underwriting Surplus in the Tanahud Fund, 100% (one hundred percent) of the Underwriting Surplus will be returned to the Tanahud Fund.</td></tr>
<tr><td>Tanahud Fund Return</td><td>The return of Contributions that will be charged to the Tanahud Fund if the Policyholder applies for Policy termination as stated in the Policy Summary.</td></tr>
<tr><td>End of Insurance Period</td><td>The date on which the Sharia Life Insurance protection ends according to the provisions of this Policy is at the end of the 25th (twenty-fifth) Policy year.</td></tr>
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INSURANCE BENEFIT

1. Death Benefit

If during the Insurance Period:

a. The Participant dies due to an Accident within the 1st (first) Policy Year; or

b. The Participant dies for any reason within the 2nd (second) year of the Policy up to the end of the 18th (eighteenth) year of the Policy.

then the Operator will pay the Death Benefit to the Designated Beneficiary amounting to 11 (eleven) times the annual Contribution, provided all conditions in the Policy terms are met.
In the event that the Participant dies due to reasons other than an Accident within the 1st (first) year of the Policy period, no Death Benefit will be paid in accordance with the Policy Provision.

In the event that the Participant dies, the Policy will be terminated, regardless of whether the Death Benefit can be paid or cannot be paid to the Designated Beneficiary in accordance with the Policy Provision.

2. **Cash Payment Benefit**
   If the Participant is still alive and the Policy is active until:
   a. **The end of the 8th (eight) Policy Year, the Operator will pay a Cash Payment Benefit to the Policyholder amounting to 1 (one) time the annual Contribution; and**
   b. **The end of the 18th (eighteenth) Policy year, the Operator will pay a Cash Payment Benefit to the Policyholder amounting to 10 (ten) times the annual Contribution.**

   If the Operator has paid the Cash Payment Benefit and subsequently discovers that the Participant had already died before the aforementioned times or the Policy was inactive before the aforementioned times, then the Policyholder is obligated to return the Cash Payment Benefit that has been paid by the Operator. The Operator reserves the right to check and verify the validity of the Policy/investigate this matter regardless of the Incontestability Period.

3. **Additional Death Benefit**
   The Operator provides an additional benefit to the Designated Beneficiary in the form of an Additional Death Benefit, which will be paid by the Operator to the Designated Beneficiary amounting to 3 (three) times the annual Contribution if the Participant dies within 19th (nineteenth) Policy year until end of period.

   If the Participant dies, the Policy will terminate, regardless of whether the Additional Death Benefit can be paid or cannot be paid to the Designated Beneficiary according to the Policy terms.

AQD	
Aqd	A written agreement containing certain agreements along with the rights and obligations of the parties in accordance with Sharia principles.
Aqd *Tabarru'*	A grant agreement in the form of a donation from one Policyholder and/or Participant to the *Tabarru'* Fund for mutual assistance among Policyholders and/or Participants, not for commercial purposes.
Aqd *Wakalah Bil Ujrah* (Management Power of Attorney Agreement with *Ujrah* (fee))	A Tijarah agreement that authorizes the Operator as a representative of the Policyholder and/or Participant to manage the *Tabarru'* Fund and *Tanahud* Fund of the Policyholder and/or Participant, according to the authority or power given, with compensation in the form of *Ujrah* (fee).
Aqd *Tanahud*	Agreement to grant a certain amount of funds from the Policy Holder and/or Participants to a group of Policy Holders and/or Participants collectively to form the *Tanahud* Fund.

RISKS

- **Operational Risk**
  A risk of loss caused by the disfunctioning or failure in the internal process, human, and system errors as well as other external factors.

- **Credit and Liquidity Risk**
  Policyholders will be exposed to the credit and liquidity risk of the Insurer the risk selector of insurance products. Credit and liquidity risk is related to the ability of

the Insurer to pay the obligations to its customers, as well as the risk of default from the issuer of the investment instrument.

- **Early Termination of Policy Risk**
  May result in the Cash Value being less than the total premium paid and coverage will end.

- **Risk of Changes in Economic and Political Conditions**
  Risks related to changes in economic conditions, political policies, legal policies, and government regulations related to the world of investment and business conducted domestically and abroad.

- **Exclusion Risk**
  Risks related to Exclusion stated in the Policy Provisions for which the Operator cannot pay Insurance Benefits.

EXCLUSIONS

The Sharia Life Insurance Program does not apply if the Participant passes away due to the following circumstances:

a. **As a result of suicide;**
b. **Participant is committing a crime/as a result of crime;**
c. **Participant undergoes death sentence that has been determined by the Court;**
d. **Crime or murder that was committed by the Person who has insurable interest with the Participant;**
e. **A war, danger of war, or state of war emergency, whether part of the whole of Indonesia is involved in it, whether declared or not;**
f. **Strikes, riots, civil commotion, rebellion, civil war, or takeover;**
g. **Consumption of alcoholic drinks, illegal substances, poison, gas, and the other form of it; or**
h. **Death due to natural causes within 1 (one) year of the Policy from the Policy Issuance Date.**

Without prejudice to the provisions regarding Exclusions above, the Sharia Life Insurance program does not apply if the Participant passes away due to an Accident, where the Accident is caused by:

a. **Accident that occurs prior to the Effective Date of the Policy;**
b. **Illness, disease, or infection, unless caused by the amputation of body parts as a result of Accident;**
c. **Participation in hazardous sports or activities, including but not limited to underwater activities, involving assisted breathing apparatus, flying sports of any kind, any activity involving explosives, driving or riding in any kind of race, bungee jumping, mountain climbing, or any activity carried out at dangerous heights;**
d. **Participation in any flight activity except as a fare-paying passenger of a licensed commercial aircraft; or**
e. **Working in any hazardous occupation whether for being paid or not.**

Notes:
Detail of Exclusion clauses are stated in Policy Provision.

REQUIREMENTS AND PROCEDURES

Application for Life Insurance	Prospective Policyholders will receive this Personal Version of Service and Product Information Summary or proposal illustration ("**RIPLAY Personal**") from a Bank Staff. After the proposal is approved, the prospective Policyholders will complete the following documents: 1. Life / Health Insurance Application form; 2. Copy of the identity card of the Policyholder (if different from the Prospective Insured) and the Prospective Insured;\ 3. RIPLAY Personal that has been signed

REQUIREMENTS AND PROCEDURES	
	4. Proof of Premium payments transfer with the Policy number; and 5. Other supporting documents (if needed). After the documents are complete, Prospective Insured will then go through a risk selection process.
Contribution Payment	Contribution can be paid by monthly. Contribution will be acknowledged by the Operator at the time the Contributions are received on the Operator's account.
Grace Period	Contributions must be paid within 3 (three) months (grace period) from the due date of Contribution payment. If the Contribution is not paid after the 3 (three) months period, the Policy will terminate.
Freelook Period	1. Policyholders have the right to learn the Policy within 14 (fourteen) calendar days from the Policy Receipt Date (Free-look Periode). 2. If the Policyholder does not agree with the General Provision and Special Provision of the Policy, the Policyholder must notify in writing and return the Policy (if any) to the Insurer before the Free-look Period ends. 3. Policy will remain active if there is no announcement or written disagreement submitted by the Policyholder as stated in the Policy Provision, then the Policyholder is considered agreed to all the contents of the Policy provisions. 4. The policy will be cancelled under the following conditions: a. In the event that the Policyholder submits a written notification and returns the Policy (if any) to the Operator as stated in point 2 above, the Operator will refund the Contribution paid by the Policyholder after deducting administration fees, acquisition fees, costs related to production, and medical examination fees (if any). b. The Refund of Contribution as referred to in letter a above will be carried out by the Operator within 6 (six) working days since the required documents are received in full by the Operator. 5. A policy that is cancelled in accordance with point 4 letter a above cannot be reactivated. If the Policy Holder intends to have Prima Berkah Protection Insurance, the Policy Holder can submit a new application by following the Insurance acceptance procedure as determined by the Operator.
Claim Submission	A claim application shall be submitted in writing along with satisfactory evidence listed in the Policy Provision to the Operator at the latest 90 (ninety) days from the event of the Operator death.
Document Completeness	Documents should be submitted to Manulife Syariah Indonesia to receive the Insurance Benefit. For Death Benefit or Additional Death Benefit: 1. Policy; 2. Death Claim form provided by Operator; 3. Letters from doctors who perform examination the body of the Insured that explains the cause of the insured's death. If a Participant dies due to an Accident, the Doctor's statement must explain the causal relationship between the Accident and the damage to the Participant's body and/or body parts that caused the Participant's death; 4. Death Certificate from the authority; 5. Letters from the Police in the event where the Insured dies due to accident or unnatural cause; 6. Letters regarding proof of identity is stated in the Policy; and 7. Copy of valid identities of the Insured and the Designated Beneficiary.

REQUIREMENTS AND PROCEDURES	
Payment of Claim	Benefit payment by Manulife Indonesia is carried out no later than 30 (thirty) calendar days after the claim is approved by Manulife Indonesia provided that the claims documents have been received in full by Manulife Indonesia and have gone through the claim testing process/investigation.
Policy Change	If there are changes to the Policy provisions regarding but not limited to the provisions of benefits, fees and risks, the Policyholder will be notified via the Policyholder's current telephone number or correspondence address registered with the Operator no later than 30 (thirty) working days before the change occurs.
Complaints or Questions	a. **Verbal Submission** Verbal submissions can be submitted directly (face to face) to Manulife Indonesia to Customer Service at the address as listed on the Manulife Indonesia website or can be submitted via online telephone to the telephone number listed on the Manulife Indonesia website. The Insurer will follow up and resolve complaints verbally within 5 (five) working days after the complaint is received by the Policy Holder. b. **Written Submission** Written submissions can be submitted to Manulife Indonesia directly or via digital mail to the address listed on the Manulife Indonesia website. The Insurer will follow up and resolve complaints in writing within 10 (ten) working days after the required documents are received completely by the Insurer. **Customer Contact Center** Sampoerna Strategic Square, North Tower - Lantai GF Jl. Jenderal Sudirman Kav. 45 Jakarta 12930 Telp : (021) 2555 7777 Email : customersyariahid@manulife.com

FEES
Contribution paid by Policyholder has been include adminitration fee, *Tabarru'* Contribution, *Tanahud* Contribution, dan *Ujrah* (fee) including banks staff commission and marketing fee (if any)

ILLUSTRATION

Policyholder	:	Andy
Participant	:	Andy
Entry Age	:	40 years old
Contribution Payment Period	:	8 years
Contribution per month	:	Rp. 1.000.000,00
Annual Contribution	:	Rp. 12.000.000,00

Below is the detail of Insurance Benefit that will be received by Mr. Andy with each condition as follow:

1. **Mr. Andy dies due to Accident within 1st Policy Year**
   If Mr Andy dies due to Accident within 1st Policy Year, then Operator will pay the Death Benefit amounting to Rp132.000.000,00

2. **Mr. Andy dies due to other than Accident within 1st Policy Year**
   If Mr Andy dies due to other than Accident within 1st Policy Year, then Operator has no obligation to pay the Death Benefit to Mr. Andy

3. **Mr. Andy dies in 3rd Policy Year**
   If Mr Andy dies in 3rd Policy Year, then Operator will pay the Death Benefit amounting to Rp132.000.000,00

ILLUSTRATION

4. **Mr. Andy dies in 10th Policy Year**
   If Mr Andy dies in 10th Policy Year, then Operator will pay the Insurance Benefit as follow:
   a. At the end of 8th Policy Year, then Operator will pay the cash payment benefit amounting to Rp12.000.000,00
   b. At 10th Policy Year, then the Operator will pay the Death Benefit amounting to Rp132.000.000,00

5. **Mr. Andy dies in 20th Policy Year**
   If Mr Andy dies in 20th Policy Year, then Operator will pay the Insurance Benefit as follow:
   a. At the end of 8th Policy Year, then Operator will pay the cash payment benefit amounting to Rp12.000.000,00
   b. At the end of 18th Policy Year, then Operator will pay the cash payment benefit amounting to Rp120.000.000,00
   c. At 20th Policy Year, then the Operator will pay the Death Benefit amounting to Rp36.000.000,00

6. **Mr. Andy still alive until the end of Insurance Period**
   If Mr. Andy still alive until the end of Insurance Period, then Operator will pay the Insurance Benefit as follow:
   a. At the end of 8th Policy Year, then Operator will pay the cash payment benefit amounting to Rp12.000.000,00
   b. At the end of 18th Policy Year, then Operator will pay the cash payment benefit amounting to Rp120.000.000,00

If Mr Andy propose for Policy cancellation, then *Tanahud* Fund Return that will be received by Mr Andy is as follow:

The End of ... Year	*Tanahud* Fund Return Amount
1	0
2	0
3	Rp1.440.000,00
4	Rp2.880.000,00
5	Rp4.200.000,00
6	Rp6.480.000,00
7	Rp8.400.000,00
8	Rp12.000.000,00
9	Rp9.600.000,00
10	Rp19.200.000,00
11	Rp28.800.000,00
12	Rp38.400.000,00
13	Rp48.000.000,00
14	Rp67.200.000,00
15	Rp67.200.000,00
16	Rp67.200.000,00
17	Rp67.200.000,00
18	Rp120.000.000,00

ILLUSTRATION

This illustration is not binding and does not constitute an insurance agreement and is not part of the Policy. The rights and obligations as a Policy Holder/Participant and the provisions regarding this product are stated in the Policy. A more complete explanation of this product, both Contributions to be paid, Insurance Benefits and so on are stated in the Policy document. The figures listed are only illustrative figures at the end of the year.

NOTES

- **Sales of Proteksi Prima Berkah products can only be carried out by bank staffs who have valid agency certification.**
- **This Prima Berkah Protection product is only available to customers who are Indonesian citizens and are not taxpayers in jurisdictions outside of Indonesia.**
- **Prospective Policyholders must carefully read and understand this Summary of Personal Product and Service Information ("RIPLAY Personal") and have the right to ask the bank staffs about all matters related to this RIPLAY Personal before deciding to purchase Proteksi Prima Berkah the Sharia Life Insurance product.**
- **Prospective Policyholders must read, understand, and sign the insurance application after agreeing to the entire contents of the illustrations and information contained in RIPLAY Personal, as well as the explanations provided by the Bank Staff.**
- **Manulife Syariah Indonesia has the right to accept or reject insurance applications based on risk selection decisions made by Manulife Syariah Indonesia. Claim decisions are entirely the decisions of Manulife Syariah Indonesia which refer to the Proteksi Prima Berkah Syariah Life Insurance Policy Provisions**
- **Prospective Policyholders and/or prospective Participants are required to provide information and/or data in accordance with the actual conditions. If Manulife Syariah Indonesia finds out that there is information and/or data from prospective Policyholders and/or prospective Participants that does not correspond to the actual conditions, then Manulife Syariah Indonesia has the right to cancel the Syariah Proteksi Prima Berkah Life Insurance.**
- **The Terms and Conditions applicable to Proteksi Prima Berkah the Sharia Life Insurance product are stated in this RIPLAY Personal document which can be downloaded at www.manulife.co.id/manulifesyariah and the Policy Terms.**
- **This RIPLAY Personal refers to and is based on the Proteksi Prima Berkah Sharia Life Insurance Policy issued by Manulife Syariah Indonesia. If there is a difference in interpretation between this RIPLAY Personal and the Proteksi Prima Berkah Sharia Life Insurance Policy Provisions, then the Proteksi Prima Berkah Sharia Life Insurance Policy Provisions shall prevail.**
- **The Proteksi Prima Berkah Sharia Life Insurance product has obtained approval from the Financial Services Authority (OJK) and the Sharia Supervisory Board for the conformity of this product with sharia principles based on the DSN MUI Fatwa Number 21/DSN-MUI/X/2001 concerning General Guidelines for Sharia Insurance.**
- **Manulife Syariah Indonesia is a life insurance company licensed and supervised by the Financial Services Authority (OJK).**
- **Manulife Syariah Indonesia provides commission to Bank Danamon in order to market the Proteksi Prima Berkah insurance product.**