

GENERAL VERSION OF PRODUCT AND SERVICES INFORMATION SUMMARY PROTEKSI PRIMA PERLINDUNGAN ANDALAN (PPPA)

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

Proteksi Prima Perlindungan Andalan (PPPA) is an endowment life insurance product issued by Manulife Indonesia that provides life protection, critical illness protection, and maturity benefits. The following is a summary of information about the **Proteksi Prima Perlindungan Andalan (PPPA)** product for your reference

This attachment is for informational purposes only, as part of a marketing collateral that contains a summary of the various benefits and provisions of the **Proteksi Prima Perlindungan Andalan (PPPA)** insurance product and is not an insurance contract. The final interpretation of the benefits and provisions of the **Proteksi Prima Perlindungan Andalan (PPPA)** insurance product refer to the insurance Policy, which contains complete and detailed terms and conditions.

IMPORTANT: We advise you to consult with a Manulife Indonesia’s marketing staff before deciding to purchase this insurance product. The marketing staff offering and selling this product are licensed and supervised by the Financial Services Authority and the relevant associations.

SUMMARY DATA	
Insurer	Manulife Indonesia.
Insurance Product Name	Proteksi Prima Perlindungan Andalan (PPPA).
Insurance Product Type	Endowment Life Insurance.
Insurance Product Description	Proteksi Prima Perlindungan Andalan (PPPA) is a life insurance product from Manulife Indonesia with a limited premium payment term. This product provides Death Benefit, Critical Illness Benefit (if choosing the Maxima Plan), and a maximum Maturity Benefit.
Policyholder	An individual or entity that enters into a Insurance agreement with Manulife Indonesia.
Insured	The person whose life is insured and covered by Manulife Indonesia.
Designated Beneficiary	A person or Entity that has an insurable interest with the Insured and is designated to receive the Insurance Benefit in the event of the Insured’s death.
Entity	An organization, association, society, business entity, or other association established by an authentic deed, including but not limited to limited liability companies, foundations, cooperatives, limited partnerships (CV), firms, civil partnerships, sole proprietorship, and other legal or non-legal entities.
Premium Payment Period	5 years.
Premium Payment Mode	Regular premiums with payment options of annually, semi-annually, quarterly, or monthly.
Currency	Indonesian Rupiah (IDR) or United States Dollar (USD).

SUMMARY DATA

Premium	An amount of money that must be paid by the Policyholder to the Insurer. Minimum Premium: <table><tr><th>Premium Payment Mode</th><th>Regular Premium for 5 years</th></tr><tr><td>Annually</td><td>Rp120.000.000 / USD12,000</td></tr><tr><td>Semi-annually</td><td>Rp63.000.000 / USD6,150</td></tr><tr><td>Quarterly</td><td>Rp33.000.000 / USD3,180</td></tr><tr><td>Monthly</td><td>Rp11.400.000 / USD1,080</td></tr></table> Maximum Premium: Subject to Manulife Indonesia’s underwriting decision.			Premium Payment Mode	Regular Premium for 5 years	Annually	Rp120.000.000 / USD12,000	Semi-annually	Rp63.000.000 / USD6,150	Quarterly	Rp33.000.000 / USD3,180	Monthly	Rp11.400.000 / USD1,080							
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Modal Factor	For Premium payment frequencies other than annually (monthly, quarterly, semi-annually), the Premium calculation is based on the factor table below: <table><tr><th rowspan="2">Premium Payment Mode</th><th colspan="2">Modal Factor</th></tr><tr><th>(IDR)</th><th>(USD)</th></tr><tr><td>Annually</td><td>100%</td><td>100%</td></tr><tr><td>Semi-annually</td><td>52,5%</td><td>51,25%</td></tr><tr><td>Quarterly</td><td>27,5%</td><td>26,5%</td></tr><tr><td>Monthly</td><td>9,5%</td><td>9%</td></tr></table>			Premium Payment Mode	Modal Factor		(IDR)	(USD)	Annually	100%	100%	Semi-annually	52,5%	51,25%	Quarterly	27,5%	26,5%	Monthly	9,5%	9%
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Sum Insured	An amount of money stated in the Policy Summary or Addendum as the basis for calculating the Insurance Benefits. Minimum Sum Insured: Rp687.000.000,00/USD 62.000 Maximum Sum Insured: Subject to Manulife Indonesia’s underwriting decision.																			
Age	The Insured’s age calculated based on the last birthday at the Policy Effective Date and will increase on each Policy Anniversary. Entry age according to the selected Plan is as follows: <table><tr><th></th><th>Plan Essensia</th><th>Plan Maxima</th></tr><tr><td>Minimum</td><td colspan="2">18 (eighteen) years old</td></tr><tr><td>Maximal</td><td>70 (seventy) years old</td><td>55 (fifty five) years old</td></tr></table>				Plan Essensia	Plan Maxima	Minimum	18 (eighteen) years old		Maximal	70 (seventy) years old	55 (fifty five) years old								
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Underwriting Method	Full Underwriting.																			
Coverage Period	20 years, 25 years, or 30 years.																			

SUMMARY DATA

Cash Value	An amount that represents the Policy's value at a certain period as stated in the Policy Summary, which is formed from the Premiums.
Total Cash Value	An amount that represents the accumulation of the Cash Value.

INSURANCE BENEFIT

The Insurance Benefits to be provided according to the Plan selected by the Policyholder are as follows:

Plan Types	Insurance Benefit
Plan Essensia	1. Death Benefit; and 2. Maturity Benefit.
Plan Maxima	1. Death Benefit; or 2. Critical Illness Benefit (whichever occurs first); and 3. Maturity Benefit.

1. Death Benefit

- If the Insured passes away during the Coverage Period and the Policy status is still active, the Insurer will pay the Death Benefit to the Designated Beneficiary amounting to 100% (one hundred percent) of the Sum Insured after deducting the Policyholder's obligations to the Insurer (if any).
- The payment of the Death Benefit by the Insurer to the Designated Beneficiary results in the termination of the Coverage.

2. Critical Illness Benefit

- This benefit only applies to Policyholders who choose the Maxima Plan.
- If the Insured is diagnosed for the first time with 1 (one) of the 89 (eighty-nine) Critical Illnesses as listed in the Critical Illness List Table and has passed the Elimination Period, the Insurer will pay the Critical Illness Benefit in lump sum to the Policyholder amounting to 100% (one hundred percent) Sum Insured after deducting the Policyholder's obligations to the Insurer (if any).
- If a condition meets several definitions or diagnoses or benefits of Critical Illness, only one benefit payment will be made.
- The payment of the Critical Illness by the Insurer to the Policyholder results in the termination of the Coverage.

3. Maturity Benefit

- If the Insured is still alive until the End of the Coverage Period and the Policy is active, the Insurer will pay the Maturity Benefit to the Policyholder amounting to 100% (one hundred percent) of the Sum Insured.
- The payment of the Maturity Benefit by the Insurer to the Policyholder results in the termination of the Coverage.

INSURANCE BENEFIT

- c. If the Insurer has paid the Maturity Benefit and it is later discovered by the Insurer that the Insured had died before the End of the Coverage Period, the Policyholder is obligated to return the Maturity Benefit that has been paid by the Insurer. The Insurer has the right to verify and investigate the validity of the Policy.

OPTIONAL ADDITIONAL RIDERS

Waiver of Premium Plus

A Rider program that provides a Premium Waiver Benefit for Basic Coverage and Rider Coverage (if any) if the Insured is diagnosed with 1 (one) of the 89 (eighty-nine) Critical Illnesses as listed in the Critical Illness List Table. The Premium payment for this Rider shall be made together with the payment of Basic Insurance Premium.

Rider Waiver of Premium Plus can only be added to the Essensia Plan.

CRITICAL ILLNESS LIST TABLE

1	<i>Chronic Adrenal insufficiency (Addison's Disease)</i>	31	<i>Rheumatic fever with heart valve involvement (juvenile condition, only cover up to age 21)</i>	61	<i>Parkinson Disease</i>
2	<i>Systemic Lupus Erythematosus</i>	32	<i>Primary Pulmonary Arterial Hypertension</i>	62	<i>Juvenile Huntington Disease (juvenile condition, only cover up to age 21)</i>
3	<i>Severe Rheumatoid Arthritis</i>	33	<i>Coronary Artery Bypass Surgery</i>	63	<i>Motor Neuron Disease</i>
4	<i>Progressive Scleroderma</i>	34	<i>Surgery to Aorta</i>	64	<i>Primary Lateral Sclerosis</i>
5	<i>Persistent Severe Juvenile Rheumatoid Arthritis (Still's disease)</i>	35	<i>Heart Valve Replacement</i>	65	<i>Progressive Bulbar Palsy</i>
6	<i>Kidney Failure</i>	36	<i>Kawasaki Disease with Heart Complications (juvenile condition, only cover up to age 21)</i>	66	<i>Progressive Supranuclear Palsy</i>
7	<i>Medullary Kidney Cystic Disease</i>	37	<i>Other Serious Coronary Artery Disease</i>	67	<i>Stroke</i>
8	<i>Severe Relapsing Nephrotic Syndrome</i>	38	<i>Heart Attack</i>	68	<i>Stroke Requiring Carotid Endarterectomy Surgery</i>
9	<i>Biliary Atresia</i>	39	<i>Severe Eisenmenger's syndrome</i>	69	<i>Surgical removal of an Arterio-Venous Malformation or Brain Aneurysm via Craniotomy</i>
10	<i>Chronic Auto-immune Hepatitis</i>	40	<i>Infective Endocarditis</i>	70	<i>Major Head Trauma</i>
11	<i>Fulminant Viral Hepatitis</i>	41	<i>Cerebral Metastasis</i>	71	<i>Loss of Speech</i>
12	<i>End Stage Liver Disease</i>	42	<i>Cancer</i>	72	<i>Loss of Hearing</i>
13	<i>Wilson's Disease</i>	43	<i>Pheochromocytoma</i>	73	<i>Blindness</i>
14	<i>Ebola</i>	44	<i>Benign Brain Tumor</i>	74	<i>Loss of Use of One Limb and Loss of Sight in One Eye</i>
15	<i>Encephalitis</i>	45	<i>End Stage Liver Disease</i>	75	<i>Loss of Limb</i>
16	<i>Full Blown AIDS</i>	46	<i>Spinal Amyotrophy Type I (juvenile condition, only cover up to age 21)</i>	76	<i>Total and Permanent Disability</i>
17	<i>HIV Infection due to Organ Transplant</i>	47	<i>Amyotropic Lateral Sclerosis</i>	77	<i>Major Burns</i>
18	<i>HIV Infection due to Assault</i>	48	<i>Cerebral Aneurysm Requiring Brain Surgery</i>	78	<i>Severe Ulcerative Colitis</i>
19	<i>Occupationally Acquired HIV</i>	49	<i>Severe Dementia</i>	79	<i>Acute Necro hemorrhagic Pancreatitis</i>
20	<i>HIV due to blood transfusion</i>	50	<i>Guillain- Barre Syndrome</i>	80	<i>Severe Chron's Disease</i>
21	<i>Bacterial Meningitis</i>	51	<i>Appalic Syndrome</i>	81	<i>Resection of the whole small intestine (duodenum, jejunum and ilium)</i>
22	<i>Necrotizing Fasciitis</i>	52	<i>Coma</i>	82	<i>Chronic Relapsing Pancreatitis</i>
23	<i>Creutzfeldt – Jakob disease (Mad Cow Disease)</i>	53	<i>Multiple Sclerosis</i>	83	<i>Aplastic Anaemia</i>
24	<i>Elephantiasis</i>	54	<i>Progressive Muscular Atrophy</i>	84	<i>Adrenalectomy for Adrenal Adenoma</i>
25	<i>Poliomyelitis</i>	55	<i>Spinal Muscular Atrophy</i>	85	<i>Severe Hemophilia</i>
26	<i>Tuberculosis Meningitis</i>	56	<i>Muscular Dystrophy</i>	86	<i>Multiple Root Avulsions of Brachial Plexus</i>
27	<i>Severe Hand, Foot, Mouth Disease (juvenile condition, only cover up to age 21)</i>	57	<i>Myasthenia Gravis</i>	87	<i>Terminal Illness</i>
28	<i>Generalized Tetanus</i>	58	<i>Brain Surgery</i>	88	<i>Major Organ Transplantation</i>
29	<i>Rabies</i>	59	<i>Surgery for Idiopathic Scoliosis</i>	89	<i>Bone Marrow Transplant</i>
30	<i>Cardiomyopathy</i>	60	<i>Alzheimer Disease</i>		

RISKS

- **Operational Risk**
A risk of loss due to ineffectiveness or failure of internal process, people, and systems as well as external events.
- **Credit and Liquidity Risk**
The 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.
- **Exchange Rate Risk**
Policy with foreign currency will be exposed to the exchange rate risk if the Policyholder/Designated Beneficiary decides to change the Insurance Benefits to local currency where the value depends on the foreign exchange rate at that time.
- **Early Termination of Policy**
May result in the Cash Value lesser than the payable Insurance Benefits or the paid Premiums and the Coverage will be terminated.
- **Risk of Changes in Economic and Political Conditions**
Risks related to changes in economic conditions, political policies, legal policies, and government regulations related to investments and business activities conducted domestically and internationally.
- **Exclusion Risk**
Risks related to the Exclusions as stipulated in the Policy provisions of which the Insurer is not liable to pay the Insurance Benefits.

EXCLUSIONS

General Exclusions:

The Insurance coverage will not apply if the Insured dies as a result of the following:

- a. As a result of suicide that occurred within a period of 2 (two) years from the Policy Issuance Date or the latest Addendum or the latest issuance date of Policy reinstatement (whichever occur later);
- b. The Insured is committing a criminal act or as a direct consequence of committing a criminal act carried out by the Insured;
- c. The Insured is sentenced to death by a court of law;
- d. Caused by criminal action or attempted murder committed by the party who has interest on the Coverage; or
- e. Other exclusions as mentioned in the Special Provision of the Policy (if any).

Special Exclusions:

Without prejudice to the provisions regarding General Exclusions as stated above, the Death Benefit shall not be payable if the Insured's death is caused by:

- a. War, danger of war or state of war emergency, whether part of or whole of Indonesia is involved in it, whether declared or not; or
- b. Strikes, riots, civil commotion, rebellion, civil war or coup; or
- c. Employment or activity in the military or police undertaken by the Insured; or

EXCLUSIONS

- d. Activities or works related to flight that is undertaken by the Insured as an aircraft passenger including but not limited to any flight or other air activities except as a passenger paying air fares on fully licensed flights managed by commercial airlines or licensed aviation rental companies; or
- e. Performing dangerous works or activities including but not limited to flight crew, car/motorcycle racing, diving, parachuting, boxing, and horse riding, unless there is certain Additional Premium charged to the Insured for such works or activities; or
- f. Consuming alcoholic beverages, illegal substances, poisons, gases and the like.

Critical Illness Benefit Exclusions (if Plan Maxima is selected)

The Critical Illness Benefits shall not be payable if the Insured is diagnosed with a Critical Illness caused by the following:

- a. Pre-Existing Condition;
- b. AIDS (Acquired Immune Deficiency Syndrome), ARC (AIDS Related Complex) or infection caused by HIV (Human Immunodeficiency Virus) except as stated in the Critical Illness List Table points 16–20, either directly or indirectly if the disease is known to have been suffered by the Insured before the Effective Date;
- c. Suicide or self-injury, whether consciously or unconsciously, as a result of the Insured committing a crime, as a result of a crime or murder committed by a party who have an interest in this Life Insurance; or
- d. Beverages containing alcohol, illegal substances, toxins, gases, and its kind.

Critical Illness Benefit related to Total and Permanent Disability are not paid if the Insured suffers from Total and Permanent Disability caused by or regarding in the following matters:

- a. War, state of danger of war or emergency of war, either in whole or in part Indonesian territory is involved in it, whether stated or not; or
- b. Strikes, riots, rebellions, civil wars, takeovers power; or
- c. Military or police duties currently being carried out by the Insured, unless already completed pay an Extra Premium specifically for the task; or
- d. The act of committing suicide or injuring oneself, whether consciously or unconsciously, is carried out execution of the death penalty by the court, consequences of the Insured committing the crime, consequences crimes or murders committed by those interested in this insurance; or
- e. The Insured is currently carrying out duties as a flight crew member, unless paid Extra Premium specific to the task; or
- f. Drinks containing alcohol, prohibited substances, poisons, gas, and the like; or
- g. Pre-existing conditions.

Note: The complete details of the Exclusion clause are set out in the General Provision and Special Provision of the Policy

REQUIREMENTS AND PROCEDURES

Application for Life Insurance	The prospective Policyholder will receive a Personalized Version of Product and Services Information Summary or illustration ("RIPLAY Personal") from the sales forces. Once the RIPLAY Personal is approved, the prospective Policyholder is required to complete the following documents: • Life/Health Insurance Application Form or Application Form; • Photocopy of the identity card of the prospective Policyholder (if different from the prospective Insured) and the prospective Insured; • RIPLAY Personal that has been signed; • Proof of transfer of Basic Premium payment completed with a Policy number; and • Other supporting documents. After the documents are completed, the prospective Insured must undergo a risk selection process.
Premium Payment	Premium can be paid annually, semi-annually, quarterly, or monthly. Premium will be acknowledged by the Insurer at the time the Premium is received in Manulife Indonesia's account.
Grace Period	Premium must be paid within 45 (forty-five) calendar days (Grace Period) from the Premium payment due date. If the Premium is not paid after the 45-day Grace Period, an Automatic Premium Loan will apply, which will incur interest and become the obligation of the Policyholder.
Free Look Period & Welcoming Call Process	1. The Policyholder has the right to review the Policy (Free Look Period) within 14 (fourteen) calendar days from the Policy Acceptance Date ("Free Look Period"). 2. If the Policyholder does not agree with the General Provision and/or Special Provision of the Policy, the Policyholder must notify in writing and return the Policy to the Insurer before the Free Look Period expires. 3. During the Free Look Period, the Insurer has the right to contact the Policyholder in order to obtain confirmation of approval and a thorough understanding from the Policyholder on the General Provision and Special Provision of the Policy, as well to ensure that the Policyholder has agreed and understood all the provisions contained in the General Provision and Special Provision of the Policy ("Welcoming Call"). 4. The Policy still becomes in force under the following conditions: a. If there is no written notification or objection referred to in point 2 submitted by the Policyholder within that period, the Policyholder is considered to provide his/her agreement with the entire General Provision and Special Provision of the Policy; or b. The Policyholder has provided his/her confirmation about the General Provision and Special Provision of the Policy during Welcoming Call process. 5. The Policy will be canceled under the following conditions: a. If the Policyholder submits a written notification and return the Policy (if any) to the Insurer as

REQUIREMENTS AND PROCEDURES

	above mentioned in point 2, the Insurer will refund the Premium which has been paid by the Policyholder after being deducted with the administrative fee, acquisition fee, production fee, and medical examination fees (if any). b. If the Policyholder is not successfully contacted by the Insurer or does not provide their thorough confirmation on the approval and understanding of the General Provision and Special Provision of the Policy during the Welcoming Call process, the Insurer will refund the Premium which has been paid by the Policyholder without any fee deduction. c. The refund of Premium referred to in letter a or letter b above, shall be made by the Insurer within 6 (six) business days as of: (i) The required documents are completely received by the Insurer for refund of the Premium due to any matters as above mentioned in letter a; or (ii) The expiration of Free Look Period for refund of Premium due to any matters as abovementioned in letter b. 6. The Policy that is canceled due to point (5) of letter b cannot be reinstated. If the Policyholder intends to reinstate a policy that has been cancelled, then the Policyholder is required to apply for a new Policy by following the new Policy acceptance procedure as determined by the Insurer.
Cash Value Withdrawal Procedure	1. The procedure for withdrawing the entire Cash Value (Policy Surrender) is as follows: (a) The Policy has Cash Value; (b) The Policyholder must submit a written request to the Insurer; and (c) Submit the following documents to the Insurer: (1) The Policy; and (2) A letter or proof of identity of the Policyholder. 2. If the request for the full Cash Value is made on the Policy Anniversary, the Total Cash Value to be paid by the Insurer will refer to the Cash Value Table listed in the Policy Summary. 3. If the request for the full Cash Value withdrawal is submitted not on the Policy Anniversary, the Total Cash Value will be paid by the Insurer proportionally based on the Cash Value Table stated in the Policy Summary. 4. The Total Cash Value withdrawal to be paid by the Insurer will be deducted by any outstanding obligations of the Policyholder to the Insurer (if any). 5. The Total Cash Value withdrawal shall cause termination of the Policy.
Claim Submission	1. Submission of Death Benefit Claim must be made in writing to Manulife Indonesia within 90 (ninety) calendar days from the date of the Insured's death or from the end of the Coverage Period; and

REQUIREMENTS AND PROCEDURES	
	2. Submission of Critical Illness Benefit Claim must be made in writing to Manulife Indonesia within 30 (thirty) calendar days from the diagnosis given by a Specialist Doctor or from the last medical examination for Critical Illness Benefit (if the Policyholder chooses the Maxima Plan).
Document Completeness	Documents which must be submitted to the Insurer to receive the Insurance Benefit: i. For Death Benefit claim: (1) Policy, (2) Death Claim Form provided by the Insurer, (3) Certificate from doctor who performs examination of the Insured that explains the cause of the Insured's death, (4) Death deed and/or death certificate from the authority, (5) Police certificate if the Insured dies due to Accident or unnatural causes, (6) Proof of identity of the interested party to the Policy, and (7) Copy of valid identity of the Insured and the Beneficiary. ii. For Critical Illness Benefit claim (if the Policyholder chooses the Maxima Plan): (1) Critical Illness or Total Permanent and Disability (TPD) Claim Form provided by the Insurer; (2) Doctor's examination certificate; (3) Photocopy of valid proof of identity of the Insured; (4) Results of supporting examinations; and (5) Other supporting documents (if needed). iii. For Maturity Benefit claim: (1) Policy, and (2) Proof of identity of the Policyholder. If the respective documents are not submitted within the determined period, the Insurer has the right to reject the related claim. Notes: - Claim decision (without investigation): Maximum 6 working days after receipt of complete claim documents. - Claim decisions require an investigation process: Maximum H+51 calendar days from the date the complete claim submission documents are received.
Payment of Claim	Insurance Benefit payment by Manulife Indonesia is carried out no later than 30 (thirty) calendar days since the claim is approved by Manulife Indonesia provided that the required claims documents have been completely received by Manulife Indonesia and has undergone the Policy verification/investigation process.

REQUIREMENTS AND PROCEDURES

Submission of Complaints or Queries

a) Verbal Submission

Verbal submission can be submitted directly (face to face) to Manulife Indonesia via Customer Service at the address as listed on Manulife Indonesia website or via online telephone to the telephone number listed on Manulife Indonesia website. The Insurer will follow up and resolve the verbal complaint within 5 (five) working days since the complaint is received by the Insurer.

b) Written Submission

Written submission can be submitted directly to Manulife Indonesia or via digital mail to the address listed on Manulife Indonesia website. The Insurer will follow up and resolve written complaint within 10 (ten) working days since the required documents are received completely by the Insurer.

Customer Contact Center

Sampoerna Strategic Square, North Tower, Ground Floor
Jl. Jenderal Sudirman Kav. 45-46, Jakarta 12930
Telephone : (021) 2555 7777
Email : customerserviceid@manulife.com

FEES

The Premium paid by the Policyholder already includes administrative fees, coverage charges, marketing staff commission, bank commission, and marketing costs (if any).

ADDITIONAL INFORMATION

1. Automatic Premium Loan

- a. Automatic Premium Loan is a Premium payment facility that is automatically applied by the Manulife Indonesia if the Premium is not paid until the end of the Grace Period.
- b. If the Premium is not paid by any causes. Meanwhile the Policy has the Cash Value, then Policyholder may utilize the Automatic Premium Loan facility. This facility is subject to compound interest determined by Manulife Indonesia and will be communicated to the Policyholder who uses this facility.. All payable Insurance Benefits will be calculated against the Automatic Premium Loan and Policyholder's outstanding to Insurer (if any).

2. Policy Loan

- a. Policy Loan is a loan facility provided by Manulife Indonesia to the Policyholder if the Policy already has a Cash Value. Maximum allowable Policy Loan is 80% of the Total of Cash Value.
If the Policyholder utilizes this Policy Loan facility, compound interest will be applied at a rate determined at the time of the Policy Loan application and agreed upon by the Policyholder. Any Insurance Benefits that may be payable by the Insurer will be adjusted based on the Policy Loan and any obligations of the Policyholder to the Insurer (if any).

3. Reduced Paid Up

- a. Reduced Paid-Up Policy is a Policy with a facility for a one-time Premium payment and waiver of subsequent Premium payments, accompanied by a reduction in the Sum Insured.
- b. If the Premium is not paid for any reason and the Policy has accumulated Cash Value, the Policyholder may apply for this facility. The one-time Premium payment will be derived from the Total Cash Value accumulated under the Policy before it is converted into a Reduced Paid-Up Policy.

4. Policy Changes

If there is any change to the General Provision and Special Provision of the Policy regarding but not limited to provisions of benefits, costs and risks, must be notified to the Policyholder through the Policyholder's current phone number or latest correspondence address registered in the Insurer no later than 30 (thirty) working days before the change is effective.

ILLUSTRATION

Insured Name	:	Michael
Gender	:	Male
Entry Age	:	45 years old
Coverage Period	:	30 years
Premium Payment Period	:	5 years
Premium Payment Mode	:	Annually
Currency	:	Rupiah
Smoking Status	:	Non-smoker
Plan	:	Maxima
Basic Insurance Premium	:	Rp200.000.000,00
Sum Insured	:	Rp1.835.030.700,00
Designated Beneficiary	:	Michele (Wife)

1. Based on the Basic Insurance Premium selected by Mr. Michael above, the initial Sum Insured that Mr. Michael will receive is Rp1.835.030.700,00.
2. If Mr. Michael passes away in the 10th policy year, the Insurer will pay a Death Benefit of Rp1.835.030.700,00 to Mrs. Michele as the Designated Beneficiary, and the coverage will terminate.
3. If Mr. Michael is diagnosed with one (1) of the eighty-nine (89) Critical Illnesses listed in the Critical Illness Table and has passed the Elimination Period in the 15th policy year, the Insurer will pay a Critical Illness Benefit of Rp1.835.030.700,00 to Mr. Michael as the Policyholder, and the coverage will terminate.
4. If Mr. Michael survives until the End of the Coverage Term and the policy remains active, the Insurer will pay an Maturity Benefit of Rp1.835.030.700,00 to Mr. Michael, and the coverage will terminate.

NOTES

1. Prospective Policyholders must carefully read and understand this General Version Of Product and Services Information Summary (“RIPLAY Umum”) and have the right to ask the bank staffs about all matters related to this RIPLAY Umum before deciding to purchase Prima Perlindungan Andalan (PPPA) product.
2. Prospective Policyholders must read, understand, and sign the insurance application after agreeing to the entire contents of the illustrations and information contained in RIPLAY Umum, as well as the explanations provided by the Bank Staff.
3. Manulife Indonesia has the right to accept or reject insurance applications based on risk selection decisions made by Manulife Indonesia. Claim decisions are entirely the decisions of Manulife Indonesia which refer to the Proteksi Prima Perlindungan Andalan (PPPA) Policy Provisions.
4. Prospective Policyholders and/or prospective Insured are required to provide information and/or data in accordance with the actual conditions. If Manulife Indonesia finds out that there is information and/or data from prospective Policyholders and/or prospective Insured that does not correspond to the actual conditions, then Manulife Indonesia has the right to cancel the Proteksi Prima Perlindungan Andalan (PPPA).
5. The terms and conditions that apply to Proteksi Prima Perlindungan Andalan are stated in this Illustration, which can be downloaded at www.manulife.co.id and the Policy Terms.
6. Bank may only provide the Policyholder’s personal data to the Bank’s partner insurance company upon obtaining written consent from the Policyholder.
7. This RIPLAY Umum refers to and is based on the Proteksi Prima Perlindungan Andalan Policy issued by Manulife Indonesia. If there is a difference in interpretation between this RIPLAY Umum and the Proteksi Prima Perlindungan Policy Provisions, then the Proteksi Prima Perlindungan Andalan Policy Provisions shall prevail.
8. This RIPLAY Umum is a brief explanation of the Proteksi Prima Perlindungan Andalan (PPPA) insurance product and does not form part of the insurance application or the Policy. The complete terms and conditions of the Proteksi Prima Perlindungan Andalan (PPPA) insurance product can be found in the Proteksi Prima Perlindungan Andalan (PPPA) Policy issued by Manulife Indonesia, which will be sent to you after Manulife Indonesia approves your insurance application.
9. Proteksi Prima Perlindungan Andalan (PPPA) is an insurance product from Manulife Indonesia marketed through a partnership with PT Bank Danamon Indonesia Tbk (“Bank Danamon”). Therefore, this product is not a deposit product at Bank Danamon and cannot be categorized as a third-party deposit at Bank Danamon guaranteed by the Government of the Republic of Indonesia. The use of Bank Danamon’s logo or attributes is solely intended to indicate the cooperation between Manulife Indonesia and Bank Danamon.
10. Manulife Indonesia is a life insurance company licensed and supervised by the Financial Services Authority (OJK).