

Benefit Illustration

Parent's Age (Insured) : 35 Years Old, Male

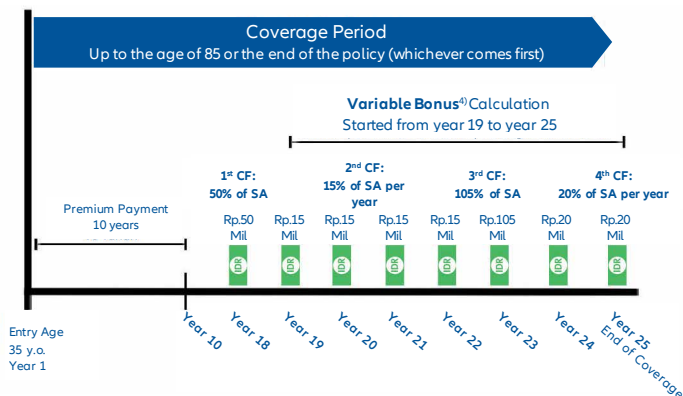
The Child is 1 year old, the fund is needed for tuition fee when the child is 19 years old

Sum Assured : Rp100,000,000,-
Premium Payment : 10 years with Cash Benefit Option provided in year 18
Premium Per Year : Rp15,031,000,-*
*) Excluding stamp duty fee of Rp6,000 per month

Thus, Year Option for the benefit to be provided:

The Age of the child to get the fund – Their current Age

19 – 1 = Year 18 of the Policy



Cash Fund Benefit:

Total payable Premium = Rp150,310,000,-
Total guaranteed benefit + Variable bonus⁴⁾ = Rp302,079,000,-

Death Benefit:

- The benefit of 110% of the SA in the amount of Rp110 million if the death is due to an accident inside the country, and of Rp210 million if the accidental death occurs outside the country.
- The benefit of 10% of the SA in the amount of Rp10 million if the death is due to an illness after 2 Policy years.
- Premium exemption and benefit shall continue if the death is due to an illness after 2 Policy years.

Notes:

CF : Cash Fund
CV : Cash Value
SA : Sum Assured

- 1) A medical examination is not required for Sum Assured up to Rp5 billion and if there are no riders. Sum Assured accumulation applies with previously owned Guaranteed Issued product in Allianz.
- 2) In the event the Policy is less than 2 years old and there is a risk that death will occur due to pre-existing conditions, 80% of the total paid premium will be refunded and the Policy will become terminated. If the death is not a result of any pre-existing condition, the premium exemption and cash benefit will be provided in the specified policy year.
- 3) Compound interest applies to policy loan in accordance with Allianz provisions, with a maximum loan of 80% of the policy cash value and no outstanding premium.
- 4) Non-Guaranteed Cash Value (Variable Bonus) shall be paid 1 year after the 1st Cash Fund and only be paid if the policy surrendered is made and the coverage is terminated, the amount of Variable Bonus is not guaranteed.
- 5) This benefit only 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 constitute addition to Death Benefit.

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 third-party additional 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

- **College Care** is an insurance product issued by PT Asuransi Allianz Life Indonesia. PT Bank HSBC Indonesia ("Bank") only acts as a referrer of **College Care**.
- **College 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. **College 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 Service Authority.
- The Premium paid already includes commission fees for the Bank.
- For more detailed explanation about the fees, please refer to **College 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 products and/or services, please submit it through our Customer Center:

PT Asuransi Allianz Life Indonesia Customer Lounge

World Trade Centre 6, Ground Floor
Jl. Jenderal Sudirman Kav. 29-31
Jakarta Selatan 12920, Indonesia

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AllianzCare : 1500 136
E-mail : ContactUs@allianz.co.id
Website : www.allianz.co.id

Allianz

College Care

Because when your children's dreams come true, yours do too



DO YOU KNOW how much You have to prepare for Your children's future education?

The table below shows the estimation of how much You need to prepare for a bachelor degree in Business and Management for Your children:

Detail	UPH IND	HARVARD USA	MONASH AUS
Tuition Fee (per year)	157,600,000	379,028,000	335,070,000
Living Costs (per year)	50,400,000	332,171,550	295,800,000
Length of Study (years)	4	4	4
Total cost estimation during the study	832,000,000	2,844,798,200	2,523,480,000
Total cost estimation for the next 10 year in 2022*	2,157,993,727	7,378,673,882	6,545,257,223

Source: Harvard (hms.harvard.edu), Monash (monash.edu), UPH 2012
*) Inflation assumption per year of 10%

It is also a fact that each year, master degrees become more and more popular.

Year	Bachelor Degree	Master Degree	Percentage
2009	434,551	43,729	10%
2008	458,083	40,082	9%
2007	106,122	7,598	7%

Source: BPS and Kemendiknas data in 2010

Here is how much You'd likely have to prepare for a master degree in Economy* for Your children:

Master's Degree Business & Management	UPH IND	HARVARD USA	MONASH AUS
Tuition Fee (per year)	45,000,000	401,948,416	328,950,000
Living costs (per year)	50,400,000	332,171,550	295,800,000
Length of Study (years)	2	2	2
Total cost estimation during the study	190,800,000	1,468,239,932	1,249,500,000
Total cost estimation for the next 10 year in 2022*	494,886,061	3,808,236,253	3,240,881,204

Source: Harvard (hms.harvard.edu), Monash (monash.edu), UPH 2012
*) Inflation assumption per year of 10%

COLLEGE CARE provides You with financial assurance for Your children's education. By saving regularly, You are one step ahead in preparing the funds for the future of Your children and making their dreams come true.

COLLEGE CARE is an insurance that offers a coverage of guaranteed value for Your children's education funds within an agreed time period and protects the funds for Your children in the event You are exposed to any unwanted risk.

Advantages of COLLEGE CARE

- Simple. This insurance protection requires no medical examination¹⁾.
- Flexible. You can freely choose the period of Your premium payment.
- Relieving. You will be protected up to 85 years old or until the end of the policy only by paying the premium for 5, 10, or 15 years.
- Convenient. The premium payment may be made automatically through auto-debit from Your savings account.
- Doubt-free. You can get guaranteed Education Fund value benefit amounting to 255% of the sum assured.
- Secure. If You happen to be exposed to any risk²⁾, the policy shall remain valid and the education fund benefit shall be provided in the agreed policy year.
- Adjustable. You can choose the payment schedule of the Cash Benefit according the age of Your children.
- Policy loan. You may apply for cash loans as long as Your policy has obtained cash value³⁾
- Free of tax. The Cash Fund benefit You will receive is not taxable.

Entry Age Requirement: 18 – 60 years old

Minimum Sum Assured: Rp100,000,000,-

Premium Payment

Flexible premium payment: Monthly, Quarterly, Semiannually, and Annually. The premium payment period can be 5, 10, or 15 years.

Currency

IDR

Benefit

1. Education Cash Fund Benefit

- **1st Cash Fund:** A guaranteed benefit of 50% of the Sum Assured at the time the policy has reached at least 12 years old.
- **2nd Cash Fund:** A regular fixed benefit for 4 consecutive years, provided in the subsequent year after the 1st Cash Fund is paid, amounting to 15% of the Sum Assured annually.
- **3rd Cash Fund:** A benefit provided in the subsequent year after the 2nd Cash Fund, amounting of 105% of the Sum Assured.
- **4th Cash Fund:** A regular fixed benefit for 2 consecutive years, provided in the subsequent year after the 3rd Cash Fund, amounting to 20% of the Sum Assured annually.
- **Total Cash Fund to be received is 255%** of the Sum Assured.
- **Variable Bonus⁴⁾**

2. Death Benefit

- 100% benefit of the Sum Assured if the death is due to an accident inside the country, and a 200% benefit of the Sum Assured if the accidental death occurs outside the country up to the age of 65 years old⁵⁾.
- 10% benefit of the Sum Assured if the death is due to an illness before reaching the age of 85 or until the end of the policy.
- Premium exemption and benefit will continue to be provided as specified policy years if the Insured dies²⁾.

Cash Fund Benefit Schedule Option

Starting from year 12 or 13 and so on until year 18 (the option of payment schedule of Cash Fund benefits corresponds to the length of the premium payment period).

Coverage Period

Death Benefit: up to age of 85 or until the end of the policy coverage period (whichever comes first).

Accidental Death Benefit: up to the age of 65.