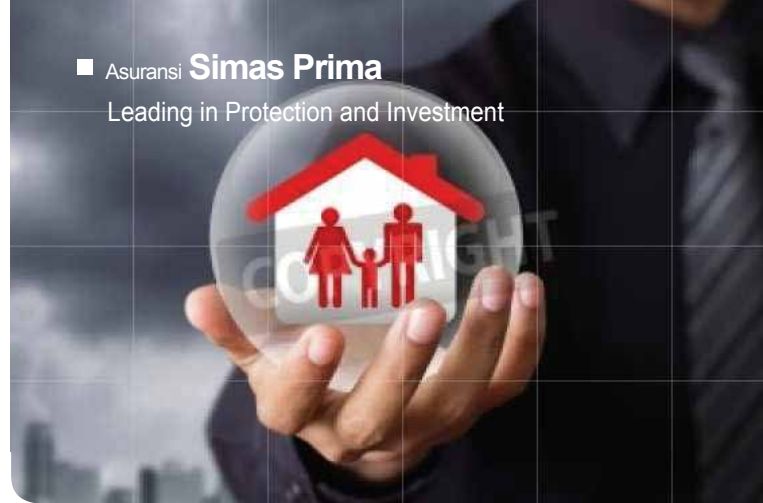
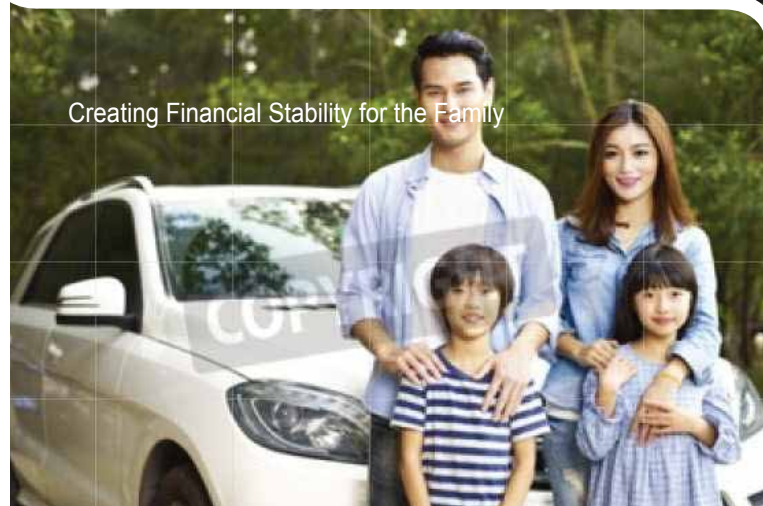


■ Asuransi **Simas Prima**  
Leading in Protection and Investment



Creating Financial Stability for the Family



Compensation  
for accident  
**IDR1 billion**

- Compensation for accident up to IDR1 billion in addition to cash value.
- Life benefit at the end of insurance in the amount of cash value.

 **sinarmas MSIG life**

Customer Service: (021) 5060 9999  
Toll Free Calls: 0-800-1401217  
email: cs@sinarmasmsiglife.co.id

PT Asuransi Jiwa Sinarmas MSIG Tbk. is registered and supervised by OJK

For further information please contact:



Bank Sinarmas Sharia Business Unit is registered and supervised by OJK

This product is not the Bank's product and responsibility and it is not included within the scope of object of underwriting by the Government or Lembaga Penjamin Simpanan (LPS) (Indonesia Deposit Insurance Corporation (IDIC)).



## Asuransi Simas Prima

The right solution for protection against the risk of accident and it also provides optimum fund development with investment guaranty period (MGI) options.

### Benefits

- It provides cash value in the amount of premium including interest (if any) over a certain period of time.
- Optimal investment interest rate according to the MGI option chosen.
- Various insurance benefits:

Amount of Benefit	Type of Benefit
• 100% of sum assured up to IDR 1 billion (USD100,000).	Death due to accident < 90 days as from accident (and age < 70 years at the time of the accident).
• Cash value. Cash value.	Death not caused by accident.
Cash value.	Survive until the end of insurance period

- No withdrawal charge will be applicable upon maturity of Investment Guaranty Period (*Masa Garansi Investasi/MGI*).
- Upon maturity of premium investment, there is flexibility to determine whether the cash value will be rolled over (renewed), or whether the premium will be rolled over and interest collected, or whether only the cash value would be collected.
- Policy loan 80% of cash value

### Specification

- Currency : IDR and USD.
- Entry age : 12 months – 68 years.
- Insurance period : 1 - 10 years
- Investment Guaranty Period (MGI) : 3, 6, 12, 24, or 36 months.  
(Insurance Period may not be less than the MGI collected)
- Minimum premium (IDR) : IDR 5,000,000 or USD500 (100% of the investment).
- Single premium payment.
- Sum assured : 100% of the premium.
- No top up available.
- Withdrawal of premium for  $\leq 3$  policy years shall be subject to 20% of tax of the difference between total premium paid and the premium withdrawn.
- Premium paid includes charges for issuing the policy, stamp duty, etc.
- Investment Guaranty Period (MGI) commission.

MGI	Commission
3 months	0.155% of the Premium
6 months	0.310% of the Premium
12 months	0.620% of the Premium
24 months	0.040% of the Premium
36 months	0.360% of the Premium

Mr. Hasta who is 40 years has a wife and 2 children, has invested through Asuransi Simas Prima. Mr. Hasta has paid single premium in the amount of IDR 1,000,000,000 opting for MGI 36 months. Mr. Hasta and family can obtain the following benefits:

Amount of Benefit	Type of Benefit
• Sum assured IDR 1,000,000,000 • Cash value.	Death due to accident $\leq 90$ days as from accident (and age < 70 years at the time of the accident).
Cash value.	Death not caused by accident.
Cash value.	Survives at the end of insurance period.
80% Cash value	Policy loan

#### IMPORTANT!

The information in this brochure has been prepared by PT Asuransi Jiwa Sinarmas MSIG Tbk. in the form of a summary for the purpose of providing an idea of the benefits of this insurance. The complete and detailed terms and conditions related to this insurance, including claim procedures, are as set out in writing in the policy. This is not a banking product and it is not included in the scope of objects of underwriting program by the government or the Indonesia Deposit Insurance Corporation (IDIC) (Lembaga Penjamin Simpanan – LPS). The buyer must read carefully and agree to the terms and conditions indicated in the policy. Bank Sinarmas only serves as a selling agent. PT Asuransi Jiwa Sinarmas MSIG Tbk. shall be responsible for the issuance or rejection of policy and claims submitted.