**Tabungan Rencana Panin**

**Ringkasan Produk**

<table>
<thead>
<tr>
<th>Insurer</th>
<th>PT Panin Dai-ichi Life</th>
</tr>
</thead>
<tbody>
<tr>
<td>Distributed by</td>
<td>PT Bank Panin Tbk</td>
</tr>
<tr>
<td>Product Description</td>
<td>Tabungan Rencana Panin is a term insurance product with decreasing Sum Assured benefit that offered to customers of PT Bank Panin Tbk.</td>
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<tr>
<td>Product Type</td>
<td>Traditional</td>
</tr>
<tr>
<td>Coverage Duration</td>
<td>Same as/follow the saving time period, until Insured’s age is 65 years old (maximum)</td>
</tr>
<tr>
<td>Policyholder</td>
<td>PT Bank Panin Tbk</td>
</tr>
<tr>
<td>Entry Age of Participant/Insured</td>
<td>18 – 55 years old</td>
</tr>
<tr>
<td>Premium Payment Frequency</td>
<td>Monthly</td>
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</tbody>
</table>

**Benefit**

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**Risks**

Coverage does not apply to the risk of death or Total Permanent Disability caused by:
1. Suicide or other related acts, which occurred within 1 (one) year from the Effective Date of the Policy; or
2. Pre-existing conditions; or
3. All types of illness within a period of 1 (one) year since the Policy Effective Date; or
4. Congenital impairment; or
5. Diseases caused by directly or indirectly by AIDS (Acquired Immune Deficiency Syndrome) or diseases related to AIDS (ARC/AIDS Related Complex); or
6. Illness or injury caused by attempted suicide or crime, committed intentionally by the parties interested in the Master Policy; or
7. Deliberate intention in the abuse of drugs, matters relating to alcoholic drinks, poisons, gases and the like; or
8. Injury suffered by the insured as a passenger aircraft from non commercial airlines; or from the company's commercial flights but is not under the flight path for scheduled and regular public transportation and regular; or helicopters; or
9. Accidents occurred to follow the sport with high risk or join a race, agility/speed activities and so among other things with a motor vehicle, boat, aircraft, or the like, parachuting, scuba diving and others; or
10. Riot, civil commotion, strikes, rebellion, war (whether declared or not); or
11. As a consequences of atomic or nuclear radiation; or
12. The execution/sentence given by the Law to the Insured.

Note: Please refer to the Master Policy and/or Participant Certificate of Life Insurance for full provision information regarding exceptions of Tabungan Rencana Panin.

**Requirements and Procedures**

1. Submission procedure for new Participants/Insured:
   a. New Participants/Insured candidate are the customers of PT Bank Panin Tbk.
   b. Filling in and sign Tabungan Rencana Panin application forms that provided by PT Bank Panin Tbk.
   c. Other administration required document is the copy of Identity Card (KTP).
   d. If statements made by new Participants/Insured are not true, the insurance coverage for Participants/Insured can be cancelled and the Insurer exempted from any liability to pay the Sum Assured.

2. Premium Payment

Premiums will be valid if the amount have been paid in full by the Insured and can be identified clearly.

3. If there is a policy cancellation during period of coverage, the Insurer is not obliged to pay any benefits and coverage ends.

4. Claim Submission of Insurance Benefit

Notice of claim in writing must be given to the Insurer within 30 (thirty) calendar days after the Participant/Insured died or suffered Total Permanent Disability.

5. Documents that must be submitted to the claim submission of insurance benefit:
   (i) Original certificate;
   (ii) Copy of saving account book/copy of Tabungan Rencana Panin of Participant/Insured;
   (iii) Copy of Identity Card (KTP) of the Insured Person and beneficiaries (KTP/SIM/Passport);
   (iv) Claim forms of PT Panin Dai-ichi Life, which has been completed and signed by the Policyholder and Beneficiary (original);
   (v) Police Reference Letter/Report (if death is caused by accident);
   (vi) Physician’s Statement about the cause of death of the Insured Person;
   (vii) Legalized of Birth Certificate Copy;
   (viii) Power of Attorney or other forms that issued by hospital/doctor/other parties involved in the claim process;
   (ix) Death certificate from the Indonesian Embassy stating the cause of death of the Insured Person (if the location is outside of Indonesia);

6. Claim Payment of Insurance Benefit

If the claim submission of insurance benefit is approved/accepted by Insured, the amount of benefit will be transferred to Policyholder.
7. Complaint and Questions
For further information or questions regarding this product, please contact the Customer Care of PT Panin Dai-ichi Life:

PT Panin Dai-ichi Life
Panin Life Center, Ground Floor
Jl. Letjend.S.Parman Kav. 91, Jakarta 11420 | Phone: (62-21) 255 66 788
Operational Time: Monday - Friday | 08.30 – 17.30 WIB
Email: customer@panindai-ichilife.co.id | www.panindai-ichilife.co.id

Cost
Premium paid by PT Bank Panin Tbk to Insurer already include Cost of Insurance.

Sample of Illustration
Participant/Insured : Chelsea (34 yo/F)
Fund Target : IDR 300,000,000
Coverage Duration : Saving Time Period = 10 years (120 months)
Monthly Saving payment : IDR 2,500,000
Effective Date of the Insurance : 5 January 2015

✓ If Ms. Chelsea passed away in January 2016 after the saving payment of January 2016 is paid, then the Sum Assured will be:

\[ \text{Sum Assured} = \left[ 1 - \left( \frac{\text{number saving months that already run}}{\text{saving time period}} \right) \right] \times \text{Fund Target} \]
\[ = \left[ 1 - \left( \frac{13}{120} \right) \right] \times \text{IDR 300,000,000} \]
\[ = \text{IDR 267,500,000} \]

This product summary is not a part of Master Policy. The rights and obligations as Policyholder and/or Participant/Insured and complete provisions and binding on this insurance product written in the Master Policy and/or Participant Certificate of Life Insurance.

This insurance product was issued by PT Panin Dai-ichi Life and distributed/marketed by PT Bank Panin Tbk (Panin Bank) to their customers. This product is not issued by Panin Bank and Panin Bank has not any obligation and does not guarantee anything and this product is not included in the government guarantee program of the Republic of Indonesia.

PT Panin Dai-ichi Life and the product is registered and supervised by the Financial Service Authority (Otoritas Jasa Keuangan).

I have received explanation from the Agent regarding product benefit, risks, terms and procedures, costs and sample of benefit illustration of Tabungan Rencana Panin.