

## TIPE I

Berlaku untuk semua produk asuransi yang dipasarkan melalui Tenaga Pemasaran Agency/Takumi, kecuali *Protection Plus*

Accumulation of Sum At Risk within the last 18 months / Akumulasi Total Uang Pertanggungan selama 18 bulan terakhir				Entry Age Usia Masuk												
				≤ 12 months ≤ 12 bln	> 12 months - 17 years 12 bulan - 17 tahun	18 - 40 years 18 - 40 tahun	41 - 45 years 41 - 45 tahun	46 - 50 years 46 - 50 tahun	51 - 60 years 51 - 60 tahun	61 - 70 years 61 - 70 tahun						
IDR/Rp	≤ 400,000,000			TIDAK DIPERBOLEHKAN*)												
USD	≤ 40,000															
IDR/Rp	400,000,001	-	700,000,000								C					
USD	40,001	-	70,000													
IDR/Rp	700,000,001	-	1,000,000,000								C					D
USD	70,001	-	100,000													
IDR/Rp	1,000,000,001	-	1,500,000,000	A					D	E	F					
USD	100,001	-	150,000													
IDR/Rp	1,500,000,001	-	2,500,000,000	A	B					E	F	G				
USD	150,001	-	250,000													
IDR/Rp	2,500,000,001	-	3,000,000,000	B	C	D	E	F	G	H						
USD	250,001	-	300,000													
IDR/Rp	3,000,000,001	-	5,000,000,000		D	F	F	G	H	H						
USD	300,001	-	500,000													
IDR/Rp	≥ 5,000,000,001			TIDAK DIPERBOLEHKAN**)		F	G	H	H	H						
USD	≥ 500,001															

## TIPE II

Berlaku untuk produk asuransi *Protection Plus*

Accumulation of Sum At Risk within the last 18 months / Akumulasi Total Uang Pertanggungan selama 18 bulan terakhir				Entry Age Usia Masuk								
				≤ 12 months ≤ 12 bln	> 12 months - 17 years 12 bulan - 17 tahun	18 - 40 years 18 - 40 tahun	41 - 45 years 41 - 45 tahun	46 - 50 years 46 - 50 tahun	51 - 60 years 51 - 60 tahun	61 - 70 years 61 - 70 tahun		
IDR/Rp	≤ 400,000,000			TIDAK DIPERBOLEHKAN*)								
USD	≤ 40,000											
IDR/Rp	400,000,001	-	700,000,000	TIDAK DIPERBOLEHKAN*)								
USD	40,001	-	70,000									
IDR/Rp	700,000,001	-	1,000,000,000	TIDAK DIPERBOLEHKAN*)								
USD	70,001	-	100,000									
IDR/Rp	1,000,000,001	-	1,500,000,000	A	TIDAK DIPERBOLEHKAN*)							
USD	100,001	-	150,000									
IDR/Rp	1,500,000,001	-	2,000,000,000	A	B	TIDAK DIPERBOLEHKAN*)						
USD	150,001	-	250,000									
IDR/Rp	2,000,000,001	-	3,000,000,000	B	C	TIDAK DIPERBOLEHKAN*)						
USD	250,001	-	300,000									
IDR/Rp	3,000,000,001	-	5,000,000,000		D	TIDAK DIPERBOLEHKAN**)						
USD	300,001	-	500,000									
IDR/Rp	≥ 5,000,000,001			TIDAK DIPERBOLEHKAN**)								
USD	≥ 500,001											

### TIPE III (OLD)

Berlaku untuk produk HSR

Plan	Annual Limit	Up to 5 years	6 - 17 years	18 - 45 years	46 - 50 years	51 -60 years	
Plan - 200		NON MEDICAL LIMIT					
Plan - 500	100,000,000						B
Plan - 500 (+)	900,000,000						C
Plan - 1000	150,000,000	A				C	
Plan - 1000 (+)	1,350,000,000	A				B	D
Plan - 1.500	250,000,000	A				C	D
Plan - 1.500 (+)	2,250,000,000	B	B	B	D	E	

### TIPE III (NEW)

Berlaku untuk produk HSR Enhancement dan Exclusive HSR

Plan	Annual Limit	0 -5 years	6 -17 years	18 -45 years	46 -50 years	51 -60 years	61-65 years
500	100,000,000	NM	NM	NM	NM	NM	B
1000	200,000,000	NM	NM	NM	NM	NM	B
1500	300,000,000	NM	NM	NM	NM	NM	B
3000	750,000,000	NM	NM	NM	NM	NM	B
500 Plus	1,000,000,000	NM	NM	NM	NM	NM	B
6000	1,500,000,000	NM	NM	NM	NM	NM	D
1000 Plus	2,000,000,000	NM	NM	NM	NM	NM	D
1500 Plus	3,000,000,000	NM	NM	NM	NM	NM	D
10000	3,000,000,000	NM	NM	NM	NM	NM	D
Plan A (ID + MY)	5,000,000,000	NM	NM	NM	NM	D	D
20000	6,000,000,000	NM	NM	NM	NM	D	E
3000 Plus	7,500,000,000	NM	NM	NM	NM	D	E
Plan B (ID + MY)	15,000,000,000	A	B	B	B	D	E
6000 Plus	15,000,000,000	A	B	B	B	D	E
Plan D (WW)	20,000,000,000	A	B	B	B	D	E
Plan E (WW)	30,000,000,000		D	D	D	D	E
10000 Plus	30,000,000,000		D	D	D	D	E
Plan C (ID + MY)	60,000,000,000		E	E	E	E	E
Plan F (WW)	60,000,000,000		E	E	E	E	E
20000 Plus	60,000,000,000		E	E	E	E	E

#### TIPE IV

Berlaku untuk semua produk asuransi yang dipasarkan melalui Tenaga Pemasaran Agency dengan kriteria MDRT, *tidak berlaku untuk produk Protection Plus*

Accumulation of Sum At Risk within the last 18 months / Akumulasi Total Uang Pertanggungan selama 18 bulan terakhir				Entry Age Usia Masuk								
				≤ 12 months ≤ 12 bln	> 12 months - 17 years 12 bulan - 17 tahun	18 - 40 years 18 - 40 tahun	41 - 45 years 41 - 45 tahun	46 - 50 years 46 - 50 tahun	51 - 60 years 51 - 60 tahun	61 - 70 years 61 - 70 tahun		
IDR/Rp	≤500,000,000			TIDAK DIBUTUHKAN*)								
USD	≤50,000											
IDR/Rp	500,000,001	-	875,000,000	TIDAK DIBUTUHKAN*)							C	
USD	50,001	-	87,500									
IDR/Rp	875,000,001	-	1,250,000,000	TIDAK DIBUTUHKAN*)							C	D
USD	87,501	-	125,000									
IDR/Rp	1,250,000,001	-	1,500,000,000	A	TIDAK DIBUTUHKAN*)				D	E	F	
USD	125,001	-	150,000									
IDR/Rp	1,500,000,001	-	2,500,000,000	A	TIDAK DIBUTUHKAN*)				E	F	G	
USD	150,001	-	250,000									
IDR/Rp	2,500,000,001	-	3,000,000,000	B	C	TIDAK DIBUTUHKAN*)		F	G	H		
USD	250,001	-	300,000									
IDR/Rp	3,000,000,001	-	5,000,000,000	TIDAK DIPERBOLEHKAN**)	D	F	F	G	H	H		
USD	300,001	-	500,000									
IDR/Rp	≥ 5,000,000,001											
USD	≥ 500,001			TIDAK DIPERBOLEHKAN**)		F	G	H	H	H		

#### Catatan :

\*) Tidak dibutuhkan artinya calon Tertanggung tidak perlu melakukan pemeriksaan kesehatan.

\*\*) Tidak diperbolehkan artinya calon Tertanggung tidak diperbolehkan untuk membeli asuransi dengan Uang Pertanggungan tertentu dan usia tertentu.

Jenis Pemeriksaan	A	B	C	D	E	F	G	H
1. Pemeriksaan Fisik	0	0	0	0	0	0	0	0
2. Urin Lengkap		0	0	0	0	0	0	0
3. EKG dengan interpretasi			0	0				
4. Darah rutin				0				
5. Darah Lengkap					0	0	0	0
6. Treadmill dengan interpretasi					0	0	0	0
7. Tes HIV						0	0	0
8. Chest x-Ray dengan interpretasi							0	0
9. Tumor Marker								0

## TABEL PERHITUNGAN RISIKO AWAL

Product Type	Product Name	MCU Table	Accumulation of Sum Assured	Distribution Channel	Product Type
Basic Product –	TM Education	I	100% Sum Assured	Agency	Conventional Non Link
Full Underwriting	TM Peace of Mind	I	100% Sum Assured	Agency	Conventional Non Link
	TM Link – Education	I	100% Sum Assured	Agency	Unit Link
	TM Link – Wealth Accumulation	I	100% Sum Assured	Agency	Unit Link
	TM Link – Wealth Enhancement	I	100% Sum Assured	Agency	Unit Link
	TM Link – Retirement	I	100% Sum Assured	Agency	Unit Link
	TM Maximum Investment Plan	I	100% Sum Assured	Bancassurance	Unit Link
	TM Maximum Investment Plan Plus	I	100% Sum Assured	Agency	Unit Link
	TM Maxi Investa Plan	I	100% Sum Assured	Agency	Unit Link
	TM Peace of Mind Plus (type B)	I	100% Sum Assured	Agency	Conventional Non Link
	TM Legacy VIP (type A)	I	100% Sum Assured	Agency	Conventional Non Link
	TM Well Being	-	Not calculated	Agency	Syariah
	TM FlexBuilder Link	I	100% Sum Assured	Agency	Unit Link
	TM Peace of Mind-Accident	-	Not calculated	Agency	Syariah
	TM ProteksiKu	I	100% Sum Assured	Agency	Unit Link
	TM InvestasiKu	I	100% Sum Assured	Agency	Unit Link
	TM Business Insurance	I	100% Sum Assured	Agency	Conventional Non Link
	<b>TM Protection Plus</b>	<b>II</b>	<b>100% Sum Assured</b>	Agency	Unit Link
	TM Executive Medicare	I	100% Sum Assured	Group Business	Hospitalization
	TM Abadi	I	100% Sum Assured	D2C	Conventional Non Link
	TM 50	I	100% Sum Assured	D2C	Conventional Non Link
	TM Max Medicare	I	100% Sum Assured of natural death	D2C	Hospitalization
	TM MIP Easy	I	100% Sum Assured	Bancassurance	Unit Link
	TM MIP Premium	I	100% Sum Assured	Bancassurance	Unit Link
	iPro-Link	II	196% Sum Assured	Bancassurance	Unit Link
	Index Wealth Protection	II	196% Sum Assured	Bancassurance	Unit Link
	VIP Performa Link	II	196% Sum Assured	Bancassurance	Unit Link
	IGrow Link - <b>SA &gt; IDR 50.000.000</b>	I	100% Sum Assured	Bancassurance	Unit Link
	TM Ease of Mind - <b>SA &gt; IDR 500.000.000</b>	I	100% Sum Assured	Worksite	Unit Link
	TM Ease of Mind Plus - <b>SA &gt; IDR 500.000.000</b>	I	100% Sum Assured	Worksite	Unit Link
Basic Product - Simplified Issuance Offering (SIO)	TM Legacy VIP (type B)	-	Not calculated	Agency	Conventional Non Link
Basic Product - Guaranteed Issuance Offering (GIO)	TM Peace of Mind Plus (type A)	-	Not calculated	Agency	Conventional Non Link
	IGrow Link - <b>SA ≤ IDR 50.000.000</b>	-	Not calculated	Bancassurance	Unit Link
	TM Ease of Mind - <b>SA ≤ IDR 500.000.000</b>	-	Not calculated	Worksite	Unit Link
	TM Ease of Mind Plus - <b>SA ≤ IDR 500.000.000</b>	-	Not calculated	Worksite	Unit Link
Rider –	Accidental Death Benefit	-	Not calculated		
Full Underwriting	Accidental Death Benefit & Disablement	-	Not calculated		
	Dread Disease	-	Not calculated		
	Hospital Cash Plan A	-	Not calculated		
	Hospital Cash Plan B	-	Not calculated		
	Advanced Medicare	-	Not calculated		
	Waiver of Premium	-	Not calculated		
	Payor Waiver	Follow MCU for its basic product	50% of Annualized Regular Premium/Top-Up x term of Premium payment that is waived		
	Spouse Waiver		50% of Annualized Regular Premium/Top-Up x term of Premium payment that is waived		
	Term Life		100% Sum Assured		
	Critical Illness 55		100% Sum Assured		
	Critical Illness Early Care		100% Sum Assured		
	Hospital & Surgery	III	100% Plan		
Product Package (Non-medical is applied for Package product as first policy submission)	TM Link ProteksiKu – Health Package	I, III	100% Sum Assured	Agency	Unit Link
	TM Link ProteksiKu – Legacy Package	I	100% Sum Assured	Agency	Unit Link