

## 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 /<br>Akumulasi Total Uang Pertanggungan selama 18 bulan terakhir |                 |   |               | Entry Age<br>Usia Masuk   |   |                                      |                                      |                                      |                                      |                                      |   |   |  |  |  |   |
|--|-----------------|---|---------------|---------------------------|---|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|---|---|--|--|--|---|
|  |                 |   |               | ≤ 12 months<br>≤ 12 bln   | > 12 months<br>- 17 years<br>12 bulan<br>- 17 tahun | 18 - 40<br>years<br>18 - 40<br>tahun | 41 - 45<br>years<br>41 - 45<br>tahun | 46 - 50<br>years<br>46 - 50<br>tahun | 51 - 60<br>years<br>51 - 60<br>tahun | 61 - 70<br>years<br>61 - 70<br>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<br>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 /<br>Akumulasi Total Uang Pertanggungan selama 18 bulan terakhir |                 |   |               | Entry Age<br>Usia Masuk |   |                                      |                                      |                                      |                                      |                                      |  |  |
|--|-----------------|---|---------------|-------------------------|---|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--|--|
|  |                 |   |               | ≤ 12 months<br>≤ 12 bln | > 12 months<br>- 17 years<br>12 bulan<br>- 17 tahun | 18 - 40<br>years<br>18 - 40<br>tahun | 41 - 45<br>years<br>41 - 45<br>tahun | 46 - 50<br>years<br>46 - 50<br>tahun | 51 - 60<br>years<br>51 - 60<br>tahun | 61 - 70<br>years<br>61 - 70<br>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

Berlaku untuk produk HSR

| Hospital Plan    | Up to 5 years      | 6 - 17 years | 18 - 45 years | 46 - 50 years | 51 -60 years |
|------------------|--------------------|--------------|---------------|---------------|--------------|
| Plan - 200       | TIDAK DIPERLUKAN*) |              |               |               |              |
| Plan - 500       |                    |              |               |               | B            |
| Plan - 500 (+)   |                    |              |               |               | C            |
| Plan - 1000      |                    |              |               |               | C            |
| Plan - 1000 (+)  | A                  |              |               | B             | D            |
| Plan - 1.500     | A                  |              | C             | D             |              |
| Plan - 1.500 (+) | B                  |              | B             | B             | D            |

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

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

## 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 -<br><b>SA &gt; IDR 50.000.000</b>            | I                                | 100% Sum Assured  | Bancassurance        | Unit Link             |
|   | TM Ease of Mind -<br><b>SA &gt; IDR 500.000.000</b>      | I                                | 100% Sum Assured  | Worksite             | Unit Link             |
|   | TM Ease of Mind Plus -<br><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 -<br><b>SA ≤ IDR 50.000.000</b>               | -                                | Not calculated  | Bancassurance        | Unit Link             |
|   | TM Ease of Mind -<br><b>SA ≤ IDR 500.000.000</b>         | -                                | Not calculated  | Worksite             | Unit Link             |
|   | TM Ease of Mind Plus -<br><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             |