

Building *Inclusive Futures* in Indonesia, *Strengthening Resilience* for *Every Life*

2025

Laporan Keberlanjutan
Sustainability Report





Pernyataan | Statement

Laporan Keberlanjutan ini menyajikan informasi operasional dan keuangan Prudential Indonesia, termasuk rencana, proyeksi, serta penerapan strategi dan kebijakan Perusahaan. Selain informasi yang bersifat historis, sebagian isi laporan ini merupakan pernyataan ke depan yang disusun sesuai dengan ketentuan hukum yang berlaku. Oleh karena itu, hasil aktual yang dicapai dapat berbeda dari yang diharapkan, seiring adanya pengaruh berbagai faktor dan kondisi eksternal. Seluruh angka dalam tabel dan grafik disajikan menggunakan notasi Bahasa Inggris.

This Sustainability Report presents Prudential Indonesia's operational and financial information, including plans, projections, and the implementation of the Company's strategies and policies. In addition to historical information, part of this report consists of forward-looking statements prepared in accordance with applicable laws. Therefore, actual results may differ from those expected due to the influence of various external factors and conditions. All figures in tables and graphs are presented using English notation.



Daftar Isi

Table of Contents

Ikhtisar Kinerja Keberlanjutan Sustainability Performance Overview	4	Investasi untuk Talenta dan Masyarakat yang Tangguh Responsible for Talents and Resilient Communities	62
Tentang Prudential Indonesia About Prudential Indonesia	8	Kinerja Ekonomi Economic Performance	92
Strategi Keberlanjutan Sustainability Strategy	14	Tentang Laporan About the Report	98
Penjelasan Direksi President Director's Statement	16	Referensi POJK No. 51/ POJK.03/2017 dan Indeks Isi Standar GRI Reference POJK 51/ POJK.03/2017 and GRI Standard Content Index 2021	111
Tata Kelola Keberlanjutan Sustainability Governance	24	Lembar Umpan Balik Feedback Form	120
Investasi yang Bertanggungjawab Responsible Investment	40		
Perlindungan Kesehatan dan Finansial yang Mudah Dijangkau Simple and Accessible Health dan Financial Protection	52		

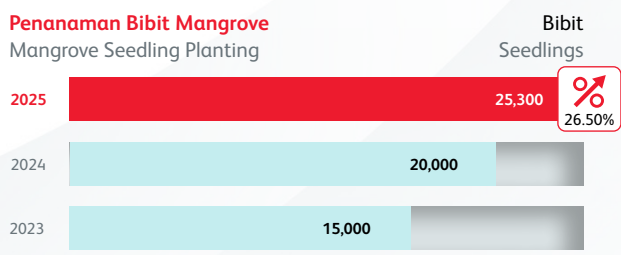
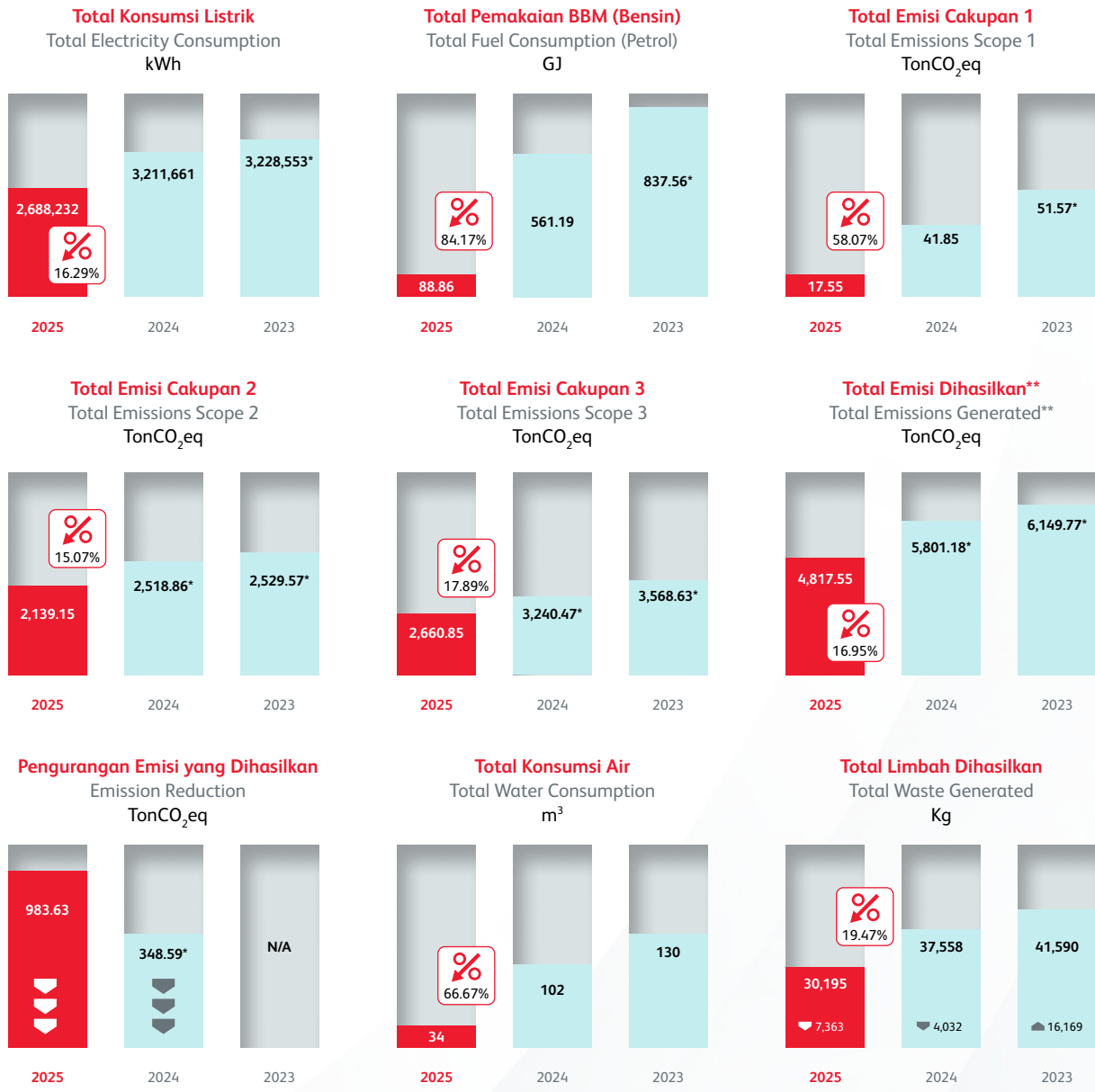


**Ikhtisar
Kinerja
Keberlanjutan
Sustainability
Performance
Overview**

Kinerja Lingkungan ^[B.2] Environmental Performance

Prudential Indonesia berupaya meningkatkan kontribusi terhadap pelestarian lingkungan, terutama melalui pengelolaan emisi karbon melalui pengukuran emisi, pembelian *Renewable Energy Certificate* (REC), serta penggunaan kendaraan listrik atau *hybrid* pada kegiatan operasional.

Prudential Indonesia strives to increase its contribution to environmental conservation, particularly through carbon emission management by measuring emissions, purchasing Renewable Energy Certificates (RECs), and using electric or hybrid vehicles in its operations.



Pernyataan kembali / Restatement [2-4]
**** Total emisi yang dihasilkan merupakan jumlah total cakupan 1, 2, dan 3**
**** Total emissions generated are the sum of scopes 1, 2, and 3.**
 ▲ Panah ke atas menunjukkan kenaikan emisi yang dihasilkan dibandingkan tahun sebelumnya.
 Upward arrow indicates an increase in emissions generated compared to the previous year.
 ▼ Panah ke bawah menunjukkan reduksi total limbah yang dihasilkan dari tahun sebelumnya.
 Downward arrow indicates a reduction in total waste generated from the previous year.

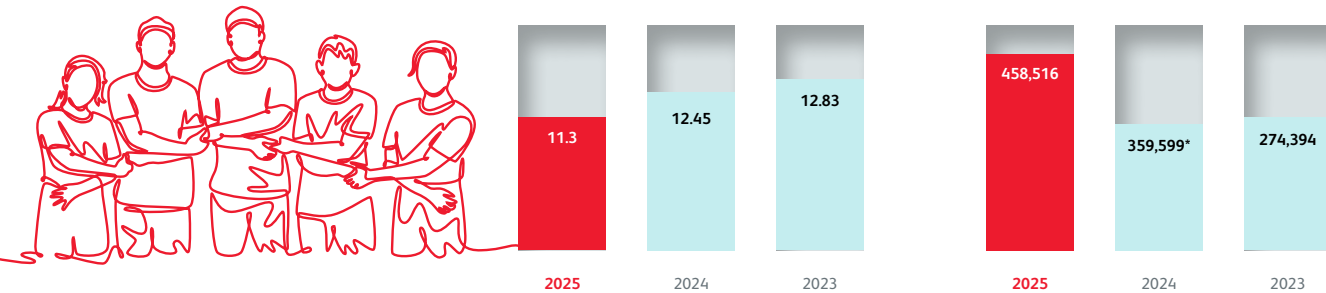
Kinerja Sosial [B.3] Social Performance

Perusahaan mewujudkan kontribusi sosial bagi masyarakat khususnya anak-anak, perempuan, hingga kelompok rentan melalui kegiatan Community Investment.

The company contributes to society, particularly children, women, and vulnerable groups, through Community Investment.

Biaya Community Investment
Community Investment Expenses
Miliar Rupiah | Billion Rupiah

Jumlah Penerima Manfaat
Number of Beneficiaries
Orang | People



*) Pernyataan kembali | Restatement [2-4]

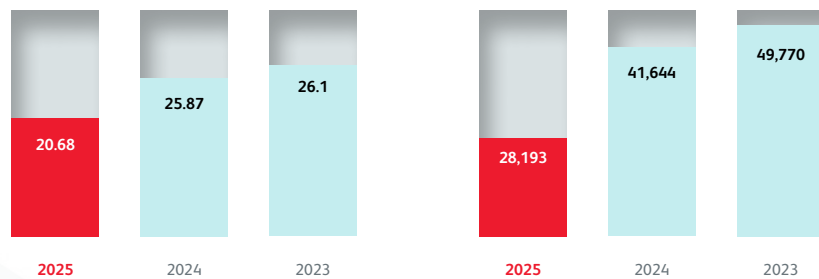
Selain itu, Prudential Indonesia memberikan pelatihan untuk meningkatkan kompetensi karyawan dengan total 28.193 jam sepanjang 2025.

In addition, Prudential Indonesia provided training to improve employee competencies, totalling 28,193 hours throughout 2025.



Jam Pelatihan per Karyawan
Training Hours per Employee
Jam | Hours

Total Jam Pelatihan
Total Training Hours
Jam | Hours



Sebagai bagian dari pengelolaan pengalaman nasabah, Prudential Indonesia menggunakan Net Promoter Score® (NPS) untuk mengukur tingkat loyalitas dan kepuasan nasabah terhadap produk dan layanan Perusahaan. Pada 2025, Prudential Indonesia berhasil mencatat skor NPS sebesar 72 poin atau meningkat sebesar 10 poin dari tahun sebelumnya.

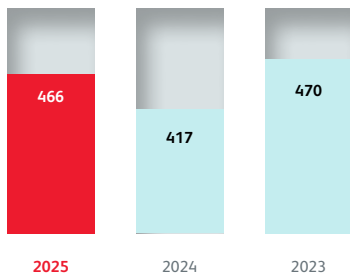
As part of its customer experience management, Prudential Indonesia uses the Net Promoter Score® (NPS) to measure customer loyalty and satisfaction with the Company's products and services. In 2025, Prudential Indonesia achieved an NPS score of 72 points, an increase of 10 points from the previous year.



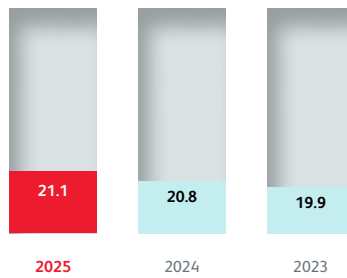
Sumber | Source: Annual NPS Benchmarking report - Indonesia 2025

Kinerja Ekonomi ^[B.1] Economic Performance

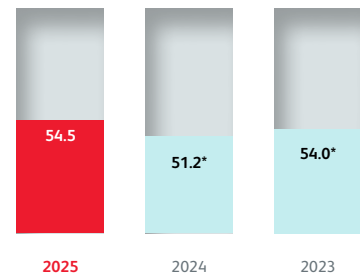
Rasio Pencapaian Solvabilitas
Risk Based Capital (RBC)
%



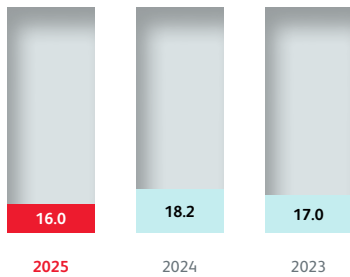
Total Premi Bruto
Total Gross Premium
Triliun Rupiah | Trillion Rupiah



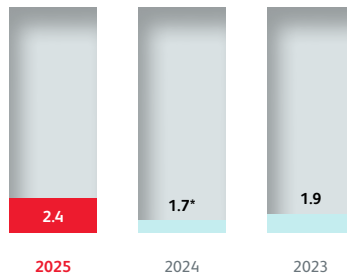
Total Investasi Keuangan (PSAK 117)
Total Financial Investments (PSAK 117)
Triliun Rupiah | Trillion Rupiah



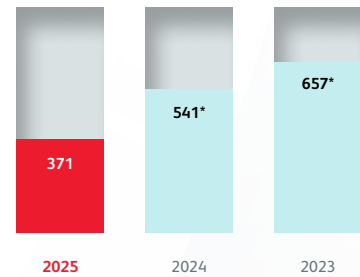
Total Klaim dan Manfaat yang Dibayarkan
Total Claims and Benefits
Triliun Rupiah | Trillion Rupiah



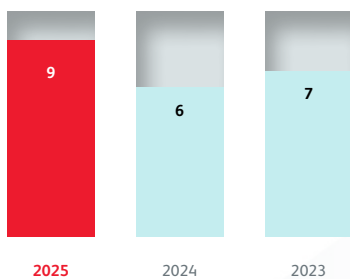
Laba setelah Pajak Penghasilan (PSAK 117)
Profit after Income Tax (PSAK 117)
Triliun Rupiah | Trillion Rupiah



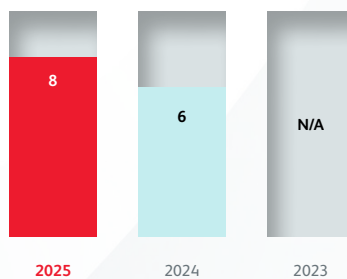
Jumlah Pemasok
Number of Suppliers
Pemasok | Suppliers



Jumlah Produk Baru yang Dipasarkan
Number of New Products Marketed
Triliun Rupiah | Trillion Rupiah



Penggunaan Kendaraan Listrik & Hybrid
Use of Electric & Hybrid Vehicles
Kendaraan | Vehicles



*) Pernyataan kembali | Restatement [2-4]

Tentang Prudential Indonesia

[C.2, C.3, C.6][2-1, 2-6]

About Prudential Indonesia



Tentang Prudential Indonesia [C.2, C.3, C.6][2-1, 2-6]

About Prudential Indonesia

PT Prudential Life Assurance (selanjutnya disebut sebagai “Kami”, “Prudential Indonesia”, atau “Perusahaan”) telah hadir selama 30 tahun di Indonesia untuk menjadi mitra dan pelindung terpercaya serta memberikan perlindungan jiwa dan kesehatan kepada masyarakat Indonesia. Sebagai perusahaan asuransi terkemuka dan bagian dari Prudential plc, Prudential Indonesia terus mengintegrasikan prinsip-prinsip berkelanjutan dan keuangan berkelanjutan dalam seluruh lini operasional.

Saat ini, Perusahaan memiliki jaringan operasional di seluruh Indonesia dengan kantor pusat di Jakarta, serta kantor pemasaran yang berlokasi di Bandung, Semarang, Surabaya, Denpasar, dan Medan. Hingga akhir 2025, Perusahaan telah mengoperasikan 275 Kantor Pemasaran Mandiri (KPM) yang tersebar di berbagai wilayah, dan didukung oleh 62.619 tenaga pemasar berlisensi dalam menjalankan kegiatan operasional. Pada 2025, Perusahaan tidak mengalami perubahan signifikan seperti adanya merger/penggabungan Perusahaan, penutupan kantor cabang/unit usaha, dan pembukaan kantor cabang baru/unit usaha baru, namun terdapat perubahan susunan Direksi Perusahaan, yaitu Perusahaan telah mengangkat tiga anggota Direksi baru, yakni Yosie William Iroth, Dewi Satriani dan Mercy Francisca Sinaga. Dengan demikian, susunan anggota Direksi sebelum dan setelah penambahan tiga Direktur baru adalah sebagai berikut: [C.2, C.3, C.6][2-1,2-6]

PT Prudential Life Assurance (hereinafter referred to as ‘We’, ‘Prudential Indonesia’, or ‘the Company’) has been present in Indonesia for 30 years as a trusted partner and protector, providing life and health protection to the Indonesian people. As a leading insurance company and part of Prudential plc, Prudential Indonesia continues to integrate sustainable principles and sustainable finance into all of its operations.

Currently, the Company has an operational network throughout Indonesia with its head office in Jakarta, as well as marketing offices located in Bandung, Semarang, Surabaya, Denpasar, and Medan. By the end of 2025, the Company operated 275 Independent Marketing Offices (KPM) spread across various regions, supported by 62,619 licensed sales forces in carrying out operational activities. In 2025, the Company has not experienced significant changes such as mergers/consolidations, closure of branch offices/business units, and opening of new branch offices/new business units, however, there were changes to the composition of the Company’s Board of Directors, which the Company appointed three new members of the Board of Directors, namely Yosie William Iroth, Dewi Satriani, and Mercy Francisca Sinaga. Therefore, the composition of the Board of Directors before and after the addition of three new Directors is as follows: [C.2, C.3, C.6][2-1,2-6]

Jabatan Title	Sebelum Perubahan (per 31 Desember 2024) Before the Changes (as of 31 December 2024)	Sesudah Perubahan (per 31 Desember 2025) After the Changes (as of 31 December 2025)
Presiden Direktur President Director	Antonio Manuel Benitez	Antonio Manuel Benitez
Wakil Presiden Direktur Vice President Director	Vikash Kumar Sinha	Vikash Kumar Sinha
Direktur Director	Rusli	Rusli
Direktur Kepatuhan Compliance Director	Maria Rosalinda Asmi	Maria Rosalinda Asmi
Direktur Director	Karin Alkrina Zulkarnaen	Karin Alkrina Zulkarnaen
Direktur Director	Adit Trivedi	Adit Trivedi
Direktur Director	-	Yosie William Iroth
Direktur Director	-	Dewi Satriani
Direktur Director	-	Mercy Francisca Sinaga

PRUDENTIAL

Nama Perusahaan [2-1]

Company Name

PT Prudential Life Assurance

Tanggal Pendirian

Date of Establishment

2 November 1995

Status Badan Hukum [2-1]

Legal Entity Status

Akta Notaris Nomor 58 tanggal 15 Desember 1994 juncto Keputusan Menteri Kehakiman Republik Indonesia Nomor C2-2235 HT.01.04.Th.95.

Notary Deed No. 58 dated December 15, 1994 in conjunction with the Decree of the Minister of Justice of the Republic of Indonesia No. C2-2235 HT.01.04.Th.95.

Izin Usaha di Bidang Asuransi [2-1]

Business License in the Insurance Sector

Surat Keputusan Menteri Keuangan Indonesia Nomor 241/KMK.017/1995 tanggal 1 Juni 1995 juncto Surat Menteri Keuangan Nomor: S.191/MK.6/2001 tanggal 6 Maret 2001 juncto Surat Menteri Keuangan Nomor S.614/MK.6/2001 tanggal 23 Oktober 2001 juncto Surat Menteri Keuangan Nomor S-9077/BL/2008 tanggal 19 Desember 2008

Decree of the Minister of Finance of Indonesia Number 241/KMK.017/1995 of 1 June 1995, juncto Decree of the Minister of Finance Number S.191/MK.6/2001 of 6 March 2001, juncto Decree of the Minister of Finance Number S.614/MK.6/2001 of 23 October 2001, juncto Decree of the Minister of Finance Number S-9077/BL/2008 of 19 December 2008

Dasar Hukum Pendirian [2-1]

Legal Basis of Establishment

Lembaga Jasa Keuangan Non-Bank
Non-Bank Financial Services
Institution

Bidang Usaha [2-6]

Business Sector

Asuransi Jiwa
Life Insurance


Deskripsi Produk dan Jasa [C.4]

Description of Products and Services

Asuransi jiwa, asuransi kesehatan,
dan investasi
Life insurance, health insurance, and
investment

Lokasi Operasi

Location of Operations

Indonesia **Komposisi Pemegang Saham [C.3]**

Shareholder Composition

94,62% Prudential Corporation Holdings Limited dan 5,38% PT
Sasana Dwi Paramitra

94.62% Prudential Corporation Holdings Limited and 5.38% PT
Sasana Dwi Paramitra

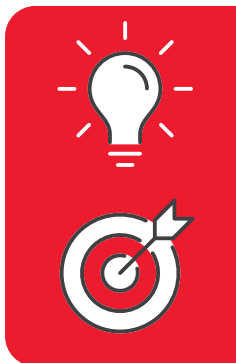
Alamat dan Kontak [C.2][2-1]

Address and Contact

Prudential Tower
Jl. Jend. Sudirman Kav.79
Jakarta 12910
Telp: +62-21-2995 8888
E-mail: customer.idn@prudential.
co.id
Website: www.prudential.co.id



Tujuan, Aspirasi, dan Nilai Prudential [C.1] Prudential's Purpose, Aspirations, and Values



Visi dan Misi Keuangan Berkelanjutan | Sustainable Finance Vision and Mission

Menjadi mitra dan pelindung tepercaya bagi generasi kini dan generasi mendatang dengan menyediakan solusi keuangan dan kesehatan yang simpel serta mudah diakses. Prudential adalah Mitra, yang senantiasa peduli terhadap kesehatan para nasabah, berbagi pengetahuan kolektif, dan hadir untuk memberikan ketenangan pikiran. Prudential juga adalah Pelindung, yang menambah nilai bagi komunitas, mendukung masa depan yang berkelanjutan dan inklusif, serta hadir untuk generasi sekarang dan yang akan datang.

To be the most trusted partner and protector of this generation and the generations to come by providing simple and accessible financial and health solutions. Prudential is a Partner, that cares for customer health, shares collective knowledge and is there to bring peace of mind. Prudential is also a Protector, that adds value to communities, supports a sustainable and inclusive future, and is present for this generation and generations to come.

Tujuan Prudential | Prudential's Purpose

Prudential Indonesia terus memperkuat komitmen serta menghadirkan inovasi layanan yang berkualitas dengan terus mendengarkan, memahami, serta mewujudkan perlindungan berkelanjutan di setiap kehidupan, untuk masa depan.

Prudential Indonesia resolutely strengthens its commitment and delivers quality service innovations by continuously listening, understanding, and delivering sustainable protection for every life, for every future.

Aspirasi Prudential | Prudential's Aspirations

Sebagai upaya dalam menjadi mitra dan pelindung tepercaya bagi generasi sekarang dan generasi mendatang, Prudential Indonesia terus memberikan solusi finansial dan kesehatan yang sederhana dan mudah diakses:

As an initiative to become the most trusted partner and protector for this generation and generations to come, Prudential Indonesia will be providing simple and accessible financial and health solutions.

- Meningkatkan pengalaman nasabah
Enhancing customer experiences
- Distribusi yang didukung teknologi
Technology-powered distribution
- Melakukan transformasi model bisnis kesehatan (dari mitra pembayar menjadi mitra tepercaya)
Transforming health business model (from payer to trusted partner)

Nilai-Nilai Prudential | Prudential Values

- **Nasabah adalah Kompas Kami**
Our Customer is Our Compass
Kami berusaha untuk memahami para nasabah. Kami berkomitmen untuk memenuhi kebutuhan nasabah dengan cepat dan penuh empati.
We immerse ourselves in understanding our customers. We commit to our customers' needs and address their pain points with speed and empathy.
- **Kami Menjunjung Tinggi Semangat Kewirausahaan**
We Pursue Our Entrepreneurial Spirit
Kami mendobrak batas dan mengeksplorasi peluang-peluang baru. Kami tangguh, mampu bangkit dari kegagalan serta bergerak maju dengan wawasan dan energi baru.
We push boundaries and explore new possibilities. We are resilient, bouncing back from our failures and moving forward with new insight and energy.
- **Kami Sukses Bersama**
We Succeed Together
Kemenangan kami raih melalui hasil kolaborasi sebagai satu tim. Kami senantiasa mendobrak batasan dan bersinergi dengan seluruh tingkat organisasi.
We win by collaborating as one team. We actively break down silos and work across all levels of the organization.
- **Kami Saling Menghormati dan Peduli Satu Sama Lain**
We Respect and Care for One Another
Kami berempati dan memperlakukan satu sama lain sebagaimana kami ingin diperlakukan. Kami menghargai perbedaan dan menciptakan lingkungan yang aman bagi setiap individu untuk menjadi dirinya sendiri.
We are empathetic and treat each other the way we would like to be treated. We respect differences and create a safe environment where everyone can be themselves.
- **Kami Wujudkan Komitmen Menjadi Nyata**
We Deliver on Our Commitments
Kami mengambil keputusan dengan penuh tanggung jawab serta dapat mempertanggungjawabkan setiap tindakan kepada seluruh pemangku kepentingan. Kami cepat tanggap dan bekerja secara optimal dan penuh integritas.
We make responsible decisions and are accountable for our actions to all stakeholders. We are responsive and execute with excellence and integrity.



Budaya Keberlanjutan ^[F.1] Sustainability Culture

Prudential Indonesia terus memperkuat budaya keberlanjutan sebagai landasan dalam menjalankan bisnis yang bertanggung jawab dan berorientasi jangka panjang. Kami aktif melakukan sosialisasi dan edukasi melalui berbagai media, seperti *webinar*, seminar, dan pelatihan terkait isu keberlanjutan. Selain itu, Perusahaan mengintegrasikan prinsip Lingkungan, Sosial, dan Tata Kelola (LST) dalam kegiatan operasional.

Prudential Indonesia continues to strengthen its culture of sustainability as the foundation for conducting responsible and long-term oriented business. We actively conduct dissemination and education through various media, such as webinars, seminars, and training related to sustainability issues. In addition, the Company integrates Environmental, Social and Governance (ESG) principles into its operational activities.

Skala Organisasi ^[C.3] Organizational Scale

Uraian Description	Satuan Unit	2025	2024	2023
Jumlah Karyawan Number of Employees	Orang People	1,363	1,576*	1,832
Jumlah Tenaga Pemasar Berlisensi Number of Licensed Sales Forces		62,619	79,018*	96,794*
Pendapatan Premi Premium Income		21.1	20.8	19.9
Total Investasi Keuangan (PSAK 117) Total Financial Investments (PSAK 117)		54.5	51.2*	54.0*
Total Klaim dan Manfaat yang Dibayarkan Total Claims and Benefits		16.0	18.2	17.0
Laba setelah Pajak Penghasilan (PSAK 117) Profit after Income Tax (PSAK 117)	Triliun Rupiah Trillion Rupiah	2.4	1.7*	1.9
Total Liabilitas (PSAK 117) Total Liabilities (PSAK 117)		52.4	47.6*	49.9*
Total Ekuitas (PSAK 117) Total Equity (PSAK 117)		11.9	10.4*	9.8*
Total Aset (PSAK 117) Total Assets (PSAK 117)		64.3	58.0*	59.7*
Rasio Pencapaian Solvabilitas Risk Based Capital (RBC)		466	417	470
Rasio Likuiditas Liquidity Ratio	%	104	104	103
Rasio Beban terhadap Pendapatan Premi Expense on Premium Income Ratio		114	123	123

*) Pernyataan kembali | Restatement ^[2-4]

Inisiatif Eksternal, Sertifikasi, dan Keanggotaan Asosiasi

[C.5][2-28]

External Initiatives, Certifications, and Association Memberships

Perusahaan berpartisipasi aktif dalam berbagai asosiasi di tingkat nasional dan internasional yang relevan dengan kegiatan bisnis untuk memperluas wawasan, memperkuat kredibilitas, dan memperluas jejaring strategis dengan para pemangku kepentingan.

The company actively participates in various national and international associations relevant to its business activities in order to broaden its horizons, strengthen its credibility, and expand its strategic network with stakeholders.

Asosiasi-asosiasi Bisnis Nasional | National Business Associations



Asosiasi Asuransi Jiwa Indonesia (AAJI)
Indonesia Life Insurance Association
(AAJI)



Kamar Dagang dan Industri Indonesia (KADIN)
Indonesia Chamber of Commerce and Industry (KADIN)

Asosiasi-asosiasi Bisnis Internasional | International Business Associations



The British Chamber of Commerce in Indonesia
(BritCham Indonesia)



The European Business Chamber of Commerce in Indonesia
(EuroCham Indonesia)

Jejaring Filantropi | Philanthropy Network



Asian Venture Philanthropy Network

Strategi Keberlanjutan [A.1][2-22, 2-23, 2-24]

Sustainability Strategy

Prudential Indonesia menerapkan strategi keberlanjutan yang mengacu pada kebijakan Prudential plc, serta disesuaikan dengan konteks sosial dan budaya Indonesia. Strategi tersebut menegaskan komitmen Perusahaan untuk mengintegrasikan nilai keberlanjutan dalam operasional dan budaya kerja, dengan fokus pada pemberian layanan yang optimal kepada nasabah dan masyarakat. Aspirasi dan Tujuan Prudential Indonesia menjadi landasan arah strategis Perusahaan dalam membangun bisnis yang berkelanjutan, sekaligus berkontribusi pada peningkatan kesehatan dan kesejahteraan yang inklusif.

Prudential Indonesia implements a sustainability strategy that refers to Prudential plc's policies and is adapted to the social and cultural context of Indonesia. This strategy affirms the Company's commitment to integrating sustainability values into its operations and work culture, with a focus on providing optimal services to customers and the community. Prudential Indonesia's aspirations and objectives form the basis of the Company's strategic direction in building a sustainable business, while contributing to the improvement of inclusive health and well-being.

Prudential Indonesia menerapkan tiga pilar strategi keberlanjutan untuk mendukung Tujuan Pembangunan Berkelanjutan (TPB).

Prudential Indonesia implements three pillars of sustainability strategy to support the Sustainable Development Goals (SDGs).

Tiga Pilar Strategi Keberlanjutan Three Pillars of Sustainability Strategies

For Every *Life*,
For Every *Future*

<p>Pilar Pillar</p>	 <p>Perlindungan Kesehatan dan Finansial yang Mudah Dijangkau Simple and Accessible Health & Financial Protection</p>	 <p>Investasi yang Bertanggung Jawab Responsible Investment</p>	 <p>Bisnis yang Berkelanjutan Sustainable Business</p>
<p>Prioritas Priority</p>	<p>Prudential Indonesia berkomitmen untuk menyediakan perlindungan kesehatan dan finansial yang praktis dan mudah diakses untuk setiap kehidupan. Salah satunya dengan mewujudkan kemitraan dan inovasi digital untuk kesehatan, mengembangkan layanan yang berkelanjutan dan inklusif, serta membangun ketahanan komunitas.</p> <p>Prudential Indonesia is committed to simple and accessible health and financial protection for every life. Our methods include deliver digital partnerships and innovations for health, develop sustainable and inclusive offerings, and build resilient communities.</p>	<p>Kami berkomitmen untuk terus mengupayakan transisi yang berkeadilan dan inklusif menuju <i>Net Zero</i> di masa depan. Salah satunya melalui dekarbonisasi portofolio kami, mendanai transisi yang adil dan inklusif, serta mengutamakan investasi yang bertanggung jawab di pasar berkembang.</p> <p>We are committed to continuously strive for an equitable and inclusive transition to <i>Net Zero</i> in the future. This includes decarbonising our portfolio, financing a just and inclusive transition, and prioritising responsible investments in emerging markets.</p>	<p>Prudential Indonesia menanamkan aspek-aspek lingkungan, sosial, dan tata kelola di seluruh bisnis, serta nilai bisnis kami untuk mempercepat dan memperluas dampak. Hal ini dilakukan dengan memberdayakan karyawan, membangun operasi serta rantai pasokan yang berkelanjutan, dan memperkuat kerja sama, pelibatan, dan kemitraan bersama para pemangku kepentingan.</p> <p>Prudential Indonesia embeds environmental, social and governance (ESG) aspects into our business as well as value chain to amplify the pace and scale of our impact. This is done by empowering our people, establishing sustainable operations and value chains, and strengthening collaboration, engagement, and stakeholder partnerships.</p>

Fondasi Foundation	
Fondasi Foundation	Tata kelola yang baik dan praktik bisnis yang bertanggung jawab Good governance and responsible business practices
Target Baru New Target	Tata kelola perusahaan, perilaku dan etika, manajemen risiko, pelaporan eksternal dan tolok ukur Corporate governance, conduct and ethics, risk management, external reporting, and benchmarking

Strategi keberlanjutan Perusahaan juga diterapkan dalam pengelolaan aspek manusia melalui perilaku bisnis yang bertanggung jawab, penghormatan terhadap hak asasi manusia (HAM) dan kepatuhan terhadap hukum yang berlaku. Penerapan ini meliputi seluruh rantai nilai, termasuk karyawan, tenaga pemasar, nasabah, serta pemasok. Dalam mendukung penerapannya, Prudential Indonesia memiliki Code of Conduct Policy, Diversity & Inclusion Statement, and Modern Slavery Statement. Melalui kebijakan tersebut, Perusahaan menegaskan komitmen nilai-nilai PRUWay untuk menyediakan layanan yang setara bagi seluruh nasabah, termasuk dengan memperhatikan kebutuhan khusus kelompok rentan. Selain itu, Prudential Indonesia juga memastikan bahwa praktik kerja sama dengan seluruh pemasok dilaksanakan secara transparan, adil, dan bertanggung jawab.

Dalam mendukung implementasi strategi keberlanjutan, Prudential Indonesia telah menyusun Rencana Aksi Keuangan Berkelanjutan (RAKB) yang memuat rencana kegiatan dalam periode lima tahun. Pelaksanaan RAKB dipantau oleh Direksi melalui Sustainability Council sebanyak empat kali dalam satu tahun dengan hasil seluruh target untuk 2025 telah tercapai. Penyusunan RAKB melibatkan Sustainability Tribe, yang terdiri dari perwakilan lintas fungsi guna memperkuat pemahaman terkait aspek lingkungan, sosial, dan tata kelola di seluruh unit kerja. Adapun Executive Committee yang membawahi Sustainability Tribe berperan dalam pengawasan pembuatan dan pelaksanaan RAKB, termasuk penyiapan Laporan Keberlanjutan sebagai bagian dari akuntabilitas internal Perusahaan. [2-9]

The Company's sustainability strategy is also implemented in managing human aspects through responsible business conduct, respect for human rights, and compliance with applicable laws. This approach covers the entire value chain, including employees, sales force, customers, and suppliers. To support this, Prudential Indonesia has a dedicated Code of Conduct Policy, Diversity & Inclusion Statement, and Modern Slavery Statement approved at the management level and applicable to all employees. Through these policies, the Company reinforces its PRUWay commitment to providing equal services to all customers, including those with specific needs, especially vulnerable groups. In addition, Prudential Indonesia ensures that all supplier engagement practices are carried out transparently, fairly, and responsibly.

In supporting the implementation of its sustainability strategy, Prudential Indonesia has developed a Sustainable Finance Action Plan (SFAP) that outlines activities for a five-year period. The implementation of the SFAP is monitored by the Board of Directors through the Sustainability Council four times a year, with all targets for 2025 having been achieved. The development of the SFAP involves the Sustainability Tribe, which consists of cross-functional representatives to strengthen understanding of environmental, social and governance aspects across all work units. The Executive Committee, which oversees the Sustainability Tribe, plays a role in supervising the preparation and implementation of the SFAP, including the preparation of the Sustainability Report as part of the Company's internal accountability. [2-9]



Penjelasan Direksi [D.1][2-22] President Director's Statement

“Keberlanjutan bagi Prudential Indonesia berarti memastikan bahwa setiap langkah kami dapat memberikan manfaat bagi masyarakat dan lingkungan, dan kehidupan yang lebih baik, di setiap kehidupan, untuk masa depan.”

“For Prudential Indonesia, sustainability means ensuring that every step we take brings benefits to society and the environment, creating better lives for every individual and a better future for all.”



Pemangku kepentingan yang terhormat,
Sejalan dengan tujuan Prudential Indonesia sebagai mitra dan pelindung terpercaya bagi generasi masa kini dan mendatang, kami terus mengintegrasikan prinsip keberlanjutan ke dalam seluruh aspek bisnis. Keberlanjutan bukan hanya bagian dari tanggung jawab Perusahaan, melainkan fondasi dalam memastikan perlindungan yang relevan dan bernilai jangka panjang bagi nasabah, masyarakat, serta pemangku kepentingan lainnya. Dengan berlandaskan *“for every life, for every future”* kami terus membangun masa depan yang inklusif dan memperkuat ketahanan setiap kehidupan melalui inovasi produk, peningkatan kualitas layanan, serta penguatan tata kelola.

Dear stakeholders,
In line with Prudential Indonesia’s mission to be a trusted partner and protector for current and future generations, we continue to integrate sustainability principles into every aspect of our business. Sustainability is not merely part of the Company’s responsibility, but the foundation for ensuring relevant and long-term value for our customers, the community, and other stakeholders. Guided by our motto *“for every life, for every future”*, we continue to build an inclusive future and strengthen the resilience of every life through product innovation, improved service quality, and enhanced governance.

Keberlanjutan bagi Prudential Indonesia

Penerapan prinsip keberlanjutan merupakan bagian integral dari upaya kami menciptakan nilai tambah bagi seluruh pemangku kepentingan. Hal ini diwujudkan melalui perluasan akses terhadap perlindungan kesehatan dan finansial yang inklusif, pengelolaan investasi secara bertanggung jawab, serta menjalankan operasional dengan memperhatikan aspek lingkungan, sosial, dan tata kelola (LST). Implementasi tersebut diperkuat melalui Rencana Aksi Keuangan Berkelanjutan (RAKB) yang selaras dengan Tujuan Pembangunan Berkelanjutan (TPB), serta didukung oleh penguatan kapasitas karyawan dan tenaga pemasar melalui program pelatihan dan pengembangan. Seluruh inisiatif dikoordinasikan oleh Sustainability Tribe dengan pengawasan Sustainability Council guna memastikan penerapan berjalan efektif dan konsisten.

Strategi dan Kebijakan dalam Merespons Tantangan

Kami menyadari bahwa dinamika iklim usaha terus berubah cepat, ditandai dengan meningkatnya biaya layanan kesehatan, kebutuhan akan perlindungan yang lebih terjangkau, serta tantangan sosial, ekonomi, dan lingkungan yang semakin kompleks. Kondisi ini mendorong Perusahaan untuk menghadirkan solusi yang inovatif agar masyarakat tetap memperoleh akses perlindungan yang relevan dan berkelanjutan.

Prudential Indonesia menyempurnakan produk dan layanan, termasuk melalui skema insentif yang mendorong perilaku hidup sehat. Upaya ini diperkuat melalui kolaborasi dengan mitra layanan kesehatan untuk memastikan kualitas layanan yang optimal, sekaligus menjaga keterjangkauan dalam jangka panjang. Selain itu, pertimbangan LST diintegrasikan dalam pengelolaan investasi dan operasional, yang diperkuat melalui pengembangan kompetensi karyawan dan tenaga pemasar, penerapan tata kelola yang berintegritas, serta pelaksanaan RAKB yang terukur.

Keuangan Berkelanjutan dan Capaian Kinerja

Sepanjang 2025, Prudential Indonesia menunjukkan ketahanan dan disiplin yang tinggi dalam menjaga kinerja. Risk Based Capital (RBC) yang tercatat sebesar 466% mencerminkan fondasi permodalan yang kuat, didukung oleh pendapatan premi sebesar Rp21,1 triliun serta laba setelah pajak penghasilan (PSAK 117) sebesar Rp2,4 triliun.

Sustainability at Prudential Indonesia

The application of sustainability principles is an integral part of our efforts to create added value for all stakeholders. This is achieved through expanding access to inclusive health and financial protection, responsible investment management, and conducting operations with due regard to environmental, social and governance (ESG) considerations. This implementation is reinforced through the Sustainable Finance Action Plan (SFAP), which aligns with the Sustainable Development Goals (SDGs), and is supported by capacity-building initiatives for employees and sales force through learning and development programmes. All initiatives are coordinated by the Sustainability Tribe under the oversight of the Sustainability Council to ensure effective and consistent implementation.

Strategies and Policies in Responding Challenges

We recognise that the business landscape is constantly evolving, characterised by rising healthcare costs, the need for more affordable protection, and increasingly complex social, economic and environmental challenges. These conditions have prompted the Company to deliver innovative solutions to ensure the public continues to have access to relevant and sustainable protection.

Prudential Indonesia is refining its products and services, including through incentive schemes that encourage healthy lifestyles. These efforts are reinforced through collaboration with healthcare partners to ensure optimal service quality, whilst maintaining long-term affordability. Furthermore, ESG considerations are integrated into investment and operational management, supported by the development of employee and sales force competencies, the implementation of governance with integrity, and the execution of measurable corporate social responsibility initiatives.

Sustainable Finance and Performance

Throughout 2025, Prudential Indonesia demonstrated strong resilience and discipline in maintaining its performance. The recorded Risk Based Capital (RBC) of 466% reflects a strong capital base, supported by premium income of Rp21.1 trillion and a profit after income tax (PSAK 117) for the Rp2.4 trillion.

Kinerja tersebut menjadi bukti bahwa di tengah dinamika industri, kami mampu bertahan menjaga stabilitas sekaligus bertumbuh secara konsisten. Dalam pengelolaan investasi, kami mengedepankan prinsip kehati-hatian dengan mempertimbangkan aspek lingkungan dan sosial, termasuk membatasi eksposur pada sektor-sektor yang berpotensi menimbulkan dampak negatif terhadap lingkungan.

Prudential Indonesia juga terus memperkuat pengelolaan terhadap dampak lingkungan yang ditimbulkan dari kegiatan operasional kami. Kami menghitung total emisi sebesar 4.817,55 ton CO₂eq di akhir 2025, berkurang 16,96% dari tahun sebelumnya. Capaian ini merupakan bagian dari upaya pengurangan emisi gas rumah kaca melalui pembelian *Renewable Energy Certificate* (REC) dari PLN yang setara dengan 14.856,22 ton CO₂eq untuk *offset* penggunaan listrik di kantor pusat dan kantor pemasaran di 6 kota.

Selain itu, berbagai inisiatif efisiensi sumber daya terus dijalankan, termasuk efisiensi energi sebesar 9.944,01 GJ, dan penurunan total konsumsi air sebesar 67%. Kami juga fokus pada pengelolaan sampah melalui program *Beach Clean Up* di Kawasan Muara Angke, Jakarta, dengan melibatkan lebih dari 100 PRUVolunteers, dan berhasil mengumpulkan, memilah serta mendaur ulang sebanyak 1,3 ton sampah dari area pesisir. Pengelolaan sampah juga kami lakukan dalam penyelenggaraan acara di luar lingkungan kantor, seperti pengelolaan sampah dalam acara PRUActive Family yang diikuti lebih dari 30.000 peserta, dimana kami berhasil mengumpulkan dan mendaur ulang sebanyak 0,2 ton total sampah dari kegiatan tersebut. Untuk kelestarian lingkungan, sejak tahun 2022 sampai dengan 2025, Perusahaan juga melakukan penanaman mangrove sebanyak 25.300 pohon yang kami tanam di sejumlah daerah.

Dari kinerja sosial, Prudential Indonesia melanjutkan kontribusi untuk masyarakat melalui berbagai program Community Investment, dengan total penerima manfaat sebanyak 458.516 orang dan realisasi dana Rp11,3 miliar. Program literasi finansial yang kami selenggarakan untuk anak-anak, dewasa, dan remaja telah menjangkau lebih dari 15 juta peserta. Adapun program literasi keuangan kepada 6.400 pelaku UMKM telah dilaksanakan di Jawa Barat, Jawa Tengah, dan Jawa Timur. Program Desa Maju Prudential juga terus memberikan dampak nyata melalui program-program pemberdayaan komunitas dengan lebih dari 18 ribu penerima manfaat.

This performance serves as evidence that, amidst the industry's dynamics, we have been able to maintain stability whilst growing consistently. In investment management, we prioritise the principle of prudence whilst taking environmental and social aspects into account, including limiting exposure to sectors that have the potential to cause negative environmental impacts.

Prudential Indonesia is also continuing to strengthen its management of environmental impacts arising from its operational activities. We calculated total emissions by the end of 2025 was 4,817.55 tCO₂eq, a decrease of 16.96% from the previous year. This achievement is part of our efforts to reduce greenhouse gas emissions through the purchase of Renewable Energy Certificates (RECs) from PLN, equivalent to 14,856.22 tCO₂eq, to offset electricity consumption at our head office and marketing offices in six cities.

In addition, we continued to implement various resource efficiency initiatives, including energy savings of 9,944.01 GJ and a 67% reduction in total water consumption. We also focused on waste management through the Beach Clean-up programme in the Muara Angke area of Jakarta, involving more than 100 PRUVolunteers, and successfully collecting, sorting, and recycling a total of 1.3 tonnes of waste from the coastal area. We also implemented waste management practices in events conducted outside the office environment. For example, during the PRUActive Family event, which was attended by more than 30,000 participants, we successfully collected and recycled a total of 0.2 tonnes of waste generated from the event. To support environmental conservation, from 2022 through 2025, the Company has also undertaken mangrove planting initiatives, with a total of 25,300 trees planted in various regions.

In terms of social performance, Prudential Indonesia continued to contribute to society through various Community Investment programmes, benefiting a total of 458,516 people and fund realization of Rp11.3 billion. We have organised the financial literacy programmes for children, adults and teenagers that reached over 15 million participants. Meanwhile, financial literacy programmes for 6,400 MSMEs have been implemented in West Java, Central Java and East Java. The Desa Maju Prudential programme also continues to make a tangible impact through community empowerment programmes, with over 18,000 beneficiaries.

Selain kontribusi untuk masyarakat, pengembangan sumber daya manusia di internal Perusahaan menjadi bagian penting dari perjalanan keberlanjutan kami. Sepanjang 2025, total jam pelatihan mencapai 28.193 jam untuk karyawan termasuk manajemen, hingga karyawan baru. Di samping itu, kami terus memperkuat budaya kerja yang inklusif, yang tercermin dari keterwakilan perempuan di jajaran Direksi serta proporsi karyawan perempuan sebesar 55% dari total tenaga kerja. Dengan memastikan lingkungan kerja yang adil, inklusif, dan bebas dari diskriminasi, Prudential Indonesia berhasil meraih predikat *Green Status* dari Kementerian Hak Asasi Manusia melalui perolehan PRISMA Award 2025.

Sepanjang 2025, kami memperluas akses perlindungan kepada nasabah dengan menghadirkan 9 produk baru serta meningkatkan loyalitas nasabah melalui layanan antara lain PRUPoints, PRUCare Advisor, PRUConcierge, dan PRU Medical Network (PMN). Perusahaan juga melakukan inovasi kesehatan digital dan teknologi melalui PRUPriority Hospital dengan jaringan lebih dari 1.700 rumah sakit yang tersebar di lebih dari 500 kota/kabupaten seluruh Indonesia masuk dalam jaringan PRUPriority Hospitals, termasuk 37 rumah sakit vertikal milik Kementerian Kesehatan. Selain itu, PRUPriority Hospitals juga menjangkau lebih dari 200 rumah sakit di luar negeri. Seluruh inisiatif ini kami perkuat dengan menjalankan praktik usaha yang bertanggung jawab melalui etika bisnis dan tata kelola yang baik, serta menjaga keamanan data dan privasi nasabah. Melalui berbagai upaya tersebut, kami berhasil meningkatkan tingkat loyalitas dan kepuasan nasabah dan mempertahankan posisi kami di tiga teratas industri asuransi jiwa Indonesia dengan mencatat skor NPS sebesar 72 poin.

Strategi Pencapaian Target Kinerja Keberlanjutan

Prudential Indonesia menetapkan indikator dan target tahunan sebagai tolok ukur pencapaian kinerja keberlanjutan yang dievaluasi secara berkala oleh Direksi dan Dewan Komisaris. Pengawasan risiko dilakukan secara terintegrasi dengan menerapkan kerangka manajemen risiko untuk memastikan proses identifikasi, pengendalian, dan pemantauan berjalan secara seimbang. Komitmen terhadap tata kelola yang baik di Prudential Indonesia juga ditegaskan dengan mempertahankan sertifikasi ISO 37001:2016 Sistem Manajemen Anti Penyuaan (SMAP).

In addition to our contributions to society, the development of human resources within the Company is a key part of our sustainability journey. Throughout 2025, the total number of training hours reached 28,193 for employees including management and new recruits. Furthermore, we continue to strengthen an inclusive workplace culture, reflected in the representation of women on the Board of Directors and the proportion of female employees at 55% of the total workforce. By ensuring a fair, inclusive, and discrimination-free working environment, Prudential Indonesia successfully achieved Green Status from the Ministry of Human Rights at the PRISMA Award 2025.

Throughout 2025, we expanded access to protection for our customers by introducing nine new products and enhancing customer loyalty through services such as PRUPoints, PRUCare Advisor, PRUConcierge and the PRU Medical Network (PMN). The Company also innovated its digital and technology through PRUPriority Hospital. More than 1,700 hospitals across over 500 cities and regencies throughout Indonesia were part of the PRUPriority Hospitals network, including 37 vertical hospitals under the Ministry of Health. In addition, PRUPriority Hospitals also cover more than 200 hospitals overseas. We reinforced all these initiatives by upholding responsible business practices through sound business ethics and governance, whilst safeguarding customer data security and privacy. Through these efforts, we successfully enhanced customer loyalty and satisfaction, and maintained our position among the top three players in the Indonesian life insurance industry, with an NPS score of 72 points.

Strategy for Achieving Sustainability Performance Targets

Prudential Indonesia sets annual indicators and targets as benchmarks for sustainability performance, which are regularly evaluated by the Board of Directors and the Board of Commissioners. Risk oversight is conducted in an integrated manner through the implementation of a risk management framework to ensure balance in carrying out the processes of identification, control and monitoring. Prudential Indonesia's commitment to good governance is further demonstrated by maintaining its ISO 37001:2016 Anti-Bribery Management System (ABMS) certification.

Untuk memperluas jangkauan perlindungan, Perusahaan didukung oleh tenaga pemasar profesional yang tersebar di berbagai wilayah Indonesia dan seluruhnya telah memiliki lisensi resmi dari Asosiasi Asuransi Jiwa Indonesia (AAJI). Hingga 2025, jumlah tenaga pemasar berlisensi mencapai 62.619 orang, dengan 905 di antaranya tercatat sebagai anggota Million Dollar Round Table (MDRT), yang mencerminkan kompetensi dan kualitas profesional yang diakui secara internasional.

Prospek Usaha

Prudential Indonesia menyambut prospek usaha ke depan dengan optimisme, seiring dengan penguatan inovasi dan arah strategis Perusahaan. Otoritas Jasa Keuangan (OJK) memperkirakan aset industri asuransi jiwa akan meningkat positif lebih dari 5% pada 2026, yang didorong oleh meningkatnya kesadaran masyarakat terhadap perlindungan finansial di tengah kenaikan biaya kesehatan. Perusahaan melihat peluang yang semakin luas, yang dapat diperkuat melalui pengembangan layanan berbasis teknologi dan pendekatan distribusi yang lebih adaptif untuk menjangkau berbagai segmen masyarakat.

Sepanjang 2025, penguatan portofolio produk kesehatan dengan fitur insentif berbasis gaya hidup sehat menjadi salah satu strategi utama dalam menjawab tantangan inflasi medis, sekaligus meningkatkan keterjangkauan premi dalam jangka panjang. Respons positif nasabah terhadap model perlindungan berbasis *fair pricing* menunjukkan potensi pertumbuhan yang baik. Sementara, pengembangan konsep layanan preventif, penyediaan *second medical opinion*, serta kolaborasi dengan fasilitas kesehatan melalui jaringan PRUPriority Hospitals semakin memperkuat ekosistem perlindungan kesehatan yang terintegrasi. Dengan pendekatan ini, Perusahaan dapat mempertahankan daya saing sekaligus memperluas penetrasi pasar di tahun-tahun mendatang.

To expand the scope of protection, the Company is supported by a team of professional sales force spread across various regions of Indonesia, all of whom hold official licences from the Indonesian Life Insurance Association (AAJI). By 2025, the number of licensed sales force reached 62,619 people, with 905 of them listed as members of the Million Dollar Round Table (MDRT), reflecting internationally recognised professional competence and quality.

Business Outlook

Prudential Indonesia is optimistic about future business prospects, driven by the Company's strengthened innovation and strategic direction. The Financial Services Authority (OJK) forecasts that the life insurance industry's assets will grow by more than 5% by 2026, driven by rising public awareness of financial protection amidst increasing healthcare costs. The Company sees an expanding range of opportunities, which can be reinforced through the development of technology-based services and a more adaptive distribution approach to reach various segments of society.

Throughout 2025, strengthening the health product portfolio with incentives based on a healthy lifestyle was one of the key strategies in addressing the challenges of medical inflation, whilst improving the long-term affordability of premiums. Customers' positive response to the fair-pricing-based protection model indicates strong growth potential. Meanwhile, the development of preventive care concepts, the provision of second medical opinions, and collaboration with healthcare facilities through the PRUPriority Hospitals network further strengthen the integrated healthcare protection ecosystem. With this approach, the Company can maintain its competitiveness whilst expanding market penetration in the coming years.

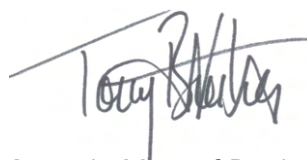
Apresiasi

Kami menyampaikan penghargaan dan terima kasih yang setulusnya kepada seluruh nasabah, mitra usaha, tenaga pemasar, karyawan, regulator, serta seluruh pemangku kepentingan lainnya yang senantiasa mendukung langkah Prudential Indonesia. Kepercayaan dan kolaborasi yang terjalin menjadi fondasi penting dalam menjaga keberlangsungan usaha dan pertumbuhan kami. Perusahaan akan terus mendukung masa depan yang inklusif di Indonesia, dengan memperkuat ketahanan dan meningkatkan kesejahteraan pada setiap kehidupan.

Appreciation

We would like to express our sincere appreciation and gratitude to all our customers, business partners, sales force, employees, regulators and all other stakeholders who have consistently supported Prudential Indonesia. The trust and collaboration we have built form a vital foundation for sustaining our business and driving our growth. The company will continue to support an inclusive future in Indonesia, by strengthening resilience and improving the well-being for every life.

Jakarta, 27 April 2026



Antonio Manuel Benitez

Presiden Direktur Prudential Indonesia
President Director Prudential Indonesia



Lembar Persetujuan Dewan Komisaris atas Laporan Keberlanjutan 2025

Statement of Approval by the Board of Commissioners for the 2025 Sustainability Report

Kami yang bertanda tangan di bawah ini menyatakan bahwa semua informasi dalam Laporan Keberlanjutan PT Prudential Life Assurance 2025 telah disampaikan secara lengkap dan bertanggung jawab penuh atas kebenaran isi laporan. Laporan dibuat oleh Direksi dan telah mendapat persetujuan Dewan Komisaris.

We, the undersigned, hereby declare that all information presented in the 2025 Sustainability Report of PT Prudential Life Assurance has been disclosed in its entirety, and we take full responsibility for the accuracy of its contents. This report has been prepared by the Board of Directors and has received approval from the Board of Commissioners.

Demikian lembar persetujuan ini dibuat dengan sebenarnya.

This statement is hereby made in all truthfulness.

Jakarta, 27 April 2026

Dewan Komisaris
Board of Commissioners

*) Mengundurkan diri efektif per 1 April 2026
Resigned effective as of 1 April 2026

Tim Lau
Presiden Komisaris
President Commissioner



Ira Eddymurthy Andamara
Komisaris
Commissioner



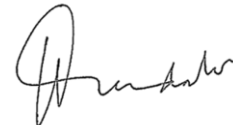
Stephen Paul Bickel**
Komisaris
Commissioner

*) Mengundurkan diri efektif per 1 April 2026
Resigned effective as of 1 April 2026

Eveline Mirna Damayanti
Komisaris Independen
Independent Commissioner



Ancella Anitawati Hermawan
Komisaris Independen
Independent Commissioner



Windawati Tjahjadi
Komisaris Independen
Independent Commissioner

***) Efektif pengangkatan sebagai Presiden Komisaris Perusahaan per 2 April 2026
Effective appointment as President Commissioner of the Company as of 2 April 2026

Lembar Persetujuan Direksi atas Laporan Keberlanjutan 2025

Statement of Approval by the Board of Directors for the 2025 Sustainability Report

Kami yang bertanda tangan di bawah ini menyatakan bahwa semua informasi dalam Laporan Keberlanjutan PT Prudential Life Assurance 2025 telah disampaikan secara lengkap dan bertanggung jawab penuh atas kebenaran isi laporan. Laporan dibuat oleh Direksi dan telah mendapat persetujuan Dewan Komisaris.

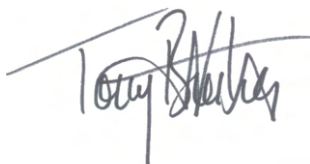
We, the undersigned, hereby declare that all information presented in the 2025 Sustainability Report of PT Prudential Life Assurance has been disclosed in its entirety, and we take full responsibility for the accuracy of its contents. This report has been prepared by the Board of Directors and has received approval from the Board of Commissioners.

Demikian lembar persetujuan ini dibuat dengan sebenarnya.

This statement is hereby made in all truthfulness.

Jakarta, 27 April 2026

Direksi
Board of Directors



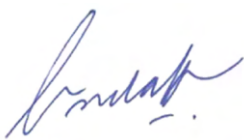
Antonio Manuel Benitez
Presiden Direktur
President Director



Vikash Kumar Sinha
Wakil Presiden Direktur
Vice President Director



Rusli
Direktur
Director



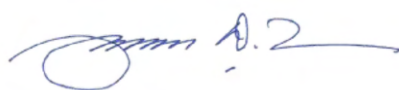
Maria Rosalinda Asmi
Direktur Kepatuhan
Compliance Director



Karin Alkrina Zulkarnaen
Direktur
Director



Adit Trivedi
Direktur
Director



Yosie William Iroth
Direktur
Director



Dewi Satriani
Direktur
Director



Mercy Francisca Sinaga
Direktur
Director



Time	Duration	Activity
10.00-10.10	10"	Opening by MC Indonesia Raya
10.10-10.40	30"	Q3 Business U
10.40-10.43	3"	Bridging Vide
10.43-10.47	5"	Performance
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10.50-11.00	30"	e Dr
11.00-11.03	3"	Cuap
11.13		25 Yea

Tata Kelola Keberlanjutan Sustainability Governance

Kami menjalankan bisnis secara bertanggung jawab melalui penerapan tata kelola perusahaan yang baik dengan menjadikan etika bisnis sebagai fondasi dalam mengelola risiko lingkungan, sosial, dan tata kelola (LST). Prudential Indonesia juga memastikan perlindungan data dan privasi nasabah untuk menjaga kepercayaan serta kepatuhan terhadap undang-undang yang berlaku.

We conduct our business responsibly through the implementation of good corporate governance, with business ethics as the foundation for managing environmental, social and governance (ESG) risks. Prudential Indonesia also ensures the protection of customer data and privacy to maintain trust and compliance with applicable laws.



Sertifikasi ISO 37001:2016 Sistem
Manajemen Anti-Penyuapan
ISO 37001:2016 Anti-Bribery
Management System Certification



44%

perempuan dalam jajaran
manajemen
women in management positions

Struktur Tata Kelola Keberlanjutan [2-9] Sustainability Governance Structure

Prudential Indonesia menjalankan kegiatan usaha dengan berlandaskan integritas dan kepatuhan terhadap ketentuan yang berlaku, termasuk prinsip tata kelola yang baik (GCG) dan Peraturan Otoritas Jasa Keuangan No. 43/POJK.05/2019 tentang Perubahan Atas Peraturan OJK No. 73/POJK.05/2016 tentang Penerapan Tata Kelola yang Baik Bagi Perusahaan Asuransi. Kami menerapkan struktur tata kelola yang menempatkan Rapat Umum Pemegang Saham (RUPS) sebagai organ otoritas tertinggi, diikuti oleh Dewan Komisaris dan Direksi dalam menjalankan fungsi pengawasan dan pelaksanaan usaha. Untuk mendukung efektivitas tugasnya, Dewan Komisaris dibantu oleh Komite Audit dan Komite Pemantau Risiko, sementara Direksi memperoleh dukungan dari Komite Investasi, Komite Strategi Produk & Inisiatif, Komite Risiko, dan Komite Pengarah Digital & Informasi dan Teknologi.

Adapun struktur tata kelola Perusahaan juga menempatkan pentingnya inklusi tanpa memandang jenis kelamin, suku, ras, maupun perbedaan lainnya, selama memenuhi kompetensi dan keahlian yang relevan.

Prudential Indonesia conducts its business activities based on integrity and compliance with applicable regulations, including the principles of good corporate governance (GCG) and Financial Services Authority (OJK) Regulation No. 43/POJK.05/2019 concerning Amendments to OJK Regulation No. 73/POJK.05/2016 concerning the Implementation of Good Corporate Governance for Insurance Companies. We implement a governance structure that places the General Meeting of Shareholders (GMS) as the highest authority, followed by the Board of Commissioners and the Board of Directors in carrying out their supervisory and business execution functions. To support the effectiveness of their duties, the Board of Commissioners is assisted by the Audit Committee and the Risk Monitoring Committee, while the Board of Directors is supported by the Investment Committee, the Product Strategy & Initiatives Committee, the Risk Committee, and the Digital & Information and Technology Steering Committee.

The Company's governance structure also emphasises the importance of inclusion regardless of gender, ethnicity, race, or other differences, as long as the relevant competencies and expertise are met.

Sepanjang 2025, Perusahaan tidak mencatat adanya pelanggaran, sanksi, maupun denda yang diberikan kepada Perusahaan, anggota Direksi, anggota Dewan Komisaris, baik dari lembaga berwenang maupun pihak regulator. [2-27]

Throughout 2025, the Company did not record any violations, sanctions, or fines imposed on the Company, members of the Board of Directors, or members of the Board of Commissioners, either from authorised institutions or regulatory bodies. [2-27]

Pengelolaan aspek keberlanjutan telah menjadi fokus Perusahaan dengan adanya Sustainability Tribe yang terdiri dari perwakilan lintas fungsi dan berada di bawah supervisi Executive Committee. Sustainability Tribe berperan dalam mengimplementasikan budaya keberlanjutan, mengelola dampak, dan memastikan penerapan LST sesuai RAKB. Sementara itu, implementasi keuangan berkelanjutan menjadi tanggung jawab Direksi secara kolektif. Bersama Sustainability Sponsors dan Sustainability Tribe, Direksi menetapkan persetujuan, arah kebijakan, serta pembaruan atas pelaksanaan RAKB sesuai strategi dan pilar keberlanjutan. Pada sisi pengawasan, Dewan Komisaris melakukan evaluasi dan

Sustainability management has become a focus for the Company with the establishment of the Sustainability Tribe, which consists of representatives from cross-functional and is under the supervision of the Executive Committee. The Sustainability Tribe plays a role in implementing a culture of sustainability, managing impact, and ensuring the implementation of ESG in accordance with SFAP. Meanwhile, the implementation of sustainable finance is the collective responsibility of the Board of Directors. Together with the Sustainability Sponsors and Sustainability Tribe, the Board of Directors establishes approvals, policy directions, and updates on the implementation of the SFAP in accordance with

penilaian berkala minimal dua kali dalam setiap tahun terhadap pelaksanaan RAKB berdasarkan hasil kinerja keberlanjutan yang terukur. [E.1][2-12, 2-13]

sustainability strategies and pillars. On the supervisory aspect, the Board of Commissioners conducts periodic evaluations and assessments at least twice a year on the implementation of the SFAP based on measurable sustainability performance results. [E.1][2-12, 2-13]

Informasi lebih lanjut mengenai RUPS; keberagaman dan independensi Direksi, Dewan Komisaris, beserta fungsi-fungsi di bawahnya dapat diakses dalam website Perusahaan.

Further information regarding the GMS; the diversity and independence of the Board of Directors, Board of Commissioners, and their respective functions can be accessed on the Company's website.

Sustainability Tribe



Nominasi dan Evaluasi Pejabat Tata Kelola Keberlanjutan

[2-10, 2-11, 2-15, 2-18]

Nomination and Evaluation of Sustainability Governance Officers

Dalam tata kelola Perusahaan, Direksi menduduki jabatan tertinggi dan diangkat melalui mekanisme nominasi sesuai Anggaran Dasar serta persetujuan RUPS. Direksi juga menentukan anggota Sustainability Tribe berdasarkan kompetensi yang dibutuhkan. Kinerja dalam aspek LST dievaluasi melalui pencapaian *key performance indicator* (KPI) yang ditetapkan setiap tahun, dan ditindaklanjuti melalui monitoring pencapaian secara berkala.

Hasil evaluasi menjadi dasar dalam pengambilan keputusan strategis, termasuk penyesuaian prioritas bisnis, penguatan kebijakan dan kontrol internal, serta percepatan inisiatif keberlanjutan yang berdampak material. Apabila terdapat kesenjangan terhadap target, Perusahaan menetapkan *corrective action plan* yang terukur dengan akuntabilitas yang jelas. Integrasi kinerja keberlanjutan dalam sistem manajemen kinerja juga memperkuat penyesuaian antara penciptaan nilai jangka panjang, manajemen risiko, praktik tata Kelola yang bertanggung jawab, serta menjadi pertimbangan dalam evaluasi kinerja. [2-18]

Sejalan dengan itu, kegiatan bisnis Perusahaan dijalankan berdasarkan prinsip keadilan dan etika untuk memastikan tidak terdapat konflik kepentingan di tingkat Direksi maupun Dewan Komisaris. Prudential Indonesia telah menyusun Kebijakan Konflik Kepentingan dan menyelenggarakan pelatihan tahunan atas konflik kepentingan melalui pelatihan berbasis komputer, termasuk mensyaratkan penyampaian deklarasi tahunan konflik kepentingan bagi seluruh anggota Dewan Komisaris, Direksi, karyawan, dan tenaga pemasar.

Sepanjang tahun 2025, tidak terdapat anggota Dewan Komisaris Prudential Indonesia yang merangkap jabatan sebagai Direksi, maupun anggota Direksi yang merangkap jabatan sebagai Dewan Komisaris. Hal ini telah sesuai dengan POJK No. 73/POJK.05/2016 tentang Tata Kelola Perusahaan yang Baik Bagi Perusahaan Perasuransian dan Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas yang mengatur pemisahan fungsi Direksi dan Dewan Komisaris.

In the Company's governance structure, the Board of Directors holds the highest position and is appointed through a nomination mechanism in accordance with the Articles of Association and the approval of the General Meeting of Shareholders. The Board of Directors also determines the members of the Sustainability Tribe based on the required competencies. Performance in the ESG aspect is evaluated through the achievement of key performance indicators (KPIs) set each year, and followed up through regular monitoring of achievements.

The results of the evaluation form the basis for strategic decision-making, including adjustments to business priorities, strengthening of policies and internal controls, and acceleration of sustainability initiatives that have a material impact. In the event of a gap between targets and actual performance, the Company establishes a measurable corrective action plan with clear accountability. The integration of sustainability performance into the performance management system also strengthens the alignment between long-term value creation, risk management, responsible governance practices, and is taken into consideration in performance evaluations. [2-18]

In line with this, the Company's business activities are conducted based on the principles of fairness and ethics to ensure that there are no conflicts of interest at the Board of Directors or Board of Commissioners level. Prudential Indonesia has formulated a Conflict of Interest Policy and conducts annual training on conflicts of interest through computer-based training, including requiring the submission of annual conflict of interest declarations for all members of the Board of Commissioners, Board of Directors, employees, and sales force.

Throughout 2025, there were no members of the Board of Commissioners of Prudential Indonesia who concurrently held positions as Directors, nor were there any members of the Board of Directors who concurrently held positions as Commissioners. This is in accordance with OJK Regulation No. 73/POJK.05/2016 concerning Good Corporate Governance for Insurance Companies and Law No. 40 of 2007 on Limited Liability Companies, which govern the separation of the functions of the Board of Directors and the Board of Commissioners.



Informasi lebih lanjut terkait komposisi anggota Dewan Komisaris dan jajaran Direksi serta hal-hal terkait konflik kepentingan Prudential Indonesia dapat diakses melalui website Perusahaan.

Further information regarding the composition of the Board of Commissioners and Board of Directors, as well as matters relating to conflicts of interest at Prudential Indonesia, can be accessed through the Company's website.

Remunerasi Pejabat Tata Kelola Keberlanjutan [2-19, 2-20, 2-21] Remuneration of Sustainability Governance Officers

Remunerasi pejabat tata kelola keberlanjutan diatur dalam Peraturan Perusahaan, sementara remunerasi bagi Direksi dan Dewan Komisaris ditetapkan melalui RUPS tahunan. Laporan ini tidak menyajikan informasi mengenai nilai maupun rasio remunerasi jajaran manajemen sesuai kebijakan Perusahaan.

The remuneration of sustainability governance officials is regulated in the Company Regulations, while the remuneration for the Board of Directors and Board of Commissioners is determined through the annual General Meeting of Shareholders. This report does not present information regarding the value or ratio of management remuneration in accordance with Company policy.

Manajemen Risiko [E.3][2-27] Risk Management

Perusahaan menerapkan model tiga lini pertahanan (*three lines of defense*) untuk mengelola risiko bisnis. Kami juga telah memiliki Komite Risiko yang bertanggung jawab dalam mengelola dan mengawasi risiko LST serta mendukung Direksi dalam pelaporan dan eskalasi kepada Dewan Komisaris melalui Komite Pemantau Risiko. Selain itu, Prudential Indonesia secara berkala mengidentifikasi, menangani, dan memantau risiko LST dengan mengacu pada Kebijakan Manajemen Risiko.

The company implements a three lines of defence model to manage business risks. We also have a Risk Committee that is responsible for managing and supervising ESG risks and supporting the Board of Directors in reporting and escalating matters to the Board of Commissioners through the Risk Monitoring Committee. In addition, Prudential Indonesia regularly identifies, addresses and monitors ESG risks with reference to the Risk Management Policy.



Risiko dan Upaya Mitigasi

Risks and Mitigation Efforts



Risiko Risks

Risiko Lingkungan | Environmental Risk

Inisiatif *green office* baru yang dijalankan pada tahun pelaporan bersifat terbatas, mengingat sebagian besar langkah dan praktik kantor hijau telah diimplementasikan secara ekstensif pada tahun-tahun sebelumnya

The implementation of new green office initiatives during the reporting year was limited, given that most green office measures and practices had already been extensively implemented in prior years

Upaya Mitigasi Mitigation Efforts

- | | |
|--|---|
| 1. Sosialisasi <i>green office</i> secara berkelanjutan | 1. Ongoing green office dissemination programs |
| 2. Ikut serta dalam <i>earth hour</i> | 2. Participation in Earth Hour |
| 3. Mengurangi penggunaan plastik, listrik, dan kertas | 3. Reduction of plastic, electricity, and paper usage |
| 4. Pengukuran kualitas udara | 4. Air quality monitoring |
| 5. Implementasi program daur ulang | 5. Implementation of a recycling program |
| 6. Mengurangi perjalanan dinas dan melakukan rapat secara virtual | 6. Minimising business travel and conducting virtual meetings |
| 7. Pembelian <i>Renewable Energy Certificate (REC)</i> dari PLN untuk <i>offset</i> penggunaan listrik kantor pusat dan kantor pemasaran di 6 kota | 7. Purchase of Renewable Energy Certificates (REC) from PLN to offset electricity use at the head office and sales offices in 6 cities |
| 8. Penggantian lampu konvensional menjadi lampu LED untuk area kantor pusat | 8. Replacement of conventional lighting with LED lights at the head office |
| 9. Penggunaan kendaraan listrik dan <i>hybrid</i> sebagai kendaraan operasional | 9. Use of electric and hybrid vehicles for operational activities |
| 10. Pemilahan sampah secara bertanggung jawab | 10. Responsible waste management |
| 11. Penerapan <i>hybrid working arrangement</i> dalam rangka menjaga keberlangsungan operasional di tengah kondisi geopolitik dan potensi kelangkaan BBM | 11. Implementation of a hybrid working arrangement to ensure operational continuity amid geopolitical conditions and the potential fuel supply shortage |



Risiko Risks

Risiko Tata Kelola | Governance Risk

Pengawasan Dewan Komisaris terhadap aspek keuangan keberlanjutan dinilai masih terbatas, karena hanya dilakukan sebanyak dua kali dalam satu tahun

The Board of Commissioners' oversight of sustainability-related financial aspects is considered limited, as it is conducted only twice a year

Upaya Mitigasi Mitigation Efforts

Untuk memperkuat pengawasan tata kelola, pembaruan terkait keberlanjutan akan dikomunikasikan kepada Dewan Komisaris sebanyak 4 kali dalam setahun, sehingga memungkinkan pengawasan yang lebih rutin dan berbasis informasi terhadap aspek keuangan keberlanjutan

To strengthen governance oversight, sustainability-related updates will be communicated to the Board of Commissioners at least 4 times in a year, enabling more regular and informed supervision of sustainability-related financial matters



Risiko
Risks

Risiko Sosial | Social Risk

Aktivitas Tanggung Jawab Sosial Lingkungan (TJSL)/Community Investment yang kurang sesuai dengan pilar dan prosedur PLA
Corporate Social Responsibility (CSR)/Community Investment activities misaligned with PLA pillars and procedures

Upaya Mitigasi
Mitigation Efforts

- | | |
|---|--|
| <ol style="list-style-type: none"> 1. Membuat strategi kegiatan sosial untuk masyarakat yang sesuai dengan pilar strategi dan prosedur Prudential Life Assurance dan Prudential plc 2. Melakukan <i>due diligence</i> dan <i>risk assessment</i> terhadap mitra kerja sebelum dan sesudah berjalannya kontrak 3. Membentuk Komite Community Investment 4. Adanya laporan evaluasi pasca acara | <ol style="list-style-type: none"> 1. Developing a community engagement strategy aligned with Prudential Life Assurance and Prudential plc's strategic pillars and procedures 2. Conducting due diligence and risk assessments on partners before and after contract execution 3. Establishing a Community Investment Committee 4. Implementing a post-event evaluation report |
|---|--|

Risiko
Risks

Kurangnya keterampilan dan kompetensi yang diperlukan karyawan dalam melaksanakan pekerjaannya, termasuk ketidakpatuhan terhadap regulasi dan kebijakan Perusahaan
Lack of necessary skills and competencies among employees in performing their duties, including non-compliance with regulations and company policies

Upaya Mitigasi
Mitigation Efforts

- | | |
|--|--|
| <ol style="list-style-type: none"> 1. Menyelenggarakan kegiatan <i>Risk Awareness Series</i> dan mengembangkan pelatihan internal melalui <i>Computer Based Training</i> (CBT) untuk memberikan kesadaran karyawan terhadap risiko yang muncul dan regulasi 2. Membentuk Risk Champion pada masing-masing departemen 3. Secara aktif membuat <i>Risk Awareness</i> untuk nasabah melalui sosial media | <ol style="list-style-type: none"> 1. Organise Risk Awareness Series activities and develop internal training through Computer Based Training (CBT) to raise employee awareness of emerging risks and regulations. 2. Establish a Risk Champion in each department. 3. Actively create Risk Awareness for customers through social media. |
|--|--|

Risiko
Risks

Kenaikan inflasi biaya medis yang signifikan termasuk biaya rawat inap, tindakan medis, obat-obatan, dan teknologi kesehatan meningkatkan tekanan terhadap rasio klaim asuransi kesehatan dan keberlanjutan portofolio produk kesehatan
A significant increase in medical cost inflation including inpatient care, medical procedures, pharmaceuticals, and healthcare technology heightens pressure on health insurance claims ratios and the sustainability of the health product portfolio

Upaya Mitigasi
Mitigation Efforts

- | | |
|--|---|
| <ol style="list-style-type: none"> 1. Peningkatan literasi keuangan untuk kesiapan biaya kesehatan 2. Integrasi literasi keuangan dan asuransi dengan edukasi kesehatan 3. Edukasi nilai manfaat asuransi kesehatan di tengah inflasi medis 4. Program literasi berbasis komunitas dan segmen rentan | <ol style="list-style-type: none"> 1. Enhancing financial literacy for preparedness in meeting healthcare costs 2. Integrating financial and insurance literacy with health education 3. Educating the public on the value of health insurance benefits amid medical inflation 4. Community based literacy programmes targeting vulnerable segments |
|--|---|

- | | |
|--|---|
| <ol style="list-style-type: none"> 5. Penguatan pemanfaatan jaringan PRUPriority Hospitals (PPHos) sebagai bagian dari strategi pengendalian biaya medis melalui pengelolaan rumah sakit berbasis kualitas, transparansi biaya, dan efisiensi klaim 6. Penerapan <i>risk based pricing</i> pada produk kesehatan untuk menjaga keselarasan premi dengan profil risiko nasabah dan tren inflasi biaya medis | <ol style="list-style-type: none"> 5. Strengthening the utilization of the PRUPriority Hospitals (PPHos) network as part of medical cost containment efforts through quality based hospital management, cost transparency, and claims efficiency 6. Implementation of risk based pricing of health products to align premiums with customer's risk profiles and medical cost inflation trends |
|--|---|



Risiko Ekonomi | Economic Risk

Risiko
Risks

Pengembangan/penerapan produk-produk keberlanjutan finansial yang belum maksimal
Underdeveloped/incomplete implementation of sustainable financial products

Upaya Mitigasi
Mitigation Efforts

Inisiatif-inisiatif peningkatan produk berwawasan LST atau kategori kegiatan usaha berkelanjutan (KKUB)

Initiatives to enhance ESG-focused or sustainable business activity category (KKUB) products

Risiko
Risks

Penurunan jumlah nasabah akibat intensitas persaingan industri, ketidaksesuaian produk dengan kebutuhan nasabah, atau meningkatnya tekanan ekonomi dan keterjangkauan premi
A decline in the number of customers due to the intensity of industry competition, misalignment between products and customer needs, or increasing economic pressures and premium affordability

Upaya Mitigasi
Mitigation Efforts

- | | |
|--|--|
| <ol style="list-style-type: none"> 1. Literasi keuangan sejak dini untuk membangun kesadaran jangka panjang 2. Penyelenggaraan literasi keuangan untuk dewasa untuk meningkatkan tingkat kepercayaan masyarakat terhadap Prudential, serta menjaga retensi di tengah tekanan ekonomi 3. Penguatan inklusi dan perluasan basis nasabah secara berkelanjutan melalui literasi keuangan lintas segmen, yang pada akhirnya dapat mendukung pertumbuhan dan stabilitas pertumbuhan nasabah dalam jangka menengah dan panjang | <ol style="list-style-type: none"> 1. Early financial literacy to build long-term awareness 2. Provision of financial literacy programmes for adults to strengthen public trust in Prudential and maintain customer retention amid economic pressures 3. Strengthening financial inclusion and sustainably expanding the customer base through cross-segment financial literacy initiatives, ultimately supporting customer growth and stability in the medium to long term |
|--|--|

Tantangan Penerapan Keuangan Berkelanjutan [E.5] Challenges in Implementing Sustainable Finance

Prudential Indonesia menghadapi berbagai tantangan baik internal maupun eksternal di antaranya sistem keamanan data pada produk serta transformasi layanan digital dan pemahaman pentingnya faktor LST dalam pengembangan produk. Setelah mengidentifikasi, Prudential Indonesia melakukan mitigasi melalui peningkatan sistem keamanan data dengan mengawasi dan memperbaharui sistem keamanan teknologi, mematuhi peraturan perlindungan data nasabah, serta mengoptimalkan penerapan rencana pengembangan produk.

Selain itu, Prudential Indonesia menghadapi tantangan rendahnya tingkat literasi masyarakat mengenai asuransi yang berdampak pada tingkat penetrasi dan inklusi produk asuransi di Indonesia. Untuk mengatasi hal ini, Perusahaan secara aktif memberikan pemahaman terkait literasi finansial serta mengedukasi masyarakat mengenai manfaat asuransi dalam memberikan perlindungan dan meningkatkan resiliensi keuangan. Kami juga memperkenalkan produk asuransi yang relevan dengan kebutuhan setiap keluarga Indonesia dan dapat diakses secara terjangkau.

Dalam mengoptimalkan peningkatan kapasitas sumber daya, Perusahaan menyelenggarakan pelatihan terkait keuangan berkelanjutan, tren, strategi, implementasi LST, serta pelatihan tentang *diversity & inclusion* melalui webinar dan *workshop* untuk menjangkau seluruh karyawan. Bagi tenaga pemasar aktif, Perusahaan juga memfasilitasi pelatihan literasi keuangan dan asuransi.

Sementara untuk menghadapi tantangan dalam pengawasan implementasi program keuangan berkelanjutan agar optimal dan sesuai dengan RAKB, kami menyelenggarakan rapat dengan departemen terkait serta memberikan laporan berkala kepada Direksi. Kemudian, untuk efektivitas implementasi program *green office* dan *community investment*, Prudential Indonesia melakukan pengukuran dampak program melalui *pre* dan *post test*, analisis dampak program, serta riset pengukuran *Social Return of Investment (SROI)*.

Prudential Indonesia faces various internal and external challenges, including data security systems for its products, digital service transformation, and understanding the importance of ESG factors in product development. After identifying these challenges, Prudential Indonesia mitigated them by improving its data security systems through monitoring and updating its technology security systems, complying with customer data protection regulations, and optimising the implementation of its product development plans.

In addition, Prudential Indonesia faces the challenge of low levels of public literacy on insurance, which affects the penetration and inclusion of insurance products in Indonesia. To address this, the Company actively promotes financial literacy and educates the public on the benefits of insurance in providing protection and strengthening financial resilience. We also introduce insurance products that are tailored to the needs of Indonesian families and are accessible at affordable prices.

In optimising capacity building, the Company conducts training on sustainable finance, trends, strategies, ESG implementation, as well as training on diversity and inclusion through webinars and workshops to reach all employees. For active sales force, the Company also facilitates training on financial literacy and insurance.

Meanwhile, to address challenges in monitoring the implementation of sustainable finance programmes to ensure they are optimal and in line with the SFAP, we hold meetings with relevant departments and provide regular reports to the Board of Directors. Furthermore, to ensure the effectiveness of the green office and community investment programmes, Prudential Indonesia measures the impact of these programmes through pre- and post-tests, programme impact analysis, and Social Return on Investment (SROI) measurement research.

Anti-fraud, Antipenyuapan, dan Korupsi [2-25, 205-1, 205-2, 205-3]

Anti-Fraud, Anti-Bribery and Corruption

Prudential Indonesia memiliki Kebijakan *Anti-Fraud* serta Kebijakan Antipenyuapan dan Korupsi yang didukung dengan pemetaan dan penilaian risiko penyuapan dan korupsi di proses bisnis terkait. Pemetaan dan penilaian risiko ini dilakukan setiap tahun secara menyeluruh pada seluruh operasional Perusahaan. Dari 62 departemen yang dievaluasi, terdapat 17 departemen dengan risiko tinggi. Hasil penilaian ini menjadi dasar penguatan pengendalian internal dan mitigasi risiko. Perusahaan juga mempunyai unit kerja khusus *anti-fraud* yang bertanggung jawab merumuskan strategi baik dari pencegahan, deteksi, investigasi, dan pemantauan risiko *fraud*.

Selain itu, Perusahaan telah memastikan 100% sosialisasi dan pelatihan Kebijakan *Anti-Fraud* serta Kebijakan Anti Penyuapan dan Korupsi kepada Direksi dan Dewan Komisaris, karyawan, serta mitra bisnis. Kegiatan ini mencakup pelatihan tahunan bagi Direksi dan Dewan Komisaris, pembahasan dalam rapat Komite Audit, serta pelatihan ISO 37001 pada 17 departemen berisiko tinggi. Sosialisasi juga dilakukan melalui email, materi awareness, serta kampanye internal untuk memperkuat budaya anti penyuapan. Sepanjang 2025, Prudential Indonesia telah melaksanakan pelatihan terkait anti-penyuapan dan korupsi dengan rincian sebagai berikut:

Prudential Indonesia has an Anti-Fraud Policy and an Anti-Bribery and Corruption Policy, which are supported by bribery and corruption risk mapping and assessment in related business processes. This risk mapping and assessment is carried out annually across all of the Company's operations. Of the 62 departments assessed, 17 were identified as having high risk. The results of this assessment form the basis for strengthening internal controls and mitigating risks. The company also has a specialised anti-fraud unit responsible for formulating strategies for fraud prevention, detection, investigation, and monitoring.

In addition, the Company has ensured 100% awareness-raising and training on the Anti-Fraud Policy and the Anti-Bribery and Anti-Corruption Policy for the Board of Directors and Board of Commissioners, employees, and business partners. These activities include annual training for the Board of Directors and Board of Commissioners, discussions during Audit Committee meetings, and ISO 37001 training across 17 high-risk departments. Awareness-raising has also been conducted via email, awareness materials, and internal campaigns to strengthen the anti-bribery culture. Throughout 2025, Prudential Indonesia has conducted training on anti-bribery and anti-corruption, with the following details:

- Pelatihan terhadap 15 Direksi/Dewan Komisaris;
 - Pelatihan terhadap 863 karyawan baru (termasuk karyawan kontrak dan karyawan magang) dan 3.459 tenaga pemasar baru;
 - Pelatihan penyegaran tahunan terhadap 2.307 karyawan eksisting (termasuk karyawan kontrak dan karyawan magang) dan 14.711 tenaga pemasar eksisting;
 - Pelatihan lanjutan tahunan terhadap 92 karyawan eksisting yang berdasarkan fungsi pekerjaannya dikategorikan sebagai berisiko tinggi dan termasuk dalam ruang lingkup penerapan ISO 37001:2026 tentang Sistem Manajemen Anti Penyuapan.
- Training for 15 members of the Board of Directors/Board of Commissioners;
 - Training for 863 new employees (including contract employees and interns) and 3,459 new sales force;
 - Annual refresher training for 2,307 existing employees (including contract employees and interns) and 14,711 existing sales force;
 - Annual advanced training for 92 existing employees who are categorised as high risk based on their job functions, and fall within the scope of ISO 37001:2026 on Anti-Bribery Management Systems.

Perusahaan juga telah menyelenggarakan pelatihan *anti-fraud* dengan rincian sebagai berikut:

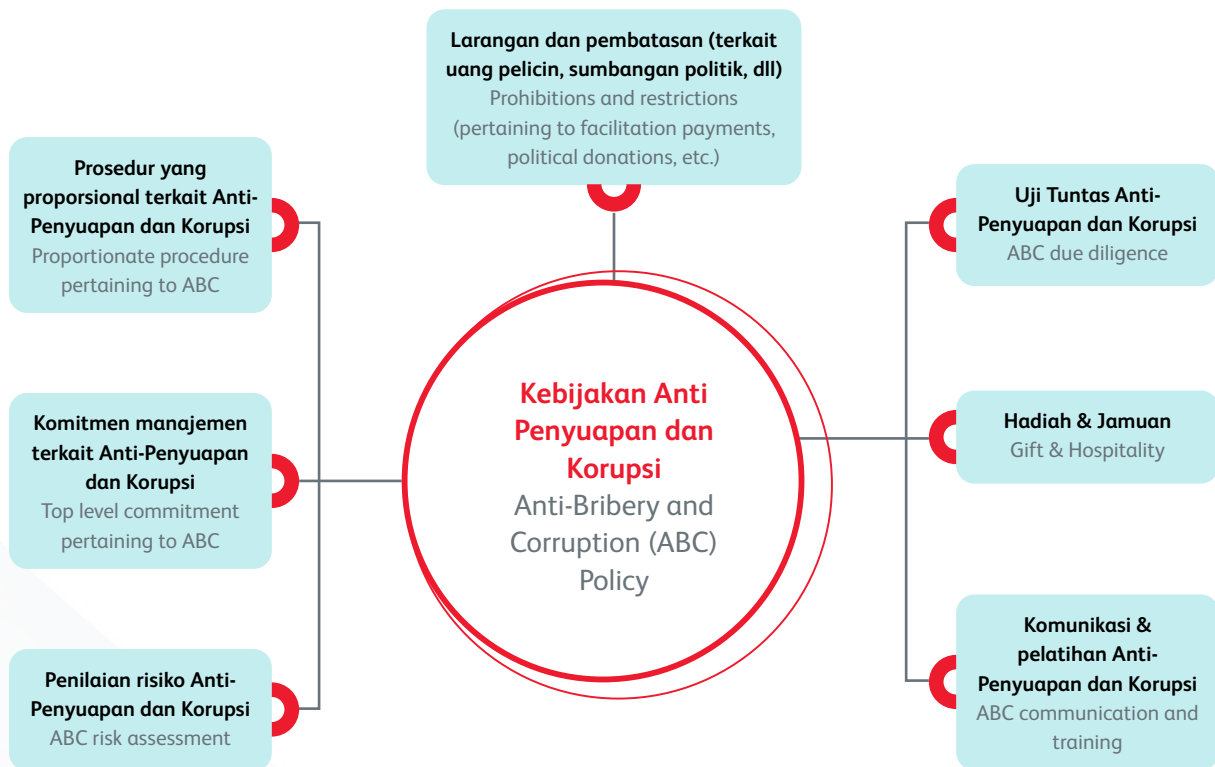
- 259 karyawan baru (termasuk kontrak dan magang) dan 15.326 tenaga pemasar baru;
- 1.263 karyawan eksisting (termasuk kontrak dan magang) dan 32.687 tenaga pemasar eksisting dalam pelatihan penyegaran tahunan.

Melalui berbagai upaya tersebut, sepanjang 2025, Prudential Indonesia tidak menemukan insiden *fraud*, penyuapan maupun korupsi yang berdampak material terhadap kelangsungan bisnis.

The company has also conducted anti-fraud training with the following details:

- 259 new employees (including contract and internship employees) and 15,326 new sales force;
- 1,263 existing employees (including contract and internship employees) and 32,687 existing sales force in annual refresher training.

Through these various efforts, throughout 2025, Prudential Indonesia did not encounter any incidents of fraud, bribery or corruption that had a material impact on business continuity.



Pada bulan Desember 2025, Prudential Indonesia berhasil mempertahankan sertifikasi ISO 37001:2016 Sistem Manajemen Anti Penyuapan yang sebelumnya telah diperoleh pada tahun 2023. Pencapaian awal tersebut menegaskan posisi Prudential Indonesia sebagai perusahaan asuransi jiwa *joint venture* pertama di Indonesia yang meraih sertifikasi ISO 37001:2016. Sertifikasi ini mencakup 17 departemen di lingkungan Perusahaan dan menjadi bukti nyata atas komitmen Prudential Indonesia yang konsisten dan berkelanjutan dalam menerapkan prinsip tata kelola perusahaan yang berlandaskan integritas dan profesionalisme.

In December 2025, Prudential Indonesia successfully retained its ISO 37001:2016 Anti-Bribery Management System certification, which it had previously obtained in 2023. This initial achievement confirms Prudential Indonesia's position as the first joint venture life insurance company in Indonesia to obtain ISO 37001:2016 certification. This certification covers 17 departments within the Company and is clear evidence of Prudential Indonesia's consistent and ongoing commitment to implementing corporate governance principles based on integrity and professionalism.

Prudential Indonesia meraih predikat *Excellent* dalam *Financial Integrity Rating (FIR)* PPATK untuk ML/TF dengan skor 9,80. Skor ini melampaui rata-rata nasional (8,03) serta *benchmark* sektor keuangan: perbankan (8,83), *non bank financial institutions* (6,58), dan industri asuransi (8,56). Capaian ini menegaskan komitmen Perusahaan pada integritas keuangan dan penguatan tata kelola berkelanjutan.

Prudential Indonesia achieved an Excellent rating in the PPATK Financial Integrity Rating (FIR) for ML/TF with a score of 9.80. This score exceeds the national average (8.03) and the financial sector benchmarks: banking (8.83), non-bank financial institutions (6.58), and the insurance industry (8.56). This achievement reaffirms the Company's commitment to financial integrity and strengthening sustainable governance.



Informasi lebih lanjut terkait *anti-fraud*, *anti penyuapan* dan *korupsi* Prudential Indonesia dapat diakses melalui website Perusahaan.

Further information regarding Prudential Indonesia's anti-fraud, anti-bribery and anti-corruption policies can be accessed via the Company's website.

Pedoman Perilaku dan Pelaporan Pelanggaran [2-16, 2-23, 2-24, 2-25, 2-26] Code of Conduct and Whistleblowing System

Prudential Indonesia menjadikan integritas sebagai landasan utama dalam menjalankan kegiatan usaha. Prinsip ini diwujudkan melalui penerapan Kode Etik, Kebijakan Konflik Kepentingan, Kebijakan Investasi, Kebijakan Uang, Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal, Pencegahan Pendanaan Terorisme, Kebijakan dan prosedur Anti-suap dan Korupsi, dan Kebijakan Anti-fraud. Kebijakan tersebut juga memuat komitmen Perusahaan terhadap perlindungan HAM, yang didukung dengan kegiatan sosialisasi berkala kepada pihak internal dan eksternal yang relevan. Seluruh kebijakan tersebut berlaku di setiap unit kerja dan menjadi bagian dari tanggung jawab Direksi dalam mengarahkan tata kelola yang sehat dan beretika. Perusahaan juga menyediakan kanal konsultasi melalui email yang dapat dimanfaatkan oleh karyawan untuk berkonsultasi terkait penerapan dan permasalahan perilaku etika di lingkungan kerja.

Prudential Indonesia places integrity at the core of its business activities. This principle is realised through the implementation of a Code of Ethics, Conflict of Interest Policy, Investment Policy, Money Policy, Counter-Proliferation Financing of Weapons of Mass Destruction, Prevention of Terrorism Financing, Anti-Bribery and Corruption Policy and Procedures, and Anti-Fraud Policy. These policies also include the Company's commitment to protecting human rights, which is supported by regular dissemination activities to relevant internal and external parties. All of these policies apply to every work unit and are part of the Board of Directors' responsibility to guide sound and ethical governance. The company also provides an email consultation service which employees can use to seek advice on the application of ethical conduct and related issues in the workplace.

Informasi lebih lanjut terkait Kebijakan Pedoman Perilaku Prudential Indonesia dapat diakses melalui website Perusahaan.

Further information regarding Prudential Indonesia's Code of Conduct Policy can be accessed through the Company's website.



Kami juga telah memiliki *whistleblowing system* (WBS) sebagai sarana penyampaian laporan dugaan pelanggaran oleh karyawan maupun pihak ketiga. Melalui kanal *Speak Out*, yaitu berupa web, *email*, atau telepon, pelapor dapat menyampaikan laporan secara anonim, dengan jaminan kerahasiaan identitas. Setiap laporan yang diterima akan dicatat, diverifikasi, dan ditindaklanjuti sesuai prosedur serta disampaikan pada Direksi. Pada tahun 2025, WBS menerima 15 laporan *Speak Out*, dengan 5 laporan terbukti dan telah dikenakan sanksi sesuai Peraturan Perusahaan.

We also have a whistleblowing system (WBS) as a means of reporting alleged violations by employees and third parties. Through the *Speak Out* channel, which consists of a website, email, or telephone, whistleblowers can submit reports anonymously, with guaranteed confidentiality of their identity. Every report received will be recorded, verified, and followed up in accordance with procedures and submitted to the Board of Directors. In 2025, the WBS received 15 *Speak Out* reports, with 5 reports proven and sanctions imposed in accordance with Company Regulations.

Pelibatan Pemangku Kepentingan [E.4][2-29] Stakeholder Engagement

Prudential Indonesia memandang keterlibatan pemangku kepentingan sebagai elemen penting dalam peningkatan kinerja LST dan ekonomi. Pemangku kepentingan mencakup pihak-pihak yang memiliki pengaruh terhadap keberlanjutan Perusahaan.

Prudential Indonesia views stakeholder engagement as an important element in improving ESG and economic performance. Stakeholders include parties that have an influence on the Company's sustainability.



Pemegang Saham | Shareholders

Topik Utama: Kinerja Perusahaan dan pengembangan usaha	Key Topics: Company performance and business development
Langkah Aksi: 1. RUPS Tahunan 2. RUPS Luar Biasa 3. Laporan Kinerja	Action Plan: 1. Annual General Meeting (AGM) 2. Extraordinary General Meeting (EGM) 3. Performance Reports
Frekuensi Pelibatan: 1. Satu kali setiap tahun 2. Sesuai kebutuhan (<i>ad hoc</i>) 3. Setiap triwulan	Engagement Frequency: 1. Once a year 2. As needed (<i>ad hoc</i>) 3. Quarterly



Karyawan | Employees

Topik Utama: 1. Keselamatan dan kesehatan kerja 2. Pengembangan kompetensi dan karier 3. Hak dan kewajiban sebagai karyawan	Key Topics: 1. Occupational health and safety 2. Competency and career development 3. Rights and responsibilities as employees
Langkah Aksi: 1. Pertemuan sesuai topik dan kebutuhan 2. Pelatihan karyawan 3. Saluran komunikasi	Action Plan: 1. Meetings tailored to the topic and requirements 2. Employee training 3. Communication channels
Frekuensi Pelibatan: 1. Setiap diperlukan 2. Sesuai jadwal pelatihan, sesuai kebutuhan 3. Tersedia 24/7	Engagement Frequency: 1. As needed 2. As per training schedule, as required 3. Available 24/7



Pemerintah dan Regulator | Government and Regulators

Topik Utama:

1. Kepatuhan terhadap peraturan
2. Kinerja Perusahaan

Key Topics:

1. Compliance with regulations
2. Company performance

Langkah Aksi:

1. Laporan sesuai peraturan dan kebutuhan
2. Laporan kinerja
3. Komunikasi rutin dengan OJK sebagai regulator

Action Plan:

1. Reports in accordance with regulations and requirements
2. Performance reports
3. Regular communication with OJK as the regulator

Frekuensi Pelibatan:

1. Setiap bulan, triwulan, tengah tahunan setiap tahun, sesuai masing-masing peraturan
2. Setiap bulan, triwulan, tengah tahunan setiap tahun
3. Sesuai kebutuhan

Engagement Frequency:

1. Monthly, quarterly, semi-annually, annually, as per specific regulations
2. Monthly, quarterly, semi-annually, annually
3. As needed



Manajer Investasi | Investment Managers

Topik Utama:

Kinerja Sub-Dana

Key Topics:

Sub-fund performance

Langkah Aksi:

Pertemuan berkala dan penerimaan laporan

Action Plan:

Regular meetings and receiving reports.

Frekuensi Pelibatan:

Sesuai bulan dan sesuai kebutuhan

Engagement Frequency:

Monthly and as needed



Tenaga Pemasar | Sales Forces

Topik Utama:

1. Kerja sama dalam memasarkan produk asuransi
2. Pengembangan kompetensi dan jenjang tenaga pemasar
3. Hak dan kewajiban sebagai tenaga pemasar

Key Topics:

1. Collaboration in marketing insurance products
2. Competency development and career advancement for sales forces
3. Rights and responsibilities as sales forces

Langkah Aksi:

1. Adanya Perjanjian Keagenan, Perjanjian Manajer Keagenan, Perjanjian Kantor Pemasaran Mandiri, Perjanjian Tenaga Pemasar
2. Pertemuan berkala
3. Pelatihan khusus tenaga pemasar
4. Saluran komunikasi khusus tenaga pemasar antara lain: *Newsletter PRUGalaxy, e-flyer di PRUForce, WhatsApp Broadcast, serta E-mail*
5. Pertemuan

Action Plan:

1. Agency Agreement, Agency Manager Agreement, Independent Marketing Office Agreement, Sales Force Agreement
2. Regular meetings
3. Specialised training for sales forces
4. Dedicated communication channels for sales forces, including: *PRUGalaxy Newsletter, PRUForce e-flyer, WhatsApp Broadcast, and E-mail*
5. Meetings

Frekuensi Pelibatan:

1. Setiap sebelum mulai melakukan kegiatan pemasaran.
2. Secara berkala: bulanan, triwulanan, dan tahunan.
3. Sesuai kebutuhan
4. Tersedia 24/7

Engagement Frequency:

1. Before commencing any marketing activities.
2. Regularly: monthly, quarterly, and annually.
3. As needed
4. Available 24/7



Pemasok | Suppliers

Topik Utama:

Transparansi tender dan kontrak kerja dengan pemasok

Key Topics:

Transparency in tender processes and contracts with suppliers

Langkah Aksi:

1. Proses tender dilakukan menggunakan aplikasi P2P (*Procure to Pay*)
2. Pembuatan kontrak kerja dengan pemasok

Action Plan:

1. The tender process is conducted using the Procure to Pay (P2P) application.
2. Creation of work contracts with suppliers.

Frekuensi Pelibatan:

Sesuai kebutuhan pengadaan barang dan jasa

Engagement Frequency:

As needed for procurement of goods and services



Nasabah | Customers

Topik Utama:

1. Keterbukaan informasi dalam menjelaskan produk asuransi
2. Layanan dan perlindungan data nasabah
3. Layanan informasi dan layanan polis
4. Keamanan investasi

Key Topics:

1. Transparency in explaining insurance products
2. Customer data protection services
3. Information services and policy services
4. Investment security

Langkah Aksi:

1. Akses *online* untuk informasi pada Portal Nasabah
2. *Customer line* 1500085
3. *Walk-in Centre*
4. *Email*
5. Situs perusahaan
6. Layanan pengaduan

Action Plan:

1. Online access for information on the Customer Portal
2. Customer line 1500085
3. Walk-in Centre
4. Email
5. Company website
6. Complaint services

Frekuensi Pelibatan:

1. Website PRU Services (tersedia 24/7)
2. Senin-Sabtu, pukul 08:00 hingga 17:00 WIB, khusus untuk layanan penjaminan klaim tersedia 24/7
3. Prudential Centre, Kota Kasablanka lantai 15, Jl. Kasablanka Raya 88 Jakarta Selatan, pukul 08:30 hingga 16:00 WIB
4. customer.idn@prudential.co.id
5. www.Prudential.co.id (tersedia 24/7)
6. Berikut tautan untuk informasi layanan pengaduan: <https://www.prudential.co.id/id/knowledge-corner/pahami-asuransi/inilah-cara-menghubungi-prudential-untuk-pelayanan-nasabah/>

Engagement Frequency:

1. PRU services website (available 24/7)
2. Monday to Saturday, from 08:00 to 17:00 WIB; claim guarantee services available 24/7
3. Prudential Centre, Kota Kasablanka 15th floor, Jl. Kasablanka Raya 88, South Jakarta, from 08:30 to 16:00 WIB
4. customer.idn@prudential.co.id
5. www.Prudential.co.id (available 24/7)
6. Herewith the link for complaint handling information: <https://www.prudential.co.id/id/knowledge-corner/pahami-asuransi/inilah-cara-menghubungi-prudential-untuk-pelayanan-nasabah/>



Masyarakat Sipil | Civil Society

Topik Utama:

Pelaksanaan tanggung jawab sosial dan lingkungan (TJSL) Perusahaan

Key Topics:

Implementation of the Company's corporate social responsibility (CSR)

Langkah Aksi:

Kegiatan pemberdayaan masyarakat dan TJSL

Action Plan:

Community empowerment activities and CSR initiatives

Frekuensi Pelibatan:

Sesuai kebutuhan

Engagement Frequency:

As needed

Kinerja Keberlanjutan Sustainability Performance



Investasi yang Bertanggung jawab Responsible Investment


Prudential Indonesia memperkuat pengelolaan lingkungan melalui investasi yang bertanggung jawab dan pengembangan portofolio hijau. Perusahaan juga mengimplementasikan inisiatif *green office* serta meningkatkan kesiapsiagaan dalam menghadapi risiko kesehatan akibat perubahan iklim.

Prudential Indonesia strengthens its environmental management through responsible investment and green portfolio development. The company also implements green office initiatives and improves preparedness in facing health risks due to climate change.


Pada 2025, Perseroan menggantikan emisi yang berasal dari penggunaan listrik dengan membeli sebanyak 2.820 Unit Sertifikat Energi Terbarukan (*Renewable Energy Certificate/REC*). Langkah ini berhasil mengimbangi emisi cakupan 2 berbasis pasar sebesar


In 2025, the Company offset emissions from electricity use by purchasing 2,820 Renewable Energy Certificates (RECs). This measure will offset market-based Scope 2 emissions of

14,856.22 
ton CO₂e | tCO₂e.

58,1% pengurangan emisi cakupan 1 dan **6%** cakupan 2 

58.1% reduction in Scope 1 emissions and 6% in Scope 2 emissions

67% 
penurunan total konsumsi air | reduction in total water consumption.

2,296.29 
GJ penurunan konsumsi energi, yang terdiri dari Listrik dan BBM
GJ reduction in energy consumption, consisting of electricity and fuel

19.96 
ton limbah didaur ulang
tonnes of waste recycled



Manajemen Topik Material [3-3] Material Topic Management

Efisiensi energi, pengurangan emisi gas rumah kaca (GRK) | Energy efficiency, GHG emissions reduction

Makna Bagi Kami | Why It Matters

Dalam menghadapi potensi dampak perubahan iklim terhadap aktivitas bisnis, Prudential Indonesia secara konsisten melaksanakan berbagai upaya pengelolaan lingkungan. Upaya tersebut mencakup penghitungan emisi, pengelolaan pemanfaatan energi dan air, serta pengelolaan limbah yang bertanggung jawab. Evaluasi kinerja dilakukan secara rutin melalui pemantauan dan pelaporan oleh Departemen Corporate Facility Services kepada Direksi dan regulator terkait.

In facing the potential impact of climate change on business activities, Prudential Indonesia consistently implements various environmental management efforts. These efforts include calculating emissions, managing energy and water use, and responsible waste management. Performance evaluations are conducted regularly through monitoring and reporting by the Corporate Facility Services Department to the Board of Directors and relevant regulators.

Sumber Daya | Resources

1. Sustainability Tribe yang anggotanya merupakan perwakilan dari setiap departemen bertanggung jawab dalam mengkomunikasikan pentingnya menjaga aspek LST dalam menjalankan operasional Perusahaan termasuk kebijakan *Green Office*.
2. Departemen Corporate Facility Services bertanggung jawab dalam evaluasi pelaksanaan program *Green Office*.
3. Perusahaan memiliki Kebijakan Keberlanjutan yang menjadi pedoman bagi Perusahaan dalam menetapkan dan mengimplementasikan strategi keberlanjutan terkait aspek lingkungan, khususnya yang berhubungan dengan upaya pengelolaan yang dilakukan perusahaan untuk meminimalisasi dampak lingkungan dari kegiatan operasional perusahaan.
1. Members of the Sustainability Tribe are representatives from each department responsible for communicating the significance of maintaining the ESG aspects in running the operations of the Company, including the Green Office policy.
2. The Corporate Facility Services Department is responsible for evaluating the implementation of the Green Office program.
3. The Company has established a Sustainability Policy that serves as a guiding framework for defining and implementing its sustainability strategies, particularly those related to environmental aspects. This policy outlines the Company's approach to managing and minimizing the environmental impacts arising from its operational activities.

Prudential Indonesia mengelola dampak lingkungan melalui pelaksanaan berbagai inisiatif yang bertanggung jawab. Sejalan dengan upaya tersebut, Perusahaan meminimalkan porsi investasi pada emiten bisnis batubara, menerapkan prinsip *Responsible Investment*, dan menyusun portofolio investasi dengan mempertimbangkan aspek lingkungan, sosial, dan tata kelola (LST). Selain itu, Perusahaan memiliki *Sustainability Event Guideline* sebagai acuan dalam penyelenggaraan kegiatan yang ramah lingkungan, yang membantu seluruh departemen dan mitra pemasok terkait dalam merencanakan dan melaksanakan acara secara efektif, efisien, serta selaras dengan Kebijakan Keberlanjutan Perusahaan. Selama periode pelaporan, Perusahaan tidak menerima pengaduan terkait lingkungan hidup dari nasabah, karyawan, mitra usaha, maupun pemangku kepentingan lainnya. Perusahaan menyediakan mekanisme penyampaian pengaduan melalui surel CFS Helpdesk (CFS.Helpdesk@prudential.co.id) bagi karyawan, serta melalui *floor warden*, petugas keamanan, dan petugas kebersihan di masing-masing lantai kantor. Hingga saat ini, Perusahaan belum melakukan penghitungan biaya lingkungan hidup secara terpisah, namun demikian biaya terkait telah dialokasikan dan dicatat dalam anggaran tahunan Perusahaan.

[F.4, F.16][2-25]

Prudential Indonesia manages its environmental impact through the implementation of various responsible initiatives. In line with these efforts, the Company minimises its investment in coal mining companies, applies the principles of Responsible Investment, and compiles an investment portfolio that takes into account environmental, social and governance (ESG) aspects. In addition, the Company has established a Sustainability Event Guideline as a reference for organizing environmentally friendly activities, which supports all departments and related supplier partners in planning and executing events in an effective, efficient manner and in alignment with the Company's Sustainability Policy. During the reporting period, the Company did not receive any environmental complaints from customers, employees, business partners, or other stakeholders. The Company provides a complaint mechanism via the CFS Helpdesk email (CFS.Helpdesk@prudential.co.id) for employees, as well as through floor wardens, security officers, and cleaning staff on each floor of the office. To date, the Company has not calculated environmental costs separately, but the related costs have been allocated and recorded in the Company's annual budget. [F.4, F.16] [2-25]

Penghitungan Emisi dan Manajemen Penggunaan Energi Emissions Calculation and Energy Management

Kami telah melakukan penghitungan pada emisi gas rumah kaca (GRK) untuk cakupan 1, 2, dan sebagian cakupan 3 yang disajikan dalam satuan tonCO₂eq. Sepanjang 2025, Perusahaan mencatat total emisi sebesar 4.817,55 tonCO₂eq, turun dibandingkan tahun sebelumnya yaitu sebesar 5.801,18 tonCO₂eq, dikarenakan adanya penurunan konsumsi energi, optimalisasi penggunaan fasilitas kantor, serta berkurangnya aktivitas perjalanan dinas dibandingkan tahun sebelumnya. Sementara itu, penghitungan emisi zat perusak ozon (ODS) serta emisi udara signifikan lainnya, seperti nitrogen oksida (NOx) dan sulfur oksida (SOx) belum dilakukan. [305-6, 305-7]

We have calculated greenhouse gas (GHG) emissions for scope 1, 2, and part of scope 3, presented in tonnes of CO₂eq. Throughout 2025, the Company recorded total emissions of 4,817.55 tonnes of CO₂eq, a decrease compared to the previous year's total of 5,801.18 tons of CO₂eq. This reduction was driven by lower energy consumption, optimized use of office facilities, and reduced business travel activities compared to the prior year. Meanwhile, calculations of ozone-depleting substance (ODS) emissions and other significant air emissions, such as nitrogen oxides (NOx) and sulphur oxides (SOx), have not yet been carried out. [305-6, 305-7]

Sepanjang 2025, Prudential Indonesia mengimplementasikan berbagai inisiatif yang ditujukan untuk mengurangi emisi GRK, di antaranya: [F.5, F.7, F.12] [305-5]

Throughout 2025, Prudential Indonesia implemented various initiatives aimed at reducing GHG emissions, including: [F.5, F.7, F.12][305-5]

1. Mengganti kendaraan berbahan bakar bensin dengan kendaraan listrik untuk operasional perusahaan. Saat ini jumlah kendaraan listrik atau *hybrid* mencapai 8 unit, dan telah mengurangi potensi emisi sebesar 17,55 tonCO₂eq.
2. Membeli *Renewable Energy Certificate* (REC) dari PLN untuk *offset* penggunaan listrik tahun 2024 di kantor pusat dan *sales office* di 6 kota besar di Indonesia sebesar 14.856,22 tonCO₂eq.
3. Berpartisipasi dalam *Earth Hour* 2025 yang diselenggarakan oleh WWF dengan mematikan lampu di dua kantor pusat yaitu Prudential Tower dan Prudential Centre, serta di sejumlah *sales office* di Semarang, Bandung, Surabaya, Denpasar, dan Medan yang berhasil mengurangi emisi sebesar 43 kgCO₂eq. Selain itu, pemadaman juga dilakukan pada lampu *billboard* iklan di Jakarta, Makassar, Sidoarjo, Jambi, Medan, Semarang, dan Palembang.
4. Mengganti lampu konvensional dengan LED hemat energi dan memasang sensor otomatis di Prudential Tower dan Prudential Centre untuk memastikan lampu hanya menyala saat diperlukan. Inisiatif ini berhasil mengurangi emisi sebesar 311 tonCO₂eq.
5. Menanam 5.000 bibit mangrove di Pulau Harapan bersama Carbonethic dan 300 bibit di pesisir Yogyakarta melalui kolaborasi dengan AAJI sebagai bagian dari program *Industry Social Responsibility*. Secara total, 25.300 mangrove telah ditanam dan diperkirakan mampu menyerap 104,94 tonCO₂eq per tahun. Inisiatif ini mendukung perlindungan pesisir, mitigasi emisi karbon, dan memberikan manfaat bagi masyarakat sekitar.

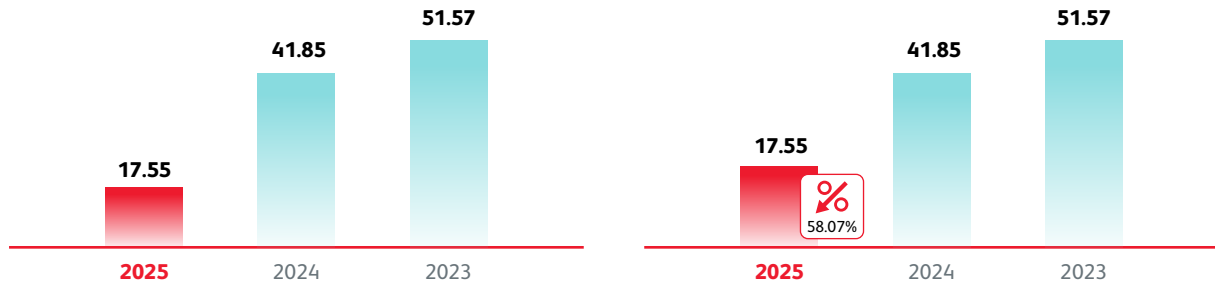
1. Replacing petrol-powered vehicles with electric vehicles for company operations. Currently, there are 8 electric or hybrid vehicles, which can reduce potential emissions by 17.55 tCO₂eq.
2. Purchasing Renewable Energy Certificates (RECs) from PLN to offset electricity usage in 2024 at the head office and sales offices in 6 major cities in Indonesia by 14,856.22 tCO₂eq.
3. Participating in Earth Hour 2025 organised by WWF by turning off the lights at two head offices, namely Prudential Tower and Prudential Centre, as well as at a number of sales offices in Semarang, Bandung, Surabaya, Denpasar, and Medan, resulting in an emissions reduction of 43 kgCO₂e. In addition, lighting was also turned off for advertising billboards located in Jakarta, Makassar, Sidoarjo, Jambi, Medan, Semarang, and Palembang.
4. Replacing conventional lights with energy-efficient LEDs and installing automatic sensors at Prudential Tower and Prudential Centre to ensure that lights are only turned on when needed, resulting in an emission reduction of 311 tonCO₂eq.
5. Planting 5,000 mangrove seedlings on Harapan Island with Carbonethic and 300 seedlings on the coast of Yogyakarta in collaboration with AAJI as part of the Industry Social Responsibility programme. In total, 25,300 mangroves have been planted and are estimated to absorb 104.94 tCO₂ per year. This initiative supports coastal protection, carbon emission mitigation, and provides benefits to the surrounding community.



Emisi Gas Rumah Kaca (GRK) Dihasilkan [F.11][305-1, 305-2, 305-3]
Green House Gas (GHG) Emissions Generated

(Ton CO₂eq)

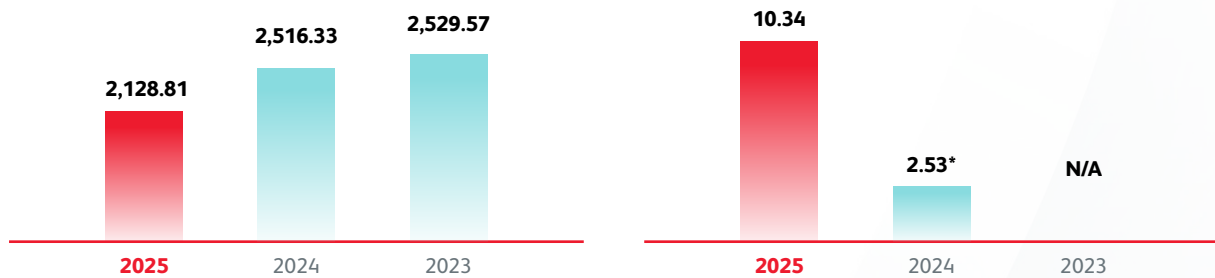
Cakupan 1 | Scope 1



Pemakaian bahan bakar untuk kendaraan operasional
Fuel consumption for operational vehicles

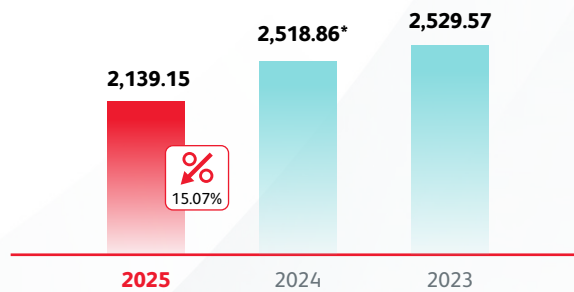
Total Cakupan 1
Total Scope 1

Cakupan 2 | Scope 2



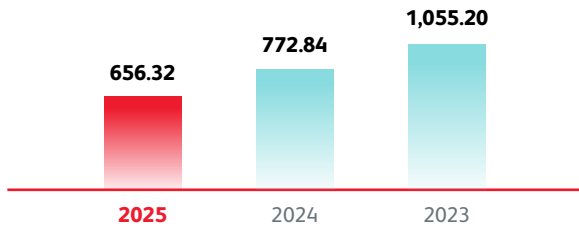
Penggunaan listrik dari PLN
Electricity consumption from PLN

Penggunaan mobil listrik Perusahaan
Company electric vehicle consumption

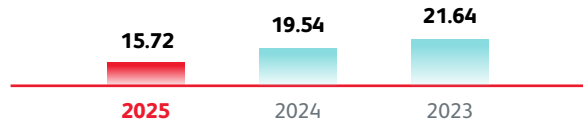


Total Cakupan 2
Total Scope 2

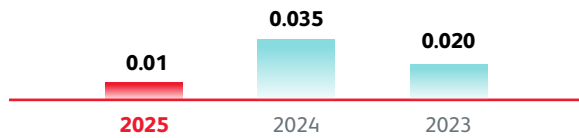
Cakupan 3 | Scope 3



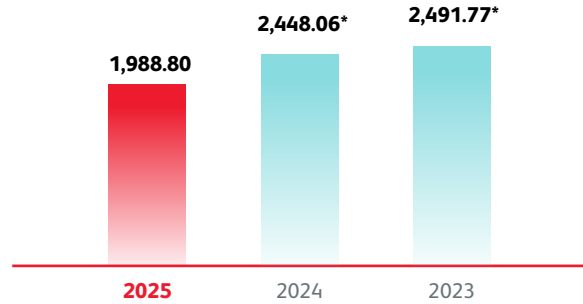
Perjalanan bisnis
Business travel



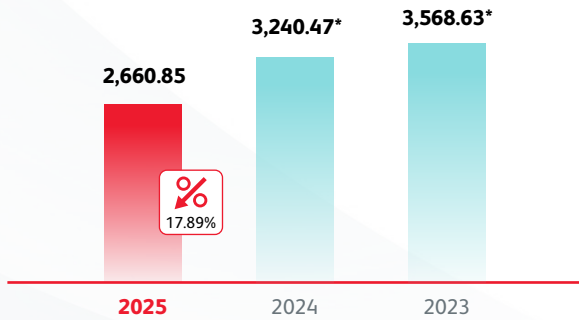
Sampah yang dihasilkan
Waste generated



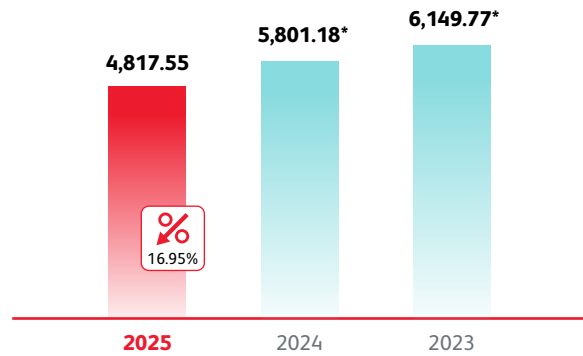
Air
Water



Kegiatan terkait bahan bakar dan energi
Fuel and energy related activities



Total Cakupan 3
Total Scope 3



Total Emisi GRK
Total GHG Emissions

*) Pernyataan kembali | Restatement [2-4]



16.96%

Penurunan Total Emisi GRK
Total Reduction in GHG Emissions

Nilai Intensitas Emisi | Emissions Intensity Value [F.11][305-4]

(Dalam Ton CO₂eq/FTE)
(In TonCO₂eq/FTE)



Penggunaan Energi

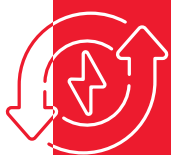
Pengelolaan penggunaan listrik, limbah, dan air Perusahaan dilaksanakan secara bertanggung jawab melalui kerja sama dengan pengelola gedung tempat kami beroperasi. Sementara itu, konsumsi energi Perusahaan bersumber dari penggunaan listrik PLN serta bahan bakar operasional sebesar 9.944,01 GJ, turun dibandingkan tahun sebelumnya, dikarenakan adanya penerapan program efisiensi energi dan optimalisasi kegiatan operasional. Konsumsi Bahan Bakar Minyak (BBM) dihitung secara mandiri oleh Corporate Facility Services dan dilaporkan secara berkala ke tingkat regional melalui Department for Environment, Food, and Rural Affairs (DEFRA) Report setiap kuartal.

Sejalan dengan upaya peningkatan efisiensi energi, Perusahaan menerapkan beberapa inisiatif penghematan melalui implementasi program *Green Office*, penggunaan lampu LED di Prudential Tower dan Prudential Centre, serta pengaturan pemakaian lampu di ruang kerja yang tidak digunakan. Implementasi dari beberapa inisiatif tersebut berkontribusi pada pengurangan konsumsi energi sebesar 27.808,93 GJ. [F.6][302-1, 302-4]

Energy Consumption

The Company manages its electricity, waste and water consumption responsibly through cooperation with the building management in which we operate. Meanwhile, the Company's energy consumption is derived from electricity supplied by the national utility (PLN) and operational fuel usage, totaling 9,944.01 GJ, which represents a decrease compared to the previous year. This reduction was driven by the implementation of energy efficiency programs and the optimization of operational activities. Fuel consumption is calculated independently by Corporate Facility Services and is reported on a regular basis at the regional level through the Department for Environment, Food, and Rural Affairs (DEFRA) Report on a quarterly basis.

In line with efforts to improve energy efficiency, the Company has implemented several saving initiatives through the implementation of the Green Office programme, the use of LED lighting in Prudential Tower and Prudential Centre, and the lighting setting in unused workspaces. The implementation of these initiatives has contributed to a reduction in energy consumption of 27,808.93 GJ. [F.6][302-1, 302-4]



27,808.93 GJ

Pengurangan konsumsi energi Prudential Indonesia pada 2025 melalui penerapan beberapa inisiatif penghematan energi

Prudential Indonesia's reduction in energy consumption by 2025 through the implementation of several energy-saving initiatives

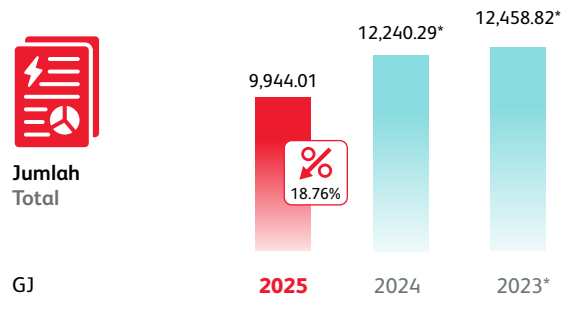
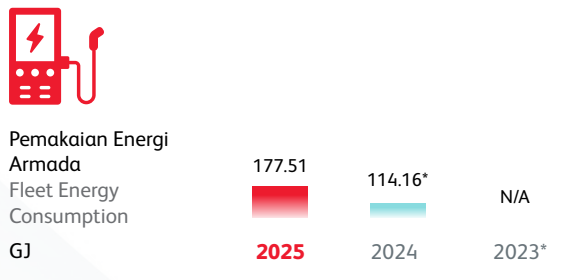
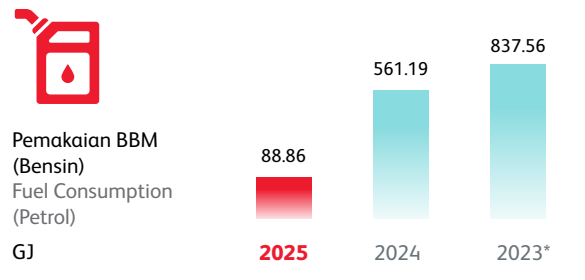
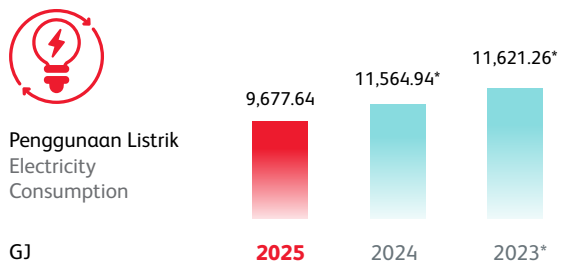
Perusahaan memastikan bahwa lampu konvensional yang digantikan dikelola secara bertanggung jawab. Lampu yang masih layak pakai didonasikan kepada masyarakat yang membutuhkan, sedangkan lampu yang tidak lagi dapat digunakan dikelola dan dimusnahkan sesuai dengan ketentuan peraturan lingkungan hidup yang berlaku. Dalam proses tersebut, Perusahaan bekerja sama dengan PT Arah Environmental Indonesia serta

The Company ensures that the replaced conventional lamps are managed in a responsible manner. Lamps that are still in usable condition are donated to communities in need, while lamps that are no longer usable are managed and disposed of in accordance with applicable environmental regulations. In this process, the Company collaborates with PT Arah Environmental Indonesia and the Ministry of Environment and Forestry to ensure that

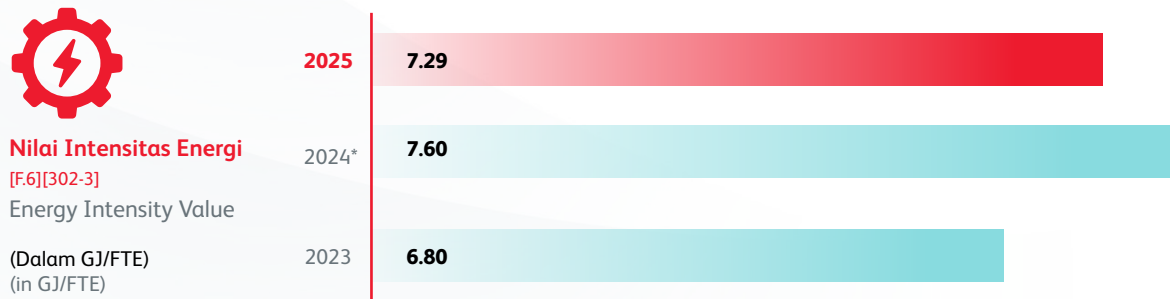
Kementerian Lingkungan Hidup dan Kehutanan untuk memastikan pengelolaan limbah Bahan Berbahaya dan Beracun (B3) dilakukan sesuai standar. Pada 16 September 2025, Corporate Facility Services (CFS) menerima sertifikat resmi yang menyatakan bahwa PT Prudential Life Assurance telah menyerahkan lampu TL konvensional untuk dimusnahkan sesuai dengan ketentuan lingkungan di Indonesia.

the management of Hazardous and Toxic Waste is carried out in compliance with established standards. On 16 September 2025, Corporate Facility Services (CFS) received an official certificate confirming that PT Prudential Life Assurance had handed over conventional TL lamps for destruction in accordance with environmental regulations in Indonesia.

Konsumsi Energi Perusahaan | Company Energy Consumption



*) Pernyataan kembali | Restatement [2-4]



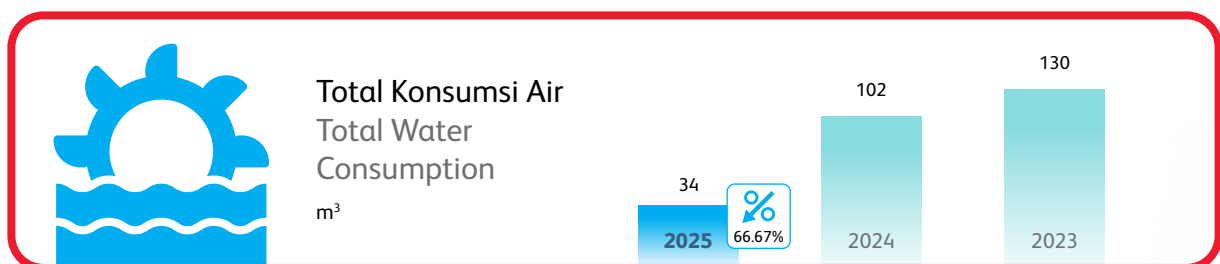
*) Pada 2024 terdapat perubahan metrik untuk menghitung rasio intensitas energi
In 2024 there was a change in the metrics for calculating the energy intensity ratio

Pengelolaan dan Penggunaan Air [F.8][303-1, 303-5]

Water Management and Usage

Prudential Indonesia menggunakan sumber air yang berasal dari Perusahaan Daerah Air Minum (PDAM). Penggunaan air dikelola secara efisien dengan membatasi pemanfaatan hanya pada kebutuhan operasional, termasuk penggunaan keran dan *shower*. Pada 2025, total konsumsi air tercatat sebesar 34 m³ atau mengalami penurunan sebesar 67% dibandingkan tahun sebelumnya.

Prudential Indonesia uses water sourced from the Regional Water Company (PDAM). Water usage is managed efficiently by limiting consumption to operational needs, including the use of taps and showers. In 2025, total water consumption was recorded at 34 m³, representing a decrease of 67% compared to the previous year.



Pengelolaan Limbah [F.13, F.14, F.15][306-2, 306-3, 306-4]

Waste Management

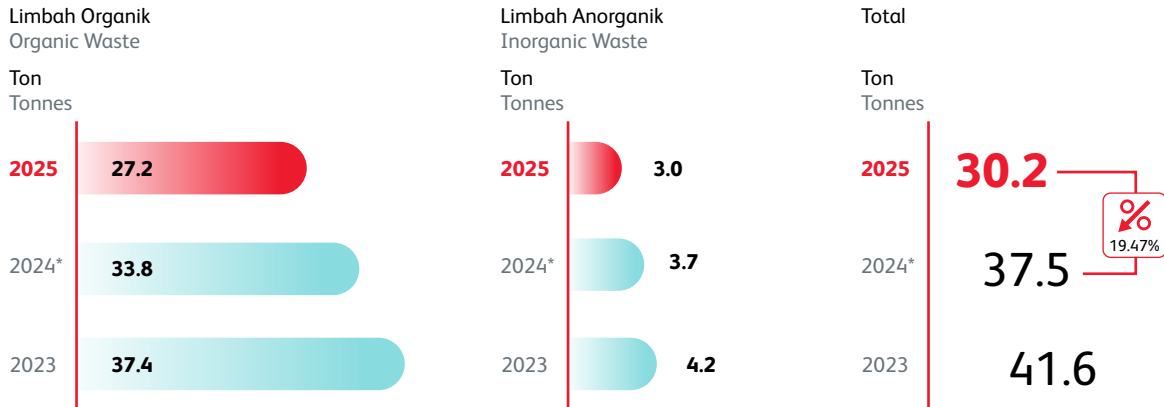
Prudential Indonesia menghasilkan limbah non-B3 yang dipilah ke dalam kategori organik dan anorganik, sementara limbah B3 yang dihasilkan berada pada tingkat yang relatif tidak signifikan. Pengelolaan limbah dilaksanakan dengan menerapkan prinsip pengurangan, pemanfaatan kembali, dan daur ulang (*reduce, reuse, recycle/3R*) sebagai bagian dari upaya meminimalisasi dampak lingkungan.

Prudential Indonesia generates non-hazardous waste, which is segregated into organic and inorganic categories, while the volume of hazardous waste generated remains relatively insignificant. Waste management is implemented through the application of the reduce, reuse, and recycle (3R) principles as part of the Company's efforts to minimise environmental impacts.

Sepanjang 2025, total limbah yang dihasilkan tercatat sebesar 30,2 ton dengan 19,96 ton berhasil dikelola melalui proses daur ulang oleh pihak ketiga yang ditunjuk melalui proses pengadaan. Pengumpulan limbah dilakukan secara rutin sebanyak tiga kali dalam seminggu, dengan pelaporan hasil pengelolaan yang disampaikan secara berkala setiap bulan. Perusahaan juga melakukan pemantauan terhadap pelaksanaan pengelolaan limbah termasuk dalam mengumpulkan dan memantau data limbah. Selama periode pelaporan, tidak terdapat kejadian tumpahan air limbah maupun insiden limbah berbahaya lainnya di area perkantoran Perusahaan.

Throughout 2025, the total waste generated amounted to 30.2 tonnes, of which 19.96 tonnes were successfully managed through recycling processes by a third party appointed through the procurement process. Waste collection is carried out regularly three times per week, with waste management reports submitted on a monthly basis. The Company also monitors the implementation of waste management practices, including the collection and monitoring of waste data. During the reporting period, there were no incidents involving wastewater spills or other hazardous waste incidents within the Company's office areas.

Limbah Operasional Perusahaan
Company Operational Waste



Berkolaborasi dengan PT Armada Kemasan untuk menekan jumlah limbah dari kegiatan operasional kantor, kami mengoptimalkan proses daur ulang untuk limbah dengan menjadikannya produk yang bernilai. Pengumpulan limbah dilakukan secara rutin beberapa kali setiap minggu, disertai pelaporan berkala untuk memastikan pengelolaan berlangsung efektif.

Collaborating with PT Armada Kemasan to reduce waste from office operations, we optimise the recycling process for waste by turning it into valuable products. Waste collection is carried out regularly several times a week, accompanied by periodic reporting to ensure effective management.

Dalam mendukung pengelolaan sampah dan penerapan pendekatan 3R, Prudential Indonesia juga memiliki inisiatif *Green Cycle Corner* yang memungkinkan karyawan, nasabah, dan tenaga pemasar untuk mengumpulkan limbah elektronik, baju bekas, *paper bag*, serta *spunbond*. Sepanjang 2025, total limbah yang berhasil dikumpulkan sebanyak 76,29 kg yang berhasil kami daur ulang menjadi produk yang bernilai tambah.

To further support waste management and the implementation of the 3R approach, Prudential Indonesia has introduced the *Green Cycle Corner* initiative, which enables employees, customers, and sales force to collect electronic waste, used clothing, paper bags, and spunbond materials. Throughout 2025, a total of 76.29 kg of waste was collected through this initiative and subsequently recycled into value added products.

Selain itu, pada 2025, kami melakukan inisiatif berupa pemilahan dan pengolahan 2.391 ton sampah menjadi pupuk kompos dan plastik pelet, di Desa Maju Prudential, Gunung Putri, Bogor. Kegiatan ini dilakukan dengan bekerja sama dengan Habitat for Humanity Indonesia. Kami juga memberikan pelatihan dan pendampingan kepada kelompok masyarakat untuk memilah dan mengolah sampah menjadi limbah yang memiliki nilai ekonomi.

In addition, in 2025 the Company implemented an initiative involving the sorting and processing of 2,391 tonnes of waste into compost fertiliser and plastic pellets in Desa Maju Prudential, Gunung Putri, Bogor. This programme was conducted in collaboration with Habitat for Humanity Indonesia. The Company also provided training and mentoring to community groups on sorting and processing waste into materials with economic value.

Pada tahun berjalan, Perusahaan memfokuskan pengelolaan sampah sebagai salah satu inisiatif lingkungan yang melibatkan partisipasi aktif PRU Volunteer yang terdiri dari karyawan dan tenaga pemasar. Melalui kolaborasi dengan komunitas lingkungan Langit Biru Pertiwi, Prudential Indonesia menyelenggarakan kegiatan *Beach Clean Up* di Kawasan

During the year, the Company focused on waste management as one of its key environmental initiatives, actively involving PRU Volunteers, comprising employees and sales force. In collaboration with the environmental community Langit Biru Pertiwi, Prudential Indonesia organised a *Beach Clean Up* activity in the Muara Angke area, Jakarta. The activity involved more than 100

Muara Angke, Jakarta. Kegiatan ini melibatkan lebih dari 100 PRUVolunteers dan berhasil mengumpulkan serta memilah sebanyak 2.484 kg sampah dari area pesisir.

Kami juga menyelenggarakan program Clean Up Day sebagai kompetisi antar departemen untuk mengkampanyekan kebiasaan menjaga kebersihan dan melakukan pemilahan sampah di area kerja. Sampah yang terkumpul dikelola oleh mitra pengelola lingkungan untuk memastikan proses pemanfaatan dan daur ulang berjalan sesuai standar. Inisiatif ini menjadi bagian dari komitmen Perusahaan dalam memperkuat praktik keberlanjutan di tempat kerja.

PRUVolunteers and successfully collected and sorted 2,484 kg of waste from the coastal area.

Organising a Clean Up Day programme as an interdepartmental competition to encourage habits of maintaining cleanliness and sorting waste in the work area. The collected waste is managed by environmental management partners to ensure that the utilisation and recycling processes are carried out according to standards. This initiative is part of the Company's commitment to strengthening sustainability practices in the workplace.



PRUActive Family- Pengelolaan Limbah | Waste Management

Pada 2025, Prudential Indonesia melaksanakan inisiatif pengelolaan limbah dalam rangkaian kegiatan PRUActive Family yang berlangsung di Jakarta, Surabaya, dan Medan. Lebih dari 9.000 peserta PRUActive Family dan 30.000 PRUActive virtual mendapatkan edukasi mengenai praktik pemilahan sampah yang bertanggung jawab, mulai dari membedakan kategori sampah hingga memahami dampak lingkungan dari pengelolaannya. Dari seluruh rangkaian kegiatan tersebut, terkumpul total 227,46 kg sampah dan seluruhnya berhasil didaur ulang. Sampah yang terkumpul diolah menjadi kertas daur ulang, pakan maggot untuk mendukung pengelolaan sampah organik yang berkelanjutan, serta kompos yang dapat dimanfaatkan kembali untuk kebutuhan penghijauan dan pertanian urban. Inisiatif ini tidak hanya mengurangi volume sampah yang berakhir di TPA, tetapi juga memperkuat kesadaran masyarakat mengenai pentingnya *circular economy* dalam menjaga keberlanjutan lingkungan.

In 2025, Prudential Indonesia also implemented waste management initiatives as part of the PRUActive Family event series held in Jakarta, Surabaya, and Medan. More than 9,000 participants in the PRUActive Family event and 30,000 in the PRUActive virtual event received education on responsible waste segregation practices, ranging from understanding different waste categories to recognising the environmental impacts of waste management. Across the entire series of activities, a total of 227.46 kg of waste was collected and fully recycled. The collected waste was processed into recycled paper, maggot feed to support sustainable organic waste management, and compost that can be reused for greening and urban agriculture purposes. This initiative not only reduced the volume of waste sent to landfill but also strengthened public awareness of the importance of a circular economy in supporting environmental sustainability.

Keanekaragaman Hayati [F.9, F.10][101-2, 101-4, 101-5, 304-1, 304-2]

Biodiversity

Prudential Indonesia tidak memiliki kantor yang beroperasi di kawasan lindung atau wilayah dengan tingkat keanekaragaman hayati yang tinggi. Dengan demikian, kegiatan operasional Perusahaan tidak menimbulkan dampak signifikan terhadap keanekaragaman hayati di sekitarnya, serta tidak adanya perubahan kondisi ekosistem baik pada tahun dasar maupun periode pelaporan. Meskipun demikian, Perusahaan aktif berkontribusi dalam mendukung pelestarian lingkungan dan menjaga keanekaragaman hayati melalui inisiatif yang memberikan dampak positif secara tidak langsung.

Pada 2025, Perusahaan melaksanakan inisiatif penanaman mangrove sebagai bagian dari upaya terhadap perlindungan ekosistem pesisir dan mitigasi perubahan iklim. Kegiatan ini mencakup penanaman 5.000 bibit mangrove di Pulau Harapan dan kawasan Pantai Indah Kapuk pada 22 April 2025 bekerja sama dengan CarbonEthics sebagai mitra implementasi, serta 300 bibit mangrove di wilayah pesisir Daerah Istimewa Yogyakarta pada 13 Agustus 2025 melalui kolaborasi dengan Asosiasi Asuransi Jiwa Indonesia (AAJI) dalam program Industry Social Responsibility.

Prudential Indonesia does not operate offices within protected areas or regions with high biodiversity value. Accordingly, the Company's operational activities do not have a significant impact on surrounding biodiversity, and there have been no changes in ecosystem conditions during either the baseline year or the reporting period. Nevertheless, the Company actively contributes to environmental conservation and biodiversity protection through initiatives that generate positive indirect impacts.

In 2025, the Company implemented a mangrove planting initiative as part of its efforts to support coastal ecosystem protection and climate change mitigation. This initiative included the planting of 5,000 mangrove seedlings on Pulau Harapan and in the Pantai Indah Kapuk area on 22 April 2025, in collaboration with CarbonEthics as the implementation partner, as well as the planting of 300 mangrove seedlings in the coastal area of the Special Region of Yogyakarta on 13 August 2025 through a collaboration with the Indonesian Life Insurance Association (AAJI) under the Industry Social Responsibility programme.

Penanaman 25.300 mangrove sepanjang 2022–2025 diproyeksikan menyerap hingga 831,65 ton CO₂eq dalam delapan tahun

The planting of 25,300 mangroves between 2022 and 2025 is projected to sequester up to 831.65 tonnes of CO₂eq over eight years



Penanaman mangrove tersebut diperkirakan mampu menyerap emisi karbon sekitar 0,15 ton CO₂ per tahun untuk kegiatan di Yogyakarta, serta sekitar 16,5 ton CO₂ selama periode 20 tahun untuk penanaman di Pulau Harapan dan Pantai Indah Kapuk. Selain berkontribusi pada upaya mitigasi emisi karbon, program ini juga mendukung perlindungan ekosistem pesisir serta memberikan manfaat sosial dan ekonomi bagi masyarakat sekitar.

Sepanjang 2025, kami melakukan penghitungan karbon *offset* bersama CarbonEthics untuk program penanaman mangrove yang dilaksanakan bersama Habitat for Humanity sejak 2022 hingga 2024. Melalui penanaman total 20.000 pohon mangrove di Tanjung Kait, Mauk, inisiatif ini bertujuan melindungi pesisir dan diperkirakan mampu menyerap sekitar 831,65 ton CO₂eq dalam delapan tahun. Secara keseluruhan, Prudential Indonesia telah melakukan penanaman sebanyak 25.300 mangrove sepanjang periode 2022 hingga 2025.

These mangrove planting activities are estimated to absorb approximately 0.15 tCO₂ emissions per year for the initiative in Yogyakarta, and around 16.5 tCO₂ over a 20-year period for the mangrove planting in Harapan Island Pantai Indah Kapuk. In addition to contributing to carbon emission mitigation, this programme supports the protection of coastal ecosystems while also delivering social and economic benefits to surrounding communities.

Throughout 2025, the Company also conducted a carbon offset calculation with CarbonEthics for mangrove planting programmes implemented in collaboration with Habitat for Humanity from 2022 to 2024. Through the planting of a total of 20,000 mangrove trees in Tanjung Kait, Mauk, the initiative aims to protect coastal areas and is estimated to absorb approximately 831.65 tCO₂eq over an eight-year period. Overall, Prudential Indonesia has planted a total of 25,300 mangrove trees between 2022 and 2025.



Perlindungan Kesehatan dan Finansial yang Mudah Dijangkau

Simple and Accessible Health dan Financial Protection

Prudential Indonesia berupaya meningkatkan kualitas pelayanan yang prima bagi seluruh nasabah dengan menghadirkan layanan unggul melalui produk inklusif, pemanfaatan inovasi kesehatan digital dan teknologi, serta penguatan literasi keuangan. Selain itu, kami secara konsisten memastikan perlindungan keamanan data dan privasi untuk menjaga kepercayaan nasabah.

Prudential Indonesia strives to enhance service quality for all customers by delivering excellent services through inclusive products, the utilisation of digital health and technological innovations, and the strengthening of financial literacy. In addition, the Company consistently ensures the protection of data security and privacy in order to maintain customer trust.

Semua polis baru untuk produk yang dipasarkan baik melalui kanal Agency maupun kanal Bancassurance telah diterbitkan dalam bentuk *electronic policy*, kecuali jika nasabah menghendaki polis dalam bentuk dicetak

All new policies for products marketed through both the agency channel and the bancassurance channel have been issued in electronic policy form, unless the customer requests a printed policy

Rp21.1 triliun
total pendapatan premi
in total gross premium

72
skor Net Promoter Score® (NPS)
Net Promoter Score® (NPS)



Manajemen Topik Material [3-3] Material Topic Management

Keamanan data dan privasi nasabah, pelayanan prima.
Data security and customer privacy, excellent service.

Makna Bagi Kami | Why It Matters

Untuk memberikan pelayanan terbaik dan terpercaya, Prudential Indonesia menempatkan perlindungan data dan privasi nasabah sebagai prioritas utama dengan memastikan kesesuaian dengan peraturan dan ketentuan perundang-undangan yang berlaku. Perusahaan juga terus memperkuat inovasi produk kesehatan digital dan teknologi melalui proses pengembangan yang terstruktur dan berkelanjutan. Selain itu, kami menjalankan praktik usaha secara bertanggung jawab melalui pengembangan produk inklusif dan penguatan literasi keuangan. Seluruh upaya ini dievaluasi secara berkala dan dilaporkan kepada Product Development Committee. To provide reliable and high-quality services, Prudential Indonesia places customer data protection and privacy as a key priority by ensuring compliance with applicable laws and regulations. The Company also continues to strengthen innovation in digital health and technology-based products through structured and continuous development processes. Furthermore, we conduct responsible business practices through the development of inclusive products and the promotion of financial literacy. All of these efforts are regularly evaluated and reported to the Product Development Committee.

Sumber Daya | Resources

Perancangan inovasi produk dan peluncuran produk baru menjadi tanggung jawab Unit Product Design, sementara dalam memastikan pengelolaan dan perlindungan data pribadi nasabah menjadi tanggung jawab Data Protection Officer.

The design of product innovations and the launch of new products are the responsibility of the Product Design Unit, while the Data Protection Officer is responsible for the management and protection of customers' personal data.

Sepanjang periode 2025, Prudential Indonesia menghadirkan berbagai produk unggulan, antara lain: [F.26]

Throughout 2025, Prudential Indonesia introduced a range of flagship products, including: [F.26]

Saluran Distribusi Keagenan | Agency Distribution Channels

Asuransi Kesehatan PRUSehat | PRUSehat Health Insurance

Diluncurkan pada 24 Maret 2025 untuk memberikan pembayaran manfaat asuransi kesehatan yang terdiri dari manfaat rawat inap atau tindakan bedah, rawat jalan, dan santunan meninggal dunia (jika tersedia pada plan yang dipilih) dengan masa pertanggungan tahunan yang dapat diperpanjang otomatis hingga usia 99 tahun.

Launched on 24 March 2025 to provide health insurance benefits comprising inpatient or surgeon benefits, outpatient benefits, and a death benefit (where available under the selected plan), with an annual policy term that can be automatically renewed until the age of 99.

Asuransi Jiwa PRUSmart Plan | PRUSmart Plan Life Insurance

Merupakan produk asuransi jiwa tradisional (dwiguna) yang diluncurkan pada 30 Mei 2025, dengan pilihan masa pembayaran premi enam atau delapan tahun untuk masa pertanggungan selama 20 tahun. Manfaat asuransi yang tersedia yaitu santunan meninggal dunia, manfaat tunai tahunan yang dibayarkan oleh Penanggung setiap akhir tahun Polis ke-6 atau ke-8 (mengacu pada Masa Pembayaran Premi yang dipilih) hingga akhir tahun Polis ke-20, dan manfaat tunai akhir pertanggungan yang akan dibayarkan di akhir pertanggungan.

This is a traditional life insurance product (endowment) launched on 30 May 2025, offering a choice of six- or eight-year premium payment terms for a 20-year policy term. The insurance benefits available include a death benefit, an annual cash benefit sum paid by the Insurer at the end of the 6th or 8th policy year (depending on the selected premium payment term) up to the end of the 20th policy year, and a maturity cash benefit sum to be paid at the end of the policy term.

Asuransi Jiwa PRUFuture Plan Basic dan Plan Waiver | PRUFuture Plan Basic and Plan Waiver Life Insurance

Merupakan produk asuransi jiwa seumur hidup kombinasi dengan perlindungan hingga usia 100 tahun dan pilihan pembayaran premi berkala (5, 10, atau 15 tahun), tersedia dalam Plan Basic dan Plan Waiver serta pilihan mata uang. Plan Basic memberikan manfaat 100% uang pertanggungan saat meninggal dunia, sementara Plan Waiver menambahkan manfaat bebas Premi Asuransi Dasar apabila Tertanggung Utama mengalami 1 dari 60 kondisi kritis dalam masa pembayaran premi. Peluncuran produk ini terbagi menjadi beberapa tahap yakni PRUFuture Plan Basic mata uang rupiah pada 1 September 2025, PRUFuture Plan Waiver mata uang rupiah di 8 Oktober 2025, serta PRUFuture Plan Basic dan Plan Waiver mata uang US Dollar pada 25 November 2025.

This is a whole-of-life insurance product combining cover up to the age of 100 with a choice of premium payment terms (5, 10 or 15 years), available in the Basic Plan and Waiver Plan, as well as a choice of currencies. The Basic Plan provides a 100% sum assured benefit upon death, whilst the Waiver Plan adds a premium waiver benefit for the Basic Insurance Policy if the Principal Insured suffers from one of 60 critical illnesses during the premium payment period. The launch of this product will take place in several phases: the PRUFuture Plan Basic in Indonesian Rupiah on 1 September 2025, the PRUFuture Plan Waiver in Indonesian Rupiah on 8 October 2025, and the PRUFuture Plan Basic and Plan Waiver in US Dollars on 25 November 2025.

Bancassurance**Asuransi Jiwa PRUIncome Plus I PRUIncome Plus Life Insurance**

Produk asuransi jiwa yang dipasarkan melalui kerja sama bancassurance dengan SCB dan diluncurkan pada tanggal 8 April 2025 yang memberikan manfaat tunai tahunan hingga perlindungan jiwa atas risiko meninggal dunia dan penyakit tahap akhir. Produk ini ditujukan bagi nasabah yang membutuhkan perlindungan jiwa komprehensif serta manfaat dengan proses pendaftaran yang mudah untuk memperluas akses perlindungan asuransi bagi masyarakat.

A life insurance product offered which is marketed through a bancassurance partnership with SCB and was launched on 8 April 2025 providing annual cash benefits and life cover against the risks of death and terminal illness. This product is designed for customers seeking comprehensive life cover and benefits, with a straightforward application process to broaden access to insurance protection for the public.

PRUCredit Protection I PRUCredit Protection

Produk asuransi kematian berjangka yang dipasarkan melalui kerja sama dengan Bank UOB Indonesia dan diluncurkan pada 23 April 2025. Produk ini ditujukan untuk melindungi nasabah pemilik kartu kredit Bank UOB dengan memberikan manfaat perlindungan asuransi berupa pelunasan tagihan kartu kredit yang belum dilunaskan apabila terjadi risiko meninggal dunia dan cacat total dan tetap terhadap tertanggung.

A term life insurance product marketed in partnership with UOB Indonesia and launched on 23 April 2025. This product is designed to protect UOB Indonesia credit cardholders by providing insurance cover in the form of settlement of outstanding credit card balances in the event of the insured's death or total and permanent disability.

Asuransi Jiwa PRUIncome Maxima I PRUIncome Maxima Life Insurance

Diluncurkan pada 23 Juli 2025 yang dipasarkan bekerja sama dengan PT Bank UOB Indonesia. Produk ini merupakan produk asuransi jiwa dwiguna kombinasi yang memberikan manfaat perlindungan jiwa selama 15 tahun dengan masa pembayaran premi hanya lima tahun untuk risiko meninggal dunia atau terdiagnosis *terminal illness*. Manfaat tunai tahunan dibayarkan mulai polis ke enam hingga 15 dan manfaat akhir pertanggungungan.

Launched on 23 July 2025 and marketed in partnership with PT Bank UOB Indonesia. This is a dual-purpose life insurance product that provides life cover for 15 years with a premium payment term of just five years, covering the risks of death or a terminal illness diagnosis. Annual cash benefits are paid from the sixth to the 15th policy year, and a maturity benefit is paid at the end of the policy term.

Asuransi Jiwa PRUInfinity I PRUInfinity Life Insurance

Asuransi jiwa tradisional yang memberikan perlindungan atas risiko meninggal dunia hingga tertanggung berusia 100 tahun dengan manfaat *booster* uang pertanggungungan yang meningkat mulai dari polis ke lima, manfaat tunai, dan manfaat akhir pertanggungungan. Produk ini menawarkan pilihan masa pembayaran premi tiga atau enam tahun dan dipasarkan melalui kerja sama dengan PT Bank UOB Indonesia yang diluncurkan pada 1 September 2025.

A traditional life insurance policy providing cover against the risk of death until the insured reaches the age of 100, featuring a 'booster' benefit with an increasing sum assured from the fifth policy onwards, as well as cash benefits and a maturity benefit. This product offers a choice of three- or six-year premium payment terms and is marketed in partnership with PT Bank UOB Indonesia, launching on 1 September 2025.

Asuransi Jiwa PRUTreasure Dollar I PRUTreasure Dollar Life Insurance

Bekerja sama dengan Standard Chartered Bank yang diluncurkan pada 24 Desember 2025, Prudential Indonesia memberikan produk asuransi jiwa tradisional dwiguna kombinasi dalam mata uang Dollar yang memiliki manfaat asuransi meninggal dunia, manfaat tunai tahunan, dan manfaat akhir pertanggungungan. Masa pembayaran produk ini yaitu lima tahun untuk perlindungan selama 15 tahun.

In partnership with Standard Chartered Bank, launched on 24 December 2025, Prudential Indonesia offers a traditional dual-purpose life insurance product denominated in US dollars, which includes a death benefit, annual cash benefits and a maturity benefit. The premium payment term for this product is five years, providing cover for 15 years.

Selain hadirnya produk baru, terdapat juga perubahan tarif premi untuk pengajuan polis baru pada produk asuransi tambahan PRUWell Health dan PRUPrime Healthcare Plus dan PRUPrime Healthcare Plus Pro serta asuransi kesehatan PRUWell Medical. Perubahan tarif asuransi untuk pengajuan polis baru yakni penyesuaian biaya asuransi yang dilakukan dengan mempertimbangkan inflasi biaya medis di Indonesia dan pengalaman klaim Perusahaan secara kolektif serta peraturan yang berlaku. Perubahan untuk PRUWell Health dan PRUWell Medical efektif pada 1 Mei 2025 serta pada PRUPrime Healthcare Plus dan PRUPrime Healthcare Plus Pro pada 9 Oktober 2025.

In addition to the introduction of new products, Prudential Indonesia also implemented changes to premium rates for new policy applications for the PRUWell Health, PRUPrime Healthcare Plus, and PRUPrime Healthcare Plus Pro supplementary insurance products, as well as the PRUWell Medical health insurance product. These changes to insurance rates for new policy applications represent adjustments to insurance costs, taking into account medical cost inflation in Indonesia, the Company's collective claims experience, and applicable regulations. The changes for PRUWell Health and PRUWell Medical took effect on 1 May 2025, while the changes for PRUPrime Healthcare Plus and PRUPrime Healthcare Plus Pro took effect on 9 October 2025.

Kami tidak hanya berfokus pada pengembangan produk, namun terus memperkuat upaya perlindungan nasabah dengan berinovasi pada layanan yang unggul melalui PRUPriority Hospital. Inovasi ini memberikan kualitas menyeluruh melalui efektivitas proses persetujuan klaim, transportasi estimasi biaya, perawatan yang sesuai dengan jalur klinis di rumah sakit, dan meningkatkan mutu layanan kesehatan berbasis bukti medis. Sepanjang 2025, jaringan PRUPriority Hospitals termasuk *cashless* dan *reimbursement* mencapai lebih dari 1.900 penyedia fasilitas dan jasa kesehatan di dalam maupun luar negeri.

In addition to product development, Prudential Indonesia continues to strengthen customer protection through service innovation, including PRUPriority Hospitals. This initiative enhances service quality through more efficient claim approval processes, transparent cost estimates, treatment aligned with clinical pathways in hospitals, and improvements in healthcare service quality based on medical evidence. Throughout 2025, the PRUPriority Hospitals network, including both cashless and reimbursement facilities, comprised more than 1,900 healthcare providers and medical service facilities both domestically and internationally.

PRUPoints

Sebagai upaya memperkuat kepercayaan dan meningkatkan loyalitas nasabah, Prudential Indonesia menghadirkan program loyalitas bernama PRUPoints, yang dirancang memberikan pengalaman perlindungan yang lebih personal, modern, dan relevan bagi nasabah. Melalui PRUPoints, nasabah dapat memperoleh poin dari aktivitas seperti pembayaran premi atau kontribusi, partisipasi digital, dan interaksi lain di ekosistem Prudential.

PRUPoints

To strengthen trust and enhance customer loyalty, Prudential Indonesia has introduced a loyalty program called PRUPoints, designed to deliver a more personalized, modern, and relevant protection experience for customers. Through PRUPoints, customers can earn points from activities such as premium or contribution payments, digital participation, and other interactions within the Prudential ecosystem.



PRUServices

PRUServices merupakan layanan digital terkait polis asuransi berbasis web dengan fungsi dan beragam fitur agar nasabah Prudential dapat menikmati *e-transaction* polis asuransi kapan dan di mana saja melalui semua perangkat digital. Melalui PRUServices, Prudential menyediakan akses layanan yang transparan, mudah dijangkau, dan berorientasi pada kebutuhan nasabah, sejalan dengan prinsip tata kelola Perusahaan yang baik dan kepatuhan terhadap ketentuan yang berlaku.

Hingga Desember 2025, PRUServices telah menjangkau kurang lebih 133.000 pengguna unik, dengan *Monthly Active User* (MAU) sebesar 28.600 pengguna. Capaian ini mencerminkan peran PRUServices sebagai sarana layanan yang relevan dan dimanfaatkan oleh nasabah, sekaligus mendukung upaya Prudential Indonesia dalam membangun hubungan jangka panjang yang didasari kepercayaan, kepedulian, dan peningkatan kualitas layanan secara berkelanjutan.

PRUServices

PRUServices is one of Prudential Indonesia's service channels that supports the Company's commitment to strengthening customer protection while continuously enhancing service experience quality. Through PRUServices, Prudential provides transparent, accessible, and customer-oriented services, in line with the principles of good corporate governance and compliance with applicable regulations.

As of December 2025, PRUServices had reached approximately 133,000 unique users, with a Monthly Active User (MAU) base of 28,600 users. This achievement reflects PRUServices' role as a relevant and widely used service platform, while also supporting Prudential Indonesia's efforts to build long-term relationships founded on trust, care, and continuous service improvement.



Sebanyak **55%** masyarakat belum mengetahui akses layanan kesehatan yang tepat dan **58%** menghadapi kendala waktu dan proses, menegaskan masih besarnya hambatan dalam perjalanan mendapatkan perawatan. Untuk itu, Prudential Indonesia terus memperkuat solusi kesehatan yang lebih sederhana, transparan, dan berpusat pada kebutuhan nasabah.

As many as **55%** of the public are still unaware of the appropriate healthcare services available, and **58%** face challenges relating to time and procedures, highlighting the significant barriers that remain in accessing care. To this end, Prudential Indonesia continues to strengthen healthcare solutions that are simpler, more transparent and centred on customers' needs.

Memulai perjalanan layanan kesehatan

Starting the care journey

Mencari layanan kesehatan itu merepotkan

Finding healthcare is a hassle

55%

mengatakan mereka tidak tahu harus mengakses layanan kesehatan di mana saat dibutuhkan
say they don't know where to access care when needed



Fasilitas kesehatan publik
Public health facility



Fasilitas kesehatan swasta
Private health facility



Ketika mereka berhasil menemukan layanan kesehatan, mengaksesnya terasa tidak praktis dan lambat

When they do find healthcare, accessing it is inconvenient and slow

58%

menggambarkan kesulitan dalam membuat janji dengan dokter umum (GP) dan lamanya waktu tunggu
describe difficulties booking a GP appointment and long wait times

Sumber | Source:

Patient voices - experiences of healthcare access in Asia, a study by Economist Impact supported by Prudential.

PRUCare Advisor & PRUConcierge

Selain itu, terdapat layanan PRUCare Advisor yang dapat memberikan dukungan berupa pendampingan virtual termasuk layanan opini medis dari para ahli secara global, termasuk pilihan perawatan yang sesuai, dokter, rumah sakit, dan bantuan selama serta setelah selesai perawatan hingga rekomendasi pemulihan kesehatan. Khusus bagi nasabah yang membutuhkan perawatan kanker payudara dapat mengakses layanan PRUConcierge dari awal proses perawatan hingga pulih

PRUCare Advisor & PRUConcierge

Prudential Indonesia also provides PRUCare Advisor, a service that offers virtual assistance, including access to global medical experts for second opinions, recommendations on suitable treatment options, doctors and hospitals, as well as support throughout and after treatment, including recovery guidance. For customers requiring breast cancer treatment, PRUConcierge services are available to provide end-to-end support from the beginning of treatment through recovery, tailored to

sesuai kebutuhan nasabah. Sementara, untuk layanan penjaminan klaim secara non tunai meliputi penjaminan rawat inap dan *post-rawat inap* di RS rekanan di Indonesia dan luar negeri, mendapatkan layanan dari PRU Medical Network (PMN).

Health Education

Pada 2025, Prudential Indonesia menyelenggarakan berbagai program edukasi kesehatan serta promosi gaya hidup sehat dan aktif, sekaligus meningkatkan kesadaran masyarakat terhadap penyakit tertentu, seperti kanker, serta risiko cedera yang dapat timbul akibat aktivitas olahraga. Edukasi ini dilaksanakan dengan menghadirkan tenaga medis profesional, termasuk dokter spesialis onkologi untuk topik terkait kanker serta dokter spesialis ortopedi untuk topik yang berkaitan dengan pencegahan dan penanganan cedera.

Program ini dilaksanakan di sembilan kota, yaitu Yogyakarta, Palembang, Solo, Pekanbaru, Denpasar, Batam, Semarang, Pontianak, dan Jambi. Sepanjang 2025, Prudential Indonesia menyelenggarakan 40 kegiatan *health talk* secara tatap muka yang dihadiri oleh lebih dari 2.800 nasabah dan 200 karyawan-nasabah, serta menjangkau sekitar 3.000 peserta. Selain itu, edukasi kesehatan juga diperluas melalui radio *talkshow*, kegiatan kolaboratif dengan Rumah Sakit Siloam, serta kegiatan olahraga lari yang diselenggarakan di Pekanbaru dan Semarang. Melalui rangkaian kegiatan tersebut, Prudential Indonesia berupaya mendorong peningkatan literasi kesehatan, penerapan gaya hidup aktif, serta kesadaran preventif masyarakat sebagai bagian dari komitmen Perusahaan terhadap kesejahteraan berkelanjutan.

individual customer needs. Meanwhile, for cashless claim guarantee services, including hospitalisation and post-hospitalisation coverage at partner hospitals in Indonesia and overseas, customers can access services through the PRU Medical Network (PMN).

Health Education

In 2025, Prudential Indonesia implemented various health education programs and initiatives to promote a healthy and active lifestyle, while also raising public awareness of specific diseases, such as cancer, as well as the risk of injuries associated with physical activities. These programs were delivered by engaging medical professionals, including oncologists for cancer-related topics and orthopedic specialists for discussions on injury prevention and management.

The Health Education program was conducted in nine cities, namely Yogyakarta, Palembang, Solo, Pekanbaru, Denpasar, Batam, Semarang, Pontianak, and Jambi. Throughout 2025, Prudential Indonesia organized 40 in-person health talk sessions, attended by more than 2,800 customers and 200 employee-customers, reaching approximately 3,000 participants. In addition, health education initiatives were delivered through radio talkshows, collaborative activities with Siloam Hospitals, and running events held in Pekanbaru and Semarang. Through these initiatives, Prudential Indonesia aims to enhance health literacy, encourage the adoption of an active lifestyle, and strengthen preventive awareness as part of the Company's commitment to sustainable well-being.



Pelindungan dan Keamanan Data [2-25, 418-1]

Data Protection and Security

Seiring dengan meningkatnya digitalisasi layanan dan pemanfaatan teknologi informasi, Prudential Indonesia terus memperkuat upaya perlindungan dan keamanan data bagi seluruh nasabah. Kami menyadari bahwa pengelolaan data yang optimal dapat mencegah potensi penyalahgunaan kebocoran data. Perusahaan telah menerapkan kebijakan perlindungan data secara konsisten sesuai dengan Undang-Undang Nomor 27 Tahun 2022 tentang Pelindungan Data Pribadi (UU PDP). Pengawasan terhadap perlindungan data pribadi dilakukan oleh Data Protection Officer, dengan fungsi keamanan informasi dikelola oleh Departemen Information Risk & Data Privacy.

Kami juga memastikan prinsip kerahasiaan, integritas, dan ketersediaan data di seluruh perangkat keras dan lunak, penyimpanan, dan infrastruktur pendukung lainnya. Perusahaan menerapkan upaya penguatan keamanan data dengan menjaga secara ketat informasi digital dari akses yang tidak sah, perusakan, pencurian pada aplikasi, sistem operasi, dan *database* maupun pengaturan akses internet dan intranet sesuai kebutuhan. Selain itu, Prudential Indonesia menerapkan enkripsi, kontrol dan peninjauan atas akses, kebijakan keamanan, dan melakukan uji keamanan berkala. Sepanjang 2025, Prudential Indonesia menerima sejumlah laporan terkait data pribadi, dan insiden perlindungan data pribadi yang telah dikonfirmasi telah ditangani serta ditindaklanjuti sesuai dengan kebijakan dan prosedur yang berlaku.

In line with the increasing digitalisation of services and the growing use of information technology, Prudential Indonesia continues to strengthen its efforts to protect and secure customer data. The Company recognises that effective data management plays a critical role in preventing potential misuse and data breaches. Prudential Indonesia has consistently implemented data protection policies in accordance with Law No. 27 of 2022 on Personal Data Protection (PDP Law). Oversight of personal data protection is carried out by the Data Protection Officer, while information security functions are managed by the Information Risk & Data Privacy Department.

The Company also ensures the principles of confidentiality, integrity, and availability of data across all hardware and software, storage systems, and supporting infrastructure. Prudential Indonesia reinforces data security by strictly safeguarding digital information from unauthorised access, damage, or theft across applications, operating systems, and databases, as well as through controlled internet and intranet access based on operational needs. In addition, the Company implements encryption, access control and review mechanisms, security policies, and conducts regular security testing. Throughout 2025, Prudential Indonesia received reports related to personal data with confirmed personal data protection incidents have been followed up accordingly.

RISK AWARENESS

SERIES 2025



Layanan Nasabah [F.24][2-25]

Customer Service

Kami senantiasa memberikan layanan prima, menjaga kepercayaan, dan membantu nasabah dalam mewujudkan tujuan perlindungan mereka. Perusahaan memberikan layanan yang setara dan aman bagi seluruh nasabah tanpa membedakan latar belakang, kepercayaan, ras, jenis kelamin, atau faktor pembeda lainnya. Seluruh produk dan layanan yang ditawarkan telah melalui proses evaluasi dan memperoleh persetujuan dari Otoritas Jasa Keuangan (OJK) sesuai dengan ketentuan yang berlaku.

Perusahaan juga memastikan bahwa nasabah memperoleh informasi yang jelas dan memadai mengenai manfaat, risiko, serta ketentuan produk, sehingga dapat membuat keputusan secara tepat. Untuk mendukung hal tersebut, Prudential Indonesia secara konsisten meningkatkan kompetensi tenaga pemasar melalui program pelatihan dan sosialisasi, guna memastikan penyampaian informasi kepada nasabah dilakukan secara profesional, akurat, dan sesuai dengan prinsip perlindungan konsumen. Khusus Produk Asuransi yang Dikaitkan dengan Investasi (PAYDI), kami memastikan setiap calon nasabah memahami kebutuhan, kemampuan finansial, dan profil risiko agar dapat merasakan manfaat yang optimal dan terlindungi selama polis berjalan. Sepanjang 2025, tidak terdapat produk maupun layanan Prudential Indonesia yang ditarik kembali baik oleh Perusahaan maupun regulator.

[F.17, F.27, F.28, F.29]

Selain itu, kami berupaya memahami kebutuhan nasabah dengan menyediakan berbagai kanal komunikasi yang mudah diakses, transparan, dan responsif, untuk menerima pertanyaan, masukan, maupun pengaduan terkait produk dan layanan. Nasabah dapat menghubungi kami melalui berbagai saluran layanan, termasuk pusat layanan pelanggan dan platform digital PRUServices yang memungkinkan nasabah untuk mengakses informasi polis, memperbarui data, melakukan transaksi, serta memanfaatkan berbagai layanan secara praktis dan efisien. Kehadiran layanan digital ini merupakan bagian dari upaya Perusahaan dalam meningkatkan kualitas pengalaman nasabah melalui akses layanan yang transparan, responsif, dan berorientasi pada kebutuhan nasabah.

We consistently strive to provide excellent service, maintain trust, and assist customers in achieving their protection goals. The Company provides equal and secure services to all customers without discrimination based on background, beliefs, race, gender, or any other differentiating factors. All products and services offered have undergone an evaluation process and have obtained approval from, or been reported to, the Financial Services Authority (FSA) in accordance with applicable regulations.

The Company also ensures that customers receive clear and adequate information regarding product benefits, risks, and terms, enabling them to make informed decisions. To support this, Prudential Indonesia consistently enhances the competencies of its sales force through training programmes and regular dissemination initiatives, ensuring that information is communicated to customers professionally, accurately, and in line with consumer protection principles. For unit-linked insurance products (PAYDI), the Company ensures that prospective customers understand their needs, financial capacity, and risk profile so that they can obtain optimal benefits and remain protected throughout the policy period. Throughout 2025, no Prudential Indonesia products or services were withdrawn, either by the Company or by the regulator. [F.17, F.27, F.28, F.29]

In addition, the Company seeks to understand customer needs by providing various communication channels that are accessible, transparent, and responsive, allowing customers to submit enquiries, feedback, or complaints regarding products and services. Customers can contact the Company through multiple service channels, including customer service centres and the digital platform PRUServices, which enables customers to access policy information, update personal data, conduct transactions, and utilise a range of services in a practical and efficient manner. The availability of this digital service forms part of the Company's efforts to enhance customer experience through transparent, responsive, and customer-oriented service access.

Sepanjang 2025, Prudential Indonesia memastikan bahwa seluruh pengaduan nasabah ditangani dan diselesaikan sesuai dengan ketentuan yang ditetapkan oleh Otoritas Jasa Keuangan (OJK) mengenai Pelindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan. Melalui jangka waktu penyelesaian paling lama 10 hari kerja sejak dokumen diterima secara lengkap, serta dimungkinkan adanya perpanjangan waktu dalam kondisi tertentu sesuai regulasi yang berlaku. Hingga akhir periode pelaporan, Perusahaan tidak menerima surat peringatan dari OJK terkait penanganan pengaduan nasabah.

Throughout 2025, Prudential Indonesia ensured that all customer complaints were handled and resolved in accordance with the provisions set by the Financial Services Authority (FSA) concerning Consumer and Public Protection in the Financial Services Sector. Complaints are resolved within a maximum period of 10 working days after complete documentation is received, with the possibility of an extension under certain circumstances in accordance with applicable regulations. As at the end of the reporting period, the Company did not receive any warning letters from OJK related to the handling of customer complaints.

Prudential Customer Line: 1500085

Walk-in: Customer Care Centre

Prudential Centre Kota Kasablanka
Lantai 15 Jl. Casablanca Kav. 88, Jakarta 12870

Fasilitas *walk-in* juga tersedia di seluruh kantor pemasaran yang ada di Medan, Bandung, Surabaya, Denpasar, dan Semarang

Walk-in facility is also available at all sales offices located in Medan, Bandung, Surabaya, Denpasar, and Semarang



www.prudential.co.id



customer.idn@prudential.co.id

Survei Loyalitas Nasabah ^[F30] Customer Loyalty Survey

Prudential Indonesia berhasil mencatatkan peningkatan tingkat loyalitas nasabah yang tercermin dari perolehan skor Net Promoter Score® (NPS) sebesar 72 dalam rentang skala -100 hingga 100. NPS ini merupakan metrik terkemuka yang menilai pengalaman nasabah terhadap produk dan layanan Perusahaan serta menjadi indikator pertumbuhan bisnis secara keseluruhan. Hasil ini menempatkan Perusahaan pada posisi ketiga dari enam kompetitor di industri yang sejenis.

Prudential Indonesia recorded an improvement in customer loyalty, as reflected in a Net Promoter Score® (NPS) of 72 on a scale ranging from -100 to 100. NPS is a leading metric used to assess customers' experience with the Company's products and services and serves as an indicator of overall business growth. This result places the Company in third position among six competitors within the same industry.

**Net
Promoter
Score**

2025

72

2024

62

2023

55

Sumber I Source:
Annual NPS Benchmarking
report – Indonesia 2025

Investasi untuk Talenta dan Masyarakat yang Tangguh

Responsible for Talents and Resilient Communities

Prudential Indonesia menumbuhkan budaya kerja yang menjunjung tinggi keberagaman, kesetaraan, dan keterikatan karyawan, serta secara konsisten mendorong dan mengembangkan talenta guna membentuk SDM yang tangguh dan berdaya saing. Sejalan dengan upaya tersebut, Perusahaan juga menjalankan Program Community Investment sebagai wujud kontribusi kepada masyarakat dan penciptaan nilai bersama.

Prudential Indonesia fosters a workplace culture that upholds diversity, equity, and employee engagement, while consistently encouraging and developing talent to build a resilient and competitive workforce. In line with this commitment, the Company also implements Community Investment programmes as a form of contribution to society and to create shared value.

458,516

penerima manfaat Community Investment
beneficiaries of Community Investment

28,193

pelatihan untuk karyawan
total training hours for employees

55%

komposisi karyawan perempuan
total training hours for employees

Manajemen Topik Material [3-3] Material Topic Management

Pendidikan dan pelatihan, komunitas lokal, keberagaman dan kesetaraan
Education and training, local communities, diversity and equality

Makna Bagi Kami | Why It Matters

Kelangsungan operasional Prudential Indonesia didukung oleh sumber daya manusia yang berkompeten dan peran masyarakat yang turut berkontribusi terhadap keberlanjutan bisnis kami dalam memberikan layanan terbaik. Kami terus menciptakan nilai tambah dan menjunjung tinggi hak asasi manusia (HAM) bagi seluruh karyawan, nasabah, dan masyarakat. Untuk memastikan efektivitasnya, setiap program dilaksanakan dengan pengawasan dan evaluasi berkala, serta dilaporkan kepada Direksi guna mendukung pengelolaan yang transparan dan akuntabel. Hasil evaluasi 2025 menunjukkan bahwa inisiatif yang dijalankan telah memberikan dampak yang semakin terukur terhadap penilaian jangka panjang, yang tercermin dari penguatan tata kelola dan mekanisme monitoring yang lebih terstruktur.

Prudential Indonesia's operational sustainability is supported by competent human resources and the role of communities that contribute to the sustainability of our business in delivering the best possible services. We continuously strive to create added value while upholding human rights for all employees, customers, and communities. To ensure effectiveness, each programme is implemented with regular monitoring and evaluation and reported to the Board of Directors to support transparent and accountable management. The 2025 evaluation results indicate that the initiatives undertaken have delivered increasingly measurable impacts in long-term assessments, as reflected in strengthened governance and more structured monitoring mechanisms.

Pendidikan dan pelatihan, komunitas lokal, keberagaman dan kesetaraan
Education and training, local communities, diversity and equality

Sumber Daya | Resources

1. Pelaksanaan pelatihan literasi dan perencanaan keuangan secara berkelanjutan dilaksanakan melalui kolaborasi antara Departemen Human Resources, PRU University, dan Performance Agency Organization.
 2. Pembaruan kebijakan serta prosedur terkait program pelatihan pengembangan yang mencakup pembagian kategori pembelajaran hingga mekanisme evaluasi hasil pembelajaran.
 3. Implementasi seluruh program Community Investment menjadi tanggung jawab unit kerja Community Investment yang menjadi bagian dari Departemen Sustainability.
 4. Perusahaan telah memiliki Standar Operasional Prosedur khusus terkait implementasi Tanggung Jawab Sosial dan Lingkungan (TJSL).
1. The financial literacy and financial planning training programmes are implemented on an ongoing basis through collaboration between the Human Resources Department, PRU University, and the Performance Agency Organization.
 2. Updates to policies and procedures related to development training programmes, including the categorisation of learning programmes and mechanisms for evaluating learning outcomes.
 3. The implementation of all Community Investment programmes is the responsibility of the Community Investment unit, which is part of the Sustainability Department.
 4. The Company has established specific Standard Operating Procedures governing the implementation of Corporate Social Responsibility (CSR).

Keberagaman dan Kesetaraan [F.18][2-7, 2-8, 405-1]

Diversity and Equality

Perusahaan menerapkan berbagai kebijakan dan praktik yang mendukung kesetaraan kesempatan bagi seluruh karyawan, tanpa memandang latar belakang, serta memperkuat budaya kerja yang menghargai keberagaman. Upaya ini didorong dengan mengimplementasikan Program Diversity, Equity, and Inclusion (DEI) setiap tahun. Sepanjang 2025, program ini dijalankan melalui berbagai kegiatan, di antaranya pelaksanaan seminar “Empower Hour: #AccelerateAction to Unlock Personal Growth and Success” dan webinar terkait mencegah bias serta menciptakan lingkungan kerja yang inklusif bersama eksternal dan internal *speaker* dalam memperingati Hari Perempuan Internasional. Selain itu, terdapat pengaturan waktu kerja yang fleksibel yaitu tiga hari di kantor dan dua hari bekerja dari rumah serta adanya ruang laktasi bagi ibu menyusui. 17% atau 233 karyawan telah mengikuti kegiatan DEI ini.

Upaya kami mendorong kesetaraan gender dan inklusi di lingkungan kerja lainnya yakni pemberian kesempatan yang setara bagi perempuan untuk berkontribusi dan berkembang hingga ke posisi strategis. Pada 2025, seluruh karyawan Prudential Indonesia merupakan pekerja *full time* dan tidak memiliki tenaga alih daya dengan komposisi karyawan perempuan mencapai 55% dari total karyawan dan 4 dari 9 anggota Direksi merupakan perempuan.

The Company implements various policies and practices that support equal opportunities for all employees, regardless of background, while strengthening a workplace culture that values diversity. These efforts are reinforced through the annual implementation of the Diversity, Equality, and Inclusion (DEI) Programme. Throughout 2025, the programme was carried out through various initiatives, including the seminar “Empower Hour: #AccelerateAction to Unlock Personal Growth and Success” and a webinar on preventing bias and fostering an inclusive workplace, delivered by both external and internal speakers in commemoration of International Women’s Day. In addition, the Company has implemented flexible working arrangements consisting of three days in the office and two days working from home, as well as providing lactation rooms for breastfeeding mothers. A total of 17%, or 233 employees, participated in these DEI activities.

Our efforts to promote gender equality and inclusion in the workplace are also reflected in providing equal opportunities for women to contribute and develop into strategic leadership positions. By 2025, all Prudential Indonesia employees will be full-time staff and there will be no outsourced experts with female employees representing 55% of the total workforce, and 4 of the 9 members of the Board of Directors were women.

Selain itu, Perusahaan memastikan seluruh karyawan memperoleh akses yang sama terhadap pengembangan kompetensi, pelatihan, serta peluang karier, sejalan dengan prinsip penghormatan HAM yang menjadi bagian integral dari tata kelola dan praktik keberlanjutan Prudential Indonesia. Kami membuka ruang partisipasi yang setara bagi seluruh individu, termasuk penyandang disabilitas. Hal ini tercermin dari penerimaan peserta *apprenticeship* disabilitas tuli di lingkungan kerja.

Perusahaan juga mengintegrasikan prinsip inklusivitas dalam proses rekrutmen dengan memperluas akses pencarian kandidat melalui berbagai inisiatif, seperti Program Staff Get Staff, LinkedIn, serta beragam platform rekrutmen lainnya. Seluruh tahapan seleksi dilaksanakan secara objektif dan adil untuk memastikan kesempatan yang setara bagi setiap kandidat. Setelah bergabung, karyawan memperoleh peluang yang sama untuk mengembangkan kompetensi, meningkatkan kapabilitas, dan membangun karier yang selaras dengan arah strategis Perusahaan. Prudential Indonesia mendorong budaya kerja yang terbuka dengan memberikan ruang bagi karyawan untuk menyampaikan ide, aspirasi, dan perspektif mereka, sejalan dengan semangat #IAMInclusiveatPRU. Selain secara internal, Prudential Indonesia pun memastikan perlakuan adil bagi seluruh nasabah, termasuk perhatian khusus kepada nasabah yang rentan.

Furthermore, the Company ensures that all employees have equal access to competency development, training, and career opportunities, in line with the principles of respect for human rights that form an integral part of Prudential Indonesia's governance and sustainability practices. We provide equal participation opportunities for all individuals, including persons with disabilities, as reflected in the acceptance of deaf apprenticeship in the workplace.

The Company also integrates inclusivity principles within its recruitment processes by expanding candidate sourcing through various initiatives, including the Staff Get Staff Programme, LinkedIn, and other recruitment platforms. All stages of the selection process are conducted objectively and fairly to ensure equal opportunities for every candidate. Once hired, employees are provided with equal opportunities to develop competencies, enhance capabilities, and build careers aligned with the Company's strategic direction. Prudential Indonesia promotes an open workplace culture by encouraging employees to share their ideas, aspirations, and perspectives, in line with the spirit of #IAMInclusiveatPRU. Beyond internal practices, Prudential Indonesia also ensures fair treatment for all customers, including providing particular attention to vulnerable customers.





Prudential Indonesia Jadi Satu-Satunya Perusahaan Asuransi yang Raih PRISMA Award 2025
Prudential Indonesia Becomes the Only Insurance Company to Receive the PRISMA Award 2025

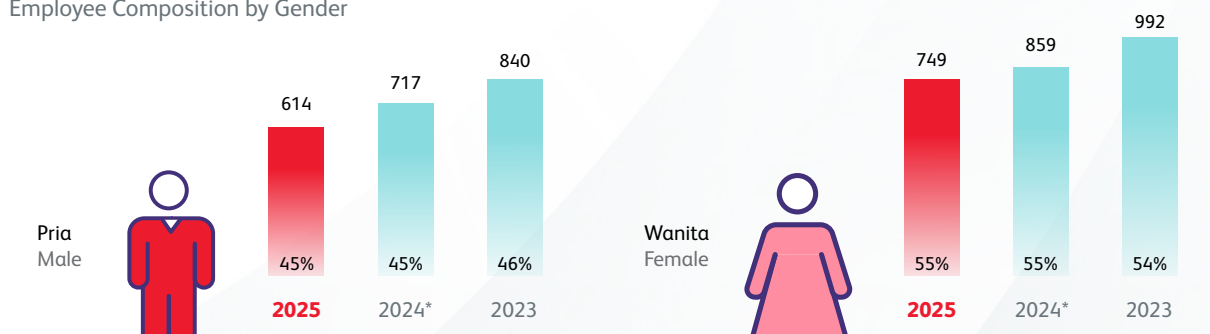
Prudential Indonesia berhasil meraih predikat *Green Status* dari Kementerian Hak Asasi Manusia melalui perolehan PRISMA Award 2025. Pencapaian ini menegaskan penerapan penghormatan hak asasi manusia dan prinsip bisnis yang bertanggung jawab, termasuk dalam memastikan lingkungan kerja yang adil, inklusif, dan bebas dari diskriminasi.

Prudential Indonesia was awarded Green Status by the Ministry of Human Rights through the PRISMA Award 2025. This achievement underscores the Company's commitment to upholding human rights and responsible business principles, including ensuring a fair, inclusive, and non-discriminatory working environment.

Pada 2025, jumlah karyawan mengalami penurunan dari 1.576 karyawan pada 2024 menjadi 1.363. Penurunan ini terjadi secara proporsional pada karyawan pria maupun wanita, sehingga komposisi jenis kelamin tetap relatif seimbang, dan mencerminkan penyesuaian kebutuhan organisasi secara berkelanjutan.

By 2025, the number of employees is expected to fall from 1,576 in 2024 to 1,363. This reduction is spread equally between male and female employees, meaning that the gender balance remains relatively stable and reflects the organisation's ongoing adaptation to its needs.

Komposisi Karyawan Berdasarkan Jenis Kelamin
Employee Composition by Gender



Jumlah | Total

1,363
2025

1,576
2024*

1,832
2023

Komposisi Karyawan Berdasarkan Status Ketenagakerjaan dan Jenis Kelamin

Employee Composition by Employment Status and Gender

Status Kepegawaian Employment Status	2025		2024*		2023	
	Wanita Female	Pria Male	Wanita Female	Pria Male	Wanita Female	Pria Male
Pegawai Tetap Permanent Employee	705	603	798	700	948	828
Pegawai Tidak Tetap Contract Employee	44	11	61	17	44	12
Jumlah Total	749	614	869	717	992	840

Komposisi Karyawan Berdasarkan Status Ketenagakerjaan dan Wilayah Operasi

Employee Composition Based on Employment Status and Operational Region

Status Kepegawaian Employment Status	2025		2024*		2023	
	Jakarta	Luar Jakarta Outside Jakarta	Jakarta	Luar Jakarta Outside Jakarta	Jakarta	Luar Jakarta Outside Jakarta
Pegawai Tetap Permanent Employee	1,214	94	1,396	102	1,650	126
Pegawai Tidak Tetap Contract Employee	55	0	78	0	56	0
Jumlah Total	1,269	94	1,474	102	1,706	126

Komposisi Karyawan Prudential Indonesia Berdasarkan Jabatan dan Jenis Kelamin

Prudential Indonesia Employee Composition by Position and Gender

Jabatan Position	2025		2024*		2023	
	Wanita Female	Pria Male	Wanita Female	Pria Male	Wanita Female	Pria Male
Manajerial Managerial	220	221	216	221	219	230
Non manajerial Non-managerial	529	393	643	496	773	610
Jumlah Total	749	614	859	717	992	840

Komposisi Karyawan Prudential Indonesia Berdasarkan Jabatan dan Kelompok Usia

Prudential Indonesia Employee Composition by Position and Age Group

Kelompok Usia Age Group (Tahun/Years)	2025		2024		2023	
	Manajerial Managerial	Non manajerial Non-managerial	Manajerial Managerial	Non manajerial Non-managerial	Manajerial Managerial	Non manajerial Non-managerial
<30	17	201	17	268	21	293
30-50	392	719	398	868	406	1,087
>50	32	2	22	3	22	3
Jumlah Total	441	922	437	1,139	449	1,383

Komposisi Karyawan Prudential Berdasarkan Kelompok Usia dan Jenis Kelamin

Prudential Indonesia Employee Composition by Age Group and Gender

Kelompok Usia Age Group	2025		2024*		2023	
	Wanita Female	Pria Male	Wanita Female	Pria Male	Wanita Female	Pria Male
56-59	1	2	1	1	4	1
51-55	15	16	12	11	9	11
46-50	58	56	58	43	49	39
41-45	190	138	158	135	168	147
36-40	216	204	271	242	337	265
31-35	124	125	189	170	246	242
26-30	98	48	116	90	133	106
21-25	47	25	54	25	46	29
Jumlah Total	749	614	859	717	992	840

Komposisi Karyawan Prudential Indonesia Berdasarkan Tingkat Pendidikan dan Jenis Kelamin

Prudential Indonesia Employee Composition by Education Level and Gender

Jabatan Education Level	2025		2024*		2023	
	Wanita Female	Pria Male	Wanita Female	Pria Male	Wanita Female	Pria Male
Diploma	39	18	62	25	49	28
Sarjana Undergraduate	671	542	756	633	894	748
Pascasarjana Postgraduate	39	54	41	59	49	64
Jumlah Total	749	614	859	717	992	840

*) Pernyataan kembali I Restatement [2-4]

Rekrutmen Karyawan Baru dan *Turnover* [401-1]

New Employee Recruitment and Turnover

Hingga 2025, Prudential Indonesia menambah 83 karyawan baru yang terdiri dari 36 pria (43%) dan 47 wanita (57%). Selain itu, Perusahaan juga memiliki 938 *contingent worker* yang menjalankan fungsi kerja pada Operation, Digital & IT, dan Partnership Distribution & Corporate Business. Pada periode yang sama, terdapat 114 karyawan yang mengakhiri masa kerja, dengan komposisi 49 pria (43%) dan 65 wanita (57%). Adapun untuk tingkat perputaran karyawan (*turnover rate*) Perusahaan pada 2025 tercatat sebesar 7,3%.

As of 2025, Prudential Indonesia recruited 83 new employees, comprising 36 men (43%) and 47 women (57%). In addition, the Company engaged 938 contingent workers supporting functions in Operations, Digital & IT, and Partnership Distribution & Corporate Business. During the same period, 114 employees ended their employment with the Company, consisting of 49 men (43%) and 65 women (57%). The Company's employee turnover rate in 2025 was recorded at 7.3%.

Jumlah Karyawan Baru Berdasarkan Kelompok Usia dan Gender 2025

Number of New Employees by Age Group and Gender in 2025

Kelompok Usia Age Group (Tahun/Years)	Gender	
	Wanita Female	Pria Male
<30	32	18
30-50	14	18
>50	1	0
Jumlah Total	47	36

Jumlah Karyawan Baru Berdasarkan Penempatan (Region) dan Gender 2025

Number of New Employees by Location (Region) and Gender in 2025

Penempatan Region	Gender	
	Wanita Female	Pria Male
Jakarta	46	34
Luar Jakarta Outside Jakarta	1	2
Jumlah Total	47	36

Jumlah Karyawan yang Meninggalkan Perusahaan Berdasarkan Kelompok Usia dan Gender 2025

Number of Employees Leaving the Company by Age Group and Gender in 2025

Kelompok Usia Age Group (Tahun/Years)	Gender	
	Wanita Female	Pria Male
<30	21	11
30-50	43	38
>50	1	0
Jumlah Total	65	49

Jumlah Karyawan yang Meninggalkan Perusahaan Berdasarkan Penempatan (Region) dan Gender 2025

Number of Employees Who Left the Company Based on Location (Region) and Gender in 2025

Penempatan Region	Gender	
	Wanita Female	Pria Male
Jakarta	64	45
Luar Jakarta Outside Jakarta	1	4
Jumlah Total	65	49

Hubungan Ketenagakerjaan [F.19, F.20][2-30, 405-2, 407-1]

Labour Relations

Prudential Indonesia memastikan seluruh kegiatan operasional bebas dari praktik pekerja anak maupun kerja paksa. Sistem remunerasi ditetapkan secara objektif dengan mempertimbangkan masa kerja, kinerja, serta tanggung jawab jabatan. Perusahaan juga menjamin kesetaraan upah tanpa memandang gender, yakni rasio gaji terendah antara karyawan pria dan wanita pada posisi yang setara adalah 1:1. Lebih lanjut, tingkat remunerasi terendah di Prudential Indonesia tercatat lebih tinggi sebesar 5% dibandingkan upah minimum regional (UMR) yang berlaku.

Selain itu, kami menjunjung tinggi hak setiap karyawan untuk berkumpul, bertukar pikiran, dan menyampaikan aspirasi dalam lingkungan kerja secara terbuka, transparan, dan harmonis antara karyawan dan manajemen. Sejalan dengan Undang-Undang Nomor 21 Tahun 2000 tentang Serikat Pekerja, prinsip International Labour Organization (ILO), serta Peraturan Perusahaan, Prudential Indonesia memberikan kebebasan kepada seluruh karyawan untuk membentuk maupun bergabung dalam serikat pekerja. Hingga akhir 2025, belum terdapat serikat pekerja sehingga Perusahaan belum memiliki Perjanjian Kerja Bersama (PKB).

Prudential Indonesia ensures that all operational activities are free from child labour and forced labour practices. The remuneration system is determined objectively by considering tenure, performance, and job responsibilities. The Company also guarantees equal pay regardless of gender, with the ratio of the lowest salary between male and female employees in equivalent positions recorded at 1:1. Furthermore, the lowest level of remuneration at Prudential Indonesia is 5% higher than the applicable regional minimum wage.

In addition, the Company upholds every employee's right to assemble, exchange ideas, and express their aspirations within an open, transparent, and harmonious working environment between employees and management. In line with Law No. 21 of 2000 concerning Labour Unions, the principles of the International Labour Organization (ILO), and the Company Regulation, Prudential Indonesia provides all employees with the freedom to establish or join labour unions. As of the end of 2025, no labour union had been established within the Company; therefore, Prudential Indonesia does not yet have a Collective Bargaining Agreement (CBA).

Pelatihan dan Pendidikan [F.22][404-1]

Training and Education

Untuk mengembangkan sumber daya manusia (SDM) yang unggul, Perusahaan konsisten menyelenggarakan berbagai program peningkatan kompetensi bagi karyawan melalui pelatihan di seluruh jenjang organisasi. Sepanjang 2025, telah terlaksana 64 jenis pelatihan dengan rata-rata durasi pelatihan per karyawan mencapai 20,68 jam. Materi pelatihan mencakup berbagai topik strategis, antara lain keuangan berkelanjutan, penguatan budaya kinerja, analisis data, serta program pengembangan aktuarial yang dirancang untuk meningkatkan kesiapan profesional melalui pendekatan rotasi pekerjaan dan pengayaan pengalaman kerja.

To develop a high-quality workforce, the Company consistently organises various competency development programmes for employees through training across all organisational levels. Throughout 2025, a total of 64 training programmes were conducted, with the average training duration per employee reaching 20.68 hours. The training materials covered a range of strategic topics, including sustainable finance, strengthening a performance-driven culture, data analytics, and actuarial development programmes designed to enhance professional readiness through job rotation and enriched work experience.



Perusahaan juga menghadirkan berbagai program pengembangan karier dan kepemimpinan guna memperkuat kepemimpinan dan wawasan strategis para pemimpin, khususnya Senior Management Team. Program ini dilaksanakan melalui pendekatan pembelajaran berbasis pengalaman, pembelajaran sosial melalui sesi *coaching* bersama Executive Committee, serta pembelajaran formal melalui kelas terstruktur. Inisiatif tersebut diwujudkan melalui Future Leadership Program yang ditujukan bagi talenta potensial, serta program Elevate yang berfokus pada penguatan perspektif global, transformasi pola pikir, orientasi pada nasabah, serta peningkatan kemampuan kolaborasi dan manajemen pemangku kepentingan.

Prudential Indonesia juga menyelenggarakan program Leadership Excellence at Prudential (LEAP) untuk membekali manajer dengan pengalaman kerja 2–6 tahun dalam memperkuat kompetensi inti dan kepercayaan diri dalam memimpin tim. Sementara itu, program Ready to Leap (RTL) ditujukan bagi manajer baru dengan pengalaman kurang dari dua tahun untuk mendukung transisi dalam menjalankan peran kepemimpinan secara efektif.

Seluruh program pengembangan ini dilaksanakan melalui metode pembelajaran daring maupun luring guna memastikan fleksibilitas dan aksesibilitas bagi seluruh karyawan. Partisipasi aktif karyawan dalam berbagai program pelatihan tersebut diharapkan dapat meningkatkan kapabilitas dan produktivitas kerja, sehingga berkontribusi pada keberlanjutan operasional Perusahaan.

The Company also delivers various career and leadership development programmes aimed at strengthening leadership capabilities and strategic perspectives among its leaders, particularly the Senior Management Team. These programmes are implemented through an experiential learning approach, social learning through coaching sessions with the Executive Committee, and formal learning through structured classes. Such initiatives include the Future Leadership Program, designed for high-potential talent, and the Elevate Programme, which focuses on strengthening global perspectives, mindset transformation, customer orientation, and enhancing collaboration and stakeholder management capabilities.

Prudential Indonesia also conducts the Leadership Excellence at Prudential (LEAP) programme to equip managers with two to six years of work experience with strengthened core competencies and greater confidence in leading teams. Meanwhile, the Ready to Leap (RTL) programme is designed for newly appointed managers with less than two years of experience to support their transition in performing leadership roles effectively.

All of these development programmes are delivered through both online and offline learning methods to ensure flexibility and accessibility for all employees. Active employee participation in these training programmes is expected to enhance capabilities and productivity, thereby contributing to the sustainability of the Company's operations.

Program Pelatihan Karyawan

Employee Training Programmes

Keterangan Description	Satuan Unit	2025	2024	2023
Jumlah Jam Pelatihan Total Training Hours	Jam Hours	28,193	41,644	49,770
Rata-rata Jam Pelatihan Average Training Hours	Jam/total karyawan Hours/total employees	20.68	26.42*	26.1
Jumlah Biaya Pelatihan Total Training Cost	Rp Miliar Billion Rp	13.23	11.9	10.75

*) Pernyataan kembali I Restatement [2-4]

Rata-rata Jam Pelatihan Berdasarkan Jenis Kelamin

Average Training Hours by Gender

Jenis Kelamin Gender	Satuan Unit	2025	2024
Pria Male	Jam/total karyawan Hours/total employees	18.8	27.1
Wanita Female		22.2	25.9

Rata-rata Jam Pelatihan Berdasarkan Kategori Karyawan

Average Training Hours by Gender by Employee Category

Jenis Kelamin Gender	Satuan Unit	2025	2024
Manajerial Managerial	Jam/total karyawan Hours/total employees	26.7	38
Non manajerial Non-managerial		15.7	36.2



Meningkatkan Edukasi dan Kesadaran Melalui Risk Awareness Series 2025

Enhancing Education and Awareness through the Risk Awareness Series 2025

Prudential Indonesia kembali menyelenggarakan program Risk Awareness Series 2025, yang terdiri dari rangkaian empat seminar. Setiap seminar diikuti oleh rata-rata 760 peserta baik secara daring maupun luring. Seminar pertama dalam rangkaian tersebut bertema “Behind the Mask: Uncovering the Psychology and Tactics of Modern Scams” ini bertujuan meningkatkan kewaspadaan karyawan dan tenaga pemasar terhadap berbagai modus penipuan digital, seperti phishing, investasi palsu, dan pencurian identitas. Inisiatif ini sejalan dengan penerapan strategi anti-fraud Perusahaan dan ketentuan POJK No. 12 Tahun 2024, serta sebagai bagian dari upaya memperkuat tata kelola perusahaan yang baik dan menjaga keamanan transaksi nasabah.

Seminar kedua mengusung tema “From Fragile to Agile: Securing and Adapting Cybersecurity Resilience”, yang bertujuan untuk meningkatkan kesadaran karyawan dan tenaga pemasar terhadap meningkatnya ancaman serangan siber dan insiden keamanan TI, serta membekali peserta dengan pemahaman mengenai cara mencegah dan menangani insiden tersebut dalam aktivitas operasional sehari-hari.

Rangkaian ini dilanjutkan dengan seminar ketiga bertema “From Transaction to Action: The Financial Sector’s Role in Countering Human Trafficking”. Tema ini untuk pertama kalinya diangkat di lingkungan perusahaan asuransi, dengan fokus pada aspek kejahatan finansial dalam praktik tindak pidana perdagangan orang, khususnya yang memanfaatkan asuransi sebagai sarana transaksi pembayaran.

Prudential Indonesia once again organized the Risk Awareness Series 2025, consisting of a series of four seminars. Each seminar was attended by an average of 760 participants, both online and onsite. The first seminar in this series, themed “Behind the Mask: Uncovering the Psychology and Tactics of Modern Scams,” aimed to raise awareness among employees and sales forces about various forms of digital fraud, such as phishing, fake investment schemes, and identity theft. This initiative is aligned with the Company’s implementation of its anti-fraud strategy and the provisions of POJK No. 12 of 2024, and forms part of efforts to strengthen good corporate governance and safeguard the security of customer transactions.

The second seminar carried the theme “From Fragile to Agile: Securing and Adapting Cybersecurity Resilience,” which aimed to raise awareness among employees and the sales force regarding the increasing threats of cyberattacks and IT security incidents, as well as to equip participants with knowledge on how to prevent and manage such incidents in daily operational activities.

The series continued with the third seminar themed “From Transaction to Action: The Financial Sector’s Role in Countering Human Trafficking.” This topic was introduced for the first time within an insurance company setting, focusing on the financial crime aspects of human trafficking, particularly cases that misuse insurance as a payment transaction mechanism.



Sebagai penutup, Risk Awareness Series 2025 diakhiri dengan seminar bertema “Be Agile in a Volatile Economy: 2026 Macroeconomic Risks and Industry Responses”, yang bertujuan untuk memberikan wawasan kepada seluruh karyawan dan tenaga pemasar terkait risiko makroekonomi yang dinamis, serta respons industri dalam menghadapi kondisi ekonomi yang bergejolak.

As a closing session, the Risk Awareness Series 2025 concluded with a seminar titled “Be Agile in a Volatile Economy: 2026 Macroeconomic Risks and Industry Responses,” which aimed to provide insights to all employees and the sales force on dynamic macroeconomic risks and industry responses in navigating volatile economic conditions.

Pengembangan Kompetensi Keuangan Berkelanjutan [E.2][2-17] Sustainable Finance Competency Development

Guna memperkuat kompetensi SDM dalam mendukung kinerja Perusahaan, kami menyelenggarakan pelatihan keuangan berkelanjutan yang selaras dengan Rencana Aksi Keuangan Berkelanjutan (RAKB) lima tahunan Perusahaan. Pelatihan ini diikuti oleh 1.443 peserta yang mencakup lebih dari 99% karyawan termasuk karyawan tetap, kontrak, anggota magang, dan anggota manajemen. Selain itu, 158 tenaga pemasar juga memperoleh pembekalan terkait prinsip dan implementasi keuangan berkelanjutan melalui video “Selling with Purpose”.

To strengthen human resource competencies in supporting the Company’s performance, Prudential Indonesia conducted sustainable finance training aligned with the Company’s five-year Sustainable Finance Action Plan (SFAP). The training was attended by 1,443 participants, representing more than 99% of employees, including permanent employees, contract staff, interns, and members of management. In addition, 158 personnel of sales force received training on the principles and implementation of sustainable finance through the video module “Selling with Purpose.”

Persiapan Masa Pensiun dan Tunjangan Cuti [201-3, 401-2, 401-3, 404-2] Retirement Preparation and Leave Benefits

Sebagai bentuk penghargaan atas kontribusi yang telah diberikan, Perusahaan menyediakan berbagai manfaat purna kerja, termasuk pesangon yang diberikan sesuai dengan ketentuan peraturan perundang-undangan yang berlaku. Perusahaan mengapresiasi peran dan dedikasi seluruh karyawan yang telah berkontribusi dalam menjaga kualitas layanan kepada nasabah serta masyarakat, agar memiliki kualitas hidup yang baik setelah menyelesaikan masa pengabdian.

As recognition of employees’ contributions, the Company provides various post-employment benefits, including severance pay in accordance with applicable laws and regulations. Prudential Indonesia appreciates the role and dedication of all employees who have contributed to maintaining the quality of services provided to customers and the wider community, enabling them to maintain a good quality of life after completing their service with the Company.

Perusahaan juga memberikan cuti melahirkan bagi karyawan perempuan selama 4 bulan, serta cuti bagi karyawan laki-laki selama 20 hari kalender untuk mendampingi istri yang melahirkan. Sepanjang 2025, fasilitas ini dimanfaatkan oleh 16 karyawan perempuan dan 27 karyawan laki-laki, dengan seluruhnya telah kembali bekerja setelah masa cuti berakhir. Di samping cuti melahirkan, Prudential Indonesia juga menyediakan berbagai tunjangan dan hak cuti lainnya, seperti tunjangan kesehatan, transportasi, cuti ibadah, serta cuti khusus untuk kondisi tertentu, termasuk pernikahan, kedukaan keluarga, dan cuti haid.

The Company also provides maternity leave for female employees for a period of four months, as well as paternity leave for male employees for 20 calendar days to accompany their spouses during childbirth. Throughout 2025, a total of 16 female employees and 27 male employees used this facility, with all of them returning to work after their leave period ended. In addition to maternity and paternity leave, Prudential Indonesia offers various other allowances and leave entitlements, including health benefits, transportation allowances, religious leave, and special leave for certain circumstances such as marriage, family bereavement, and menstrual leave.

Lingkungan Kerja yang Layak dan Aman [F.21][403-1, 403-3, 403-5, 403-6, 403-8]

Decent and Safe Working Environment

Dalam menciptakan lingkungan kerja yang aman, sehat, dan produktif bagi seluruh karyawan, mitra kerja, serta pihak lain yang berada dalam pengendalian operasional Perusahaan, kami telah mengimplementasikan Sistem Manajemen Keselamatan dan Kesehatan Kerja (SMK3). Sistem Manajemen Keselamatan dan Kesehatan Kerja (K3) berlaku bagi seluruh karyawan serta memberikan pelatihan Keselamatan dan Kesehatan Kerja (K3) yang disesuaikan dengan kebutuhan. Kami telah mengidentifikasi dan menilai risiko di seluruh kegiatan operasional dan cara mitigasinya. Selain itu, kami juga memberikan perlindungan asuransi kesehatan bagi seluruh karyawan untuk melindungi mereka dari risiko penyakit akibat kerja (PAK) maupun insiden K3 lainnya. Perusahaan juga menyediakan akses layanan kesehatan bagi seluruh karyawan melalui konsultasi kesehatan fisik dan mental, serta fasilitas pendukung seperti ruang laktasi bagi karyawan. Berbagai kegiatan olahraga dan seni turut difasilitasi melalui PRUCommunities yang dikelola oleh Departemen Human Resources sebagai bagian dari upaya mendorong keseimbangan gaya hidup sehat karyawan.

To create a safe, healthy, and productive working environment for all employees, business partners, and other parties under the Company's operational control, Prudential Indonesia has implemented an Occupational Health and Safety Management System (OHSMS). The Occupational Health and Safety (OHS) system applies to all employees, supported by OHS training tailored to operational needs. The Company has identified and assessed risks across all operational activities and established appropriate mitigation measures. In addition, the Company provides health insurance coverage for all employees to protect them against occupational diseases and other workplace-related incidents. Prudential Indonesia also provides access to health services for all employees through physical and mental health consultations, as well as supporting facilities such as lactation rooms. Various sports and arts activities are facilitated through PRUCommunities, managed by the Human Resources Department, as part of the Company's efforts to promote a balanced and healthy lifestyle among employees.



Dalam mendukung kesehatan preventif, Prudential Indonesia bekerja sama dengan Prodia memberikan akses harga khusus bagi karyawan dan anggota keluarga dalam program vaksinasi pneumonia, tifus, dan dengue. Inisiatif ini bertujuan meningkatkan perlindungan kesehatan serta mendukung produktivitas karyawan, sekaligus merespons meningkatnya risiko penyakit, termasuk pneumonia, yang dipengaruhi oleh kondisi kualitas udara di wilayah perkotaan.

Selain berfokus pada kesehatan karyawan, Perusahaan juga berupaya meningkatkan kesadaran akan pentingnya kesehatan mental bagi karyawan melalui fitur Mental *Wellness* yang tersedia pada website dan aplikasi Naluri yang memungkinkan karyawan mengakses berbagai dukungan kesehatan mental secara praktis, sebagai bagian dari komitmen Perusahaan dalam menyediakan layanan kesehatan yang komprehensif.

To support preventive health, Prudential Indonesia collaborates with Prodia to provide employees and their family members with special pricing for vaccination programmes, including pneumonia, typhoid, and dengue vaccines. This initiative aims to enhance health protection and support employee productivity, while also responding to the increasing risks of illness, including pneumonia, which are caused by air quality conditions in urban areas.

In addition to focusing on employee physical health, the Company also seeks to enhance awareness of the importance of mental health among employees through the Mental *Wellness* feature available on the Naluri website and application. This feature enables employees to conveniently access various mental health support services, as part of the Company's commitment to providing comprehensive healthcare services.

Pada 2025, Prudential Indonesia mengadakan program vaksinasi HPV dan influenza bagi karyawan dan keluarganya yang dilengkapi dengan sesi *health talk*. Program ini diadakan dalam rangka memperingati Hari Keselamatan dan Kesehatan Kerja Sedunia dan merupakan bagian upaya meningkatkan perlindungan optimal bagi seluruh karyawan. Program ini diikuti oleh 321 karyawan hadir dalam sesi *health talk*, lebih dari 400 karyawan dan keluarga diberikan vaksinasi, dan 36 peserta mengikuti layanan mini MCU.

In 2025, Prudential Indonesia also organised an HPV and influenza vaccination programme for employees and their families, complemented by a health talk session. The programme was held in commemoration of World Day for Safety and Health at Work and as part of the Company's efforts to enhance optimal protection for all employees. A total of 321 employees attended the health talk session, more than 400 employees and their family members received vaccinations, and 36 employees participated in the mini MCU services.



Penilaian Kinerja Karyawan ^[404-3] Performance Assessments for Employees

Prudential Indonesia secara berkala melaksanakan evaluasi kinerja karyawan. Proses ini mencakup dua aspek utama, yaitu pencapaian kinerja teknis (*deliverable*) yang dilakukan oleh atasan langsung berdasarkan hasil kerja dan kontribusi karyawan. Kedua, aspek perilaku (*behavior*) yang dinilai melalui metode 360 derajat yang melibatkan umpan balik dari atasan, rekan kerja, serta anggota tim.

Prudential Indonesia conducts regular employee performance evaluations. This process covers two main aspects. The first is technical performance (*deliverables*), which is assessed by direct supervisors based on employees' work results and contributions. The second is behavioural performance, evaluated through a 360-degree assessment method that incorporates feedback from supervisors, peers, and team members.

Kedua komponen mempunyai bobot yang seimbang dan menjadi indikator penting dalam menggambarkan kinerja karyawan, yang sekaligus menjadi dasar dalam perencanaan pengembangan kompetensi. Sepanjang 2025, seluruh karyawan telah mengikuti proses evaluasi kinerja serta berpartisipasi dalam berbagai program pelatihan dan pengembangan yang diselenggarakan oleh Perusahaan.

Both components carry equal weight and serve as key indicators in assessing employee performance, while also forming the basis for competency development planning. Throughout 2025, all employees participated in the performance evaluation process and took part in various training and development programmes organised by the Company.

Membangun Masyarakat Tangguh [F.23, F.25][203-2, 413-1]

Building a Resilient Community

Memasuki 30 tahun perjalanan, melalui pelaksanaan program Community Investment (CI), Prudential Indonesia berupaya memberikan dampak sosial yang positif pada masyarakat. Program-program ini secara khusus ditujukan untuk meningkatkan literasi keuangan, menumbuhkan kesadaran akan pentingnya asuransi, serta memperkuat ketangguhan finansial dan meningkatkan kesehatan masyarakat Indonesia.

Marking its 30th anniversary, Prudential Indonesia continues to deliver positive social impact through the implementation of its Community Investment (CI) programmes. These initiatives are specifically designed to enhance financial literacy, raise awareness of the importance of insurance, and strengthen financial resilience while improving the health of communities across Indonesia.

Pada 2025, Prudential Indonesia mengalokasikan dana sebesar Rp11,3 miliar untuk menjalankan berbagai program CI yang berfokus pada dua pilar utama, yaitu Literasi Keuangan dan Inklusi serta Kesehatan dan Ketahanan Iklim. Program yang dilaksanakan bersifat pro bono meliputi sosialisasi, pendampingan, bantuan dana, hingga pembangunan infrastruktur. Hingga akhir periode pelaporan, sebanyak 458.516 orang telah memperoleh manfaat langsung dari inisiatif ini. Jumlah penerima manfaat ini mengalami kenaikan dikarenakan implementasi program juga dilakukan secara daring yang memperluas jangkauan dan meningkatkan aksesibilitas. Seluruh program CI dilaksanakan secara terarah, terukur, dan dievaluasi secara berkelanjutan oleh tim Community Investment.

In 2025, Prudential Indonesia allocated Rp11.3 billion to implement various CI programmes focusing on two main pillars: Financial Literacy and Inclusion, as well as Health and Climate Resilience. The programmes are delivered on a pro bono basis and include activities such as dissemination, mentoring, financial assistance, and infrastructure development. By the end of the reporting period, a total of 458,516 people had directly benefited from these initiatives. The increase in the number of beneficiaries is due to the programme being implemented online, which has broadened its reach and improved accessibility. All CI programmes are implemented in a structured and measurable manner and are continuously evaluated by the Community Investment team.

Tahun Year	Program Community Investment Community Investment Programme	Anggaran (Rp Juta) Budget (Million Rp)	Realisasi (Rp Juta) Realization (Million Rp)	Penerima Manfaat (Orang) Benefit Recipients (People)
2025	Pendidikan Education	11,600	11,300	458,516
	Kesehatan dan Keselamatan Health and Safety			
2024	Pendidikan Education	12,750	12,456	274,090
	Kesehatan dan Keselamatan Health and Safety			
2023	Pendidikan Education	15,500	12,833	274,394
	Kesehatan dan Keselamatan Health and Safety			



Pilar Literasi Keuangan dan Inklusi Financial Literacy and Inclusion

Program ini berfokus pada berbagai kegiatan di bidang pendidikan yang dilaksanakan melalui inisiatif Tim Community Investment. Pada 2025, program ini dirancang khusus bagi anak-anak berusia 7–12 tahun dan berhasil menjangkau lebih dari 36,2 juta *awareness* di media sosial serta memberikan manfaat kepada lebih dari 397 ribu penerima. Selain itu, pada tahun yang sama, program literasi keuangan juga mengintegrasikan kegiatan *Health Talk* dan *Medical Check-Up* yang dilaksanakan bersama rumah sakit rekanan, dengan melibatkan sekitar 5.000 peserta dari masyarakat umum sebagai penerima manfaat.

Perusahaan turut berkontribusi dalam program Gerakan Nasional Cerdas Keuangan (GENCARKAN). Sepanjang 2025, Program GENCARKAN telah diimplementasikan melalui program literasi keuangan dan asuransi sebanyak 58 aktivitas. Prudential juga telah melaksanakan 5 program literasi keuangan dengan total peserta mencapai 2.993 penerima manfaat di Jakarta Utara, Pacitan, Bondowoso, dan Blitar sebagai kota prioritas yang ditetapkan oleh OJK kepada Prudential Indonesia. Kami memiliki 27 Duta Literasi dan berhasil mencapai 1.882.890 sosial media *reach*, 726.601 *engagement*, dan 1.280 unggahan organik.

Pengukuran dampak program dilakukan melalui metode *pre-test* dan *post-test* untuk menilai peningkatan pemahaman keuangan peserta. Hasil pengukuran menunjukkan bahwa rata-rata tingkat pemahaman keuangan meningkat dari 56,05% pada *pre-test* menjadi 81,07% pada *post-test*, atau mengalami peningkatan sebesar 25,02 poin persentase setelah mengikuti rangkaian program.

The program focuses on various educational initiatives implemented through the Community Investment team. In 2025, the program was specifically designed for children aged 7–12 years and successfully generated more than 36.2 million social media awareness while benefiting over 397 thousand recipients. In the same year, the financial literacy program also incorporated Health Talk and Medical Check-Up activities conducted in collaboration with partner hospitals, reaching approximately 5,000 public participants as beneficiaries.

The Company also contributed to the Gerakan Nasional Cerdas Keuangan (GENCARKAN) program. Throughout 2025, the GENCARKAN program was implemented through 58 financial and insurance literacy event. In addition, Prudential Indonesia conducted 5 financial literacy event, reaching a total of 2,993 beneficiaries in North Jakarta, Pacitan, Bondowoso, and Blitar, which were designated by FSA as priority cities for Prudential Indonesia. The Company also has 27 Literacy Ambassadors and successfully achieved 1,882,890 social media reach, 726,601 engagements, and 1,280 organic posts.

The impact of the program was measured using pre-test and post-test assessments to evaluate improvements in participants' financial literacy. The results indicated that the average level of financial understanding increased from 56.05% in the pre-test to 81.07% in the post-test, representing an improvement of 25.02 percentage points following participation in the program.



Literasi Keuangan untuk Anak-anak

Prudential Indonesia terus memperluas jangkauan literasi keuangan pada anak-anak sehingga semakin banyak yang memahami dasar pengelolaan keuangan. Program literasi keuangan Cha-Ching ini diimplementasikan di berbagai mitra termasuk dengan kolaborasi strategis bersama Prudence Foundation dan Prestasi Junior Indonesia (PJI) sejak 2017. Program ini dirancang khusus mengajarkan konsep dasar keuangan untuk anak-anak berusia 7–12 tahun dan berhasil menjangkau lebih dari 375.000 siswa, lebih dari 13.000 guru, lebih dari 9.000 sekolah, dan lebih dari 18,2 juta *awareness* di media sosial sepanjang 2025. Empat konsep dasar tersebut di antaranya memperoleh (*earn*), menyimpan (*save*), membelanjakan (*spend*), dan menyumbangkan (*donate*).

Selain bermanfaat untuk anak, kurikulum Cha-Ching dapat membantu orang tua dalam membimbing anak untuk mulai belajar mengatur keuangan sejak dini. Program ini juga ditayangkan melalui kanal TV dan Youtube, dan telah diimplementasikan di 12 negara di Asia dan Afrika.

Selain itu, dalam rangka memperingati Global Money Week (GMW) yang berlangsung pada 17–23 Maret 2025 dengan tema “Think before you follow, wise money tomorrow,” Prudential Indonesia juga menyelenggarakan kegiatan volunteering Cha-Ching Goes to School pada 19 dan 20 Maret 2025. Kegiatan ini melibatkan 12 PRUVolunteers dan diikuti oleh 80 siswa di SDN Grogol 05 dan SDN Benhil 09 Jakarta, sebagai wujud upaya Perusahaan dalam menumbuhkan literasi keuangan sejak usia dini.

Financial Literacy for Children

Prudential Indonesia continues to expand the reach of financial literacy among children, enabling more young people to understand the fundamentals of financial management. The Cha-Ching financial literacy programme has been implemented with various partners, including strategic collaboration with Prudence Foundation and Prestasi Junior Indonesia (PJI) since 2017. The programme is specifically designed to teach basic financial concepts to children aged 7–12 years and, throughout 2025, has reached more than 375,000 students, over 13,000 teachers, more than 9,000 schools, and generated more than 18.2 million social media impressions. The programme introduces four fundamental financial concepts: earn, save, spend, and donate.

In addition to benefiting children, the Cha-Ching curriculum also supports parents in guiding their children to begin learning how to manage finances from an early age. The programme is also broadcast through television and YouTube channels and has been implemented in 12 countries across Asia and Africa.

Furthermore, to mark Global Money Week (GMW), which takes place from 17–23 March 2025 under the theme “Think before you follow, wise money tomorrow”, Prudential Indonesia is also organising the Cha-Ching Goes to School volunteering initiative on 19 and 20 March 2025. This initiative involved 12 PRUVolunteers and was attended by 80 pupils at SDN Grogol 05 and SDN Benhil 09 in Jakarta, as part of the Company’s efforts to foster financial literacy from an early age.

Kemudian, pada 7 Oktober 2025, Prudential Indonesia bersama Prudence Foundation dan Prestasi Junior Indonesia (PJI), merayakan pencapaian penting program Cha-Ching yang telah menjangkau lebih dari 1 juta siswa sekolah dasar dari 20.000 sekolah di 60 kota/kabupaten, dan lebih dari 31.500 guru di seluruh Indonesia sejak 2017. Didukung oleh Otoritas Jasa Keuangan (OJK) serta Kementerian Pendidikan Dasar dan Menengah Republik Indonesia, pencapaian ini menandai tonggak besar dalam perjalanan literasi keuangan anak di Indonesia. Perayaan yang dikemas dalam kegiatan bertajuk "Cha-Ching One Million: Empowering Futures through Financial Education" di Perpustakaan Nasional Republik Indonesia menjadi semakin bermakna karena bertepatan dengan Bulan Inklusi Keuangan yang jatuh setiap Oktober dan sejalan dengan program GENCARKAN (Gerakan Nasional Cerdas Keuangan) yang digagas OJK.

Literasi Keuangan untuk Dewasa

Kegiatan literasi keuangan untuk segmen ini khususnya ditujukan untuk kelompok perempuan, UMKM, kelompok disabilitas, dan kelompok rentan lainnya. Kegiatan ini diselenggarakan melalui seminar luring dan daring yang difasilitasi oleh *certified financial literacy trainer* dari pihak eksternal serta *insurance literacy trainer* yang merupakan bagian dari PRUVolunteers. Berbagai kegiatan yang dilakukan sepanjang 2025, antara lain:

- Sesi literasi keuangan untuk kelompok perempuan bekerja sama dengan Masyarakat Ekonomi Syariah (MES).
- Kegiatan edukasi keuangan untuk ibu rumah tangga bekerja sama dengan Supermom dan theAsianparent.
- Edukasi keuangan untuk UMKM bekerja sama dengan Mercy Corps dan Dewan Asuransi Indonesia (DAI).
- Kerja sama dengan Yayasan Guru Belajar dan Ruang Guru dalam pelaksanaan literasi keuangan untuk tenaga pengajar.
- Edukasi keuangan untuk kelompok disabilitas bekerja sama dengan KONEKIN.

Then on 7 October 2025, Prudential Indonesia together with Prudence Foundation and Prestasi Junior Indonesia (PJI), celebrates a major milestone of Cha-Ching programme, which has reached more than 1 million elementary school students from 20,000 schools across 60 cities/regencies, and over 31,500 teachers in Indonesia since 2017. Supported by the Financial Services Authority (OJK) and the Ministry of Primary and Secondary Education of the Republic of Indonesia, this achievement marks a major milestone in the financial literacy journey of children in Indonesia. The celebration, packaged in an event titled "Cha-Ching One Million: Empowering Futures through Financial Education" at the National Library of the Republic of Indonesia, was made even more meaningful because it coincided with Financial Inclusion Month, which falls every October, and aligns with the GENCARKAN (National Financial Intelligence Movement) programme initiated by the OJK.

Financial Literacy for Adults

Financial literacy initiatives for adults are primarily targeted at women, micro, small and medium enterprises (MSMEs), persons with disabilities, and other vulnerable groups. These activities are delivered through both offline and online seminars facilitated by certified financial literacy trainers from external institutions as well as insurance literacy trainers who are part of PRUVolunteers. Key activities conducted throughout 2025 include:

- Financial literacy sessions for women organised in collaboration with Masyarakat Ekonomi Syariah (MES).
- Financial education programmes for homemakers in partnership with Supermom and theAsianparent.
- Financial literacy initiatives for MSMEs conducted in collaboration with Mercy Corps and the Indonesian Insurance Council (DAI).
- Collaboration with Yayasan Guru Belajar and Ruangguru to deliver financial literacy programmes for educators.
- Financial literacy education for persons with disabilities in partnership with KONEKIN.



Prudential Indonesia berkolaborasi dengan Mercy Corps meningkatkan pemahaman lebih dari 6.400 pelaku UMKM di Jawa Barat, Jawa Tengah, dan Jawa Timur, mengenai literasi keuangan dan asuransi.

Prudential Indonesia also collaborated with Mercy Corps to enhance financial and insurance literacy among more than 6,400 MSME entrepreneurs in West Java, Central Java, and East Java.

Sepanjang 2025, seluruh kegiatan finansial literasi ini berhasil menjangkau lebih dari 15.900 penerima manfaat dan lebih dari 16,4 juta *awareness* di media sosial. Adapun pelaksanaan literasi finansial untuk dewasa secara luring, dilaksanakan di beberapa kota, di antaranya Yogyakarta, Bandung, Semarang, Solo, serta kota/kabupaten prioritas OJK yaitu Blitar, Pacitan, Bondowoso, dan Jakarta Utara.

Throughout 2025, these financial literacy initiatives reached more than 15,900 direct beneficiaries and generated over 16.4 million social media awareness. Offline financial literacy programmes for adults were conducted in several cities, including Yogyakarta, Bandung, Semarang, and Solo, as well as in priority cities and regencies designated by the Financial Services Authority (FSA), namely Blitar, Pacitan, Bondowoso, and North Jakarta.

Literasi Keuangan untuk Remaja

Pada 2025, upaya literasi keuangan bagi anak muda diselenggarakan melalui seminar di beberapa universitas yang berlokasi di wilayah Jakarta Utara, Medan, dan Palembang bekerja sama dengan Kompas, Young on Top, dan GenZtrive. Hingga akhir Desember 2025, inisiatif ini berhasil menjangkau lebih dari 1,5 juta *awareness* di media sosial, serta lebih dari 5.400 partisipan seminar.

Financial Literacy for Youth

In 2025, financial literacy efforts for young people were organised through seminars at several universities located in North Jakarta, Medan, and Palembang in collaboration with Kompas, Young on Top, and GenZtrive. By the end of December 2025, this initiative had successfully reached more than 1.5 million awareness on social media and attracted more than 5,400 seminar participants.



Untuk menciptakan konten literasi keuangan yang kreatif dan berdampak positif, Prudential Indonesia menyelenggarakan acara *Influencer Gathering* bersama Cuap Bareng Prudential pada November 2025 di Bali. Kegiatan ini dihadiri oleh 113 kreator lokal dan komunitas kreatif yang mengikuti sesi berbagi wawasan seperti *personal branding*, *storytelling* di media sosial, dan cara membuat konten edukasi finansial bagi masyarakat.

To promote the creation of creative and impactful financial literacy content, Prudential Indonesia organised an *Influencer Gathering – Cuap Bareng Prudential* in November 2025 in Bali. The event was attended by 113 local creators and members of creative communities who participated in knowledge-sharing sessions covering topics such as *personal branding*, *social media storytelling*, and the development of financial education content for the wider community.

Literasi Asuransi

Dalam rangkaian kegiatan Hari Asuransi Nasional 2025, Prudential Indonesia bersama Dewan Asuransi Indonesia (DAI) mengadakan sesi literasi asuransi untuk meningkatkan pemahaman pelaku UMKM Kota Bandung akan pentingnya memiliki asuransi sebagai jaminan keamanan dalam perlindungan usaha.

Selain itu, Prudential Indonesia juga memberikan edukasi melalui konten-konten mengenai literasi keuangan dan asuransi kepada masyarakat luas, dan sepanjang 2025 berhasil menjangkau lebih dari 15 juta total *awareness*.

Insurance Literacy

As part of the National Insurance Day 2025 series of activities, Prudential Indonesia, in collaboration with the Indonesian Insurance Council (DAI), conducted an insurance literacy session aimed at improving MSMEs entrepreneurs' understanding in the city of Bandung about the importance of insurance as a security guarantee for business protection.

In addition, Prudential Indonesia continues to provide educational content related to financial and insurance literacy to the broader public. Throughout 2025, these initiatives generated more than 15 million total awareness across various communication channels.



Pilar Kesehatan dan Ketahanan Iklim

Climate and Health Resilience

Program Desa Maju Prudential

Sepanjang 2025, melalui program Desa Maju Prudential di wilayah Gunung Putri, Bogor, Prudential Indonesia melanjutkan program renovasi dan pembangunan fasilitas publik dan rumah penduduk guna meningkatkan kualitas hidup masyarakat. Program ini antara lain meliputi pembangunan 12 rumah baru dan 11 toilet individu, perluasan bank sampah beserta mesin *plastic pelletizing*, serta renovasi dua sekolah, yakni MIS Al-Muttaqin dan PAUD Insan Kamil. Selain membangun sarana dan prasarana, Prudential Indonesia juga menyelenggarakan sejumlah pelatihan yang ditujukan untuk peningkatan kapasitas masyarakat, yang meliputi pelatihan dasar konstruksi dan rumah sehat kepada 100 orang peserta serta pelatihan Water, Sanitation, and Hygiene (WASH) kepada 275 orang peserta. Tidak hanya di Bogor, program Desa Maju Prudential juga dilaksanakan di Mauk, Tangerang, dengan capaian pembangunan berupa 51 unit rumah bagi warga setempat selama 2025.

Desa Maju Prudential Programme

Throughout 2025, through the Desa Maju Prudential programme in Gunung Putri, Bogor, Prudential Indonesia continued the renovation and construction of public facilities and residential houses to improve the quality of life of local communities. The programme included the construction of 12 new houses and 11 individual toilets, the expansion of the waste bank along with a plastic pelletising machine, and the renovation of two schools, Islamic elementary school MIS Al-Muttaqin and early childhood education PAUD Insan Kamil. In addition to infrastructure development, Prudential Indonesia also organised several training programmes aimed at strengthening community capacity, including basic construction and healthy housing training for 100 participants, as well as Water, Sanitation, and Hygiene (WASH) training for 275 participants. Aside from Bogor, the Desa Maju Prudential programme was also implemented in Mauk, Tangerang, where 51 housing units were built for local residents during 2025.



Program Desa Maju Prudential Gunung Putri ini telah dimulai sejak 2023 hingga Desember 2025 dan telah menghasilkan output berupa renovasi 20 unit rumah, pembangunan 27 unit rumah, 49 individual toilet, 1 bank sampah, pengecatan dua sekolah, renovasi 2 sekolah, yakni MIS Al-Muttaqindan PAUD Insan Kamil, serta memberikan bantuan beberapa peralatan posyandu. Selain membangun sarana dan prasarana, Perusahaan juga menyelenggarakan pelatihan, antara lain mempromosikan pelatihan hidup sehat kepada 787 orang, pelatihan kewirausahaan kepada 83 orang, serta mengadakan bazaar dengan keikutsertaan dari 50 orang yang berasal dari UMKM lokal di area-area tersebut.

The Prudential Gunung Putri Desa Maju Programme has been running from 2023 until December 2025 and has yielded results including the renovation of 20 homes, the construction of 27 homes, 49 individual toilets, 1 waste bank, the painting of two schools, the renovation of two schools namely MIS Al-Muttaqin and PAUD Insan Kamil as well as the provision of various posyandu equipment. In addition to building facilities and infrastructure, the Company also organised training programmes, including healthy living training for 787 people, entrepreneurship training for 83 people, and a bazaar attended by 50 participants from local MSMEs in these areas.

Kegiatan Desa Maju Prudential – Mauk, Tangerang dan Gunung Putri, Bogor
Desa Maju Prudential Activities – Mauk, Tangerang and Gunung Putri, Bogor

Rp2,639,530,000	2.4	18,160
bantuan yang disalurkan sepanjang 2025 total aid distributed throughout 2025	nilai rata-rata SROI – DMP Fase 2 Tahun 2022 SROI value average – DMP Phase 2 Year 2022	jumlah penerima manfaat beneficiaries

Program Desa Maju Prudential meraih beberapa penghargaan, yakni:
The Desa Maju Prudential programme has won several awards, namely:

Editor’s Choice Awards 2025 by Marketeers for Category Social Impact Program of the Year:
Building Resilience for Communities in Indonesia

Donor Darah

Prudential Indonesia menegaskan peran sebagai mitra kesehatan tepercaya bagi pemangku kepentingan dan memperkuat semangat gaya hidup sehat melalui kampanye #SehatPangkalBisa. Salah satunya dengan diselenggarakannya Prudential Blood Drive 2025 di Kantor Pusat Prudential, PRUniversity, dan PruTower, Jakarta, yang bertepatan dengan peringatan Hari Donor Darah Sedunia. Kegiatan ini dilaksanakan bekerja sama dengan Hermina Group Hospital dan Palang Merah Indonesia (PMI). Hal ini diikuti oleh 240 peserta yang terdiri dari karyawan, tenaga pemasar, dan nasabah dengan total terdapat 136 kantong darah. Selain itu, Prudential Indonesia menyediakan pemeriksaan kesehatan gratis bagi lebih dari 500 peserta meliputi mini *medical check-up* (MCU), tes Fukuda-Unterberger, tes *Bioelectrical Impedance Analysis* (BIA), kepadatan tulang, pemeriksaan mata, dan *body mass index* (BMI).

Blood Donations

Prudential Indonesia reaffirmed its role as a trusted health partner for stakeholders while strengthening the promotion of healthy lifestyles through the #SehatPangkalBisa campaign. One of the initiatives was the Prudential Blood Drive 2025, held at Prudential’s Head Office, PRUniversity, and PruTower in Jakarta to commemorate World Blood Donor Day. The event was conducted in collaboration with Hermina Group Hospital and the Indonesian Red Cross (PMI). A total of 240 participants including employees, sales force, and customers took part in the programme, resulting in the collection of 136 blood bags. In addition, Prudential Indonesia provided free health screenings for more than 500 participants, including mini medical check-ups (MCU), Fukuda-Unterberger tests, Bioelectrical Impedance Analysis (BIA) tests, bone density tests, eye examinations, and body mass index (BMI) measurements.



Pap Smear

Prudential Indonesia bersama Rumah Sakit Hermina Mekarsari mengadakan kegiatan edukasi kesehatan sebagai upaya peningkatan akses layanan kesehatan preventif bagi masyarakat setempat, yang sekaligus memberikan layanan deteksi dini kanker serviks melalui pemeriksaan Pap Smear gratis. Program ini ditujukan bagi perempuan pra-sejahtera di Desa Gunung Putri, Bogor yang diikuti oleh 36 peserta yang menjalani Pap Smear, sementara 55 peserta lainnya memperoleh fasilitas Mini *medical check-up* (MCU) secara gratis.

Pap Smear Programme

Prudential Indonesia, in collaboration with Hermina Mekarsari Hospital, organised a health education programme aimed at improving access to preventive healthcare services for the local community. The programme also provided free cervical cancer early detection through Pap smear examinations. This initiative was specifically designed for underprivileged women in Gunung Putri Village, Bogor, with 36 participants receiving Pap smear examinations, while an additional 55 participants were provided with free mini medical check-up (MCU) services.



Value Added Services (VAS)

Untuk meningkatkan pengalaman, membangun hubungan yang lebih kuat, dan memberikan diferensiasi kompetitif bagi nasabah, kami memberikan nilai tambah di luar penawaran utama dari produk serta layanan melalui VAS. Manfaat eksklusif yang diberikan di antaranya layanan pemeriksaan kesehatan termasuk MCU dengan pilihan Prodia dan Bumame, menu makanan sehat dengan pilihan Yellow Fit Kitchen dan HealthyGo, perawatan kesehatan gigi bersama Dentalosophy, dan layanan potongan harga dengan produk *smartphone* dari Samsung.

Sepanjang 2025, Prudential Indonesia melaksanakan program VAS yang dilakukan melalui kerja sama dengan berbagai rumah sakit (RS) di antaranya RS Mandaya Royal Puri dan RS MRCCC Siloam Semanggi. Rumah Sakit rekanan PRUPriority Hospitals kami menawarkan layanan nilai tambah untuk mendukung deteksi dini kanker payudara seperti pemeriksaan mamografi dan USG Mammae serta edukasi “SADARI” dengan menyediakan 1.000 *screening* gratis bagi nasabah sebagai upaya meningkatkan diagnosis dini dan hasil kesehatan yang lebih baik.

Value Added Services (VAS)

To enhance customer experience, build stronger relationships, and provide competitive differentiation, Prudential Indonesia offers VAS that deliver benefits beyond the core products and services. These exclusive benefits include health check-up services such as MCU in collaboration with Prodia and Bumame, healthy meal options provided by Yellow Fit Kitchen and HealthyGo, dental care services with Dentalosophy, as well as special discounts on *smartphone* products from Samsung.

Throughout 2025, Prudential Indonesia implemented several VAS programmes through partnerships with hospitals, including Mandaya Royal Puri Hospital and MRCCC Siloam Semanggi Hospital. Partner hospitals within the PRUPriority Hospitals network also provide additional services to support early detection of breast cancer, including mammography and breast ultrasound (USG mammae) examinations and “SADARI” education, offering 1,000 free screenings to customers as part of efforts to improve early diagnosis and better health outcomes.



Prestige Medical Check Up

Pada 29 September – 21 Desember 2025, Perusahaan juga menyediakan layanan MCU gratis bagi nasabah yang memenuhi kriteria tertentu (*prestige*) yang diberikan setiap satu kali dalam dua tahun, sebagai upaya peningkatan perlindungan yang optimal. Salah satu manfaat program ini yaitu vaksin Pneumonia PCV13, yang dijalankan bersama berbagai fasilitas kesehatan di seluruh cabang Prodia, baik secara *walk in* maupun layanan *homecare* di 38 kota dengan total jumlah 878 nasabah. Pengguna program ini mengalami kenaikan sebesar 22% dibandingkan 2024, yang mencerminkan kesadaran nasabah terhadap pentingnya pemeriksaan kesehatan sebagai langkah preventif semakin kuat dan berkembang.

Prestige Medical Check Up

From September 29 to December 21, 2025, the Company also provided complimentary MCU services for eligible Prestige customers, available once every two years as part of efforts to enhance optimal protection. One of the benefits of this programme included the Pneumonia PCV13 vaccination, delivered in collaboration with Prodia health facilities across 38 cities, available through both walk-in and homecare services, reaching a total of 878 customers. Participation in the programme increased by 22% compared to 2024, reflecting growing customer awareness of the importance of preventive health examinations.



Safe Schools

Hingga 2025, Prudential Indonesia bersama Prudence Foundation dan Yayasan Plan International Indonesia memperkuat implementasi Program Provinsi Model Satuan Pendidikan Aman Bencana (SPAB) di Bali dan DI Yogyakarta. Hal ini sebagai bagian dari upaya meningkatkan kesiapsiagaan sekolah terhadap berbagai risiko bencana. Program ini berhasil menjangkau 83 satuan Pendidikan jenjang SMA/SMK/SLB dan 12.310 pelajar di DI Yogyakarta dan Bali.

Safe Schools

As of 2025, Prudential Indonesia, in collaboration with Prudence Foundation and Yayasan Plan International Indonesia, has strengthened the implementation of the Disaster-Safe Education Unit Model Province (SPAB) Programme in Bali and the Special Region of DI Yogyakarta. This initiative aims to enhance school preparedness in addressing disaster risks. The programme has reached 83 educational institutions at the senior high school, vocational school, and special education levels and benefited 12,310 students across DI Yogyakarta and Bali.



Donasi Bencana

Prudential Indonesia menyampaikan keprihatinan mendalam atas bencana banjir dan longsor yang melanda sejumlah wilayah di Sumatra Utara dan Sumatra Barat. Sebagai bentuk tanggap darurat dan tanggung jawab sosial, Prudential Indonesia berkolaborasi dengan Posko Jenggala untuk menyalurkan bantuan kemanusiaan bagi masyarakat terdampak bencana. Bantuan didistribusikan kepada 3.000 korban banjir bandang terdampak di pusat evakuasi daerah setempat. Perusahaan memberikan layanan medis gratis berupa bantuan pengobatan, serta mendistribusikan bantuan lainnya berupa pakaian bersih, buku-buku pelajaran dan mainan untuk anak, *hygiene kit*, selimut, makanan, tikar, serta alat-alat untuk membersihkan sisa-sisa lumpur dari banjir berupa cangkul, sekop, dan gerobak sorong.

Disaster Relief Donation

Prudential Indonesia expressed its deep concern regarding the floods and landslides affecting several areas in North Sumatra and West Sumatra. As part of its emergency response and social responsibility efforts, the Company collaborated with Posko Jenggala to deliver humanitarian assistance to affected communities. Aid was distributed to 3,000 flash flood victims in local evacuation centres. The assistance included free medical services, as well as the distribution of essential supplies such as clean clothing, school books and toys for children, hygiene kits, blankets, food, mats, and cleaning equipment to remove flood debris, including hoes, shovels, and wheelbarrows.



Pengadaan Akses Air Bersih dan Sumur Resapan

Sebagai respons terhadap bencana kekeringan berkepanjangan yang berdampak pada lebih dari 116.000 warga di Kabupaten Gunungkidul, Daerah Istimewa Yogyakarta, Prudential Indonesia menjalankan program pemberdayaan masyarakat. Bekerja sama dengan Habitat for Humanity Indonesia, Perusahaan menyediakan akses air bersih melalui pemasangan pipa air, menanam 100 pohon beringin, serta membangun rumah pintar iklim yang dilengkapi edukasi pengelolaan air, praktik WASH, dan kebiasaan hidup sehat. Program ini juga mencakup sesi literasi keuangan bagi 45 perempuan setempat untuk memperkuat keterampilan pengelolaan keuangan dan ketahanan ekonomi keluarga.

Implementasi inisiatif ini melibatkan 31 PRUVolunteers yang terdiri dari karyawan, tenaga pemasar, dan nasabah Prudential Indonesia yang terjun langsung mendampingi masyarakat. Secara keseluruhan, program ini ditargetkan menjangkau sekitar 2.500 penerima manfaat langsung dan 24.000 penerima manfaat tidak langsung.

Provision of Clean Water Access and Infiltration Wells

In response to prolonged drought affecting more than 116,000 residents in Gunungkidul Regency, Special Region of Yogyakarta, Prudential Indonesia implemented a community empowerment programme. In collaboration with Habitat for Humanity Indonesia, the Company provided access to clean water through the installation of water pipelines, planted 100 banyan trees, and developed a climate-smart house equipped with education on water management, Water, Sanitation, and Hygiene (WASH) practices, and healthy living habits. The programme also included financial literacy sessions for 45 local women to strengthen financial management skills and household economic resilience.

The implementation of this initiative involved 31 PRUVolunteers, comprising employees, sales force, and customers of Prudential Indonesia, who directly engaged with and supported the community. Overall, the programme aims to reach approximately 2,500 direct beneficiaries and 24,000 indirect beneficiaries.



PRUActive Family - Health

Merupakan gerakan inspiratif yang mengusung semangat #SehatPangkalBisa, untuk mengajak keluarga Indonesia menjalani gaya hidup sehat, aktif, dan seimbang melalui berbagai aktivitas olahraga. Memasuki penyelenggaraan yang ketiga, PRUActive Family 2025 yang mengusung semangat “Aktif Bersama, Sehat Bersama, Melangkah Bersama”, mengajak keluarga, nasabah, serta masyarakat luas untuk berpartisipasi dalam aktivitas fisik seperti Fun Run 5 KM dan Family Walk 2,5 KM, dilengkapi dengan Cardio Dance, berbagai aktivitas kebugaran ramah keluarga, serta edukasi perlindungan dan literasi keuangan di kota Surabaya, Jakarta, dan Medan. Selain itu, PRUActive Family 2025 juga menghadirkan *Virtual Run Challenge* dengan format yang lebih fleksibel agar peserta dapat berpartisipasi dari mana pun dan kapan pun.

PRUActive Family - Health

PRUActive Family is an inspirational movement that promotes the spirit of #SehatPangkalBisa, encouraging Indonesian families to adopt a healthy, active, and balanced lifestyle through various sports and wellness activities. Now in its third year, PRUActive Family 2025, under the theme “Aktif Bersama, Sehat Bersama, Melangkah Bersama”, invited families, customers, and the general public to participate in physical activities such as the 5 km Fun Run and 2.5 km Family Walk, complemented by cardio dance sessions, family-friendly fitness activities, and educational programmes on protection and financial literacy in the cities of Surabaya, Jakarta, and Medan. In addition, PRUActive Family 2025 introduced a Virtual Run Challenge, offering greater flexibility so participants could join from anywhere at any time.



Sejalan dengan pendekatan kesehatan yang holistik, kegiatan ini juga menghadirkan layanan cek kesehatan gratis bekerja sama dengan rumah sakit rekanan PRUPriority Hospitals, bazar produk kesehatan, zona edukatif, serta PRUFamily Corner sebagai ruang konsultasi solusi proteksi keluarga. Melalui kegiatan ini, kami berhasil menjangkau lebih dari 700 peserta di Surabaya, lebih dari 2.600 peserta di Jakarta, dan lebih dari 1.000 peserta di Medan, serta *Virtual Run* 30 KM yang berlangsung secara nasional pada 26 Oktober - 9 November 2025, yang berhasil menjangkau 4.500 peserta.

In line with a holistic approach to health, the event also provided free health check-up services in collaboration with partner hospitals within the PRUPriority Hospitals network, a health products bazaar, educational zones, and the PRUFamily Corner, which served as a consultation space for family protection solutions. Through these activities, the programme reached more than 700 participants in Surabaya, over 2,600 participants in Jakarta, and more than 1,000 participants in Medan. The national 30 km Virtual Run, held from October 26 to November 9, 2025, also attracted 4,500 participants nationwide.



Kinerja Ekonomi

Economic Performance

Sepanjang 2025, Prudential Indonesia berhasil mencatatkan pertumbuhan pendapatan premi dan laba setelah pajak penghasilan (PSAK 117) dibandingkan tahun sebelumnya. Throughout 2025, Prudential Indonesia recorded growth in both premium income and profit after income tax (PSAK 117) compared to the previous year.

1.44%

peningkatan pendapatan premi
dibandingkan 2024

increase in premium income compared
to 2024

41.18%

pertumbuhan laba setelah pajak penghasilan
(PSAK 117) dibandingkan 2024

growth in profit after income tax (PSAK 117)
compared to 2024

Capaian Kinerja Prudential Indonesia [201-1, 201-4]

Prudential Indonesia Performance Achievements

Kinerja Keuangan [F.2]
Financial Performance

(dalam triliun rupiah, kecuali dinyatakan lain)
(in trillion rupiah, unless stated otherwise)

Uraian Description	Rencana Bisnis 2025 2025 Business Plan	Realisasi 2025 2025 Realization	2024	2023
Rasio Pencapaian Solvabilitas (%) Risk Based Capital (RBC)	301	466	417	470
Rasio Likuiditas (%) Liquidity Ratio (%)	104	104	104	103
Rasio Beban terhadap Pendapatan Premi (%) Expense to Premium Income Ratio (%)	115	114	123	123
Total Premi Bruto Total Gross Premium	20.6	21.1	20.8	19.9
Total Aset Investasi Keuangan (PSAK 117) Total Financial Investment Assets (PSAK 117)	53.4	54.5	51.2*	54.0*
Total Klaim dan Manfaat yang Dibayarkan Total Claims and Benefits	15.6	16.0	18.2	17.0
Total Liabilitas (PSAK 117) Total Liabilities (PSAK 117)	48.7	52.4	47.6*	49.9*
Total Ekuitas (PSAK 117) Total Equity (PSAK 117)	12.7	11.9	10.4*	9.8*
Total Aset (PSAK 117) Total Assets (PSAK 117)	61.4	64.3	58.0*	59.7*
Laba setelah Pajak Penghasilan (PSAK 117) Profit after Income Tax (PSAK 117)	2.0	2.4	1.7*	1.9

*) Pernyataan kembali I Restatement [2-4]

Sepanjang 2025, Prudential Indonesia mencatat kinerja keuangan yang solid, tercermin dari total pendapatan premi sebesar Rp21,1 triliun dan total aset (PSAK 117) yang mencapai Rp64,3 triliun. Perusahaan juga mempertahankan tingkat solvabilitas yang kuat dengan rasio Risk Based Capital (RBC) sebesar 466% atau masih di atas dari ketentuan minimal target internal yang ditetapkan oleh regulator. Dalam periode yang sama, Prudential Indonesia merealisasikan pembayaran klaim kepada nasabah dengan total nilai mencapai Rp16,0 triliun sebagai bagian dari upaya memberikan perlindungan finansial yang andal.

Perusahaan turut mendistribusikan pembagian dividen bruto sebesar Rp0,95 triliun, serta memenuhi berbagai kewajiban finansial lainnya, termasuk pembayaran pajak, penerimaan negara bukan pajak (PNBP), dan kompensasi bagi karyawan. Selain itu, Prudential Indonesia mengalokasikan dana sebesar Rp11,3 miliar untuk mendukung pelaksanaan program Community Investment yang memberikan manfaat bagi masyarakat. Hingga akhir tahun pelaporan, Perusahaan tidak menerima dukungan atau bantuan keuangan dari pemerintah.

During 2025, Prudential Indonesia recorded solid financial performance, reflected in total premium income of Rp21.1 trillion and total assets (PSAK 117) amounting to Rp64.3 trillion. The Company also maintained a strong solvency position with a Risk Based Capital (RBC) ratio of 466%, which remains above the minimum requirement and internal target set by the regulator. In the same period, Prudential Indonesia paid claims to customers totalling Rp16.0 trillion as part of its commitment to providing reliable financial protection.

The Company also gross dividend distributions of Rp0.95 trillion and fulfilled various other financial obligations, including tax payments, non-tax state revenue (PNBP), and employee compensation. In addition, Prudential Indonesia allocated Rp11.3 billion to support Community Investment programmes that provide benefits to society. As of the end of the reporting year, the Company did not receive any financial support or assistance from the government.



Investasi yang Bertanggung Jawab ^[F.3] Responsible Investments



Prudential Indonesia menerapkan strategi investasi yang selaras dengan Kebijakan Investasi Bertanggung Jawab Perusahaan sebagai bagian dari upaya dalam mengintegrasikan aspek LST ke dalam seluruh proses pengambilan keputusan investasi. Melalui pendekatan ini, Prudential Indonesia berupaya mengoptimalkan pengembalian investasi secara berkelanjutan sekaligus mendukung transisi menuju ekonomi yang lebih inklusif dan bertanggung jawab.

Implementasi kebijakan tersebut dilakukan melalui beberapa pendekatan utama, antara lain Prudential Indonesia tetap mempertahankan aset investasi hijau yang telah terdapat dalam portofolio non Produk Asuransi yang Dikaitkan dengan Investasi (PAYDI) sebagai bagian dari komitmen terhadap investasi berkelanjutan. Seluruh investasi untuk dana non Produk Asuransi yang Dikaitkan dengan Investasi (PAYDI) wajib mematuhi kebijakan dan persyaratan Grup yang kemudian dikomunikasikan secara jelas kepada mitra-mitra pengelola investasi, termasuk PT Eastspring Investments Indonesia, PT Schroder Investment Management Indonesia, PT Batavia Prosperindo Aset Manajemen, dan PT Mandiri Manajemen Investasi. Dalam implementasinya, Prudential Indonesia menerapkan kebijakan investasi berkelanjutan pada portofolio PAR, Non-PAR, dan *shareholder funds* secara konsolidasi melalui pendekatan eksklusi terhadap sektor-sektor dengan risiko LST yang tinggi.

Prudential Indonesia implements an investment strategy aligned with the Company's Responsible Investment Policy as part of its efforts to integrate ESG considerations into all investment decision-making processes. Through this approach, Prudential Indonesia aims to optimise investment returns sustainably while supporting the transition towards a more inclusive and responsible economy.

The implementation of this policy is carried out through several key approaches. Prudential Indonesia continues to maintain green investment assets within the non Investment Linked Product (ILP) portfolio as part of its commitment to sustainable investment. All investments for non Investment Linked Product (ILP) funds are required to comply with the Group's policies and requirements, which are clearly communicated to investment management partners, including PT Eastspring Investments Indonesia, PT Schroder Investment Management Indonesia, PT Batavia Prosperindo Aset Manajemen, and PT Mandiri Manajemen Investasi. In practice, Prudential Indonesia applies sustainable investment policies across PAR, Non-PAR, and shareholder fund portfolios on a consolidated basis through an exclusion approach for sectors with high ESG risks.

Sejak 2021, Perusahaan mengecualikan investasi pada instrumen ekuitas dari perusahaan yang memperoleh 30% atau lebih pendapatannya dari batubara, perusahaan yang diklasifikasikan sebagai industri tembakau berdasarkan GICS Level 3 atau *sub-industry*, serta perusahaan yang memiliki keterlibatan terverifikasi dalam senjata kontroversial, termasuk *cluster munitions*, ranjau darat antipersonel, senjata biologis, senjata kimia, dan senjata nuklir di luar kerangka Perjanjian Non-Proliferasi Nuklir. Sejalan dengan pengelolaan risiko iklim dalam portofolio investasi, Perusahaan juga menargetkan penurunan 25% *Weighted Average Carbon Intensity* (WACI) pada 2025 dibandingkan *baseline* 2019, serta mendukung pencapaian portofolio investasi dengan emisi karbon *net zero* pada 2050. Perusahaan berperan aktif dalam memperkuat ekosistem investasi berkelanjutan melalui kolaborasi dengan berbagai pemangku kepentingan termasuk investor dan pengelola aset.

Since 2021, the Company has excluded investments in equity instruments of companies that derive 30% or more of their revenue from coal, companies classified under the tobacco industry based on GICS Level 3 or sub-industry classification, as well as companies with verified involvement in controversial weapons, including cluster munitions, anti-personnel landmines, biological weapons, chemical weapons, and nuclear weapons outside the framework of the Nuclear Non-Proliferation Treaty. In line with climate risk management within its investment portfolio, the Company also targets a 25% reduction in Weighted Average Carbon Intensity (WACI) by 2025 compared to the 2019 baseline, while supporting the achievement of a net-zero carbon investment portfolio by 2050. The Company also plays an active role in strengthening the sustainable investment ecosystem through collaboration with various stakeholders, including investors and asset managers.

Rantai Pasokan [2-6, 204-1] Supply Chain

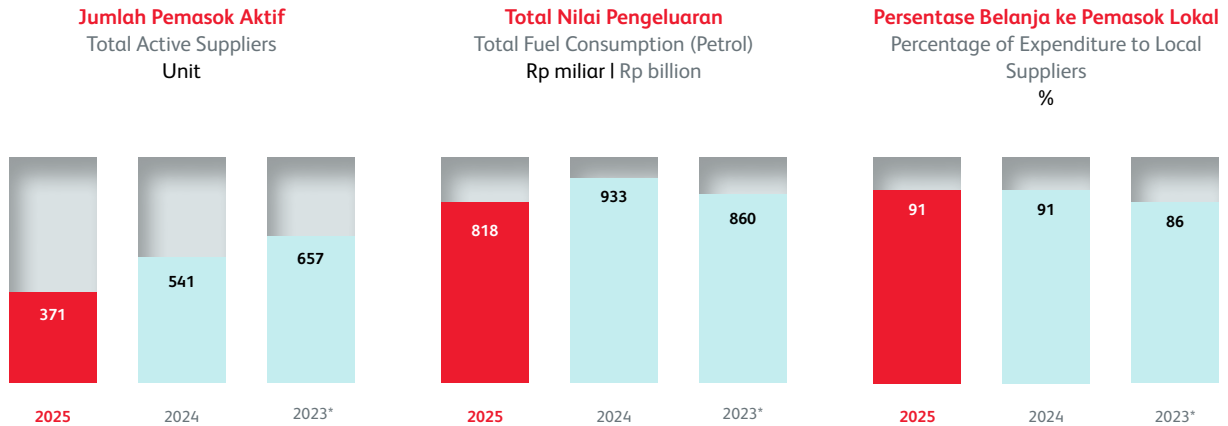
Keberlangsungan operasional Prudential Indonesia didukung oleh para pemasok dan mitra/vendor yang menjadi bagian dari rantai pasokan Perusahaan. Dalam pelaksanaannya, Perusahaan menerapkan kebijakan serta prosedur operasional yang terstandarisasi secara ketat, termasuk memastikan bahwa seluruh pemasok memiliki dokumen hukum yang lengkap dan sah, berbadan hukum, serta beroperasi di Indonesia sesuai ketentuan yang berlaku.

Prudential Indonesia's operational sustainability is supported by suppliers and partners/vendors that form an integral part of the Company's supply chain. In its implementation, the Company applies strict standardised policies and operational procedures, including ensuring that all suppliers possess complete and valid legal documentation, are legally incorporated entities, and operate in Indonesia in accordance with prevailing regulations.

Sepanjang 2025, Perusahaan menjalin kerja sama dengan 371 mitra pemasok, dengan total nilai pengeluaran sebesar Rp0,82 triliun. Pengelolaan kerja sama ini dilaksanakan oleh Department Procurement yang bertanggung jawab memastikan proses pengadaan berlangsung secara transparan, akuntabel, serta bebas dari benturan kepentingan, sekaligus mencegah potensi praktik korupsi maupun penyuapan dalam seluruh tahapan kerja sama.

Throughout 2025, the Company partnered with 371 suppliers, with total procurement expenditure reaching Rp0.82 trillion. The management of these partnerships is overseen by the Procurement Department, which is responsible for ensuring that procurement processes are conducted transparently and accountably, free from conflicts of interest, and designed to prevent potential corruption or bribery practices across all stages of collaboration.

Jumlah Pemasok/Vendor dan Nilai
Number of Suppliers/Vendors and Value



*) Pernyataan Kembali | Restatement [2-4]

***) Perhitungan nilai pengeluaran dilakukan dengan menjumlahkan pembayaran dari tagihan yang telah disetujui

**) Calculation of total expenditure is done by summing up payments from approved bills

Prudential Indonesia didukung oleh jaringan tenaga pemasar yang tersebar di berbagai wilayah Indonesia sebagai ujung tombak distribusi dan edukasi asuransi kepada masyarakat. Seluruh tenaga pemasar telah terdaftar resmi dan memiliki lisensi dari Asosiasi Asuransi Jiwa Indonesia (AAJI). Hingga akhir 2025, jumlah tenaga pemasar berlisensi yang tergabung mencapai 62.619 orang. Dari total tersebut, sebanyak 905 tenaga pemasar berlisensi berhasil meraih keanggotaan Million Dollar Round Table (MDRT), sebuah asosiasi internasional independen yang menghimpun para profesional terbaik di industri asuransi jiwa yang lebih dari 80 negara. Untuk memastikan profesionalisme serta kualitas layanan yang konsisten, Departemen Performance Agency Organization bertanggung jawab melakukan pengawasan, pembinaan, dan evaluasi kinerja tenaga pemasar secara berkala.

Prudential Indonesia is supported by a network of sales force distributed across various regions in Indonesia, serving as the frontline in insurance distribution and public education. All sales forces are officially registered and licensed by the Indonesian Life Insurance Association (AAJI). As of the end of 2025, the total number of licensed sales forces reached 62,619. Of this total, 905 personnel of licensed sales force achieved membership in the Million Dollar Round Table (MDRT), an independent global association that recognises leading professionals in the life insurance and financial services industry across more than 80 countries. To ensure professionalism and consistent service quality, the Performance Agency Organization Department is responsible for overseeing, guiding, and periodically evaluating the performance of sales force.

Informasi lebih lengkap terkait tenaga pemasar Prudential Indonesia dapat diakses di
<https://www.prudential.co.id/id/about-us/daftar-mitra-bisnis/>
Further information regarding Prudential Indonesia’s sales forces can be accessed
through <https://www.prudential.co.id/id/about-us/daftar-mitra-bisnis/>



Prudential Indonesia menyadari bahwa peningkatan kompetensi dan pembaruan pengetahuan merupakan faktor penting dalam membangun tenaga pemasar yang profesional dan berintegritas. Oleh karena itu, Perusahaan menghadirkan berbagai inisiatif pengembangan seperti PRUVerge, PRUMDRT, dan PRUVenture. PRUVerge dan PRUMDRT difokuskan pada pelatihan intensif, pendampingan, serta penguatan kapasitas kepemimpinan bagi tenaga pemasar dan para *leaders*. Sementara itu, PRUVenture dirancang sebagai program akselerasi karier bagi individu yang ingin menekuni profesi tenaga pemasar secara penuh waktu melalui pembekalan kompetensi yang komprehensif.

Selain penguatan kapabilitas, Prudential Indonesia menghadirkan PRUForce 2.0, sebuah platform digital yang memungkinkan proses penjualan dan pelayanan dilakukan secara lebih efisien, akurat, dan *real-time* guna mendukung efektivitas serta kecepatan layanan kepada nasabah. PRUForce 2.0 dilengkapi dengan berbagai fitur dan modul baru yang tidak tersedia pada PRUForce 1.0, serta mendukung peluncuran produk baru yang hanya dapat diakses melalui PRUForce 2.0, sehingga memperluas kapabilitas tenaga pemasar dalam memberikan solusi perlindungan yang relevan.

Prudential Indonesia recognises that continuous competency development and knowledge enhancement are essential to building a professional and high-integrity sales force. Therefore, the Company has introduced several development initiatives, including PRUVerge, PRUMDRT, and PRUVenture. PRUVerge and PRUMDRT focus on intensive training, mentorship, and leadership capability strengthening for sales force and agency leaders. Meanwhile, PRUVenture is designed as a career acceleration programme for individuals who wish to pursue a full-time career as sales force through comprehensive competency development.

In addition to strengthening capabilities, Prudential Indonesia has introduced PRUForce 2.0, a digital platform that enables sales and service processes to be carried out more efficiently, accurately, and in real time, thereby supporting faster and more effective customer service. PRUForce 2.0 features new functionalities and modules that were not available in PRUForce 1.0 and supports the launch of new products that are exclusively accessible through PRUForce 2.0, further enhancing the sales force's ability to deliver relevant protection solutions.

Perusahaan juga melakukan optimalisasi teknologi pada PRUForce 2.0 melalui penerapan fitur *liveness* pada proses verifikasi *Electronic Know Your Customer* (e-KYC) yang terintegrasi dengan platform PrivyID, sehingga mampu meningkatkan keamanan proses verifikasi data nasabah, efisiensi, dan keandalan proses identifikasi. Prudential Indonesia juga menjadi Perusahaan pertama di industri yang mewajibkan penerapan fitur tersebut sebagai wujud dari komitmen Perusahaan dalam menjaga keamanan data nasabah, memberikan rasa aman dan kenyamanan dalam proses layanan, serta memperkuat upaya pencegahan *fraud*. Sejalan dengan hal tersebut, Prudential Indonesia menyediakan berbagai sarana pengembangan profesional bagi tenaga pemasar dan karyawan agar mampu beradaptasi dengan dinamika industri serta memberikan edukasi perlindungan yang berkualitas kepada nasabah.

The Company has also optimized the technology within PRUForce 2.0 through the implementation of a *liveness* feature in the *Electronic Know Your Customer* (e-KYC) verification process, integrated with the PrivyID platform, thereby enhancing the security of customer data verification, efficiency, and the reliability of the identification process. Prudential Indonesia also became the first company in the industry to mandate the implementation of this feature as a reflection of the Company's commitment to safeguarding customer data security, providing customers with confidence and convenience throughout the service process, and strengthening fraud prevention efforts. In parallel, Prudential Indonesia provides various professional development initiatives for both sales force and employees to ensure they can adapt to industry dynamics while delivering high-quality protection education to customers.

Tentang Laporan About the Report

Laporan Keberlanjutan PT Prudential Life Assurance (Prudential Indonesia) 2025 menyajikan informasi terkait kinerja lingkungan, sosial, tata kelola, dan ekonomi yang mencakup aktivitas operasional Kantor Pusat Jakarta. Laporan ini disusun dengan periode data dari 1 Januari hingga 31 Desember 2025, termasuk informasi keuangan konsolidasi berdasar Laporan Keuangan Tahun Buku 2025 yang telah diaudit oleh Kantor Akuntan Publik. Laporan ini diterbitkan setiap tahun sebagai kelanjutan dari Laporan Keberlanjutan tahun sebelumnya yang diterbitkan pada 25 April 2025. Dalam laporan ini terdapat penyajian kembali atas beberapa data, khususnya terkait energi, emisi, tenaga pemasar, dan kinerja keuangan pada 2023 dan 2024, jumlah pemasok lokal pada 2023, serta jumlah karyawan 2024 dikarenakan perbedaan cakupan perhitungan, salah satunya untuk kinerja ekonomi dihitung menggunakan basis PSAK 117, sehingga terdapat penyajian ulang data dari tahun sebelumnya. [2-3][2-4]

The 2025 Sustainability Report of PT Prudential Life Assurance (Prudential Indonesia) presents information on the Company's environmental, social, governance, and economic performance, covering operational activities at the Jakarta Head Office. This report covers the reporting period from January 1 to December 31, 2025, including consolidated financial information based on the 2025 Financial Statements that have been audited by a Public Accounting Firm. This report is published annually as a continuation of the previous Sustainability Report issued in April 25, 2025. In this report, certain data have been restated, particularly in relation to energy, emissions, sales force, and financial performance in 2023 and 2024, the number of local supplier in 2023, and the number of employees in 2024 due to differences in the scope of the calculations, one of which is that economic performance is calculated in accordance with PSAK 117, resulting in a restatement of data from the previous year. [2-3][2-4]

Laporan Keberlanjutan disusun mengacu pada peraturan dan standar berikut ini guna memberikan kerangka kerja sistematis, yaitu:

1. Peraturan Otoritas Jasa Keuangan Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik dan Pedoman Teknis Penyusunan Laporan Keberlanjutan bagi Emiten dan Perusahaan Publik yang dituangkan dalam Surat Edaran Otoritas Jasa Keuangan (SEOJK) No.16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten Atau Perusahaan Publik.
2. Standard Global Reporting Initiative (GRI) 2021, dengan tingkat pemenuhan “with reference to”.

Laporan keberlanjutan 2025 telah memperoleh verifikasi (*assurance*) oleh PT Sejahtera Rambah Asia (SRAI) sebagai pihak independen. Penunjukan assesor dilakukan melalui proses pengadaan yang independen dan objektif sesuai kebijakan Perusahaan dan telah mendapat persetujuan dari Chief Customer and Marketing Officer, dengan mempertimbangkan kualitas, keahlian, dan pengalaman dalam bidang *Sustainability Report Assurance*. Kami menyatakan tidak ada benturan kepentingan dengan pihak independen yang melakukan verifikasi. [G.1][2-2][2-5]

The Sustainability Report has been prepared with reference to the following regulations and standards to provide a systematic reporting framework:

1. Financial Services Authority Regulation (POJK) No. 51/POJK.03/2017 on the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies, as well as the Technical Guidelines for the Preparation of Sustainability Reports for Issuers and Public Companies as outlined in Financial Services Authority Circular Letter (SEOJK) No. 16/SEOJK.04/2021 concerning the Form and Content of Annual Reports of Issuers or Public Companies.
2. Global Reporting Initiative (GRI) Standards 2021, with the level of compliance “with reference to.”

The 2025 Sustainability Report has obtained independent verification (*assurance*) from PT Sejahtera Rambah Asia (SRAI) as an independent party. The appointment of the insurer is carried out through an independent and objective procurement process in accordance with the Company’s policy and was approved by Chief Customer and Marketing Officer, taking into consideration its quality, expertise, and experience in the field of *Sustainability Report Assurance*. We declare that there is no conflict of interest with the independent party conducting the verification. [G.1][2-2][2-5]

Tanggapan Umpan Balik Laporan Tahun Sebelumnya ^[G.3] Response to Feedback on the Previous Year’s Report

Prudential Indonesia mengapresiasi seluruh pemangku kepentingan atas masukan dan tanggapan yang diberikan terhadap Laporan Keberlanjutan 2024. Menindaklanjuti hal tersebut, Prudential Indonesia telah menyempurnakan laporan periode ini dengan penyajian informasi kinerja keberlanjutan yang lebih lengkap, relevan, dan informatif. Tindak lanjut yang dilakukan antara lain melakukan verifikasi atas Laporan Keberlanjutan oleh pihak independen untuk meningkatkan keandalan, kredibilitas, dan akurasi informasi yang disampaikan kepada para pemangku kepentingan.

Prudential Indonesia appreciates all stakeholders for the feedback and input provided regarding the 2024 Sustainability Report. In response, Prudential Indonesia has improved the current report by presenting sustainability performance information that is more comprehensive, relevant, and informative. One of the key follow-up actions taken includes obtaining independent verification of the Sustainability Report to strengthen the reliability, credibility, and accuracy of the information disclosed to stakeholders.

Kontak Laporan ^[2-3] Report Contact

Corporate Communications Prudential Indonesia
Prudential Centre Lt. 17
Jl. Casablanca Kav. 88, Jakarta 12870
Telephone: +6221 2995 8888
Email: communications@prudential.co.id

Topik Material dan Dukungan pada Tujuan Pembangunan Berkelanjutan (TPB) ^[3-1,3-2,2-14]

Material Topics and Support for the Sustainable Development Goals (SDGs)

Prudential Indonesia telah menetapkan topik material melalui diskusi yang dipandu tim ahli selaku pihak independen dan diikuti fungsi-fungsi internal Perusahaan yang memetakan kebutuhan informasi para pemangku kepentingan, baik internal maupun eksternal. Selain itu, penetapan topik material mempertimbangkan dampak signifikan dari kegiatan operasional Perusahaan, yang sekaligus selaras dengan kontribusi terhadap pencapaian Tujuan Pembangunan Berkelanjutan (TPB).

Perusahaan menggunakan uji materialitas ganda (*Double Materiality Approach*) sebagai penentuan topik materialitas dan isu-isu signifikan di tahun ini. Dalam proses tersebut, topik keberlanjutan disusun berdasarkan skala prioritas dari dampak pada pemangku kepentingan dan dampak pada finansial. Analisis dilakukan bersama tim ahli sebagai fasilitator, dengan hasil diskusi yang kemudian diajukan kepada Direksi untuk mendapatkan persetujuan. Pada periode pelaporan, terdapat enam topik material yang telah ditetapkan. Dengan demikian, tidak terdapat perubahan atas topik material yang disampaikan pada Laporan Keberlanjutan 2024. ^[3-1]

Prudential Indonesia has established its material topics through discussions facilitated by an independent expert team and involving various internal functions of the Company to map the information needs of both internal and external stakeholders. In addition, the determination of material topics considers the significant impacts arising from the Company's operational activities, while also aligning with contributions toward the achievement of the Sustainable Development Goals (SDGs).

The Company applies a Double Materiality Approach to determine its material topics and significant issues for the reporting year. Through this process, sustainability topics are prioritised based on their impact on stakeholders as well as their financial impact on the Company. The analysis was conducted in collaboration with expert facilitators, and the outcomes of these discussions were subsequently submitted to the Board of Directors for approval. During the reporting period, six material topics were identified and confirmed. Accordingly, there were no changes to the material topics previously disclosed in the 2024 Sustainability Report. ^[3-1]





Pelayanan Prima | Service Excellence

Jangka Waktu | Timeframe:

Jangka pendek, menengah, dan jangka panjang | Short term, medium term and long term.

Tingkat Materialitas Dampak | Level of Impact Materiality



Positif | Positive

Penyediaan layanan secara prima memberi peluang bagi Prudential Indonesia untuk meningkatkan tingkat retensi dan memperkuat loyalitas nasabah. Berbagai inovasi digital dan Value-added Services (VAS) yang dikombinasikan dengan layanan secara personal dari Customer Service dan tenaga pemasar diharapkan dapat menciptakan pengalaman yang konsisten dan positif kepada nasabah, yang pada akhirnya mendukung pertumbuhan Perusahaan di masa mendatang.

Delivering service excellence provides Prudential Indonesia with the opportunity to enhance customer retention and strengthen customer loyalty. Various digital innovations and value-added services (VAS), combined with personalised support from Customer Service and sales force, are expected to create a consistent and positive customer experience, ultimately supporting the Company's future growth.

Negatif | Negative

Di tengah ketatnya persaingan antar penyedia layanan asuransi, penurunan kualitas layanan berisiko mengurangi tingkat kepercayaan dan loyalitas nasabah, yang pada akhirnya dapat memicu perpindahan nasabah ke asuransi lain dan menurunkan reputasi Prudential Indonesia. Amid intense competition among insurance providers, a decline in service quality may reduce customer trust and loyalty, which could ultimately lead to customer switching to other insurers and adversely affect Prudential Indonesia's reputation.

Respons | Response

Sejalan dengan nilai-nilai Prudential, khususnya Nasabah adalah Kompas Kami (Customer is Our Kompas), Prudential Indonesia memiliki komitmen yang kuat untuk memberikan layanan terbaik melalui berbagai inovasi produk dan digital serta penyediaan VAS untuk memenuhi kebutuhan dan meningkatkan kenyamanan nasabah.

In line with Prudential's values, particularly 'Customer is Our Kompas', Prudential Indonesia is strongly committed to delivering the best possible service through various product and digital innovations, as well as the provision of value-added services (VAS), to meet customer needs and enhance their overall experience.

Tingkat Materialitas Finansial | Level of Financial Materiality



Risiko | Risk

Risiko dari ketidakmampuan Perusahaan dalam menyediakan layanan yang prima adalah menurunnya loyalitas dan jumlah nasabah, penurunan reputasi Perusahaan, serta penurunan pertumbuhan pendapatan Prudential dari hilangnya peluang *cross-selling* dan penjualan polis ke nasabah baru.

The risk arising from the Company's inability to deliver service excellence includes a decline in customer loyalty and customer base, deterioration of the Company's reputation, as well as reduced revenue growth due to missed opportunities for cross-selling and policy sales to new customers.

Peluang | Opportunities

Dengan tingkat retensi nasabah yang tinggi dan loyalitas nasabah yang kuat, Prudential Indonesia memiliki peluang untuk meningkatkan capaian kinerja keuangan di masa mendatang.

With high customer retention and strong customer loyalty, Prudential Indonesia is well positioned to enhance its financial performance in the future.



Keamanan Data dan Privasi Nasabah | Data Security and Customer Privacy

Jangka Waktu | Timeframe:

Jangka pendek, menengah, dan jangka panjang | Short term, medium term and long term.

Tingkat Materialitas Dampak | Level of Impact Materiality



Positif | Positive

Dengan adanya sistem pengamanan data yang kuat seperti *anti-malware*, *data loss prevention*, *data encryption*, *access & identity control*, kemampuan Perusahaan dalam menjaga keamanan data sudah mumpuni sehingga kepercayaan nasabah dan publik terhadap Perusahaan dan layanan proteksi yang diberikan akan meningkat.

With robust data security systems in place such as anti-malware, data loss prevention, data encryption, and access and identity controls the Company's ability to safeguard data is now fully established, thereby enhancing customer and public confidence in the Company and the protection services it provides.

Negatif | Negative

Sejalan dengan sistem keamanan yang komprehensif, beberapa *control* otentikasi dua faktor, *liveness verification*, dapat membuat alur proses verifikasi data pelanggan menjadi kompleks, yang terkadang tidak dipahami oleh pengguna. Untuk mengatasi hal ini, Perusahaan perlu memberikan pelatihan kepada karyawan dan menyediakan informasi yang memadai kepada nasabah agar mudah dimengerti sehingga tingkat keamanan data dapat terus terjaga.

With robust data security systems in place such as anti-malware, data loss prevention, data encryption, and access and identity controls the Company's ability to safeguard data is now fully established, thereby enhancing customer and public confidence in the Company and the protection services it provides.

Tingkat Materialitas Finansial | Level of Financial Materiality



Risiko | Risk

Kegagalan perlindungan data pribadi seperti insiden kebocoran data pribadi maupun data yang bersifat rahasia, gangguan layanan, atau kegagalan sistem terkait dengan pertahanan siber dapat menurunkan tingkat kepercayaan nasabah dan publik kepada Perusahaan serta sanksi regulasi, yang pada akhirnya dapat menurunkan reputasi Perusahaan dan menimbulkan kerugian secara finansial. Selain itu, Perusahaan juga dipastikan akan menderita kerugian finansial dari sanksi administratif berupa denda dan meningkatnya pembelanjaan modal yang harus digunakan untuk memperkuat sistem keamanan data.

Failures in the protection of personal data, such as incidents involving the leakage of personal or confidential data, service disruptions, or system failures related to cyber security, may undermine customer and public confidence in the Company and result in regulatory sanctions, which could ultimately damage the Company's reputation and lead to financial losses. Furthermore, the Company is certain to suffer financial losses from administrative sanctions in the form of fines and increased capital expenditure required to strengthen its data security systems.

Peluang | Opportunities

Dengan meningkatnya kesadaran akan pentingnya keamanan data di masyarakat, selaras dengan upaya Perusahaan dalam selalu meningkatkan dan memperbaharui sistem keamanan akan berkontribusi pada loyalitas dan retensi nasabah, serta peningkatan dari sisi jumlah nasabah baru.

As public awareness of the importance of data security grows, the Company's ongoing efforts to enhance and update its security systems will help foster customer loyalty and retention, as well as drive growth in the number of new customers.

Respons | Response

Prudential Indonesia terus berupaya memperkuat keamanan data termasuk menjaga informasi digital dari akses yang tidak sah, perusakan, maupun pencurian pada aplikasi, sistem operasi, dan database maupun pengaturan akses internet & intranet sesuai kebutuhan, penerapan enkripsi, kontrol dan peninjauan atas akses, kebijakan keamanan, serta melakukan uji keamanan berkala.

Prudential Indonesia continues to strive to strengthen data security, including safeguarding digital information against unauthorised access, damage or theft within applications, operating systems and databases; implementing appropriate internet and intranet access controls; applying encryption; enforcing access controls and conducting regular security audits; and adhering to security policies.





Pengembangan Sumber daya manusia (SDM) & Inklusivitas Human Resource Development & Inclusivity

Jangka Waktu | Timeframe:

Jangka menengah dan jangka panjang | Medium term and long term.

Tingkat Materialitas Dampak | Level of Impact Materiality



Positif | Positive

Pengembangan SDM melalui akses setara terhadap pelatihan, pengembangan kompetensi, dan peluang karier berkontribusi langsung pada peningkatan kualitas sumber daya manusia. Hal ini memperkuat kapabilitas teknis dan kepemimpinan karyawan, mendukung produktivitas kerja, serta memastikan kesiapan organisasi dalam menghadapi perubahan regulasi, pasar, dan transformasi bisnis berkelanjutan.

Human resource development through equal access to training, skills development and career opportunities contributes directly to improving the quality of the workforce. This strengthens employees' technical and leadership capabilities, supports productivity, and ensures the organisation is prepared to cope with regulatory changes, market shifts and ongoing business transformation.

Negatif | Negative

Apabila pengembangan SDM tidak menjangkau seluruh karyawan dan tenaga pemasar secara merata terutama karena jumlah SDM dan tenaga pemasar yang besar dan tersebar secara geografis maka berpotensi menimbulkan kesenjangan kompetensi. Hal ini dapat berdampak pada rendahnya pemahaman terhadap regulasi, kebijakan internal, dan praktik keberlanjutan, termasuk risiko ketidakpatuhan (*non-compliance*).

If staff development does not reach all employees and sales force equally particularly given the large number of staff and sales force spread across a wide geographical area this could potentially lead to a skills gap. This may result in a poor understanding of regulations, internal policies and sustainability practices, including the risk of non-compliance.

Respons | Response

Upaya pengembangan SDM secara inklusif sejalan dengan pilar strategi keberlanjutan Perusahaan, khususnya Pilar 3 - Bisnis yang Berkelanjutan. Dengan berinvestasi pada pengembangan kapabilitas SDM, Perusahaan juga memberdayakan insan Prudential untuk mencapai kinerja jangka panjang. Inclusive human capital development initiatives are in line with the Company's sustainability strategy pillars, particularly Pillar 3 – Sustainable Business. By investing in the development of human capital capabilities, the Company is also empowering Prudential's people to achieve long-term performance.

Tingkat Materialitas Finansial | Level of Financial Materiality



Risiko | Risk

Kekurangan keterampilan dan kompetensi karyawan termasuk rendahnya pemahaman terhadap regulasi dan kebijakan internal dapat meningkatkan potensi ketidakpatuhan terhadap regulasi, yang dapat berujung pada denda, sanksi administratif, serta biaya tambahan untuk remediasi dan penguatan kontrol internal.

A lack of skills and competencies among staff including a poor understanding of regulations and internal policies can increase the risk of regulatory non-compliance, which may result in fines, administrative sanctions, and additional costs for remediation and the strengthening of internal controls.

Peluang | Opportunities

Program pengembangan SDM yang baik akan berdampak pada penurunan *turnover* karyawan, meningkatnya stabilitas organisasi dan *knowledge retention*, serta mendukung biaya rekrutmen dan *onboarding* yang lebih efisien, yang pada akhirnya dapat menunjang pertumbuhan usaha Perusahaan di masa depan.

A lack of skills and competencies among staff including a poor understanding of regulations and internal policies can increase the risk of regulatory non-compliance, which may result in fines, administrative sanctions, and additional costs for remediation and the strengthening of internal controls.





Efisiensi Energi | Energy Efficiency

Jangka Waktu | Timeframe:
Jangka menengah dan jangka panjang | Medium term and long term.

Tingkat Materialitas Dampak | Level of Impact Materiality



Positif | Positive

Efisiensi energi berkontribusi langsung pada pengurangan konsumsi listrik dan emisi gas rumah kaca (GRK) dari kegiatan operasional Perusahaan. Upaya seperti pengelolaan konsumsi energi, penggunaan sensor pencahayaan, dan pembelian *Renewable Energy Certificate* (REC) membantu menekan dampak perubahan iklim dan mendukung upaya mitigasi lingkungan yang lebih luas.

Energy efficiency contributes directly to reducing electricity consumption and greenhouse gas (GHG) emissions from the company's operational activities. Initiatives such as energy consumption management, the use of lighting sensors, and the purchase of Renewable Energy Certificates (RECs) help to minimise the impact of climate change and support broader environmental mitigation efforts.

Negatif | Negative

Penerapan efisiensi energi, seperti pengaturan pencahayaan otomatis, pembatasan penggunaan listrik, atau kebijakan *Green Office*, berpotensi menimbulkan ketidaknyamanan sementara bagi karyawan apabila tidak disertai sosialisasi dan penyesuaian yang memadai, yang pada akhirnya dapat menimbulkan persepsi bahwa kebijakan ini lebih berorientasi pada penghematan daripada upaya perlindungan lingkungan.

The implementation of energy-saving measures, such as automatic lighting controls, restrictions on electricity use, or Green Office policies, may cause temporary inconvenience for employees if not accompanied by adequate communication and adjustments; this could ultimately lead to the perception that these policies are more focused on cost-saving than on environmental protection.

Tingkat Materialitas Finansial | Level of Financial Materiality



Risk | Positive

Implementasi efisiensi energi membutuhkan pengeluaran awal seperti penggantian lampu LED, pemasangan sensor lux dan sistem otomasi, pembelian REC, serta biaya evaluasi dan pemantauan rutin oleh Corporate Facility Services. Biaya ini muncul sebelum manfaat finansial jangka panjang terealisasi, dan dapat memberikan tekanan jangka pendek kepada kinerja keuangan.

Implementing energy efficiency measures involves upfront costs, such as replacing lights with LEDs, installing light sensors and automation systems, purchasing Renewable Energy Certificates (RECs), and covering the costs of regular assessments and monitoring by Corporate Facility Services. These costs arise before the long-term financial benefits are realised and may place short-term pressure on financial performance.

Peluang | Opportunities

Efisiensi energi melalui pengelolaan konsumsi listrik, penggunaan lampu LED, sensor lux, kendaraan listrik/hybrid, serta kampanye perubahan perilaku karyawan berkontribusi pada penurunan konsumsi energi dan emisi. Dalam jangka menengah-panjang, hal ini membuka peluang penurunan biaya utilitas dan operasional yang lebih stabil dan terukur.

Energy efficiency achieved through the management of electricity consumption, the use of LED lighting and light sensors, electric and hybrid vehicles, and campaigns to change employee behaviour contributes to a reduction in energy consumption and emissions. In the medium to long term, this opens up opportunities for more stable and predictable reductions in utility and operational costs.

Respons | Response

Berbagai inisiatif yang dilakukan Perusahaan dalam meminimalkan penggunaan energi merupakan bagian dari komitmen Perusahaan yang sejalan dengan pilar strategi keberlanjutan Perusahaan, khususnya Pilar 3 - Bisnis yang Berkelanjutan.

The various initiatives undertaken by the Company to minimise energy consumption form part of the Company's commitment, which is in line with the pillars of its sustainability strategy, particularly Pillar 3 – Sustainable Business.





Pengurangan Emisi Karbon Carbon | Carbon Emissions Reduction

Jangka Waktu | Timeframe:

Jangka menengah dan jangka panjang | Medium term and long term.

Tingkat Materialitas Dampak | Level of Impact Materiality



Positif | Positive

Upaya pengurangan emisi karbon melalui pengelolaan energi, penggunaan REC, dan transisi operasional rendah karbon memperkuat keberlanjutan jangka panjang bisnis Prudential, yang secara langsung mendukung perlindungan kepentingan nasabah. Selain itu, komitmen iklim yang kuat meningkatkan kepercayaan nasabah terhadap Prudential sebagai penyedia perlindungan yang bertanggung jawab.

Efforts to reduce carbon emissions through energy management, the use of RECs and the transition to low-carbon operations strengthen the long-term sustainability of Prudential's business, which directly supports the protection of customers' interests. Furthermore, a strong commitment to climate action enhances customer confidence in Prudential as a responsible provider of protection.

Negatif | Negative

Implementasi pengurangan emisi karbon melalui kebijakan *Green Office*, penghematan energi, dan perubahan perilaku kerja dapat menimbulkan ketidaknyamanan operasional sementara bagi sebagian karyawan, terutama pada fase awal penerapan kebijakan dan adaptasi kebiasaan baru.

Efforts to reduce carbon emissions through energy management, the use of RECs and the transition to low-carbon operations strengthen the long-term sustainability of Prudential's business, which directly supports the protection of customers' interests. Furthermore, a strong commitment to climate action enhances customer confidence in Prudential as a responsible provider of protection.

Respons | Response

Berbagai inisiatif yang dilakukan Perusahaan dalam mengurangi emisi karbon merupakan bagian dari komitmen Perusahaan yang sejalan dengan pilar strategi keberlanjutan Perusahaan, khususnya Pilar 3 - Bisnis yang Berkelanjutan.

The various initiatives undertaken by the Company to reduce carbon emissions form part of the Company's commitment, which is in line with the pillars of its sustainability strategy, specifically Pillar 3 – Sustainable Business.

Tingkat Materialitas Finansial | Level of Financial Materiality



Risiko | Risk

Implementasi pengurangan emisi karbon melalui *Green Office*, penggunaan energi bersih, kendaraan listrik/hybrid, pembelian Renewable Energy Certificate (REC), serta program *offset* memerlukan belanja modal dan biaya operasional tambahan di awal yang dapat menekan efisiensi biaya jangka pendek.

The implementation of carbon emission reductions through Green Office initiatives, the use of clean energy, electric/hybrid vehicles, the purchase of Renewable Energy Certificates (RECs), and offset programmes requires additional capital expenditure and operational costs at the outset, which may reduce short-term cost efficiency.

Peluang | Opportunities

Pengurangan emisi karbon melalui program *Green Office*, penghematan energi, penggunaan kendaraan listrik/hybrid, serta pengelolaan konsumsi listrik dan BBM membuka peluang penurunan biaya operasional secara bertahap. Pengurangan konsumsi energi dan BBM tercermin dalam kinerja lingkungan Prudential yang dilaporkan secara konsisten.

Reducing carbon emissions through the Green Office programme, energy-saving measures, the use of electric and hybrid vehicles, and the management of electricity and fuel consumption presents opportunities for a gradual reduction in operating costs. Reductions in energy and fuel consumption are reflected in Prudential's consistently reported environmental performance.





Komunitas Lokal | Local Community

Jangka Waktu | Timeframe:
Jangka menengah dan jangka panjang | Medium term and long term.

Tingkat Materialitas Dampak | Level of Impact Materiality



Positif | Positive

Pengembangan komunitas lokal melalui Program Community Investment (CI) memberikan dampak langsung pada peningkatan kapasitas masyarakat, khususnya anak-anak, perempuan, dan kelompok rentan, melalui literasi keuangan, kesehatan, dan ketahanan iklim. Program ini menjangkau ratusan ribu penerima manfaat setiap tahunnya dan dilaksanakan secara terarah serta terukur

The development of local communities through the Community Investment (CI) Programme has a direct impact on building community capacity, particularly among children, women and vulnerable groups, through financial literacy, health and climate resilience initiatives. The programme reaches hundreds of thousands of beneficiaries each year and is implemented in a targeted and measurable manner.

Negatif | Negative

Skala program Community Investment (CI) yang besar dan menjangkau berbagai wilayah berpotensi menimbulkan ketidakseimbangan manfaat antar komunitas, terutama bila ekspektasi masyarakat meningkat lebih cepat dibanding kapasitas program atau keberlanjutan pendampingan

The large scale of the Community Investment (CI) programme and its wide geographical reach have the potential to create an imbalance in benefits between communities, particularly if community expectations rise faster than the programme's capacity or the sustainability of the support provided.

Tingkat Materialitas Finansial | Level of Financial Materiality



Risiko | Risk

Implementasi program CI yang berfokus pada literasi dan inklusi keuangan memerlukan biaya operasional yang dapat menekan efisiensi biaya jangka pendek.

The implementation of a CI programme focused on financial literacy and inclusion entails operational costs that may reduce short-term cost efficiency.

Peluang | Opportunities

Program Community Investment (CI) yang berfokus pada literasi dan inklusi keuangan secara langsung meningkatkan pemahaman masyarakat terhadap pengelolaan keuangan dan risiko. Hal ini menciptakan *pipeline* calon nasabah yang lebih siap secara finansial dan membuka peluang pertumbuhan bisnis jangka menengah-panjang, terutama pada segmen inklusif dan *underserved*.

The Community Investment (CI) programme, which focuses on financial literacy and inclusion, directly enhances the public's understanding of financial management and risk. This creates a pipeline of prospective customers who are better prepared financially and opens up opportunities for medium- to long-term business growth, particularly in the inclusive and underserved segments

Respons | Response

Program Community Investment Prudential merupakan bagian dari komitmen keberlanjutan Perusahaan untuk memperkuat ketahanan keuangan masyarakat.

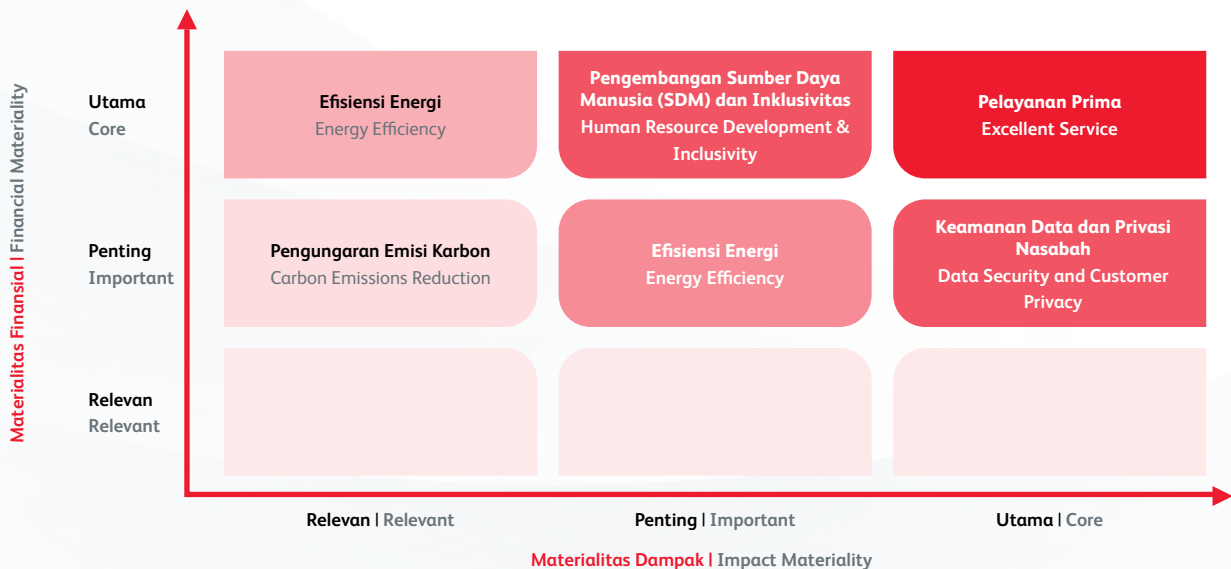
Prudential's Community Investment Programme forms part of the Company's sustainability commitment to strengthening the financial resilience of communities.

Keterangan | Notes:

- Dampak jangka panjang menunjukkan dampak langsung yang dapat memengaruhi keberlanjutan Perseroan secara signifikan dalam rentang waktu lebih dari 5 tahun. Long-term impacts refer to direct impacts that could significantly affect the Company's sustainability over a period of more than 5 years.
- Dampak jangka menengah menunjukkan dampak langsung yang dapat memengaruhi keberlanjutan Perseroan secara signifikan dalam rentang waktu 3 - 5 tahun. Medium-term impacts refer to direct impacts that could significantly affect the Company's sustainability over a period of 3 to 5 years.
- Dampak jangka pendek menunjukkan dampak langsung yang dapat memengaruhi keberlanjutan Perseroan secara signifikan dalam rentang waktu kurang dari 3 tahun. Short-term impacts refer to direct impacts that can significantly affect the Company's sustainability within a timeframe of less than 3 years.

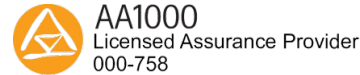
Matriks Materialitas Ganda

Double Materiality Matrix



Verifikasi Tertulis dari Pihak Independen [G.1][2-5]

Written Verification of an Independent Party



Independent Assurance Statement The 2025 Sustainability Report of PT Prudential Life Assurance

Number	: 12/000-758/IV/2026/SRAI
Assurance Type	: Type 1
Assurance Level	: Moderate
Reporting Standards	: GRI Sustainability Reporting Standards
Reporting Regulation	: Otoritas Jasa Keuangan Regulation (POJK) Number 51/POJK.03/2017 and SEOJK No. 16/SEOJK.04/2021

Dear stakeholders,

PT Sejahtera Rambah Asia is issuing an **Independent Assurance Statement** (“the Statement”) of the **2025 Sustainability Report** (“the Report”) of **PT Prudential Life Assurance** (“the Company”). The Company is a life and health insurance company that is part of Prudential plc, providing protection and investment solutions with a focus on the Indonesian market. The Report presents the commitment and efforts of the Company in managing its sustainability performance for the reporting period of **January 1st to December 31st, 2025**. As agreed with Management, PT Sejahtera Rambah Asia’s responsibility is to make an assessment based on the data and content of the Report for the year.

Intended User and Purpose

The purpose of the Statement is to present our opinion including the findings and recommendations based on the results of assurance work to the Company’s stakeholders. The Assurance Team in accordance with specific procedures and a specific scope of work carried out the assessment. Except for the areas covered in the scope of the assurance, we encourage all NOT to solely interpret the Statement as the basis to conclude the Company’s overall sustainability performance.

Responsibilities

Our responsibilities to the Management are to evaluate the Report content, come up with findings and recommendations, and issue the Statement. We are also responsible for coming up with conclusions and recommendations based on the agreed standards, methods, and approaches. Hence, PT Sejahtera Rambah Asia is only evaluated for the latest received editorial and data on the final draft as of April 27th, 2026. PT Sejahtera Rambah Asia is only responsible for delivering assurance work, NOT an audit, by following the Non-Disclosure Agreement, the Assurance Engagement Agreement, Representation Letter, and Subsequent Event Testing. The Management has its sole responsibility for the presentation of data, information, and disclosures in the Report content. Therefore, any parties who depend on the Report and this Statement shall bear and manage their risks.

Independence, Impartiality, and Competency

PT Sejahtera Rambah Asia confirms NO relationships between the assessor team and the clients that can influence their independence and impartiality to conduct the assessment and generate the Statements. The assessor team is mandated to follow a particular assurance protocol and professional ethical code of conduct to ensure their objectivity and integrity. We carried out a pre-engagement assessment before the assurance work was taken to verify the risks of engagement as well as the independence and impartiality of the team. The assessor team members have knowledge of ISO 26000, AA1000 AccountAbility standards and principles, and also have experience in sustainability report assessment based on various reporting regulations, standards, and principles.



Type and Level of Assurance Service

1. **Type 1 assurance** on the Report content.
2. **A moderate level of assurance** to the procedure on the Report content and evidence, where the risks of information and conclusions of the Report being error is reduced, but not to very low, but not zero.

Scope and Limitation of Assurance Service

1. Data and information in the Report for the period of **January 1st to December 31st, 2025**.
2. Material topics presented in the Report: **Service Excellence, Data Security and Customer Privacy, Human Resource Development & Inclusivity, Energy Efficiency, Carbon Emissions Reduction, and Local Community**.
3. Evaluation of publicly disclosed information, system, and process of the Company to ensure adherence of the Report content to the reporting principles.
4. PT Sejahtera Rambah Asia does NOT include financial data, information, and figures in the Report content. We assumed that the Company, independent parties, or other parties associated with the Company have verified and/or audited financial statements, data, and information.
5. The conclusion provided herein does not constitute an opinion on the financial statements or the annual report. Any material changes to the underlying data occurring after the date of the Statement must be duly disclosed to those charged with governance to determine their impact on the reported findings.
6. Adherence to the following reporting principles, standards, and regulations:
 - a) Regulation of Otoritas Jasa Keuangan (OJK) No.51/POJK.03/2017 regarding the Implementation of Sustainable Finance for Financial Service Institutions, Listed, and Public Companies (POJK 51) as well as OJK Circular Letter (SEOJK) 2022 No.16/SEOJK.04/2021.
 - b) GRI Sustainability Reporting Standards issued by Global Reporting Initiative.

Exclusion

1. The expression of opinion, belief, expectation, advertisement, and also forward-looking statements, including future planning of the Company as specified in the Report content.
2. Analysis or assessment against regulations, principles, standards, guidelines, and indicators other than those indicated in the Statement.
3. Topics, data, and information outside the reporting period, or in the public domain not covered in the reporting period.
4. Financial performance data and information as presented in the Company's financial statements and documents, other than those mentioned in the Report.

Methodology and Source Disclosure

1. Form an Assuror Team whose members are capable in sustainability report development and assurance.
2. Perform the pre-engagement phase to ensure the independence and impartiality of the Assuror Team.
3. Hold a kick-off meeting and initial analysis of the Report draft based on the PT Sejahtera Rambah Asia Protocol on Assurance Analysis refers to the standards, principles, and indicators of AA1000AS v3, AA1000APS (2018), and standards/regulations used in the Report.
4. Discuss online the results of the analysis with the Management and data contributors.
5. Verify evidence and trace data and information as covered in the Report.
6. Conducted the On-Site Engagement (OSE) through direct interviews with both internal and external stakeholders.



7. The Company incorporated our recommendations in the draft Report and release the final Report content.
8. Prepare the Statement and send it to AA1000 AccountAbility for review to get approval before submitting it to the Company.
9. Prepare a Management Letter detailing all aspects seen, recorded, and observed during the assurance work to the Management of the Company for further improvement of sustainability processes.

Adherence to AA1000AP (2018) and GRI Universal Standards

Inclusivity – The Company has identified relevant stakeholders in relation to its business operations. In addition, the Company incorporates stakeholder feedback into its decision-making processes and sustainability planning. The Company also periodically evaluates the effectiveness of its stakeholder engagement on an ongoing basis.

Materiality – In determining its material topics, the Company engages both internal and external stakeholders through surveys. A double materiality approach is applied to select material topics, taking into account impact materiality (positive and negative) as well as financial materiality (risks and opportunities).

Responsiveness – The Company has responded to stakeholders' needs, issues, concerns, and expectations received through both internal and external channels provided by the Company. In addition, stakeholder feedback has been integrated into relevant operational activities. The evaluation of the effectiveness of the Company's responses has also been measured through sustainability objectives incorporated into managers' KPIs.

Impact – The impacts arising from the Company's activities are effectively managed and embedded within its long-term sustainability strategy. Through clearly defined performance indicators, the Company ensures that these impacts are systematically measured and consistently monitored, thereby enhancing transparency and accountability in its operations.

On Site Engagement: On-Site Engagement (OSE) constitutes one of our procedures performed to assess the Company's adherence to the AA1000 Principles (Inclusivity, Materiality, Responsiveness, and Impact), based on a sample of material topics and significant stakeholders. Based on the OSE performed, we conclude that the Company has implemented the process in a generally sufficient and appropriate manner, covering the aspects of Inclusivity, Materiality, Responsiveness, and Impact as identified, mapped, and applied in its engagement with stakeholders.

Statement of Use: "with Reference to the GRI Standards" – Our experts evaluated the Report content against the GRI Universal Standards principles, disclosures, and requirements for reporting. We believe the Report has fulfilled the requirements of its statement of use; publish a GRI Content Index, provide a statement of use, and notify GRI.

GRI Standards Principles – As the assurance work was taken, the report content sufficiently indicates its adherence to sustainability reporting principles (accuracy, balance, clarity, comparability, completeness, sustainability context, timeliness, and verifiability). The Management provide adequate support during the assurance work by submitting evidence/documents as requested.

**Recommendation**

1. To perform a separate and structured calculation of environmental costs, while maintaining their allocation within the annual budget, in order to enhance transparency and the effectiveness of expenditure monitoring.
2. To expand accessible and timely healthcare services, particularly through education and service innovation, to address barriers related to access, time, and process.

The assurance provider,
Jakarta, April 27th 2026

Dr. Lim Hendra, LCSAP
Assurance Director of
PT Sejahtera Rambah Asia



Referensi POJK 51/POJK.03/2017 dan Indeks Isi Standar GRI 2021 ^[G.4]

Reference POJK 51/POJK.03/2017 and GRI Standard Content Index 2021

Referensi POJK No.51/POJK/03/2017 dan SEOJK No. 16/SEOJK/04/2021
POJK No.51/POJK/03/2017 and SEOJK No. 16/SEOJK/04/2021 References

No.	Indikator Indicators	Halaman Page(s)
Strategi Keberlanjutan Sustainability Strategy		
A.1	Penjelasan Strategi Keberlanjutan Elaboration on Sustainability Strategy	14
Ikhtisar Kinerja Aspek Keberlanjutan Summary of Sustainability Aspect Performance		
B.1	Aspek Ekonomi Economic Aspects	7
B.2	Aspek Lingkungan Hidup Environmental Aspects	5
B.3	Aspek Sosial Social Aspects	6
Profil Perusahaan Company Profile		
C.1	Visi, Misi, dan Nilai Keberlanjutan Vision, Mission, and Values of Sustainability	11
C.2	Alamat Perusahaan Company's Address	9-10
C.3	Skala Usaha Enterprise Scale	9-10, 12
C.4	Produk, Layanan, dan Kegiatan Usaha yang Dijalankan Products, Services, and Business Activities	10
C.5	Keanggotaan pada Asosiasi Membership in Association	13
C.6	Perubahan Emiten dan Perusahaan Publik yang Bersifat Signifikan Significant Changes in Issuers and Public Companies	9
Penjelasan Direksi The Board of Directors' Explanation		
D.1	Penjelasan Direksi The Board of Directors' Explanation	16
Tata Kelola Keberlanjutan Sustainability Governance		
E.1	Penanggung Jawab Penerapan Keuangan Berkelanjutan Responsible for Implementing Sustainable Finance	25-26
E.2	Pengembangan Kompetensi Terkait Keuangan Berkelanjutan Competency Development Related to Sustainable Finance	73
E.3	Penilaian Risiko atas Penerapan Keuangan Berkelanjutan Risk Assessment of the Implementation of Sustainable Finance	28

No.	Indikator Indicators	Halaman Page(s)
E.4	Hubungan dengan Pemangku Kepentingan Relations with Stakeholders	36
E.5	Permasalahan terhadap Penerapan Keuangan Berkelanjutan Problems with the Implementation of Sustainable Finance	32
Kinerja Keberlanjutan Sustainability Performance		
F.1	Kegiatan Membangun Budaya Keberlanjutan Sustainable Culture Development Activities	12
Kinerja Ekonomi Economic Performance		
F.2	Perbandingan Target dan Kinerja Produksi, Portofolio, Target Pembiayaan, atau Investasi, Pendapatan dan Laba Rugi Comparison of target to performance of production, portfolio, financing targets, or investments, revenue as well as profit and loss	92
F.3	Perbandingan Target dan Kinerja Portofolio, Target Pembiayaan, atau Investasi pada Instrumen Keuangan atau Proyek yang Sejalan dengan Keuangan Berkelanjutan Comparison of target to performance of portfolio, financing target, or investments in financial instruments or projects in line with the implementation of Sustainable Finance	94
Kinerja Lingkungan Hidup Environmental Performance		
Aspek Umum General Aspect		
F.4	Biaya Lingkungan Hidup Environmental Costs That Incur	40-41
Aspek Material Material Aspect		
F.5	Penggunaan Material yang Ramah Lingkungan Use of Environmentally Friendly Materials	42
Aspek Energi Energy Aspect		
F.6	Jumlah dan Intensitas Energi yang Digunakan Amount and Intensity of Energy Used	45-46
F.7	Upaya dan Pencapaian Efisiensi Energi dan Penggunaan Energi Terbarukan Efforts and Achievements of Energy Efficiency and Use of Renewable Energy	42
Aspek Air Water Aspect		
F.8	Penggunaan Air Water Usage	47
Aspek Keanekaragaman Hayati Aspects of Biodiversity		
F.9	Dampak dari Wilayah Operasional yang Dekat atau Berada di Daerah Konservasi atau Memiliki Keanekaragaman Hayati Impacts from Operational Areas that are Near or Located in Conservation Areas or Have Biodiversity	50
F.10	Usaha Konservasi Keanekaragaman Hayati Biodiversity Conservation Efforts	50-51
Aspek Emisi Emission Aspect		
F.11	Jumlah dan Intensitas Emisi yang Dihasilkan Berdasarkan Jenisnya Total and Intensity of Emissions Generated by Type	43-45
F.12	Upaya dan Pencapaian Pengurangan Emisi yang Dilakukan Efforts and Achievements of Emission Reduction Made	42

No.	Indikator Indicators	Halaman Page(s)
Aspek Limbah dan Efluen Waste and Effluent Aspects		
F.13	Jumlah Limbah dan Efluen yang Dihasilkan Berdasarkan Jenis Amount of Waste and Effluent Generated by Type	47-49
F.14	Mekanisme Pengelolaan Limbah dan Efluen Waste and Effluent Management Mechanism	47-49
F.15	Tumpahan yang Terjadi (jika ada) Occurring Spills (if any)	47-49
Aspek Pengaduan Terkait Lingkungan Hidup Complaint Aspects Related to the Environment		
F.16	Jumlah dan Materi Pengaduan Lingkungan Hidup yang Diterima dan Diselesaikan Number and Material of Environmental Complaints Received and Resolved	41
Kinerja Sosial Social Performance		
F.17	Komitmen untuk Memberikan Layanan atas Produk dan/atau Jasa yang Setara kepada Konsumen Commitment to Provide Services on Equal Products and/or Services to Consumers	60
Aspek Ketenagakerjaan Employment Aspect		
F.18	Kesetaraan Kesempatan Bekerja Equal Employment Opportunity	63
F.19	Tenaga Kerja Anak dan Tenaga Kerja Paksa Child Labor and Forced Labor	69
F.20	Upah Minimum Regional Regional Minimum Wage	69
F.21	Lingkungan Bekerja yang Layak dan Aman Decent and Safe Work Environment	74-75
F.22	Pelatihan dan Pengembangan Kemampuan Pegawai Employee Capability Training and Development	69
Aspek Masyarakat Community Aspect		
F.23	Dampak Operasi terhadap Masyarakat Sekitar Impact of Operations on Surrounding Communities	76
F.24	Pengaduan Masyarakat Community Complaints	60
F.25	Kegiatan Tanggung Jawab Sosial Lingkungan (TJSL) Corporate Social Responsibility (CSR)	76
Tanggung Jawab Pengembangan Produk/Jasa Berkelanjutan Responsibility for Sustainable Product/Service Development		
F.26	Inovasi dan Pengembangan Produk/Jasa Keuangan Berkelanjutan Innovation and Development of Sustainable Financial Products/Services	53
F.27	Produk/Jasa yang Sudah Dievaluasi Keamanannya bagi Pelanggan Products/Services That Have Been Evaluated for Safety for Customers	60
F.28	Dampak Produk/Jasa Product/Service Impact	60
F.29	Jumlah Produk yang Ditarik Kembali Number of Product Recalls	60
F.30	Survei Kepuasan Pelanggan terhadap Produk dan/atau Jasa Keuangan Berkelanjutan Customer Satisfaction Survey on Sustainable Financial Products and/or Services	61

No.	Indikator Indicators	Halaman Page(s)
Lain-lain Others		
G.1	Verifikasi Tertulis dari Pihak Independen (jika ada) Written Verification from Independent Party (if any)	99, 107
G.2	Lembar Umpan Balik Feedback Sheet	120
G.3	Tanggapan terhadap Umpan Balik Laporan Keberlanjutan Tahun Sebelumnya Responses to Feedback on the Previous Year's Sustainability Report	99
G.4	Daftar Pengungkapan Sesuai Peraturan Otoritas Jasa Keuangan Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik List of Disclosures According to Financial Services Authority Regulation Number 51/POJK.03/2017 concerning Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies	111

Indeks Isi Standar Global Reporting Initiative (GRI) 2021

Global Reporting Initiative (GRI) Standards 2021

Pernyataan Penggunaan Statement of use	PT Prudential Life Assurance (Prudential Indonesia) Tbk telah melaporkan informasi yang terdapat dalam indeks konten GRI ini untuk periode 1 Januari sampai dengan 31 Desember 2025 dengan mengacu pada Standar GRI. PT Prudential Life Assurance (Prudential Indonesia) Tbk has reported the information cited in this GRI content index for the period January 1 to December 31, 2025 with reference to the GRI Standards.
GRI 1 yang digunakan GRI 1 used	GRI 1: Fondasi 2021 GRI 1: Foundation 2021

Pengungkapan Disclosure		Lokasi Location
Pengungkapan Umum General Disclosures		
GRI 2: Pengungkapan Umum 2021 GRI 2: General Disclosures 2021		
2-1	Detail organisasi Organizational details	10
2-2	Entitas yang termasuk dalam laporan keberlanjutan Entities included in the organization's sustainability reporting	99
2-3	Periode laporan, frekuensi, dan kontak Reporting period, frequency and contact point	98, 99
2-4	Informasi yang dinyatakan kembali Restatements of information	5, 6, 7, 12, 44, 46, 67, 71, 92, 96, 98
2-5	Penjaminan eksternal External assurance	99, 107
2-6	Kegiatan, rantai nilai, dan hubungan bisnis lainnya Activities, value chain and other business relationships	10
2-7	Karyawan Employees	63
2-8	Tenaga kerja yang bukan karyawan Workers who are not employees	63
2-9	Struktur dan komposisi tata kelola Governance structure and composition	15, 25

	Pengungkapan Disclosure	Lokasi Location
2-10	Pencalonan dan pemilihan badan tata kelola tertinggi Nomination and selection of the highest governance body	27
2-11	Ketua tata kelola tertinggi Chair of the highest governance body	27
2-12	Peran pejabat tata kelola tertinggi dalam memantau dampak manajemen Role of the highest governance body in overseeing the management of impacts	26
2-13	Delegasi tanggung jawab dalam mengelola dampak Delegation of responsibility for managing impacts	26
2-14	Peran pejabat tata kelola tertinggi dalam pelaporan keberlanjutan Role of the highest governance body in sustainability reporting	100
2-15	Konflik kepentingan Conflicts of interest	27
2-16	Komunikasi terkait perhatian yang bersifat kritis Communication of critical concerns	35
2-17	Pengetahuan kolektif pejabat tata kelola tertinggi Collective knowledge of the highest governance body	73
2-18	Evaluasi kinerja pejabat tata kelola tertinggi Evaluation of the performance of the highest governance body	27
2-19	Kebijakan remunerasi Remuneration policies	28
2-20	Proses menentukan remunerasi Process to determine remuneration	28
2-21	Rasio kompensasi total tahunan Annual total compensation ratio	28
2-22	Pernyataan pada strategi pembangunan keberlanjutan Statement on sustainable development strategy	14
2-23	Komitmen kebijakan Policy commitments	14, 35
2-24	Menanamkan komitmen Kebijakan Embedding policy commitments	14, 35
2-25	Proses remediasi dampak negatif Processes to remediate negative impacts	33, 35, 41, 59, 60
2-26	Mekanisme pemberian nasihat dan meningkatkan perhatian Mechanisms for seeking advice and raising concerns	35
2-27	Kepatuhan dalam undang-undang dan peraturan Compliance with laws and regulations	25, 28
2-28	Keanggotaan asosiasi Membership associations	13
2-29	Pendekatan pada pelibatan pemangku kepentingan Approach to stakeholder engagement	36
2-30	Perjanjian perundingan kolektif Collective bargaining agreements	69

Pengungkapan Disclosure		Lokasi Location
Topik Material Material Topics		
GRI 3: Topik Material 2021 GRI 3: Material Topic 2021		
3-1	Proses menentukan topik material Process to determine material topics	100
3-2	Daftar topik material List of material topics	100
Keamanan Data dan Privasi Nasabah, Pelayanan Prima Customer Data Security and Privacy, Excellent Service		
GRI 3: Topik Material 2021 GRI 3: Material Topic 2021		
3-3	Manajemen topik materia Management of material topics	53
GRI 418: Privasi Pelanggan 2016 GR1 418: Customer Privacy 2016		
418-1	Pengaduan yang berdasar mengenai pelanggan terhadap privasi pelanggan dan hilangnya data pelanggan Substantiated complaints concerning breaches of customer privacy and losses of customer data	59
Efisiensi Energi, Pengurangan Emisi Gas Rumah Kaca (GRK) Energy Efficiency, GHG Emissions Reduction		
GRI 3: Topik Material 2021 GRI 3: Material Topic 2021		
3-3	Manajemen topik material Management of material topics	41
GRI 302: Energi 2016 GRI 302: Energy 2016		
302-1	Konsumsi energi dalam organisasi Energy consumption within the organization	45
302-3	Intensitas energi Energy intensity	46
302-4	Pengurangan konsumsi energi Reduction of energy consumption	45
GRI 305: Emisi 2016 GRI 305: Emission 2016		
305-1	Emisi GRK (cakupan 1) langsung Direct (scope 1) GHG emissions	43
305-2	Emisi energi GRK (cakupan 2) tidak langsung Energy indirect (scope 2) GHG emissions	43
305-3	Emisi GRK (cakupan 3) tidak langsung lainnya Other indirect (scope 3) GHG emissions	43
305-4	Intensitas emisi GRK GHG emission intensity	45
305-5	Pengurangan emisi GRK Reduction of GHG emissions	42
305-6	Emisi zat perusak ozon (ODS) Emissions of ozone-depleting substances (ODS)	42
305-7	Nitrogen oksida (NO _x), sulfur oksida (SO _x), dan emisi udara signifikan lainnya Nitrogen oxides (NO _x), sulfur oxides (SO _x), and other significant	42

Pengungkapan Disclosure		Lokasi Location
Pendidikan dan Pelatihan, Komunitas Lokal, Keberagaman, dan Kesetaraan Education and Training, Local Communities, Diversity and Equality		
GRI 3: Topik Material 2021 GRI 3: Material Topic 2021		
3-3	Manajemen topik material Management of material topics	62
GRI 404: Kesehatan dan Keselamatan Pelanggan 2016 GRI 404: Training and Education 2016		
404-1	Rata-rata jam pelatihan setahun per karyawan Average hours of training per year per employee	69
404-2	Program untuk meningkatkan keterampilan karyawan dan program bantuan peralihan Programs for upgrading employee skills and transition assistance programs	73
404-3	Persentase karyawan yang menerima tinjauan rutin terhadap kinerja dan pengembangan karier Percentage of employees receiving regular performance and career development reviews	75
GRI 405: Keanekaragaman dan Kesempatan Setara 2016 GRI 405: Diversity and Equal Opportunity 2016		
405-1	Keanekaragaman badan tata kelola dan karyawan Diversity of governance bodies and employees	63
405-2	Rasio gaji pokok dan remunerasi perempuan dibandingkan laki-laki Ratio of basic salary and remuneration of women to men	69
GRI 413: Masyarakat Lokal GRI 413: Local Communities 2016		
413-1	Operasi dengan keterlibatan masyarakat lokal, penilaian dampak, dan program pengembangan Operations with local community engagement, impact assessments, and development programs	76
Topik Tidak Material lainnya Other Immaterial Matters		
GRI 201: Kinerja Ekonomi 2016 GRI 201: Economic Performance 2016		
201-3	Kewajiban pada program imbalan pasti dan program pensiun lainnya Defined benefit plan obligations and other retirement plans	73
201-4	Bantuan finansial yang diterima dari pemerintah Financial assistance received from government	92
GRI 203: Dampak Ekonomi Tidak Langsung 2016 GRI 203: Indirect Economic Impact 2016		
203-2	Dampak ekonomi tidak langsung yang signifikan Significant indirect economic impact	76
GRI 204: Praktik Pengadaan 2016 GRI 204: Procurement Practice 2016		
204-1	Proporsi pengeluaran untuk pemasok lokal Proportion of spending on local suppliers	95
GRI 205: Anti korupsi 2016 GRI 205: Anti-corruption 2016		
205-1	Operasi-operasi yang dinilai memiliki risiko terkait korupsi Operations assessed for risks related to corruption	33
205-2	Komunikasi dan pelatihan tentang kebijakan dan prosedur antikorupsi Communication and training about anti-corruption policies and procedures	33

Pengungkapan Disclosure		Lokasi Location
205-3	Insiden korupsi yang terbukti dan tindakan yang diambil Confirmed incidents of corruption and actions taken	33
GRI 303: Air dan Efluen 2018 GRI 303: Water and Effluents 2018		
303-1	Interaksi dengan air sebagai sumber daya bersama Interactions with water As a shared resource	47
303-5	Konsumsi air Water consumption	47
GRI 304: Kenakeragaman Hayati 2016 GRI 304: Biodiversity 2016		
304-1	Lokasi operasional yang dimiliki, disewa, dikelola, atau berdekatan dengan kawasan lindung dan kawasan dengan nilai keanekaragaman hayati tinggi di luar kawasan lindung Operational sites owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas	50
304-2	Dampak signifikan dari kegiatan, produk, dan jasa pada keanekaragaman hayati Significant impacts of activities, products and services on biodiversity	50
GRI 101: Keanekaragaman Hayati 2024 GRI 101: Biodiversity 2024		
101-2	Manajemen dampak keanekaragaman hayati Management of biodiversity impacts	50
101-4	Identifikasi dampak keanekaragaman hayati Identification of biodiversity impacts	50
101-5	Lokasi yang memiliki dampak keanekaragaman hayati Locations with biodiversity impacts	50
GRI 306: Limbah 2020 GRI 306: Waste 2020		
306-2	Manajemen dampak yang signifikan terkait limbah Management of significant waste-related impacts	47
306-3	Timbulan limbah Waste generated	47
306-4	Limbah yang dialihkan dari pembuangan akhir Waste diverted from disposal	47
GRI 401: Kepegawaian 2016 GRI 401: Employment 2016		
401-1	Perekrutan karyawan baru dan pergantian karyawan New employee hires and employee turnover	67
401-2	Tunjangan yang Diberikan kepada karyawan purnawaktu yang tidak diberikan kepada karyawan pada kurun waktu tertentu atau paruh waktu Benefits provided to full-time employees that are not provided to temporary or part-time employees	73
401-3	Cuti melahirkan Parental leave	73
GRI 403: Kesehatan dan Keselamatan Kerja 2018 GRI 403: Occupational Health and Safety 2018		
403-1	Sistem manajemen kesehatan dan keselamatan kerja Occupational health and safety management system	74
403-3	Layanan kesehatan kerja Occupational health services	74
403-5	Pelatihan pekerja mengenai keselamatan dan kesehatan kerja Worker training on occupational health and safety	74

Pengungkapan Disclosure		Lokasi Location
403-6	Peningkatan kualitas kesehatan pekerja Peningkatan kualitas kesehatan pekerja	74
403-8	Pekerja yang tercakup dalam sistem manajemen keselamatan dan kesehatan kerja Workers covered by an occupational	74
GRI 407: Kebebasan Berserikat dan Perundingan Kolektif 2016 GRI 407: Freedom of Association and Collective Bargaining 2016		
407-1	Operasi dan pemasok di mana hak atas kebebasan berserikat dan perundingan kolektif mungkin berisiko Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	69

Lembar Umpan Balik [G.2]

Feedback Form

Prudential Indonesia sangat menghargai perhatian dan apresiasi Bapak/Ibu/Sdr terhadap Laporan Keberlanjutan Tahun 2025 ini. Untuk meningkatkan pelayanan kami dan pengembangan Laporan Keberlanjutan yang akan datang, maka kami mohon kesediaan Bapak/Ibu/Sdr untuk mengisi kuesioner berikut serta mengirimkannya kembali kepada kami. Kami sangat mengharapkan pemikiran, saran, dan kritik dari Bapak/Ibu/Sdr.

Prudential Indonesia greatly appreciates your attention and appreciation of this 2025 Sustainability Report. In order to improve our services and the development of future Sustainability Reports, we ask for your willingness to fill out the following questionnaire and send it back to us. We would appreciate your thoughts, suggestions, and criticisms.

1. Laporan ini menyediakan gambaran mengenai kinerja Prudential Indonesia yang sejalan dengan usaha pencapaian pembangunan dalam konteks keberlanjutan
This report provides an overview of Prudential Indonesia performance which is in line with efforts to achieve development in the context of sustainability
 - a. Setuju I Agree
 - b. Ragu-ragu I Uncertain
 - c. Tidak setuju I Disagree
2. Laporan ini mudah dimengerti I This report is easy to understand
 - a. Setuju I Agree
 - b. Ragu-ragu I Uncertain
 - c. Tidak setuju I Disagree
3. Informasi yang ada pada laporan ini cukup lengkap I Information in this report is comprehensive
 - a. Setuju I Agree
 - b. Ragu-ragu I Uncertain
 - c. Tidak setuju I Disagree
4. Laporan ini layak atau dapat dipertanggungjawabkan I This report is feasible or accountable
 - a. Setuju I Agree
 - b. Ragu-ragu I Uncertain
 - c. Tidak setuju I Disagree
5. Berikan pemikiran, saran, dan kritik dari Bapak/Ibu/Sdr atas laporan ini
Please provide any thoughts, suggestions and critics regarding this report

Profil Anda I Your Profile:

Nama I Name :

Institusi/Perusahaan I Institution/Company :

Telephone :

Golongan Pemangku Kepentingan I Stakeholder Group :

- Pemegang Saham/Investor I Shareholders/Investors
- Pemerintah/Regulator I Government/Regulator
- Nasabah I Customer
- Karyawan I Employee
- Masyarakat I Communities
- Tenaga Pemasar I Sales Force
- Pemasok I Supplier

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Laporan Keberlanjutan
Sustainability Report



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