

**RINGKASAN RISALAH RAPAT UMUM  
PEMEGANG SAHAM TAHUNAN  
PT ASURANSI MULTI ARTHA GUNA Tbk (“Perseroan”)**

Ringkasan Risalah Rapat Umum Pemegang Saham Tahunan (“RUPS”) PT ASURANSI MULTI ARTHA GUNA Tbk, berkedudukan di Jakarta Pusat (“Perseroan”) yang diselenggarakan pada tanggal 16 Mei 2017, hari Selasa, lokasi di Panin Bank Plaza Lantai 3, Jalan Palmerah Utara No. 52, Jakarta 11480, sebagaimana Risalah Rapatnya tertuang di dalam akta Berita Acara Rapat Umum Pemegang Saham Tahunan PT ASURANSI MULTI ARTHA GUNA Tbk, tertanggal 16 Mei 2017 Nomor 23, yang dibuat oleh Kumala Tjahjani Widodo, Sarjana Hukum, Magister Hukum, Magister Kenotariatan, Notaris di Jakarta, memuat hal-hal sebagai berikut :

- a. - Tanggal RUPS : Selasa, 16 Mei 2017
- Tempat pelaksanaan RUPS : Panin Bank Plaza Lantai 3, Jalan Palmerah Utara No. 52, Jakarta
- Waktu pelaksanaan RUPS : Jam 14.30 - 15.30 WIB
- Mata acara RUPS :
  1. Persetujuan atas Laporan Tahunan Perseroan mengenai kegiatan usaha dan pengesahan Laporan Keuangan Tahunan Perseroan serta pemberian pembebasan dan pelunasan sepenuhnya (acquit et de charge) kepada para anggota Direksi dan Dewan Komisaris Perseroan atas pengelolaan dan pengawasan Perseroan untuk tahun buku 2016.
  2. Persetujuan atas rencana penggunaan laba untuk tahun buku yang berakhir pada tanggal 31 Desember 2016.
  3. Pengangkatan anggota Direksi Perseroan.
  4. Menetapkan honorarium anggota Dewan Komisaris.
  5. Pemberian kuasa dan wewenang kepada Dewan Komisaris Perseroan mengenai penentuan besarnya gaji dan tunjangan para anggota Direksi Perseroan.
  6. Penunjukan akuntan publik yang akan mengaudit buku Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2017.
- b. - Anggota Direksi yang hadir pada saat RUPS :
  - Presiden Direktur : Linda Juliana J.L Delhaye
  - Wakil Presiden Direktur : Karel Fitriyanto
  - Wakil Presiden Direktur : Thomas Paitimusa
  - Direktur Keuangan : Dinesh Ramu
  - Direktur : Dedi Setiawan
  - Direktur : Peggy Wystan
- Anggota Dewan Komisaris yang hadir pada saat RUPS :
  - Presiden Komisaris : Ramaswamy Athappan
  - Komisaris Independen : Lukman Abdullah
- Jumlah saham dengan hak suara yang sah yang hadir pada saat RUPS : 4.378.384.364 saham
- Persentase dari jumlah seluruh saham yang mempunyai hak suara yang sah : 87,541 %
- c. Pemberian kesempatan kepada pemegang saham untuk mengajukan pertanyaan dan/atau memberikan pendapat terkait mata acara rapat.
- d. Jumlah pemegang saham yang mengajukan pertanyaan dan/atau memberikan pendapat terkait mata acara RUPS dengan rincian :
  - untuk mata acara 1 : 1 (satu) pertanyaan
  - untuk mata acara 2 : tidak ada pertanyaan
  - untuk mata acara 3 : tidak ada pertanyaan
  - untuk mata acara 4 : tidak ada pertanyaan
  - untuk mata acara 5 : tidak ada pertanyaan

- untuk mata acara 6 : tidak ada pertanyaan
- e. Mekanisme pengambilan keputusan RUPS :
  - keputusan diambil secara musyawarah untuk mufakat;
  - dalam pengambilan keputusan ditanyakan kepada para pemenang saham yang hadir dalam Rapat dengan hak suara yang sah apakah ada yang memberikan suara tidak setuju atau tidak memberikan suara (abstain).
  - Jika tidak ada suara yang tidak setuju dan tidak ada yang abstain, maka keputusan dianggap disetujui secara musyawarah untuk mufakat. Ini dilakukan secara lisan dengan mengangkat tangan. Yang tidak mengangkat tangan dianggap sebagai memberikan suara setuju.
  - Jika ada yang tidak setuju ataupun memberikan suara abstain maka pengambilan keputusan tidak dapat diputuskan secara musyawarah untuk mufakat, melainkan dilakukan pengambilan keputusan dengan menggunakan pemungutan suara/voting.
  - Dalam pemungutan suara diperhatikan ketentuan ayat 16.7 pasal 16 Anggaran dasar Perseroan yaitu abstain (tidak memberikan suara) dalam pengambilan keputusan secara voting dianggap mengeluarkan suara yang sama dengan suara mayoritas pemegang saham yang mengeluarkan suara.
- f. Hasil pengambilan keputusan yang dilakukan dengan pemungutan suara:
  - Mata acara 1
    - tidak setuju : tidak ada
    - abstain : tidak ada
    - setuju : 4.378.384.364 saham (100%)
  - Mata acara 2
    - tidak setuju : tidak ada
    - abstain : tidak ada
    - setuju : 4.378.364 saham (100%)
  - Mata acara 3
    - tidak setuju : 3.741.500 saham (0,085 %)
    - abstain : tidak ada
    - setuju : 4.374.642.864 saham (99,915 %)
  - Mata acara 4
    - tidak setuju : tidak ada
    - abstain : tidak ada
    - setuju : 4.378.384.364 saham (100%)
  - Mata acara 5
    - tidak setuju : tidak ada
    - abstain : tidak ada
    - setuju : 4.378.384.364 saham (100%)
  - Mata acara 6
    - tidak setuju : tidak ada
    - abstain : tidak ada
    - setuju : 4.378.384.364 saham (100%)
- g. Keputusan RUPS :
  - **Acara Rapat Pertama**
    1. Menyetujui Laporan Tahunan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2016 dan mengesahkan Laporan Keuangan Tahunan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2016.
    2. Memberikan pembebasan tanggung jawab bagi Para Anggota Direksi Perseroan atas tindakan pengurusan Perseroan dan bagi para Anggota Dewan Komisaris Perseroan atas tindakan pengawasan perseroan selama tahun buku yang berakhir pada tanggal 31 Desember 2016.
  - **Acara Rapat Kedua**
    1. Menyetujui penetapan penggunaan laba untuk tahun buku yang berakhir pada tanggal 31 Desember 2016 sebagai berikut :
      - a. Sejumlah Rp. 3.000.000.000,- (Tiga Milyar Rupiah) dari laba bersih (laba setelah pajak) tahun buku 2016 disisihkan sebagai dana cadangan sesuai dengan ketentuan Anggaran Dasar Perseroan;

- b. Sebagai dividen untuk tahun buku yang berakhir pada tanggal 31 Desember 2016 untuk setiap saham yang mempunyai hak atas dividen dan yang tercatat dalam Daftar Pemegang Saham Perseroan pada tanggal 29 Mei 2017 sampai pukul 16.00 WIB (selanjutnya disebut “Pemegang Saham yang Berhak”) dengan memperhatikan ketentuan PT Bursa Efek Indonesia untuk perdagangan di Bursa Efek Indonesia tersebut sebesar Rp. 8,- (Delapan Rupiah) per saham atau sejumlah Rp. 40.012.420.128,- (Empat Puluh Milyar Dua Belas Juta Empat Ratus Dua Puluh Ribu Seratus Dua Puluh Delapan Rupiah) serta pembayaran dividen tunai dimulai pada tanggal 12 Juni 2017.

Sesuai dengan ketentuan PT Bursa Efek Indonesia untuk jadwal Pembagian Dividen Tunai Tahun Buku 2016 PT Asuransi Multi Artha Guna Tbk adalah sebagai berikut :

1. Cum Dividen untuk perdagangan saham di Pasar Reguler dan Pasar Negosiasi tanggal 23 Mei 2017.
2. Ex Dividen untuk perdagangan saham di Pasar Reguler dan Pasar Negosiasi tanggal 24 Mei 2017.
3. Cum Dividen untuk perdagangan di Pasar Tunai tanggal 29 Mei 2017.
4. Ex Dividen untuk perdagangan di Pasar Tunai tanggal 30 Mei 2017.
5. Batas akhir tanggal pencatatan dalam Daftar Pemegang Saham (Recording Date) tanggal 29 Mei 2017 sampai dengan pukul 16.00 WIB.
6. Pelaksanaan pembayaran dividen dimulai pada tanggal 12 Juni 2017.

#### **Tata Cara Pembayaran Dividen**

1. Pembayaran dividen akan dilakukan dalam bentuk uang tunai dalam mata uang Rupiah dengan cek atas nama Pemegang Saham yang Berhak atau bank transfer ke rekening bank Pemegang Saham yang Berhak.
2. Bagi Pemegang Saham Yang Berhak yang masih memiliki warkat (Surat Kolektip Saham) yang tidak memiliki rekening bank, cek dividen dapat diambil di Kantor Perseroan, The City Center Batavia Tower One Lantai 17, Jalan KH Mas Mansyur Kav. 126, Jakarta Pusat yang dapat dicairkan di semua kantor cabang Bank Panin dan bagi Pemegang Saham Yang Berhak yang memiliki rekening bank dapat memberitahukan secara tertulis nomor rekening banknya kepada Perseroan melalui Biro Administrasi Efek (“BAE”) Perseroan yakni PT Raya Saham Registra beralamat di Gedung Plaza Sentral Lantai 2 Jalan Jendral Sudirman Kav. 47 - 48 Jakarta 12930 yang diterima BAE Perseroan selambat-lambatnya pada tanggal 29 Mei 2017 sehingga kepada Pemegang Saham Yang Berhak tersebut devidennya akan ditransferkan ke rekening banknya.
3. Bagi Pemegang Saham Yang Berhak yang telah termaktub dalam Penitipan Kolektip pada PT. Kustodian Sentral Efek Indonesia (KSEI) pembayaran devidennya akan dilakukan melalui KSEI dengan bank transfer ke rekening bank KSEI pada tanggal 12 Juni 2017 dan KSEI akan mentransferkan dana tersebut ke masing-masing Pemegang Saham Yang Berhak melalui Pemegang Rekening KSEI sesuai dengan ketentuan yang berlaku pada KSEI serta Pemegang Saham Yang Berhak akan menerima dividen tersebut melalui Pemegang Rekening KSEInya.
4. Pembayaran deviden kepada Pemegang Saham Yang Berhak akan dikenakan pajak sesuai dengan ketentuan peraturan perundang-undangan yang berlaku di bidang perpajakan yang akan dipotongkan dari jumlah dividen tunai yang menjadi hak Pemegang Saham Yang Berhak.
  - a. Bagi Pemegang Saham Yang Berhak yang merupakan wajib pajak dalam negeri yang berbentuk badan hukum yang belum menyampaikan NPWP agar menyampaikan NPWP kepada KSEI atau BAE paling lambat tanggal 29 Mei 2017 pukul 16.00 WIB. Tanpa pencantuman NPWP, dividen tunai yang dibayarkan kepada wajib pajak badan hukum dalam negeri akan dikenakan PPh sebesar 30 %.
  - b. Bagi Pemegang Saham Yang Berhak yang merupakan wajib pajak luar negeri yang pemotongan pajaknya akan menggunakan tarif

berdasarkan Persetujuan Penghindaran Pajak Berganda (P3B) wajib memenuhi persyaratan Pasal 26 UU No. 36 tahun 2008, serta menyampaikan Surat Keterangan Domisili (SKD) yang telah dilegalisasi oleh pihak yang berwenang kepada KSEI atau BAE paling lambat pada tanggal 29 Mei 2017 pukul 16.00 WIB. Tanpa adanya SKD tersebut dividen tunai yang dibayarkan akan dikenakan PPh pasal 26 sebesar 20% dari jumlah seluruh dividen yang akan diterima Pemegang Saham Yang Berhak.

- c. Pajak Penghasilan Pemegang Saham Yang Berhak yang telah dipotong oleh Perseroan akan disetorkan ke kas Negara sesuai dengan ketentuan perpajakan yang berlaku.
5. Pembagian deviden akan diumumkan dalam 1 (satu) surat kabar harian berbahasa Indonesia yang menurut Direksi mempunyai peredaran yang luas di Indonesia
  - c. Sisa laba bersih tahun buku 2016 setelah dikurangi dengan dana cadangan dan pembagian dividen digunakan untuk keperluan investasi dan modal kerja Perseroan dan dicatat sebagai laba yang ditahan.
2. Memberikan wewenang kepada Direksi Perseroan untuk melaksanakan pembagian dividen tersebut dan untuk itu melakukan semua tindakan yang dianggap perlu yang berkaitan dengan pembagian dividen itu sesuai dengan ketentuan peraturan perundang-undangan yang berlaku.

**- Acara Rapat Ketiga**

1. Mengangkat Mr. Dinesh Ramu sebagai Direktur Keuangan Perseroan terhitung sejak ditutupnya RUPS ini untuk sisa masa jabatan anggota Direksi Perseroan lainnya.
2. Menegaskan susunan anggota Direksi untuk masa jabatan terhitung sejak ditutupnya Rapat ini sampai dengan penutupan Rapat Umum Pemegang Saham Tahunan Perseroan yang akan diselenggarakan dalam tahun 2019 adalah sebagai berikut :

Direksi :

- Presiden Direktur : Linda Juliana J.L Delhaye
- Wakil Presiden Direktur : Karel Fitrijanto
- Wakil Presiden Direktur : Thomas Paitimusa
- Direktur Keuangan : Dinesh Ramu
- Direktur Independen : Ratnawati Atmodjo
- Direktur : Dedi Setiawan
- Direktur : Peggy Wystan

3. Sehubungan pengangkatan anggota Direksi berdasarkan keputusan RUPS ini, memberi kuasa kepada Direksi Perseroan untuk menyatakan isi keputusan yang diambil pada agenda ketiga RUPS ini dalam suatu akta notaris, memberitahukan perubahan anggota Direksi kepada instansi yang berwenang dan melakukan setiap dan semua tindakan lainnya yang diwajibkan dan/atau diperlukan untuk maksud tersebut di atas tanpa ada pengecualian.

Kuasa tersebut diberikan dengan ketentuan sebagai berikut :

- a. kuasa ini diberikan dengan hak untuk memindahkan (substitusi) kuasa ini kepada orang lain;
- b. kuasa ini berlaku sejak ditutupnya Rapat ini;
- c. rapat setuju untuk mengesahkan semua tindakan yang dilakukan penerima kuasa berdasarkan kuasa ini;

**- Acara Rapat Keempat**

Menyetujui menetapkan jumlah honorarium Dewan Komisaris Perseroan untuk tahun buku 2017 sebesar Rp. 600.000.000,- (Enam Ratus Juta Rupiah) dan pembagian untuk masing- masing anggota Komisaris ditetapkan oleh Dewan Komisaris Perseroan.

**- Acara Rapat Kelima**

1. Memberikan kuasa kepada Dewan Komisaris Perseroan yang melaksanakan fungsi nominasi dan remunerasi untuk menentukan besarnya gaji dan tunjangan para anggota Direksi Perseroan.

2. Melakukan setiap dan semua tindakan lainnya yang diperlukan untuk maksud tersebut di atas tanpa ada pengecualian.

Kuasa diberikan dengan ketentuan sebagai berikut :

- a. Kuasa ini berlaku sejak ditutupnya RUPS ini; dan
- b. RUPS setuju untuk mengesahkan semua tindakan yang dilakukan penerima kuasa berdasarkan kuasa ini.

- **Acara Rapat Keenam**

Menunjuk Akuntan Publik dari Kantor Akuntan Publik Satrio Bing Eny & Rekan yang akan mengaudit buku Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2017.

Jakarta, 18 Mei 2017  
Direksi Perseroan

**SUMMARY OF MINUTES OF  
ANNUAL GENERAL MEETING OF SHAREHOLDERS  
PT ASURANSI MULTI ARTHA GUNA Tbk (“Company”)**

Summary of Minutes of Annual General Meeting of Shareholders (“AGMS”) of PT ASURANSI MULTI ARTHA GUNA Tbk, domiciled in Jakarta Pusat (the “Company”) convened on Tuesday, 16 May 2017, at the location of Panin Bank Plaza 3<sup>rd</sup> Floor, Jalan Palmerah Utara No. 52, Jakarta 11480, as the Minutes of the Meeting is contained in the deed of Minutes of Annual General Meeting of Shareholders of PT ASURANSI MULTI ARTHA GUNA Tbk, dated 16 May 2017 Number 23, which is drawn up before Kumala Tjahjani Widodo, Sarjana Hukum, Magister of Laws, Magister of Notary, Notary in Jakarta, containing the matters as following:

- a. Day/Date : Tuesday, 16 May 2017  
Place : Panin Bank Plaza 3<sup>rd</sup> Floor  
Jalan Palmerah Utara No. 52, Jakarta 11480  
Time : 14.30 - 15.30 WIB

**Agenda:**

1. The Approval of Annual Report of the Company regarding Company’s activities and ratification of Consolidated Financial Statement of the Company as well as provision full release and discharge (acquit et de charge) to all members of the Board of Directors and the Board of Commissioners for the management and supervision of the Company for the financial year 2016.
  2. The Approval of the use of net profit of the Company for the financial year ended on 31 December 2016.
  3. Appointment of members of the Board of Directors.
  4. Determination of the amount of honorarium for the members of the Board of Commissioners.
  5. Delegation of authority to the Board of Commissioners of the Company to determine salary and allowances for the member of the Board of Directors.
  6. Appointment of Public Accountant to audit the Consolidated Financial Statement of the Company for the financial year ended on 31 December 2017.
- b. - Board of Directors who attend the AGMS :
- President Director : Linda Juliana J.L Delhay
  - Vice President Director : Karel Fitriyanto
  - Vice President Director : Thomas Paitimusa
  - Finance Director : Dinesh Ramu
  - Director : Dedi Setiawan
  - Director : Peggy Wystan
- Board of Commissioners who attend the AGMS :
- President Commissioner : Ramaswamy Athappan
  - Independent Commissioner : Lukman Abdullah
- Number of shares with valid voting rights present at AGMS : 4,378,384,364 shares
  - Percentage of the total number of shares that have valid voting rights: 87.541 %
- c. Providing opportunity for shareholders to ask questions and/or give an opinion related to the agenda.
- d. Total shareholders asking questions and/or give opinions related to agenda with the details:
- For the agenda 1 : 1 (one) question
  - For the agenda 2 : there is no question
  - For the agenda 3 : there is no question
  - For the agenda 4 : there is no question
  - For the agenda 5 : there is no question

- For the agenda 6 : there is no question
- e. Mechanism of making decision on the GMS:
  - taking decisions shall be on the deliberations basis.
  - in taking the decision, the Chairman of the Meeting shall ask the shareholders attending the Meeting with legal voting rights whether there are shareholders who disagree or abstain.
  - If there is no disagree and abstention voting, then the decision is considered to be approved by mutual deliberations, which is done verbally and with hand raised, those who do not raise hands shall be considered to give a pro voting.
  - If there is a shareholder who is disagree or give an abstention, the decision cannot be decided by mutual deliberation for consensus, but the decisions shall be by polling/voting.
  - In voting shall be considered the provisions of paragraph 16.7 article 16 of the Association in the decision making by voting shall be considered to give the same vote as the majority of shareholders who make voting.
- f. The result of making decision conducted by polling/voting:
  - The agenda 1:
    - Disagree : nothing
    - Abstention : nothing
    - Agree : 4,378,384,364 shares (100%)
  - The agenda 2:
    - Disagree : nothing
    - Abstention : nothing
    - Agree : 4,378,384,364 shares (100%)
  - The agenda 3:
    - Disagree : 3,741,500 shares (0.085%)
    - Abstention : nothing
    - Agree : 4,374,642,864 shares (99.915%)
  - The agenda 4:
    - Disagree : nothing
    - Abstention : nothing
    - Agree : 4,378,384,364 shares (100%)
  - The agenda 5:
    - Disagree : nothing
    - Abstention : nothing
    - Agree : 4,378,384,364 shares (100%)
  - The agenda 6:
    - Disagree : nothing
    - Abstention : nothing
    - Agree : 4,378,384,364 shares (100%)
- g. AGM decision:
  - **Agenda 1**
    1. To approve the Company's Annual Report for the financial year ended on 31 December 2016 and to approve the Company's Financial Statement Report for the financial year ended on 31 December 2016.
    2. Provides full release and discharges to all members of the Board of Directors for the actions of management and Board of Commissioners for the supervision of management for the financial year ended on 31 December 2016.
  - **Agenda 2**
    1. To approve the determination of the use of profit for the financial year ended on 31 December 2016 as follows :
      - a. Amounting of IDR 3,000,000,000 (three billion rupiah) from financial year 2016 net profit (profit decrease tax) as reserved fund accordance with the Company's Articles of Association.
      - b. As dividends for the financial year ended on 31 December 2016 for every share that have the right to dividend and which is registered in the Company's Register of Shareholders on May 29, 2017 at 16.00 WIB (hereinafter referred to as "Eligible Shareholder") and in accordance with the trading of PT Bursa Efek Indonesia

amounting IDR 8 (Eight Rupiah) per share or amount of IDR 40.012.420.128, - (Forty Billion Twelve Million Four Hundred Twenty Thousand One Hundred Twenty Eight Rupiah) as well as payment of cash dividend starting on June 12, 2017.

In accordance with the terms of PT Bursa Efek Indonesia for PT Asuransi Multi Artha Guna Tbk Dividend Distribution Schedule financial year 2016 as follows:

1. Cum Dividend for trading of shares in the Regular Market and Negotiated Market dated May 23, 2017.
2. Ex Dividend for trading of shares in the Regular Market and Negotiated Market dated May 24, 2017.
3. Cum Dividend for trading in Cash Market on May 29, 2017.
4. Ex Dividends for trading in the Cash Market of 30 May 2017.
5. The deadline of the listing date in the Shareholder List (Recording Date) dated 29 May 2017 on 16.00 Western Indonesia Time.
6. Implementation of dividend payment starting on June 12, 2017.

#### **Dividend Payment Procedures**

1. The dividend payment will be made in cash in Rupiah currency with a check on behalf of the Eligible Shareholder or bank transfer to the bank account of the Eligible Shareholder.
2. For the Eligible Shareholder who owns collective stock, the dividend check can be taken at the Company's office, in The City Center Batavia Tower One 17th Floor, Jalan KH Mas Mansyur Kav. 126, Jakarta Pusat which can be redeemed at all Bank Panin branch offices and for Eligible Shareholders who have bank accounts may inform their bank account number to the Company through PT Raya Saham Registra having its address at Gedung Plaza Sentral 2nd Floor Jalan Jendral Sudirman Kav. 47-48 Jakarta 12930 and it received by the PT Raya Saham Registra no later than May 29, 2017 so the dividend will be transfer to the Eligible Shareholder Bank Account.
3. For the Eligible Shareholder that has been set forth in the Collective Deposit PT. Kustodian Sentral Efek Indonesia (KSEI) of its dividend payment will be made through KSEI with bank transfer to KSEI bank account on June 12, 2017 and KSEI will transfer the funds to each of the Eligible Shareholders through KSEI Account Holder pursuant to the provisions applicable to KSEI And the Authorized Shareholder will receive such dividends through its KSEI Account Holder.
4. Dividend payment to the Eligible Shareholder will be taxed in accordance with the prevailing laws and regulations in the field of taxation and it will be deducted from the amount of cash dividend entitled to the Eligible Shareholder.
  - a. For the Eligible Shareholder who is a corporate taxpayer that has not submitted the NPWP in order to submit the NPWP to KSEI or PT Raya Saham Registra no later than May 29, 2017 at 16.00 WIB. Without the NPWP, dividends will be paid to corporate taxpayers will be subject to income tax of 30%.
  - b. For the Eligible Shareholder who is a foreign taxpayer whose tax withheld will use tariffs under the Agreement for the Avoidance of Double Taxation (P3B) shall comply with the requirements of Article 26 of Law no. 36 year 2008, and submit the Certificate of Domicile (SKD) which has been legalized by the authorized party to KSEI or Registrar no later than May 29, 2017 at 16.00 WIB. In the absence of such SKD, the cash dividend paid shall be subject to Article 26 income tax of 20% of the total of all dividends to be received by the Eligible Shareholder.
  - c. The Income Tax of the Eligible Shareholder that has been withheld by the Company shall be deposited to the State Treasury in accordance with prevailing taxation provisions.



5. The dividend will be announced in 1 (one) Indonesian daily newspaper which according to the Board of Directors has wide circulation in Indonesia.
  - c. The remaining net profit of financial year 2016 after deducted by reserve fund and dividend is used for investment and working capital of the Company and recorded as retained earnings.
2. Authorizes the Board of Directors of the Company to exercise the distribution of such dividends and thereby performs all necessary actions relating to the distribution of dividends in accordance with applicable laws and regulations.
- **Agenda 3:**
1. To appoint Mr. Dinesh Ramu as Finance Director of the Company as of the closing of this AGMS for the remaining term of tenure of the other members of the Board of Directors of the Company.
  2. Affirming the composition of the members of the Board of Directors since the closing of this Meeting up to the closing of the Company's Annual General Meeting of Shareholders to be held in 2019 is as follows :  
Board of Directors :
 

- President Director	: Linda Juliana J.L Delhayé
- Vice President Director	: Karel Fitriyanto
- Vice President Director	: Thomas Paitimusa
- Finance Director	: Dinesh Ramu
- Independent Director	: Ratnawati Atmodjo
- Director	: Dedi Setiawan
- Director	: Peggy Wystan
  3. According to the appointment of Director ,authorize the Board of Directors to state the third Meeting's resolution before a Notary, and to notife the changes in the Company's data to the appropriate authority in accordance with the prevailing laws and regulations.  
This authority shall be given with the Provisions:
    - a. This authority shall be given with the Right to substitute this authority to the other person.
    - b. This authorization is valid since the closing of this Meeting; and
    - c. The Meeting has agreed to authorize all actions performed by the authorized party of this Power of the Attorney.
- **Agenda 4:**  
To approve the total honorarium of the Board of Commissioners of the Company for the financial year 2017 amounting to Rp.600.000.000,- (six hundred million rupiah) and the allocations to each member of the Board of Commissioners is determined by the Company's Board of Commisioners.
- **Agenda 5:**
1. To provide the authority to the Board of Commissioners of the Company to determine salaries and allowances for the Members of the Board of Directors.
  2. To conduct any and all other actions necessary for such purposes without any exception.  
The Authorization shall be granted with the following provisions:
    1. This authorization is valid since the closing of this Meeting; and
    2. The meeting has agreed to authorize all actions performed by the authorized party of this power of the attorney.
- **Agenda 6:**  
To appoint Public Accountant from Public Accountant Firm Satrio Bing Eny & Partner to audit the financial statement for financial year ended on 31 December 2017.

Jakarta, 18 May 2017  
Board of Directors



**SUMMARY OF MINUTES OF  
ANNUAL GENERAL MEETING OF SHAREHOLDERS  
PT ASURANSI MULTI ARTHA GUNA Tbk (“Company”)**

Summary of Minutes of Annual General Meeting of Shareholders (“AGMS”) of PT ASURANSI MULTI ARTHA GUNA Tbk, domiciled in Jakarta Pusat (the “Company”) convened on Tuesday, 16 May 2017, at the location of Panin Bank Plaza 3<sup>rd</sup> Floor, Jalan Palmerah Utara No. 52, Jakarta 11480, as the Minutes of the Meeting is contained in the deed of Minutes of Annual General Meeting of Shareholders of PT ASURANSI MULTI ARTHA GUNA Tbk, dated 16 May 2017 Number 23, which is drawn up before Kumala Tjahjani Widodo, Sarjana Hukum, Magister of Laws, Magister of Notary, Notary in Jakarta, containing the matters as following:

- a. Day/Date : Tuesday, 16 May 2016
- Place : Panin Bank Plaza 3<sup>rd</sup> Floor  
Jalan Palmerah Utara No. 52, Jakarta 11480
- Time : 14.30 - 15.30 WIB

**Agenda:**

1. The Approval of Annual Report of the Company regarding Company’s activities and ratification of Consolidated Financial Statement of the Company as well as provision full

release and discharge (acquit et de charge) to all members of the Board of Directors and the Board of Commissioners for the management and supervision of the Company for the financial year 2016.

2. The Approval of the use of net profit of the Company for the financial year ended on 31 December 2016.
  3. Appointment of members of the Board of Directors.
  4. Determination of the amount of honorarium for the members of the Board of Commissioners.
  5. Delegation of authority to the Board of Commissioners of the Company to determine salary and allowances for the member of the Board of Directors.
  6. Appointment of Public Accountant to audit the Consolidated Financial Statement of the Company for the financial year ended on 31 December 2017.
- b. - Board of Directors who attend the AGMS :
- |                         |                            |
|-------------------------|----------------------------|
| President Director      | : Linda Juliana J.L Delhay |
| Vice President Director | : Karel Fitriyanto         |
| Vice President Director | : Thomas Paitimusa         |
| Finance Director        | : Dinesh Ramu              |
| Director                | : Dedi Setiawan            |
| Director                | : Peggy Wystan             |
- Board of Commissioners who attend the AGMS :
- |                          |                      |
|--------------------------|----------------------|
| President Commissioner   | : Ramaswamy Athappan |
| Independent Commissioner | : Lukman Abdullah    |
- Number of shares with valid voting rights present at AGMS : 4,378,384,364 shares  
- Percentage of the total number of shares that have valid voting rights: 87.541 %
- c. Providing opportunity for shareholders to ask questions and/or give an opinion related to the agenda.
- d. Total shareholders asking questions and/or give opinions related to agenda with the details:
- For the agenda 1 : 1 (one) question
  - For the agenda 2 : there is no question
  - For the agenda 3 : there is no question
  - For the agenda 4 : there is no question
  - For the agenda 5 : there is no question
  - For the agenda 6 : there is no question
- e. Mechanism of making decision on the GMS:
- taking decisions shall be on the deliberations basis.
  - in taking the decision, the Chairman of the Meeting shall ask the shareholders attending the Meeting with legal voting rights whether there are shareholders who disagree or abstain.
  - If there is no disagree and abstention voting, then the decision is considered to be approved by mutual deliberations, which is done verbally and with hand raised, those who do not raise hands shall be considered to give a pro voting.
  - If there is a shareholder who is disagree or give an abstention, the decision cannot be decided by mutual deliberation for consensus, but the decisions shall be by polling/voting.
  - In voting shall be considered the provisions of paragraph 16.7 article 16 article of Association in the decision making by voting shall be considered to give the same vote as the majority of shareholders who make voting.
- f. The result of making decision conducted by polling/voting:
- The agenda 1:

Disagree	: nothing
Abstention	: nothing
Agree	: 4,378,384,364 shares (100%)
  - The agenda 2:

Disagree	: nothing
Abstention	: nothing
Agree	: 4,378,384,364 shares (100%)
  - The agenda 3:

Disagree	: 3,741,500 shares (0.085%)
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- Abstention : nothing
- Agree : 4,374,642,864 shares (99.915%)
- The agenda 4:
  - Diagree : nothing
  - Abstention : nothing
  - Agree : 4,378,384,364 shares (100%)
- The agenda 5:
  - Diagree : nothing
  - Abstention : nothing
  - Agree : 4,378,384,364 shares (100%)
- The agenda 6:
  - Diagree : nothing
  - Abstention : nothing
  - Agree : 4,378,384,364 shares (100%)
- g. AGM decision:
  - **Agenda 1**
    1. To approve the Company's Annual Report for the financial year ended on 31 December 2016 and to approve the Company's Financial Statement Report for the financial ended on 31 December 2016.
    2. Provides full release and discharges to all members of the Board of Directors for the actions of management and Board of Commissioners for the supervision of management for the financial year ended on 31 December 2016.
  - **Agenda 2**
    1. To approve the determination of the use of profit for the financial year ended on 31 December 2016 as follows :
      - a. Amounting of IDR 3,000,000,000 (three billion rupiah) from financial year 2016 net profit (profit decrease tax) as reserved fund accordance with the Company's Articles of Association.
      - b. As dividends for the financial year ended on 31 December 2016 for every share that have the right to dividend and which is registered in the Company's Register of Shareholders on May 29, 2017 at 16.00 WIB (hereinafter referred to as "Eligible Shareholder") and in accordance with the trading of PT Bursa Efek Indonesia amounting IDR 8 (Eight Rupiah) per share or amount of IDR 40.012.420.128, - (Forty Billion Twelve Million Four Hundred Twenty Thousand One Hundred Twenty Eight Rupiah) as well as payment of cash dividend starting on June 12, 2017. In accordance with the terms of PT Bursa Efek Indonesia for PT Asuransi Multi Artha Guna Tbk Dividend Distribution Schedule financial year 2016 as follows:
        1. Cum Dividend for trading of shares in the Regular Market and Negotiated Market dated May 23, 2017.
        2. Ex Dividend for trading of shares in the Regular Market and Negotiated Market dated May 24, 2017.
        3. Cum Dividend for trading in Cash Market on May 29, 2017.
        4. Ex Dividends for trading in the Cash Market of 30 May 2017.
        5. The deadline of the listing date in the Shareholder List (Recording Date) dated 29 May 2017 on 16.00 Western Indonesia Time.
        6. Implementation of dividend payment starting on June 12, 2017.

#### **Dividend Payment Procedures**

1. The dividend payment will be made in cash in Rupiah currency with a check on behalf of the Eligible Shareholder or bank transfer to the bank account of the Eligible Shareholder.
2. For the Eligible Shareholder who owns collective stock, the dividend check can be taken at the Company's office, in The City Center Batavia Tower One 17th Floor, Jalan KH Mas Mansyur Kav. 126, Jakarta Pusat which can be redeemed at all Bank Panin branch offices and for Eligible Shareholders who

have bank accounts may inform their bank account number to the Company through PT Raya Saham Registra having its address at Gedung Plaza Sentral 2nd Floor Jalan Jendral Sudirman Kav. 47-48 Jakarta 12930 and it received by the PT Raya Saham Registra no later than May 29, 2017 so the dividend will be transfer to the Eligible Shareholder Bank Account.

3. For the Eligible Shareholder that has been set forth in the Collective Deposit PT. Kustodian Sentral Efek Indonesia (KSEI) of its dividend payment will be made through KSEI with bank transfer to KSEI bank account on June 12, 2017 and KSEI will transfer the funds to each of the Eligible Shareholders through KSEI Account Holder pursuant to the provisions applicable to KSEI And the Authorized Shareholder will receive such dividends through its KSEI Account Holder.
  4. Dividend payment to the Eligible Shareholder will be taxed in accordance with the prevailing laws and regulations in the field of taxation and it will be deducted from the amount of cash dividend entitled to the Eligible Shareholder.
    - a. For the Eligible Shareholder who is a corporate taxpayer that has not submitted the NPWP in order to submit the NPWP to KSEI or PT Raya Saham Registra no later than May 29, 2017 at 16.00 WIB. Without the NPWP, dividends will be paid to corporate taxpayers will be subject to income tax of 30%.
    - b. For the Eligible Shareholder who is a foreign taxpayer whose tax withheld will use tariffs under the Agreement for the Avoidance of Double Taxation (P3B) shall comply with the requirements of Article 26 of Law no. 36 year 2008, and submit the Certificate of Domicile (SKD) which has been legalized by the authorized party to KSEI or Registrar no later than May 29, 2017 at 16.00 WIB. In the absence of such SKD, the cash dividend paid shall be subject to Article 26 income tax of 20% of the total of all dividends to be received by the Eligible Shareholder.
    - c. The Income Tax of the Eligible Shareholder that has been withheld by the Company shall be deposited to the State Treasury in accordance with prevailing taxation provisions.
  5. The dividend will be announced in 1 (one) Indonesian daily newspaper which according to the Board of Directors has wide circulation in Indonesia.
- c. The remaining net profit of financial year 2016 after deducted by reserve fund and dividend is used for investment and working capital of the Company and recorded as retained earnings.
2. Authorizes the Board of Directors of the Company to exercise the distribution of such dividends and thereby performs all necessary actions relating to the distribution of dividends in accordance with applicable laws and regulations.

- **Agenda 3:**

1. To appoint Mr. Dinesh Ramu as Finance Director of the Company as of the closing of this AGMS for the remaining term of tenure of the other members of the Board of Directors of the Company.
2. Affirming the composition of the members of the Board of Directors since the closing of this Meeting up to the closing of the Company's Annual General Meeting of Shareholders to be held in 2019 is as follows :

Board of Directors :

- |                           |                             |
|---------------------------|-----------------------------|
| - President Director      | : Linda Juliana J.L Delhaye |
| - Vice President Director | : Karel Fitriyanto          |
| - Vice President Director | : Thomas Paitimusa          |
| - Finance Director        | : Dinesh Ramu               |
| - Independent Director    | : Ratnawati Atmodjo         |
| - Director                | : Dedi Setiawan             |
| - Director                | : Peggy Wystan              |

3. According to the appointment of Director, authorize the Board of Directors to state the third Meeting's resolution before a Notary, and to notify the changes in the Company's data to the appropriate authority in accordance with the prevailing laws and regulations. This authority shall be given with the Provisions:
  - a. This authority shall be given with the Right to substitute this authority to the other person.
  - b. This authorization is valid since the closing of this Meeting; and
  - c. The Meeting has agreed to authorize all actions performed by the authorized party of this Power of the Attorney.

- **Agenda 4:**

To approve the total honorarium of the Board of Commissioners of the Company for the financial year 2017 amounting to Rp.600.000.000,- (six hundred million rupiah) and the allocations to each member of the Board of Commissioners is determined by the Company's Board of Commissioners.

- **Agenda 5:**

1. To provide the authority to the Board of Commissioners of the Company to determine salaries and allowances for the Members of the Board of Directors.
2. To conduct any and all other actions necessary for such purposes without any exception. The Authorization shall be granted with the following provisions:
  1. This authorization is valid since the closing of this Meeting; and
  2. The meeting has agreed to authorize all actions performed by the authorized party of this power of the attorney.

- **Agenda 6:**

To appoint Public Accountant from Public Accountant Firm Satrio Bing Eny & Partner to audit the financial statement for fiscal year ended on 31 December 2017.

Jakarta, 18 May 2017  
**Board of Directors**