PRUDENTIAL SYARIAH

Tumbuh dalam Amanah, Berkelanjutan dalam Dampak

Growing in Trust, Sustainable in Impact

2025

Laporan Keberlanjutan

Sustainability Report

Tema Laporan
Theme of the Report

Tumbuh dalam Amanah, Berkelanjutan dalam Dampak

Growing in Trust, Sustainable in Impact

Menegaskan bahwa pertumbuhan Prudential Syariah berakar pada amanah, di mana setiap keputusan bisnis dijalankan dengan tanggung jawab, integritas, dan kepatuhan terhadap prinsip syariah serta nilai ESG. Pertumbuhan tidak hanya diukur dari kinerja finansial, tetapi dari dampak berkelanjutan yang dihasilkan bagi Peserta, masyarakat, lingkungan, dan seluruh pemangku kepentingan. Dengan menjadikan amanah sebagai fondasi dan dampak sebagai tujuan, Prudential Syariah berkomitmen menghadirkan keberlanjutan yang nyata, terukur, dan relevan dalam menjawab tantangan masa kini serta membangun masa depan yang lebih seimbang dan berdaya tahan.

Emphasizing that Prudential Syariah's growth is rooted in amanah (trust), where every business decision is guided by responsibility, integrity, and adherence to Sharia principles and ESG values. Growth is not only measured by financial performance, but also by the sustainable impact delivered to participants, communities, the environment, and all stakeholders. By positioning amanah (trust) as the foundation and impact as the goal, Prudential Syariah is committed to delivering sustainability that is tangible, measurable, and relevant in addressing today's challenges, while fostering a more balanced and resilient future.

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Pernyataan
Disclaimer

Laporan Keberlanjutan 2025 PT Prudential Sharia Life Assurance (selanjutnya disebut "Prudential Syariah", "Perusahaan" atau "Kami") disusun terpisah dari Laporan Tahunan dan berfungsi sebagai pelengkap dalam menyajikan kinerja pada aspek lingkungan, sosial, dan tata kelola (LST), termasuk kebijakan, strategi, dan rencana yang terkait dengan kegiatan usaha Perusahaan.

Informasi dalam laporan ini telah melalui proses verifikasi internal, serta mencakup pernyataan berwawasan ke depan (*forward-looking statements*) yang disusun berdasarkan asumsi dan kondisi pada saat pelaporan. Pernyataan tersebut mengandung risiko dan ketidakpastian sehingga realisasi aktual dapat berbeda. Sehubungan dengan potensi perubahan kondisi eksternal, regulasi, maupun kebijakan internal, Perseroan tidak memberikan jaminan atas kelengkapan dan ketepatan informasi yang disajikan. Oleh karena itu, pembaca diharapkan menelaah dan menginterpretasikan informasi secara cermat.

The 2025 Sustainability Report of PT Prudential Sharia Life Assurance (hereinafter referred to as "Prudential Syariah", the "Company", or "We") is prepared separately from the Annual Report and serves as a complement in presenting performance in environmental, social, and governance (ESG) aspects, including policies, strategies, and plans related to the Company's business activities.

The information disclosed in this report has undergone internal verification processes, and includes forward-looking statements prepared based on assumptions and conditions at the time of reporting. Such statements involve risks and uncertainties, and actual results may differ. Given the potential changes in external conditions, regulations, and internal policies, the Company does not guarantee the completeness and accuracy of the information presented. Therefore, readers are advised to carefully review and interpret the information provided.

Ikhtisar Kinerja Keberlanjutan
Sustainability Performance Highlights

Kinerja Ekonomi [B.1]
Economic Performance

Rasio Pencapaian Solvabilitas Dana Perusahaan
Company Fund Solvency Achievement Ratio

%

2025	1.496
2024	2.092
2023	3.806

Rasio Pencapaian Solvabilitas Dana Tabarru
Tabarru Fund Solvency Achievement Ratio

%

2025	209
2024	245
2023	180

Kuantitas Produk atau Jasa Dijual
Quantity of Sold Products or Services

Produk/Jasa
Products/Services

2025	15
2024	10
2023	10

Pendapatan Kontribusi
Contribution Income

Triliun Rupiah
Trillion Rupiah

2025	4,2
2024	3,8
2023	3,8

Total Investasi Keuangan
Total Financial Investment

Triliun Rupiah
Trillion Rupiah

2025	6,4
2024	5,5
2023	5,5**

Biaya Klaim dan Manfaat
Claims and Benefits Expense

Triliun Rupiah
Trillion Rupiah

2025	2,2
2024	2,3
2023	2,2**

Laba Tahun Berjalan
Profit for the Year

Triliun Rupiah
Trillion Rupiah

2025	0,1
2024	0,3
2023	0,5

Produk Ramah Lingkungan
Eco-Friendly Products

Produk
Product

2025	15
2024	10
2023	8

Pelibatan Pihak Lokal*
Engagement of Local Parties

Pemasok Lokal
Local Supplier

2025	495
2024	541
2023	131***

Keterangan: | Notes:
*) Data sama dengan perusahaan induk PT Prudential Life Assurance karena berkantor di gedung yang sama.
The data is aligned with that of the parent company, PT Prudential Life Assurance, as both entities operate from the same office building.
**) Data keuangan disesuaikan dengan Laporan Keuangan yang telah diaudit.
Financial data is adjusted with the audited Financial Statements.
***) Penyajian kembali data
Data restatement

Kinerja Lingkungan [B.2]
Environmental Performance

Tidak terdapat titik air pada tenant Prudential Syariah, seluruh konsumsi air berada di bawah pengelolaan building management sehingga tidak dapat diidentifikasi secara spesifik.

There are no water points within Prudential Syariah's tenant space; all water consumption is managed by the building management and therefore cannot be specifically identified.

Konsumsi Listrik
Electricity Consumption

kWh

2025	208.504
2024	72.004
2023	46.514

Emisi yang Dihasilkan
Emissions Generated

Ton CO_2e

2025	165
2024	54
2023	24**

Limbah Organik*
Organic Waste

Ton
Tonnes

2025	1,25
2024	33,78
2023	37,4

Limbah Anorganik*
Inorganic Waste

Ton
Tonnes

2025	5,4
2024	3,75
2023	4,1

Jumlah Program TJSL Terkait Pelestarian Lingkungan
Number of CSR Programmes for Environmental Preservation

Pohon
Trees

2025	1.263
2024	2.500
2023	11.000

Biaya Program Tanggung Jawab Lingkungan
Environmental Responsibility Programmes Costs [F.4]

Miliar Rupiah
Billion Rupiah

2025	2
2024	2
2023	2

Keterangan: I Notes:
*) Data sama dengan perusahaan induk PT Prudential Life Assurance karena berkantor di gedung yang sama
The data aligns with that of the parent company, PT Prudential Life Assurance, as both entities operate from the same office building
**) Emisi cakupan 2 sampai September 2023 karena data periode Oktober – Desember 2023 belum tersedia di dalam sistem
Scope 2 emissions are reported up to September 2023, as data for the period from October to December 2023 is not yet available in the system.

Kinerja Sosial [B.3]
Social Performance

Proporsi Karyawan Perempuan di Tingkat Manajerial
Proportion of Female Employees at Managerial Level

%

2025	52,3
2024	57,8
2023	65

Survei Kepuasan Peserta
Participant Satisfaction Survey

%

2025	80
2024	73
2023	69

Penerima Manfaat Program Pemberdayaan Masyarakat
Number of Recipients of the Community Empowerment Programme

Orang
People

2025	18.390
2024	17.867
2023	16.294

Jumlah Jenis Pelatihan dan Pengembangan untuk Karyawan
Number of Employee Trainings and Development

Jenis
Types

2025	216
2024	155
2023	106

Jumlah Kegiatan Literasi
Number of Literacy Activities

Agenda

2025	36
2024	61
2023	24

Jumlah Partisipan Pelatihan Antipenyuapan dan Antikorupsi untuk Karyawan
Number of Anti-Bribery and Anti-Corruption Training Participants for Employees

Orang
People

2025	314
2024	178**
2023	107**

Jumlah Partisipan Kegiatan Literasi
Number of Literacy Activity Participants

Orang
People

2025	11.777
2024	12.345
2023	250.000

Jumlah Audiens Terjangkau Kegiatan Literasi melalui Publikasi
Number of Audiences Reached by Literacy Activity through Publications

Orang
People

2025	1.024.426
2024	2.302.536
2023	31.000.000

Biaya untuk Program Pelatihan Karyawan
Employee Training Programme Costs

Juta Rupiah
Million Rupiah

2025	4.903,59
2024	1.082,51
2023	818,03

Keterangan: | Notes:
*) Perusahaan turut mengikutsertakan tenaga pemasar (agen) dalam pelatihan antipenyuapan dan antikorupsi.
The Company also includes sales force (agents) in its anti-bribery and anti-corruption training.
**) Penyajian data kembali.
Restatement.

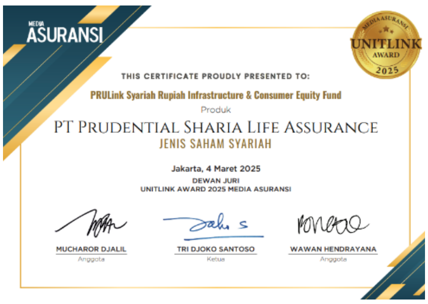
Penghargaan 2025
2025 Awards

Pengakuan Inovasi dan Layanan atas dedikasi dalam memenuhi kebutuhan peserta melalui inovasi, Prudential Syariah meraih sejumlah penghargaan pada tahun 2025, sebagai berikut:

Recognition for Innovation and Services on its dedication to meeting participants' needs through innovation, Prudential Syariah received several awards in 2025, as follows:

- Indonesia Sharia and Halal Top Brand Awards 2025 oleh Warta Ekonomi sebagai Indonesia Best Sharia Life Insurance 2025 with Customer Demands Fulfillment through Product Innovation

- Indonesia Sharia and Halal Top Brand Awards 2025 by Warta Ekonomi, as Indonesia Best Sharia Life Insurance 2025 for Meeting Customer Needs Through Product Innovation



- Peringkat 4, Kelompok Unitlink Saham Syariah
- Atas Produk: PRULink Syariah Rupiah Asia Pacific Equity Fund

- Fourth Place, Sharia Equity Unit-Linked Category
- Product: PRULink Syariah Rupiah Asia Pacific Equity Fund

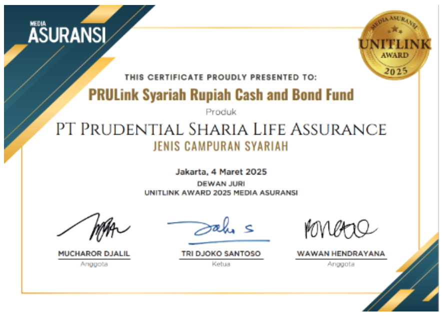
- Peringkat 5, Kelompok Unitlink Saham Syariah
- Atas Produk: PRULink Syariah Rupiah Infrastructure & Consumer Equity Fund

- Fifth Place, Sharia Equity Unit-Linked Category
- Product: PRULink Syariah Rupiah Infrastructure & Consumer Equity Fund

Penghargaan Unitlink Award 2025 Media Asuransi:
Unitlink Award 2025 by Media Asuransi:

- Peringkat 1, Kelompok Unitlink Campuran Syariah
- Atas Produk: PRULink Syariah Rupiah Multi Asset Fund

- First Place, Sharia Mixed Unit-Linked Category
- Product: PRULink Syariah Rupiah Multi Asset Fund



- Peringkat 2, Kelompok Unitlink Campuran Syariah
- Atas Produk: PRULink Syariah Rupiah Cash dan Bond Fund

- Second Place, Sharia Mixed Unit-Linked Category
- Product: PRULink Syariah Rupiah Cash and Bond Fund

- Markplus Islamic Marketing Champion kategori Impact
- Markplus Islamic Marketing Champion, Impact category

- Anugerah Syariah Republika 2025 oleh Republika sebagai Best Performance Islamic Insurance
- Republika's 2025 Sharia Awards, presented by Republika, for Best Performance in Islamic Insurance

- Indonesia Best Insurance Award 2025 oleh Warta Ekonomi sebagai Indonesia Best Sharia Life Insurance 2025 for strengthening Strategic Collaborations to Improve Healthcare Services Accessibility.
- Indonesia Best Insurance Award 2025 by Warta Ekonomi as Indonesia's Best Sharia Life Insurance 2025 for strengthening strategic collaborations to improve access to healthcare services.

- Insurance Market Leaders Award 2025 oleh Media Asuransi sebagai Sharia Life Insurance Market Leaders 2025
- 2025 Insurance Market Leaders Award by Media Asuransi as 2025 Sharia Life Insurance Market Leaders

- "Sharia Insurance Innovator of The Year" dari Prominent Awards 2025, pengakuan atas langkah perusahaan dalam memperluas akses perlindungan berbasis syariah.
- "Sharia Insurance Innovator of the Year" from the Prominent Awards 2025, in recognition of the company's efforts to expand access to Sharia-based protection.

- "Community Championship Program" dari Prominent Awards 2025, pengakuan atas kontribusi sosial-ekonomi yang berdampak untuk tanah air.
- "Community Championship Program" from the Prominent Awards 2025, recognizing impactful socio-economic contributions to the nation.

- Peringkat 1 "Top Digital Financial Awards" kategori Asuransi Jiwa di bawah Rp1,5 triliun, pengakuan atas transformasi digital Perusahaan dalam menghadirkan inovasi layanan bagi peserta.
- Ranked First in the "Top Digital Financial Awards" in the Life Insurance category for companies with assets under Rp1.5 trillion, in recognition of the Company's digital transformation in delivering innovative services to participants.

- "Best Life Sharia Insurance" dari Insurance Award 2025, berdasarkan penilaian terhadap kinerja bisnis, inovasi produk, pengembangan talenta, dan daya saing pasar yang tercermin dalam laporan keuangan Perusahaan.
- "Best Life Sharia Insurance" from the 2025 Insurance Awards, based on an evaluation of business performance, product innovation, talent development, and market competitiveness as reflected in the Company's financial statements.

- "Excellence in Hybrid Working" pada the 2025 HR Excellence Awards
- "Excellence in Hybrid Working" at the 2025 HR Excellence Awards

Penjelasan Direksi [D.1][2-22]
Board of Directors Message

Iskandar Ezzahuddin Ahmad Zulkiflee
Presiden Direktur | President Director

Assalamualaikum Warahmatullahi Wabarakatuh
Bismillahirrahmanirrahim

Pemangku Kepentingan yang Terhormat,

Puji syukur kami panjatkan ke hadirat Allah SWT atas limpahan rahmat dan karunia-Nya sehingga PT Prudential Sharia Life Assurance (Prudential Syariah) dapat menyampaikan Laporan Keberlanjutan 2025. Laporan ini merupakan wujud pertanggungjawaban kami dalam menjalankan amanah perlindungan keuangan berbasis prinsip syariah yang diintegrasikan dengan aspek lingkungan, sosial, dan tata kelola (LST).

Kebijakan untuk Merespons Tantangan dalam Pemenuhan Strategi Keberlanjutan
Nilai keberlanjutan kami berlandaskan integrasi prinsip syariah yang menjunjung praktik bisnis bertanggung jawab. Nilai Customer is Our Compass menjadi pedoman dalam setiap pengambilan keputusan sehingga setiap langkah usaha diarahkan untuk memberikan manfaat jangka panjang bagi peserta dan seluruh pemangku kepentingan.

Komitmen Prudential Syariah dalam memastikan praktik usaha yang bertanggung jawab tercermin melalui penetapan tiga pilar strategi. Pilar tersebut mencakup akses perlindungan jiwa dan kesehatan berbasis syariah yang terjangkau, investasi syariah yang bertanggung jawab, serta pengembangan bisnis syariah yang berkelanjutan. Dengan pilar tersebut, kami berupaya mendukung keluarga Indonesia dalam meraih kehidupan yang lebih sejahtera.

Dear Stakeholders,

All praise is due to Allah SWT for His blessings and grace, which have enabled PT Prudential Sharia Life Assurance (Prudential Syariah) to present its 2025 Sustainability Report. This report reflects our accountability in fulfilling our mandate to provide Sharia-based financial protection, integrated with environmental, social, and governance (ESG) aspects.

Policies to Address Challenges in Implementing Sustainability Strategy
Our sustainability values are grounded in the integration of Sharia principles that uphold responsible business practices. The value of Customer is Our Compass serves as a guiding principle in every decision-making process, ensuring that each business step is directed toward delivering long-term value for participants and all stakeholders.

Prudential Syariah's commitment to responsible business practices is reflected in the establishment of three strategic pillars: expanding access to affordable Sharia-based life and health protection, promoting responsible Sharia investments, and advancing sustainable Sharia business development. Through these pillars, we strive to support Indonesian families in achieving a more prosperous life.

Berlandaskan tata kelola yang amanah dan inovasi yang selaras dengan nilai-nilai syariah, Prudential Syariah terus berikhtiar menjadi mitra terpercaya dalam membantu masyarakat meraih hidup yang penuh berkah.

Grounded in trustworthy governance (*amanah*) and innovation aligned with Sharia values, Prudential Syariah continues to strive to become a trusted partner in helping communities achieve a life filled with blessings.

Melalui pelaksanaan Rencana Aksi Keuangan Berkelanjutan (RAKB) yang dipantau secara berkala, Prudential Syariah merespons berbagai tantangan aspek lingkungan, sosial, dan tata kelola yang dihadapi sepanjang 2025. Adapun salah satu di antaranya adalah tantangan terkait terbatasnya literasi dan inklusi keuangan syariah di masyarakat yang dapat memengaruhi akses terhadap produk perlindungan berbasis syariah. Selain itu, dinamika inflasi biaya kesehatan global serta potensi dampak perubahan cuaca ekstrem turut meningkatkan kompleksitas pengelolaan risiko asuransi. Menanggapi hal tersebut, kami terus memperkuat berbagai upaya, antara lain melalui peningkatan edukasi dan literasi keuangan Syariah, pengembangan produk yang lebih adaptif dan terjangkau, serta penguatan manajemen risiko yang responsif terhadap dinamika biaya kesehatan dan perubahan iklim. Dengan langkah-langkah tersebut, kami memastikan manfaat perlindungan tetap adil, inklusif, dan terjangkau bagi masyarakat luas.

Penerapan Keuangan Berkelanjutan

Pada aspek ekonomi, kinerja usaha mencatat pertumbuhan yang solid. Pendapatan kontribusi mencapai Rp4,2 triliun, serta total aset sebesar Rp8 triliun. Kondisi keuangan tetap kuat, tercermin dari rasio pencapaian solvabilitas Dana Perusahaan sebesar 1,496% dan Dana Tabarru sebesar 209%, jauh melampaui ketentuan minimum regulator. Kinerja finansial ini memperoleh pengakuan industri melalui penghargaan Sharia Life Insurance Market Leaders 2025 dari Media Asuransi. Strategi investasi juga terus diarahkan pada sektor yang mendukung solusi iklim, serta transisi energi yang adil dan inklusif.

Through the implementation of the Sustainable Finance Action Plan (Rencana Aksi Keuangan Berkelanjutan/RAKB), which is monitored regularly, Prudential Syariah has responded to various environmental, social, and governance challenges encountered throughout 2025. One key challenge is the limited level of Sharia financial literacy and inclusion within society, which may affect access to Sharia-based protection products. In addition, global healthcare cost inflation dynamics and the potential impacts of extreme weather events have increased the complexity of insurance risk management. In response, we continue to strengthen our efforts through enhancing Sharia financial education and literacy, developing more adaptive and affordable products, and reinforcing risk management that is responsive to healthcare cost dynamics and climate change. Through these initiatives, we ensure that protection benefits remain fair, inclusive, and accessible to the wider community.

Sustainable Finance Implementation

From an economic perspective, business performance recorded solid growth. Contribution income reached Rp4.2 trillion, with total assets amounting to Rp8 trillion. Financial conditions remained strong, as reflected in the Company Fund solvency ratio of 1.496% and the Tabarru' Fund solvency ratio of 209%, both significantly exceeding regulatory minimum requirements. This financial performance received industry recognition through the Sharia Life Insurance Market Leaders 2025 award from Media Asuransi. Our investment strategy continues to be directed toward sectors that support climate solutions, as well as a just and inclusive energy transition.

Pada aspek lingkungan, kami mendorong penerapan budaya kantor hijau untuk meminimalkan dampak negatif dari kegiatan operasional. Sepanjang tahun pelaporan, konsumsi listrik tercatat sebesar 208.504 kWh dengan intensitas penggunaan 621 kWh/orang yang didukung oleh penggunaan lampu LED, optimalisasi cahaya alami, serta kampanye hemat energi di lingkungan kerja. Program pemilahan limbah menghasilkan limbah organik sebesar 1,25 ton dan total limbah non-B3 mencapai 5,4 ton yang dikelola bersama pihak ketiga. Selain itu, kami berkontribusi pada pelestarian ekosistem melalui penanaman lebih dari 1.263 pohon di Pantai Carita, Banten, dan Yogyakarta.

Sementara dari sisi kinerja sosial, program pemberdayaan masyarakat kami telah menjangkau 18.390 penerima manfaat melalui program pada pilar pendidikan, kesehatan & keselamatan, dan wakaf, termasuk program literasi TAMARASYA (Taklim Manajemen Harta Syariah) serta literasi bagi Mahasiswa maupun pelaku UMKM. Selain itu, dalam pilar kesehatan, kami juga mengadakan inisiatif "Sukabumi Sehat" sekaligus mempromosikan produk inklusif PRUSehat Syariah, asuransi kesehatan terjangkau untuk Milenial dan Gen-Z dengan kontribusi mulai dari Rp250.000. Sebagai bentuk kepedulian, Prudential Syariah merespons bencana di Aceh termasuk di Kuala Simpang dan Aceh Tamiang melalui penyaluran bantuan bersama Dompet Dhuafa dan LAZISNU, baik pada fase tanggap darurat. Rangkaian program tersebut memperoleh pengakuan melalui penghargaan "Community Championship Program". Platform digital Sharia Knowledge Centre juga memperluas jangkauan literasi hingga lebih dari 600 ribu pengunjung secara daring. Di sisi internal, kami menerapkan praktik ketenagakerjaan inklusif dengan komposisi 56% karyawan perempuan serta 52,3% keterwakilan perempuan di tingkat manajerial.

Kinerja aspek tata kelola terus terjaga melalui praktik governansi yang baik dan kepatuhan syariah yang diterapkan secara konsisten untuk menjaga integritas dan kepercayaan pemangku kepentingan. Kami juga menegakkan kebijakan Anti-Bribery and Corruption yang didukung oleh partisipasi penuh karyawan, manajemen, dan tenaga pemasar dalam pelatihan antikorupsi melalui *computer based training*, serta penyediaan saluran *whistleblowing system* yang dapat diakses oleh seluruh pemangku kepentingan. Sepanjang 2025 tidak terdapat insiden penyuapan maupun kebocoran data sehingga keamanan data peserta tetap terjaga sesuai ketentuan pelindungan data pribadi.

Di sisi lain, berbagai prestasi sepanjang 2025 turut memperkuat posisi Prudential Syariah di industri, antara lain perolehan penghargaan Best Life Sharia Insurance dari Insurance Award 2025 serta Peringkat 1 Top Digital Financial Awards.

From an environmental perspective, we promote the implementation of a green office culture to minimize the negative impact of operational activities. During the reporting year, electricity consumption was recorded at 208,504 kWh, with an intensity of 621 kWh per employee, supported by the use of LED lighting, optimization of natural lighting, and energy-saving campaigns in the workplace. Waste segregation programmes resulted in 1.25 tons of organic waste and a total of 5.4 tons of non-hazardous waste, managed in collaboration with third parties. In addition, we contributed to ecosystem preservation through the planting of more than 1,263 trees in Carita Beach, Banten, and Yogyakarta.

From a social perspective, our community empowerment programmes reached 18,390 beneficiaries across the pillars of education, health & safety, and waqf. These include the TAMARASYA (Sharia Wealth Management Taklim) literacy program, as well as literacy initiatives for university students and MSMEs. In the health pillar, we also implemented the "Sukabumi Sehat" initiative while promoting the inclusive PRUSehat Syariah product, an affordable health insurance solution for Millennials and Gen Z with contributions starting from Rp250,000. As part of our social responsibility, Prudential Syariah responded to disasters in Aceh including Kuala Simpang and Aceh Tamiang by distributing aid in collaboration with Dompet Dhuafa and LAZISNU during the emergency response phase. These initiatives received recognition through the "Community Championship Program" award. Our digital platform, the Sharia Knowledge Centre, further expanded literacy outreach to more than 600 thousand online visitors. Internally, we uphold inclusive employment practices, with women representing 56% of employees and 52.3% of managerial positions.

Governance performance remains well maintained through the consistent implementation of good governance practices and Sharia compliance to uphold integrity and stakeholder trust. We also enforce an Anti-Bribery and Corruption policy supported by full participation from employees, management, and sales force through computer-based training, as well as the availability of a whistleblowing system accessible to all stakeholders. Throughout 2025, there were no incidents of bribery or data breaches, ensuring that participants' data security was maintained in accordance with personal data protection regulations.

In addition, various achievements throughout 2025 further strengthened Prudential Syariah's position in the industry, including the Best Life Sharia Insurance award at the Insurance Award 2025 and 1st Place in the Top Digital Financial Awards.

Prospek Usaha

Prudential Syariah memandang masa depan dengan optimis, didukung oleh inovasi dan strategi yang berkelanjutan. Untuk menjaga kesinambungan usaha dalam jangka panjang, kami menerapkan pengelolaan risiko lingkungan dengan mempertimbangkan risiko fisik akibat perubahan cuaca ekstrem serta risiko transisi yang timbul dari dinamika kebijakan yang relevan. Upaya mitigasi dilakukan melalui kebijakan investasi syariah yang selektif dengan membatasi pendanaan pada sektor yang memiliki dampak lingkungan tinggi, termasuk industri tembakau dan pertambangan batubara.

Industri asuransi syariah di Indonesia memiliki prospek usaha menjanjikan yang terus kami cermati. Perusahaan melihat adanya potensi yang dapat dimaksimalkan dari kebutuhan peningkatan literasi sehingga melalui Sharia Knowledge Centre (SKC), kami berinisiatif membantu memperluas pemahaman masyarakat mengenai manfaat perlindungan berbasis syariah. Pada 2025, SKC telah menjangkau lebih dari satu juta pengunjung secara daring.

Pemanfaatan peluang dan prospek usaha Prudential Syariah diarahkan melalui transformasi digital sebagai salah satu fokus utama. Penguatan layanan digital memungkinkan peningkatan efisiensi operasional sekaligus memperluas akses layanan bagi masyarakat. Inisiatif ini turut mengantarkan kami meraih penghargaan Sharia Insurance Innovator of the Year dari ajang Prominent Awards Metro TV. Adapun pengembangan platform layanan seperti PRUServices terus dilakukan untuk memberikan kemudahan akses layanan yang aman dan praktis bagi peserta.

Apresiasi

Kami menyampaikan apresiasi kepada seluruh pemangku kepentingan atas dukungan dan kepercayaan sepanjang 2025. Dukungan tersebut menjadi fondasi penting bagi kami untuk terus memperkuat peran dalam mengembangkan ekosistem keuangan syariah di Indonesia serta menghadirkan manfaat yang lebih luas.

Business Prospects

Prudential Syariah views the future with optimism, supported by innovation and sustainable strategies. To ensure long-term business continuity, we implement environmental risk management by considering physical risks arising from extreme weather events as well as transition risks stemming from evolving regulatory dynamics. Mitigation efforts are carried out through selective Sharia investment policies by limiting funding to sectors with high environmental impact, including the tobacco and coal mining industries.

The Sharia insurance industry in Indonesia presents promising prospects, which we continue to observe closely. The Company recognizes the potential to enhance financial literacy, and through the Sharia Knowledge Centre (SKC), we aim to expand public understanding of the benefits of Sharia-based protection. In 2025, SKC reached more than one million online visitors.

Leveraging these opportunities, Prudential Syariah continues to drive digital transformation as a key strategic focus. Strengthening digital services enhances operational efficiency while expanding access to services for the community. This initiative has also earned us the Sharia Insurance Innovator of the Year award at the Prominent Awards by Metro TV. The development of service platforms such as PRUServices continues to be enhanced to provide secure and convenient access for participants.

Appreciation

We would like to express our sincere appreciation to all stakeholders for their continued support and trust throughout 2025. This support serves as a vital foundation for us to further strengthen our role in advancing the Sharia financial ecosystem in Indonesia and delivering broader benefits to society.

Wassalamualaikum Warahmatullahi Wabarakatuh.

Jakarta, April 2026

Iskandar Ezzahuddin Ahmad Zulkiflee
Presiden Direktur | President Director

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

Prudential Syariah memandang keberlanjutan sebagai wujud komitmen untuk memberikan layanan unggul yang sesuai dengan prinsip syariah, didukung oleh pengelolaan aspek lingkungan, sosial, dan tata kelola (LST) yang sejalan dengan lingkup bisnis Perusahaan. Strategi keberlanjutan ini berakar pada strategi bisnis, mencakup rencana jangka pendek, menengah, dan panjang, untuk mendukung pencapaian visi dan misi Perusahaan. Dalam pelaksanaannya, Prudential Syariah akan terus mengembangkan berbagai inisiatif keberlanjutan, seperti inovasi produk dan layanan syariah yang mudah diakses, pengelolaan risiko yang efektif, serta optimalisasi sumber daya untuk mendukung keluarga Indonesia meraih keberkahan di masa depan. Selain itu, Prudential Syariah juga mengadopsi prinsip keuangan berkelanjutan untuk memberikan dampak positif bagi seluruh pemangku kepentingan dan kelestarian lingkungan.

Strategi keberlanjutan dijalankan melalui tiga pilar utama dan tiga *enabler* strategis, yang mengintegrasikan prinsip syariah, layanan, dan investasi yang bertanggung jawab ke seluruh lini usaha Perusahaan serta selaras dengan kebijakan kantor pusat, Prudential plc sekaligus menyesuaikan kebutuhan masyarakat dan budaya Indonesia. Strategi ini juga ditujukan untuk mendukung pencapaian Tujuan Pembangunan Berkelanjutan (TPB), yang secara bersamaan mendukung keluarga Indonesia untuk dapat menjalani kehidupan yang berkah.

Prudential Syariah views sustainability as a reflection of its commitment to delivering excellent services in accordance with Sharia principles, supported by the management of environmental, social, and governance (ESG) aspects aligned with the Company's business scope. This sustainability strategy is rooted in the business strategy and encompasses short, medium, and long-term plans to support the achievement of the Company's vision and mission. In its implementation, Prudential Syariah will continue to develop various sustainability initiatives, such as accessible Sharia-compliant product and service innovations, effective risk management, and the optimization of resources to help Indonesian families achieve blessings in the future. In addition, Prudential Syariah adopts sustainable finance principles to create a positive impact for all stakeholders and contribute to environmental preservation.

The sustainability strategy is carried out through three main pillars and three strategic enablers, integrating sharia principles, services, and responsible investments across all of the Company's business lines and aligned with the policy of its headquarters, Prudential plc, while adapting to the needs and culture of Indonesia. This strategy is also aimed at supporting the achievement of the Sustainable Development Goals (SDGs), while at the same time enabling Indonesian families to lead a blessed life.

Tiga Pilar Strategi Keberlanjutan
Three Pillars of Sustainability Strategy

Akses perlindungan jiwa dan kesehatan berbasis syariah yang mudah diakses dan terjangkau Accessible and affordable sharia-based life and health insurance	**Investasi syariah yang bertanggung jawab** Responsible sharia investments	**Bisnis syariah yang berkelanjutan** Sustainable sharia business
Prudential Syariah berkomitmen untuk membantu masyarakat Indonesia untuk dapat menjalani kehidupan dengan amanah dan meraih keberkahan di setiap tahap kehidupan dengan peningkatan akses perlindungan jiwa dan kesehatan. Prudential Syariah is committed to supporting the people of Indonesia in living life with *amanah* (trust) and achieving blessings in every stage of life by expanding access to life and health protection.	Prudential Syariah berkomitmen menjalankan investasi yang berkelanjutan dan bertanggung jawab dengan memastikan seluruh portofolio dikelola sesuai prinsip syariah serta memperhatikan aspek lingkungan. Prudential Syariah is committed to sustainable and responsible investing by ensuring the entire portfolio is managed in accordance with sharia principles and considers environmental aspects.	Prudential Syariah menerapkan nilai-nilai syariah dan bisnis yang berkelanjutan di setiap kegiatan operasionalnya untuk memperkuat komitmen kami dalam membantu keluarga Indonesia menjalankan hidup sehat dan meraih hidup berkah. Prudential Syariah integrates Sharia values and sustainable business principles across all operational activities, reinforcing its commitment to supporting Indonesian families in living a healthy and blessed life.

Tiga Enabler Strategis
Three Strategic Enablers

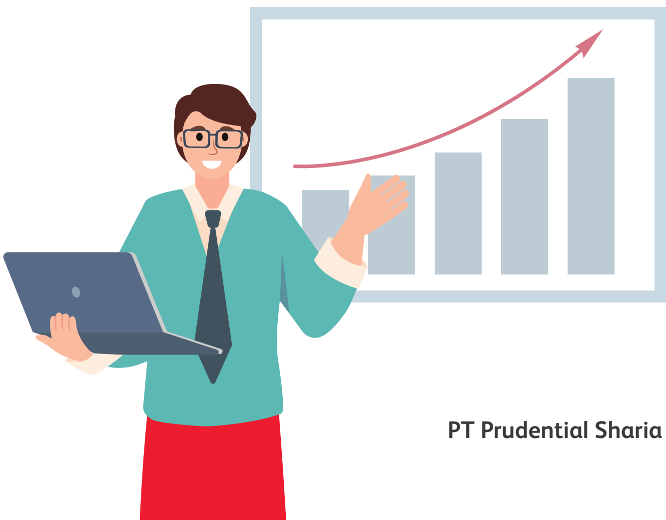
Akses perlindungan jiwa dan kesehatan berbasis syariah yang mudah diakses dan terjangkau Accessible and affordable sharia-based life and health insurance	• Mengembangkan kemitraan dan inovasi digital • Developing partnerships and digital innovations • Memperkuat komitmen berkelanjutan dan inklusif • Developing sustainable and inclusive offerings • Membangun komunitas yang tangguh • Building resilient communities
Investasi syariah yang bertanggung jawab Responsible sharia investments	• Melakukan dekarbonisasi pada portofolio perusahaan • Decarbonising our portfolio • Kepatuhan terhadap Prinsip Investasi Syariah • Adherence to Sharia Investment Principle
Bisnis syariah yang berkelanjutan Sustainable sharia business	• Memberdayakan seluruh karyawan • Empowering our employees • Mengembangkan operasi dan nilai yang berkelanjutan • Establishing sustainable operations and value chain • Memanfaatkan pemikiran kepemimpinan untuk membentuk gagasan • Harnessing thought leadership to shape the agenda

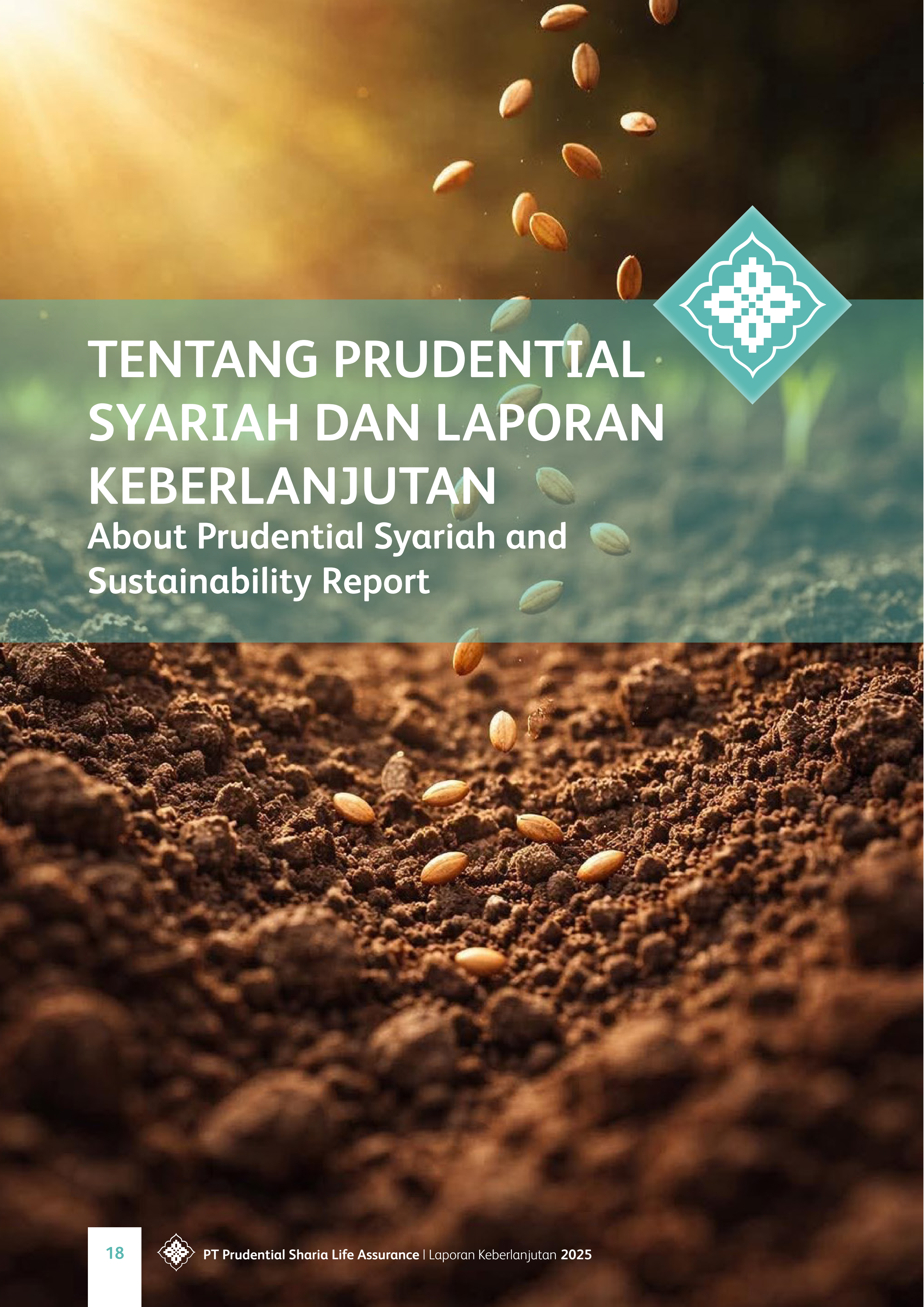
Rencana Aksi Keuangan Berkelanjutan (RAKB)

Sustainable Finance Action Plan (SFAP)

Prudential Syariah telah menyusun dan melaporkan Rencana Aksi Keuangan Berkelanjutan (RAKB) kepada Otoritas Jasa Keuangan (OJK). Adapun pelaksanaan RAKB dipantau secara berkala melalui koordinasi lintas fungsi untuk memastikan kesesuaian antara perencanaan, implementasi, dan pencapaian target yang telah ditetapkan. Evaluasi pelaksanaan RAKB dilakukan secara berkala melalui rapat Dewan Komisaris, Dewan Pengawas Syariah, dan Direksi, serta rapat Direksi mingguan dan bulanan. Sepanjang tahun pelaporan, Perusahaan telah melaksanakan berbagai inisiatif yang selaras dengan RAKB dan target untuk tahun 2025 telah tercapai.

Prudential Syariah has prepared and submitted its Sustainable Finance Action Plan (SFAP) to the Financial Services Authority (OJK). The implementation of the SFAP is monitored regularly through cross-functional coordination to ensure alignment between planning, execution, and the achievement of established targets. The evaluation of SFAP implementation is conducted periodically through meetings of the Board of Commissioners, the Sharia Supervisory Board, and the Board of Directors, as well as through weekly and monthly Board of Directors meetings. Throughout the reporting year, the Company has carried out various initiatives in line with the SFAP, and the targets set for 2025 have been achieved.





TENTANG PRUDENTIAL SYARIAH DAN LAPORAN KEBERLANJUTAN

About Prudential Syariah and Sustainability Report

Sekilas Prudential Syariah [2-1]
Prudential Syariah at a Glance

Prudential Syariah didirikan pada 31 Juli 2021 berdasarkan Akta Notaris Nomor 17 tanggal 31 Juli 2021 yang dibuat di hadapan Notaris Irma Devita Purnamasari, S.H., M.Kn. Perusahaan menjalankan kegiatan usaha asuransi jiwa syariah sesuai dengan Keputusan Otoritas Jasa Keuangan Nomor KEP-16/D.05/2022 tanggal 11 Maret 2022. Prudential Syariah merupakan perusahaan asuransi jiwa syariah hasil pemisahan usaha (*spin-off*) dari PT Prudential Life Assurance (Prudential Indonesia) yang dibentuk sebagai entitas syariah mandiri sesuai dengan Undang-Undang Nomor 40 Tahun 2014 tentang Perasuransian. Sejak April 2022, Perseroan telah menyelesaikan pengalihan portofolio dan beroperasi secara independen.

Prudential Syariah was established on 31 July 2021 based on Notarial Deed No. 17 dated 31 July 2021, drawn up before Notary Irma Devita Purnamasari, S.H., M.Kn. The Company conducts sharia life insurance business activities in accordance with the Financial Services Authority (OJK) Decree No. KEP-16/D.05/2022 dated 11 March 2022. Prudential Syariah is a sharia life insurance company resulting from the spin-off of PT Prudential Life Assurance (Prudential Indonesia), established as an independent sharia entity in compliance with Law No. 40 of 2014 on Insurance. Since April 2022, the Company has completed the portfolio transfer and has been operating independently.

Profil Perusahaan
Company Profile

Nama Perusahaan Company Name	PT Prudential Sharia Life Assurance
Alamat [C.2] Address	Prudential Tower, lantai 2 I Prudential Tower, 2nd floor Jl. Jend. Sudirman Kav.79 Jakarta 12910 INDONESIA
Nomor Telepon Telephone Number	021-29958577
Email	customer.idn@prudentialsyariah.co.id
Situs Web Website	www.prudentialsyariah.co.id
Dasar hukum Pendirian Legal Basis of Establishment	Akta Notaris Irma Devita Purnamasari S.H., M.Kn. No.17 tanggal 31 Juli 2021 Irma Devita Purnamasari S.H., M.Kn. notarial deed No. 17 dated 31 July 2021
Bidang Usaha Business Sector	Lembaga Jasa Keuangan Nonbank Non-bank Financial Services Institution
Deskripsi Produk dan Jasa [C.4] Description of Products and Services	Asuransi kesehatan, asuransi jiwa, asuransi pendidikan, dan investasi berbasis syariah Sharia-based health insurance, life insurance, education insurance, and investment
Lokasi Operasi Location of Operations	Indonesia

Sepanjang 2025, tidak terdapat merger, penutupan, maupun pembukaan kantor cabang, atau unit usaha baru sehingga struktur operasional PSLA tetap sama dengan periode sebelumnya dan tidak ada perubahan signifikan. [C.6]

Throughout 2025, there were no mergers, closures, or openings of branch offices or new business units; therefore, PSLA's operational structure remained unchanged from the previous period, with no significant changes. [C.6]

Visi, Misi, dan Nilai [C.1][2-23]
Vision, Mission, and Values

Visi | Vision:

Menjadi mitra yang amanah dalam menyediakan solusi perlindungan finansial dan kesehatan berbasis syariah yang berkelanjutan, inovatif, mudah diakses hingga generasi-generasi mendatang
To be a trusted partner in delivering sustainable, innovative sharia-based financial and health protection solutions that are easily accessible for future generations

Misi | Mission:

- Mempercepat pertumbuhan peserta melalui produk dan layanan berbasis syariah
- Meningkatkan jangkauan dan kualitas distribusi melalui teknologi, pelatihan, dan dukungan untuk tenaga pemasar
- Meningkatkan keterlibatan dan pengalaman dengan komunitas
- Accelerate participant growth through sharia-based products and services
- Expand distribution reach and improve quality through technology, training, and sales force support
- Enhance community engagement and experience

Nilai dan Budaya Keberlanjutan [F.1]
Sustainability Values and Culture:

- Kami ingin memahami kebutuhan peserta kami dan membantu mereka menyelesaikan masalahnya karena peserta menjadi arah tujuan kami (Customer is Our Compass)
- Kami mengejar semangat kewirausahaan kami (We Pursue Our Entrepreneurial Spirit)
- Kita akan sukses bersama (We Succeed Together)
- Kami saling menghormati dan peduli antar satu sama lain (We Respect and Care for One Another)
- Kami senantiasa amanah dalam memenuhi setiap komitmen (We Deliver Our Commitment)

Skala Usaha [C.3]
Business Scale

Uraian Description	Satuan Unit	2025	2024	2023
Total Aset Total Assets	Triliun Rupiah Trillion Rupiah	8,0	6,6	6,7
Total Investasi Keuangan Total Financial Investments		6,4	5,5	5,5
Beban Klaim dan Manfaat Claims and Benefits Expenses		2,2	2,3	2,2
Jumlah Karyawan Number of Employees	Orang People	336	208	62
Kepemilikan Saham I Share Ownership				
PT Prudential Life Assurance	%	99,999	99,999	99,999
Kamariah		0,001	0,001	0,001
Wilayah Operasional I Area of Operations				
Kantor Pusat Head Offices	Unit	1	1	1
Kantor Pemasaran (Sales Office) Sales Offices		5	6	5
Kantor Pemasaran Mandiri Independent Sales Offices		280	299	336

Karyawan Perusahaan [2-7][405-1]
Company Employees

Perusahaan menerapkan praktik ketenagakerjaan yang adil dan inklusif dengan memastikan tidak adanya diskriminasi dalam proses rekrutmen. Pada 2025, jumlah karyawan Prudential Syariah tercatat sebanyak 336 orang, terdiri dari 321 karyawan tetap dan 15 karyawan tidak tetap. Jumlah ini meningkat 61,54% dibandingkan 2024, seiring dengan ekspansi bisnis di tahun 2025.

The Company implements fair and inclusive labour practices by ensuring non-discrimination in its recruitment processes. In 2025, the total number of Prudential Syariah employees was recorded at 336, consisting of 321 permanent employees and 15 contract employees. This represents a 61.54% increase compared to 2024, in line with the Company's business expansion in 2025.

Komposisi Karyawan berdasarkan Jenis Kelamin
Employee Composition by Gender

Jenis Kelamin Gender	2025		2024		2023	
	%	Jumlah Total	%	Jumlah Total	%	Jumlah Total
Pria Male	44,0	148	39,4	82	33,9	21
Wanita Female	56,0	188	60,6	126	66,1	41
Jumlah Total	100	336	100	208	100	62

Komposisi Karyawan berdasarkan Status Ketenagakerjaan
Employee Composition by Employment Status

Status Kepegawaian Employment Status	2025		2024		2023	
	Wanita Female	Pria Male	Wanita Female	Pria Male	Wanita Female	Pria Male
Karyawan Tetap Permanent Employees	184	137	123	76	41	21
Karyawan Tidak Tetap Contract Employees	4	11	3	6	0	0
Jumlah Total	188	148	126	82	41	21

Komposisi Karyawan berdasarkan Jabatan dan Gender
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	116	106	85	62	8	8
Non Manajerial Non-Managerial	72	42	41	20	33	13
Jumlah Total	188	148	126	82	41	21

Komposisi Karyawan berdasarkan Kelompok Usia dan Gender
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
60 tahun ke atas 60 years old upwards	0	0	0	0	0	0
56-59	1	1	0	0	0	0
51-55	6	2	3	3	3	0
46-50	11	8	12	6	6	8
41-45	39	21	22	10	9	2
36-40	39	35	26	22	11	6
31-35	35	41	28	21	6	3
26–30	23	25	19	10	4	2
21-25	33	15	16	10	2	0
Jumlah Total	188	148	126	82	41	21

Komposisi Karyawan berdasarkan Tingkat Pendidikan
Employee Composition by Education Level

Pendidikan Education	2025		2024		2023	
	Wanita Female	Pria Male	Wanita Female	Pria Male	Wanita Female	Pria Male
Pra Perguruan Tinggi Secondary Education	0	0	0	0	0	0
Diploma	16	15	7	2	3	0
Sarjana Undergraduate	150	113	105	68	33	17
Pascasarjana Postgraduate	22	19	14	12	5	4
Doktor Doctorate	0	1	0	0	0	0
Jumlah Total	188	148	126	82	41	21

Pekerja Lain di Luar Karyawan [2-8]
Non-Employee Workers

Pada 2025, Prudential Syariah mempekerjakan 130 pekerja alih daya, setara dengan 39,4% dari total tenaga kerja, untuk mendukung operasional Perusahaan. Pekerjaan mereka mencakup bidang Operations, Information & Technology, Bancassurance, Finance, Marketing, dan fungsi pendukung lainnya.

In 2025, Prudential Syariah employed 130 outsourced workers, equivalent to 39.4% of its total workforce, to support the Company's operations. Their roles span across Operations, Information & Technology, Bancassurance, Finance, Marketing, and other supporting functions.

Produk dan Jasa [C.4] [2-6]
Products and Services

Prudential Syariah menjalankan kegiatan usaha pada penyediaan produk asuransi jiwa dan kesehatan berbasis prinsip syariah di Indonesia. Pemasaran produk dilakukan melalui saluran distribusi *Agency* dan *Bancassurance*. Perusahaan bekerja sama dengan berbagai mitra bisnis termasuk penyedia layanan teknologi, konsultan, institusi keuangan syariah, dan reasuransi, untuk mendukung pengembangan produk, pengelolaan risiko, dan kelancaran layanan kepada peserta.

Prudential Syariah conducts its business activities by providing life and health insurance products based on sharia principles in Indonesia. Its products are marketed through Agency and Bancassurance distribution channels. The Company collaborates with various business partners, including technology service providers, consultants, Islamic financial institutions, and reinsurance companies, to support product development, risk management, and the smooth delivery of services to participants.

Produk yang saat ini masih ditawarkan antara lain:
The products currently offered include:

Produk Asuransi Jiwa Syariah
Sharia Life Insurance Products

1. Asuransi Jiwa PRUHeritage Syariah (PRUHeritage Syariah) Essential Plan
2. Asuransi Jiwa PRUCritical Amanah (PRUCritical Amanah)
3. Asuransi Jiwa Syariah PRUCinta (PRUCinta)
4. Asuransi Jiwa PRUAnugerah Syariah (PRUAnugerah Syariah)
5. Asuransi Jiwa PRUHarmoni Syariah (PRUHarmoni Syariah)
6. Asuransi Jiwa Syariah PRUSafar Plan (PRUSafar Plan)
7. PRUSolusi Kondisi Kritis Syariah
8. Asuransi Jiwa Syariah PRUCerah
9. Asuransi Jiwa PRULindungi Syariah (PRULindungi Syariah)
10. Asuransi Jiwa PRUSejahtera Syariah (PRUSejahtera Syariah)

1. PRUHeritage Syariah Life Insurance (PRUHeritage Syariah) Essential Plan
2. PRUCritical Amanah Life Insurance (PRUCritical Amanah)
3. PRUCinta Sharia Life Insurance (PRUCinta)
4. PRUAnugerah Syariah Life Insurance (PRUAnugerah Syariah)
5. PRUHarmoni Syariah Life Insurance (PRUHarmoni Syariah)
6. PRUSafar Plan Sharia Life Insurance (PRUSafar Plan)
7. PRUSolusi Critical Condition Syariah
8. PRUCerah Sharia Life Insurance
9. PRULindungi Sharia Life Insurance (PRULindungi Syariah)
10. PRUSejahtera Sharia Life Insurance (PRUSejahtera Syariah)

Produk Asuransi Kesehatan Syariah
Sharia Health Insurance Products

1. Asuransi Kesehatan PRUSehat Syariah
2. Asuransi Kesehatan PRUWell Medical Syariah
3. Asuransi Tambahan Kesehatan PRUWell Health Syariah

1. PRUSehat Sharia Health Insurance
2. PRUWell Medical Sharia Health Insurance
3. PRUWell Health Sharia Supplementary Health Insurance

Produk Asuransi yang Dikaitkan Investasi
Unit-Linked Insurance Products

1. PRULink Next Gen Syariah
2. PRULink Syariah Investor Account

Channel Bancassurance
Bancassurance Channel

1. Bank Syariah Indonesia
2. Standard Chartered
3. UOB
4. SMBC Indonesia

Informasi lebih lanjut mengenai produk dan layanan dapat diakses dalam situs Perusahaan:
Further information regarding the Company's products and services can be accessed on the Company's website:

www.prudentialsyariah.co.id

Keanggotaan pada Asosiasi [C.5] [2-28]
Membership in Associations

Prudential Syariah mengembangkan kegiatan usaha melalui keanggotaan aktif dalam berbagai asosiasi, yang mendukung pertukaran informasi, praktik terbaik, dan jaringan profesional di industri asuransi syariah. Partisipasi ini membantu Prudential Syariah memperoleh informasi terkini, meningkatkan kapasitas internal, serta mendukung pengambilan keputusan strategis terkait pengembangan produk dan layanan.

Prudential Syariah expands its business activities through active membership in various associations, supporting the exchange of information, best practices and professional networking within the sharia insurance industry. This participation allows Prudential Syariah to stay up to date with the latest developments, enhance its internal capabilities and support strategic decision-making regarding product and service development.

No.	Nama Asosiasi Name of Association	Peran Role	Lingkup Scope
1	Asosiasi Asuransi Syariah Indonesia (AASI) Indonesian Sharia Insurance Association	Anggota Member	Nasional National
2	Asosiasi Asuransi Jiwa Indonesia (AAJI) Indonesian Life Insurance Association		
3	Asosiasi Fintech Syariah Indonesia (AFSI) Indonesia Sharia Fintech Association		
4	Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan (LAPS SJK) Alternative Dispute Resolution Institution for the Financial Services Sector		
5	The British Chamber of Commerce in Indonesia (BritCham Indonesia)		Internasional International
6	The European Business Chamber of Commerce in Indonesia (EuroCham Indonesia)		

Tentang Laporan [G.1][2-2, 2-3, 2-4, 2-5, 2-14]
About the Report

PT Prudential Sharia Life Assurance menerbitkan Laporan Keberlanjutan 2025 sebagai bentuk transparansi dan akuntabilitas Perusahaan kepada para pemangku kepentingan. Laporan ini menyajikan informasi mengenai kinerja aspek lingkungan, sosial, tata kelola (LST), serta ekonomi untuk periode 1 Januari hingga 31 Desember 2025. Seluruh data dan informasi yang disampaikan, termasuk data keuangan, bersumber dari Prudential Syariah, mengingat Perusahaan tidak memiliki entitas anak.

Penyusunan laporan mengacu pada Peraturan Otoritas Jasa Keuangan Nomor 51/POJK.03/2017, Surat Edaran Otoritas Jasa Keuangan Nomor 16/SEOJK.04/2021, Standar Global Reporting Initiative (GRI) 2021 dengan opsi *with reference to* GRI Standards, serta Tujuan Pembangunan Berkelanjutan. Pada pelaporan 2025, terdapat penyajian data kembali (*restatement*). Perusahaan belum melibatkan pihak independen untuk verifikasi laporan keberlanjutan. Namun demikian, Informasi keuangan yang disajikan telah diaudit oleh Kantor Akuntan Publik, sementara informasi nonkeuangan telah memperoleh persetujuan oleh departemen terkait, serta seluruh informasi yang terdapat dalam laporan telah mendapatkan persetujuan Direksi dan Dewan Komisaris. [2-5][2-14]

PT Prudential Sharia Life Assurance publishes its 2025 Sustainability Report as a form of transparency and accountability to its stakeholders. This report presents information on environmental, social, governance (ESG), and economic performance for the period from 1 January to 31 December 2025. All data and information disclosed, including financial data, are sourced from Prudential Syariah, as the Company does not have any subsidiaries.

The report has been prepared in accordance with Financial Services Authority (OJK) Regulation No. 51/POJK.03/2017, Financial Services Authority Circular Letter No. 16/SEOJK.04/2021, the Global Reporting Initiative (GRI) Standards 2021 with the “with reference to GRI Standards” option, and the Sustainable Development Goals (SDGs). In the 2025 reporting period, there were restatements of data. The Company has not engaged an independent party to verify the sustainability report. However, the financial information presented has been audited by a Public Accounting Firm, while non-financial information has been approved by the relevant departments, and all information disclosed in the report has been approved by the Board of Directors and the Board of Commissioners. [2-5][2-14]

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

Umpan balik atas laporan tahun sebelumnya mencakup kebutuhan akan penjelasan yang lebih rinci mengenai pengungkapan berdasarkan Standar GRI. Perusahaan menindaklanjuti masukan tersebut melalui peningkatan kualitas pengungkapan dan penyesuaian isi laporan sesuai dengan kebutuhan pemangku kepentingan.

Feedback on the previous year's report included the need for more detailed explanations regarding disclosures based on the GRI Standards. The Company has addressed this feedback by enhancing the quality of its disclosures and adjusting the report content to better meet stakeholder needs.

Kami mengundang pembaca dan pemangku kepentingan untuk memberikan masukan melalui lembar umpan balik di akhir laporan atau *email* ke:

We invite readers and stakeholders to share their feedback by completing the feedback form at the end of this report or by sending an email to:

Kontak Laporan [2-3]
Report Contact

Customer & Corporate Communications Prudential Syariah
Prudential Tower Lt. 2 | 2nd Fl
Jl. Jend. Sudirman Kav. 79 Jakarta, 12910
communications@prudentialsyariah.co.id

Topik Material [2-14, 3-1, 3-2, 3-3]
Material Topics

Proses penentuan topik material dilakukan melalui *focus group discussion* (FGD) pada tahun 2025 dengan melibatkan pemangku kepentingan internal serta mempertimbangkan dampak terhadap pemangku kepentingan eksternal. Tahapan ini mencakup identifikasi isu utama dan penetapan tingkat prioritas berdasarkan signifikansi dampak aktual maupun potensial. Pengawasan atas pengelolaan isu lingkungan, sosial, dan tata kelola dilaksanakan oleh Direksi, sementara Dewan Komisaris memantau efektivitas pengelolaan risiko melalui komite terkait. Topik material prioritas dievaluasi secara tahunan dan hasilnya ditinjau dan disetujui oleh Direksi.

The process of determining material topics was conducted through focus group discussions (FGDs) in 2025, involving internal stakeholders while also considering impacts on external stakeholders. This process includes the identification of key issues and the prioritisation of topics based on the significance of actual and potential impacts. Oversight of environmental, social, and governance issues is carried out by the Board of Directors, while the Board of Commissioners monitors the effectiveness of risk management through relevant committees. Priority material topics are evaluated annually, with the results reviewed and approved by the Board of Directors.

Topik material: Kinerja Ekonomi
Material topic: Economic Performance

3 KEHIDUPAN SEHAT DAN SEJAHTERA | 8 PEKERJAAN LAYAK DAN PERTUMBUHAN EKONOMI | 16 PERDAMAIAN, KEADILAN DAN KELEMBAGAAN YANG TANGGUH

Perhatian Utama: Key Concerns:	Praktik usaha bertanggung jawab, layanan terbaik dan terpercaya, produk inklusif, inovasi layanan kesehatan dan literasi keuangan digital. Responsible business practices, best and trusted services, inclusive products, healthcare service innovations and digital finance literacy.
Pengelolaan: Management:	Perusahaan berupaya mengoptimalkan nilai ekonomi bersama pemangku kepentingan, dengan meminimalkan risiko yang dapat memengaruhi kinerja ekonomi. Departemen Finance & Departemen Produk bertanggung jawab dalam pengelolaannya. The Company strives to optimise economic value in collaboration with stakeholders while minimising risks that may impact economic performance. Finance Department & Product Department is responsible for its management.
Evaluasi: Evaluation:	Evaluasi rutin dilakukan melalui pelaporan berkala kepada Direksi. Regular evaluations are conducted through periodic reporting to the Board of Directors.
Pencapaian 2025: 2025 Achievements:	1. Total aset tercatat sebesar Rp8,0 triliun, total investasi keuangan sebesar Rp6,4 triliun, serta kontribusi gabungan sebesar Rp4,2 triliun. 2. Rasio Kecukupan Modal Berbasis Risiko sebesar 1.285% untuk Dana Perusahaan dan 209% untuk Dana Tabarru, melebihi ketentuan minimum yang ditetapkan oleh regulator. 3. Pembayaran klaim dan manfaat asuransi yang dibayarkan peserta sebesar Rp2,2 triliun yang terdiri dari pembayaran manfaat nilai tunai, penggantian biaya medis, dan santunan meninggal dunia. 1. Total assets amounted to Rp8.0 trillion, total financial investments to Rp6.4 trillion, and combined contributions to Rp4.2 trillion. 2. The Risk-Based Capital Adequacy Ratio stood at 1,285% for the Corporate Fund and 209% for the Tabarru Fund, exceeding the minimum requirements set by the regulator. 3. Claim and insurance benefit payments to participants totaled Rp2.2 trillion, consisting of cash value benefit payments, medical expense reimbursements, and death benefits.

Topik material: Pengembangan Kompetensi Karyawan
Material Topic: Employee Competency Development

4 PENDIDIKAN BERKUALITAS | 5 KESETARAAN GENDER | 8 PEKERJAAN LAYAK DAN PERTUMBUHAN EKONOMI

Perhatian Utama: Key Concerns:	Peningkatan kompetensi karyawan, edukasi inovatif untuk masyarakat mengenai ekonomi syariah di Indonesia Employee competency improvement, innovative education for the public on sharia economics in Indonesia.
Pengelolaan: Management:	Kami mengembangkan kompetensi, keandalan, dan produktivitas karyawan melalui pelatihan terukur yang dikelola oleh Departemen Human Resources. Pelatihan juga bertujuan untuk meminimalkan risiko terkait ketidaksesuaian kompetensi, dengan evaluasi rutin untuk memastikan kinerja optimal. We enhance employee competencies, reliability, and productivity through structured training programmes managed by Human Resources Department. The training is also designed to minimise risks related to competency gaps, with regular evaluations to ensure optimal performance.

Evaluasi: Evaluation:	Evaluasi berkala dilakukan pada setiap program dan laporan disampaikan secara rutin kepada Direksi. Periodic evaluations are conducted for each programme, with regular reports submitted to the Board of Directors.
Pencapaian 2025: 2025 Achievements:	1. Perusahaan berhasil merealisasikan biaya pelatihan dan pengembangan sebesar 1,75% dari total beban pegawai, sesuai dengan ketentuan dari Otoritas Jasa Keuangan (OJK), angka yang dicapai oleh Perusahaan melampaui target minimal yang ditetapkan. 2. Fokus prioritas utama Prudential Syariah di tahun 2025 adalah peningkatan kompetensi syariah melalui implementasi CBT Introduction to Sharia serta pelaksanaan pelatihan dan uji profesi Islamic Insurance Society (IIS). CBT Introduction to Sharia ditetapkan sebagai program pelatihan berbasis komputer (*computer-based training*) yang bersifat mandatory bagi seluruh karyawan untuk memastikan pemahaman dasar prinsip-prinsip syariah secara merata di seluruh organisasi. Selain itu, Perusahaan juga secara aktif menyelenggarakan dan memfasilitasi sertifikasi IIS dengan capaian 93 peserta pada level IIS Basic dengan tingkat kelulusan sebesar 92%, serta keberhasilan 2 peserta pada level IIS Ajun dan 3 peserta pada level IIS Ahli. 3. Seluruh anggota Direksi, Komisaris, Dewan Pengawas Syariah, dan Pejabat Eksekutif telah 100% tersertifikasi manajemen risiko, serta telah memenuhi Laporan Syarat Keberlanjutan OJK sebagai upaya penguatan tata kelola dan kepatuhan terhadap regulasi. Selain pemenuhan aspek kepatuhan, Perusahaan juga secara aktif mendorong pengembangan kapabilitas kepemimpinan Direksi, di mana setiap anggota Direksi telah mengikuti pelatihan soft skills melalui program coaching, guna memperkuat kompetensi kepemimpinan, pengambilan keputusan strategis, serta efektivitas dalam memimpin organisasi. 4. Perusahaan berhasil menyelenggarakan program pelatihan kepemimpinan yang telah diikuti oleh 53 pegawai tingkat manajerial, guna memperkuat kapabilitas kepemimpinan dan pengelolaan tim. 5. Perusahaan berhasil melaksanakan berbagai pelatihan teknis berbasis kebutuhan karyawan, antara lain pelatihan analisis data, pelatihan untuk sales trainer, pelatihan *project management*, serta berbagai sertifikasi di bidang asuransi jiwa dan aktuaria, guna mendukung peningkatan kompetensi fungsional . 1. The Company successfully realized training and development expenses amounting to 1.75% of total employee expenses, in accordance with the requirements set by the Financial Services Authority (OJK). The achievement exceeded the minimum target established. 2. Prudential Syariah's main priority in 2025 was enhancing sharia competency through the implementation of the CBT Introduction to Sharia program, as well as training and professional certification conducted by the Islamic Insurance Society (IIS). The CBT Introduction to Sharia was established as a mandatory computer-based training program for all employees to ensure a consistent understanding of fundamental sharia principles across the organization. In addition, the Company actively organised and facilitated IIS certification programmes, achieving 93 participants at the IIS Basic level with a 92% pass rate, as well as the successful certification of 2 participants at the IIS Associate level and 3 participants at the IIS Expert level. 3. All members of the Board of Directors, Board of Commissioners, Sharia Supervisory Board, and Executive Officers have achieved 100% certification in risk management and have fulfilled the OJK Sustainability Requirements Report, as part of efforts to strengthen governance and regulatory compliance. Beyond compliance, the Company also actively promotes leadership capability development among the Board of Directors, where each member has participated in soft skills training through coaching programmes to enhance leadership competencies, strategic decision-making, and overall effectiveness in leading the organisation. 4. The Company successfully conducted leadership training programmes attended by 53 managerial-level employees, aimed at strengthening leadership capabilities and team management. 5. The Company successfully implemented various technical training programmes tailored to employee needs, including data analysis training, training for sales trainers, project management training, as well as certifications in life insurance and actuarial fields, to support the enhancement of functional competencies.

Topik material: Pemberdayaan Masyarakat
Material Topic: Community Empowerment

Perhatian Utama:
Key Concerns:

Mengimplementasikan kegiatan tanggung jawab sosial dan lingkungan (TJSL)
Implementing corporate social responsibility (CSR) activities.

Pengelolaan:
Management:

Perusahaan berfokus pada dampak positif bagi pemangku kepentingan dan masyarakat melalui program TJSL. Departemen Community Investment bertanggung jawab atas pengelolaan dan evaluasi rutin untuk meninjau manfaat program.
The Company focuses on creating a positive impact for stakeholders and the community through its CSR programmes. Community Investment Department is responsible for managing and conducting regular evaluations to assess the programme's benefits.

Evaluasi:
Evaluation:

Evaluasi berkala dilakukan pada setiap program dan laporan disampaikan secara rutin kepada Direksi.
Periodic evaluations are conducted for each programme, with regular reports submitted to the Board of Directors.

Pencapaian 2025:
2025 Achievements:

1. Melaksanakan 36 kegiatan literasi keuangan syariah bagi masyarakat umum.
2. Meningkatkan literasi keuangan syariah bagi 11.777 partisipan offline melalui berbagai kegiatan edukatif.
3. Menjangkau 1.024.426 audiens melalui publikasi media sosial kegiatan literasi keuangan syariah.

1. Conducted 36 Islamic financial literacy activities for the general public.
2. Enhanced Islamic financial literacy for 11,777 offline participants through various educational activities.
3. Reached 1,024,426 people through social media posts about Islamic financial literacy activities.

Topik material: Keragaman dan Kesetaraan
Material topics: Diversity and Equality

Perhatian Utama:
Key Concerns:

Kesetaraan kesempatan, keberagaman, dan pemenuhan hak-hak kesehatan
Equal opportunity, diversity, and the fulfilment of health rights.

Pengelolaan:
Management:

Hubungan ketenagakerjaan yang sehat dapat mendukung terciptanya atmosfer kerja yang sehat dan kesempatan yang setara. Departemen Human Resources bertanggung jawab untuk memastikan kebijakan inklusif dan mencegah risiko yang dapat memengaruhi hubungan kerja.
Healthy employment relations contribute to fostering a positive work environment and ensuring equal opportunities. Human Resources Department is responsible for implementing inclusive policies and mitigating risks that may impact employment relationships.

Evaluasi:
Evaluation:

Evaluasi berkala dilakukan untuk memastikan efektivitas penerapan, dengan laporan rutin disampaikan kepada Direksi.
Regular evaluations are conducted to ensure the effectiveness of implementation, with periodic reports submitted to the Board of Directors.

Pencapaian 2025:
2025 Achievements:

1. Sebanyak 37,5% manajemen merupakan perempuan.
2. Sebanyak 52,3% manajer merupakan perempuan.

1. 37.5% of management positions are held by women.
2. 52.3% of managers are women.

Topik material: Digitalisasi dan Keamanan Data Pelanggan
Material Topic: Digitalisation and Customer Data Security

9 INDUSTRI, INOVASI DAN INFRASTRUKTUR

16 PERDAMAIAN, KEADILAN DAN KELEMBAGAAN YANG TANGGUH

Perhatian Utama: Key Concerns:	Proses digitalisasi serta keamanan dan kerahasiaan data pelanggan Digitalisation processes, as well as the security and confidentiality of customer data
Pengelolaan: Management:	Pengembangan produk bertujuan memenuhi kebutuhan pemangku kepentingan dengan fokus pada digitalisasi untuk meningkatkan inklusi tanpa mengesampingkan perlindungan data pelanggan. Departemen Customer Protection dan Departemen IT bertanggung jawab atas keamanan data, serta pencegahan risiko terkait. Product development aims to meet the needs of stakeholders by focusing on digitalization to enhance inclusion without compromising customer data protection. The Customer Protection Department and the IT Department are responsible for data security and the prevention of related risks.
Evaluasi: Evaluation:	Evaluasi berkala dilakukan untuk memastikan efektivitas penerapan, dengan laporan rutin disampaikan kepada Direksi. Regular evaluations are conducted to ensure effective implementation, with periodic reports submitted to the Board of Directors.
Pencapaian 2025: 2025 Achievements:	1. Meluncurkan produk baru berbasis digital, yaitu PRULindungi Syariah produk asuransi jiwa syariah sepenuhnya digital yang dirancang untuk menjangkau generasi muda melalui aplikasi Jenius dari SMBC Indonesia & TMRW dari UOB Indonesia dengan proses pendaftaran sangat mudah dan kontribusi mulai dari Rp400.000 per tahun untuk meningkatkan inklusi tanpa mengesampingkan perlindungan data pelanggan. 2. Meningkatkan literasi keuangan syariah melalui *website* Sharia Knowledge Centre (SKC). Sepanjang tahun 2025, SKC telah menjangkau lebih dari 600.000 pengunjung secara *online*. 1. Launching a new digital-based product, PRULindungi Syariah, a fully digital Sharia life insurance product designed to reach the younger generation through the Jenius app from SMBC Indonesia and the TMRW app from UOB Indonesia, featuring a very easy enrollment process and contributions starting at Rp400,000 per year to enhance financial inclusion without compromising customer data protection. 2. Enhancing Sharia financial literacy through the Sharia Knowledge Centre (SKC) website. Throughout 2025, SKC has reached more than 600,000 online visitors.

TATA KELOLA KEBERLANJUTAN

Sustainability Governance

Struktur Organisasi
Organisational Structure

Prudential Syariah menerapkan prinsip *good corporate governance* (GCG) dan peraturan yang berlaku didukung oleh pedoman internal seperti Pedoman GCG dan Kode Etik sebagai fondasi pengelolaan Perusahaan. Dewan Komisaris dan Direksi secara rutin meninjau kebijakan, prosedur, dan keputusan strategis untuk memastikan konflik kepentingan dihindari dan diminimalkan. Sepanjang 2025, tidak terdapat pelanggaran, denda, maupun sanksi yang diterima oleh Perusahaan. [2-15, 2-27]

Badan tata kelola tertinggi Perusahaan terdiri atas Rapat Umum Pemegang Saham (RUPS), Direksi, Dewan Komisaris, dan Dewan Pengawas Syariah (DPS). Penunjukan anggota badan tata kelola dilakukan melalui fungsi Nominasi dan Remunerasi independen dan disahkan oleh RUPS, dengan mempertimbangkan kompetensi, pengalaman, integritas, serta pengelolaan konflik kepentingan. Presiden Komisaris tidak merangkap posisi eksekutif senior. Kebijakan remunerasi diawasi secara independen, melibatkan masukan pemangku kepentingan, dan didukung konsultan remunerasi bila diperlukan. Kebijakan remunerasi badan tata kelola tertinggi diatur dalam Peraturan Perusahaan. Evaluasi kinerja badan tata kelola dan penerapan kebijakan remunerasi dilakukan secara rutin. Informasi jumlah dan rasio remunerasi tidak dipublikasikan sesuai dengan kebijakan Perusahaan. [2-9, 2-10, 2-11, 2-19, 2-20, 2-21]

Pelaksanaan prinsip syariah dan keberlanjutan diterapkan dalam seluruh kegiatan operasional, dengan Head of Marketing, Customer, dan Corporate Communications sebagai pejabat yang bertanggung jawab mengelola dampak ekonomi, sosial, dan tata kelola (LST), didukung Direksi, Executive Committee, Corporate Secretary, dan departemen terkait. Kinerja pengelolaan dampak dilaporkan secara berkala kepada Direksi untuk meninjau dan memperbarui strategi, sementara Dewan Komisaris mengawasi efektivitas proses, meninjau laporan, dan memberikan arahan perbaikan bila diperlukan. Evaluasi badan tata kelola dilakukan secara rutin dan independen untuk memastikan pengelolaan dampak berjalan efektif, serta hasilnya digunakan untuk pengembangan strategi dan praktik operasional, mendukung transparansi, akuntabilitas, dan kepatuhan pada prinsip syariah. [E.1] [2-12, 2-13, 2-18]

Prudential Syariah implements good corporate governance (GCG) principles and complies with applicable regulations, supported by internal guidelines such as the GCG Policy and Code of Conduct as the foundation for managing the Company. The Board of Commissioners and the Board of Directors regularly review policies, procedures, and strategic decisions to ensure that conflicts of interest are avoided and minimized. Throughout 2025, there were no violations, fines, or sanctions imposed on the Company. [2-15, 2-27]

The Company's highest governance bodies consist of the General Meeting of Shareholders (GMS), the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board (SSB). The appointment of members of these governance bodies is conducted through an independent Nomination and Remuneration function and ratified by the GMS, taking into account competence, experience, integrity, and conflict of interest management. The President Commissioner does not hold concurrent senior executive positions. Remuneration policies are overseen independently, incorporate stakeholder input, and are supported by remuneration consultants when necessary. The remuneration policy for the highest governance bodies is regulated in the Company's internal regulations. Performance evaluations of governance bodies and the implementation of remuneration policies are conducted regularly. Information regarding the amount and ratio of remuneration is not disclosed in accordance with the Company's policy. [2-9, 2-10, 2-11, 2-19, 2-20, 2-21]

The implementation of sharia principles and sustainability is embedded across all operational activities, with the Head of Marketing, Customer, and Corporate Communications serving as the responsible officer for managing economic, social, and governance (ESG) impacts, supported by the Board of Directors, the Executive Committee, the Corporate Secretary, and relevant departments. The performance of impact management is reported periodically to the Board of Directors to review and update strategies, while the Board of Commissioners oversees the effectiveness of the process, reviews reports, and provides recommendations for improvement when necessary. Governance body evaluations are conducted regularly and independently to ensure effective impact management, and the results are used to enhance strategies and operational practices, supporting transparency, accountability, and compliance with sharia principles. [E.1] [2-12, 2-13, 2-18]

Dewan Komisaris Prudential Syariah [2-9]
Prudential Syariah Board of Commissioners

Vikash Kumar Sinha	Komisaris Commissioner
Irfan Syauqi Beik	Komisaris Independen Independent Commissioner
Geger N. Maulana	Komisaris Independen Independent Commissioner

Dewan Pengawas Syariah [2-9]
Sharia Supervisory Board

Ah. Azharuddin Lathif, M.AG.Mh	Ketua Dewan Pengawas Syariah Chairman of the Sharia Supervisory Board
H. Ahmad Nuryadi Asmawi, LL B, MA	Anggota Dewan Pengawas Syariah Member of the Sharia Supervisory Board

Direksi Prudential Syariah [2-9]
Prudential Syariah Board of Directors

Iskandar Ezzahuddin Bin Ahmad Zulkiflee	Presiden Direktur President Director
Ahmir ud Deen	Direktur Director
Mandar Hastekar	Direktur Director
Yenie Rahardja	Direktur Kepatuhan Director of Compliance
Mayang Ekaputri	Direktur Director
Suryo Sasono	Direktur Director
Vivin Arbianti Gautama	Direktur Director
Herwin Bustaman	Direktur Director

Manajemen Risiko Keberlanjutan [E.3]

Management of Sustainability Risks

Sepanjang 2025, Prudential Syariah mengidentifikasi dan mengelola risiko lingkungan, sosial, tata kelola, dan ekonomi yang dapat memengaruhi operasional dan nilai jangka panjang Perusahaan. Departemen Manajemen Risiko memimpin proses identifikasi, analisis, dan mitigasi, yang melibatkan seluruh karyawan dan memperhitungkan masukan pemangku kepentingan eksternal. Hasil evaluasi risiko disampaikan kepada Direktur Utama dan diawasi oleh Dewan Komisaris untuk memastikan efektivitas pengelolaan. Perseroan secara berkala meninjau kebijakan dan praktik manajemen risiko, termasuk sosialisasi dan pelatihan, guna menjaga kepatuhan operasional, tata kelola internal, dan perlindungan bagi pemangku kepentingan.

Throughout 2025, Prudential Syariah identified and managed environmental, social, governance, and economic risks that could affect the Company's operations and long-term value. The Risk Management Department led the process of identification, analysis, and mitigation, involving all employees and taking into account input from external stakeholders. The results of the risk evaluation were reported to the President Director and overseen by the Board of Commissioners to ensure the effectiveness of risk management. The Company regularly reviews its risk management policies and practices, including conducting dissemination and training, to maintain operational compliance, internal governance, and stakeholder protection.

Aspek Aspect	Risiko Risk	Strategi Mitigasi Risiko Risk Mitigation Strategy
Lingkungan Environmental	A. Perubahan cuaca ekstrem yang dapat memengaruhi kegiatan usaha, seperti terjadinya bencana banjir dan badai angin B. Kurangnya implementasi Inisiatif kantor hijau A. Extreme weather changes may affect business activities, such as floods and windstorms B. Lacking green office initiative implementation	1. Edukasi kepada seluruh insan Perusahaan termasuk peserta untuk menghemat penggunaan listrik dan air 2. Memilah sampah organik dan anorganik untuk dikelola 3. Educating all Company personnel, including customers, to save water and electricity 4. Sorting organic and inorganic waste for processing 1. Instalasi poster Kantor Hijau 2. Ikut serta dalam *Earth Hour* 3. Mengurangi penggunaan plastik, listrik, dan kertas 4. Pengukuran kualitas udara 5. Program daur ulang 6. Pemisahan sampah organik dan anorganik 7. Pengaturan temperatur pendingin 8. Mengurangi perjalanan dinas dan melakukan rapat secara virtual 1. Installing Green Office posters 2. Participating in Earth Hour 3. Reducing plastic, electricity, and paper consumption 4. Measuring air quality 5. Recycling programme 6. Sorting organic and inorganic waste 7. Regulating AC temperature 8. Reducing business trips and holding virtual meetings
Sosial Social	1. Kompetensi sumber daya manusia secara internal dan eksternal yang dapat berdampak pada keberlanjutan usaha 2. Saat ini, industri telah bertransformasi menuju digitalisasi sehingga memerlukan kompetensi SDM yang mumpuni 1. Internal and external human capital competencies may impact business sustainability 2. Currently, the industry has transformed toward digitalisation, hence requiring qualified Human Capital	1. Edukasi kepada seluruh karyawan maupun peserta asuransi mengenai keuangan berkelanjutan 2. Memperkuat sistem keamanan dan kerahasiaan data pribadi pelanggan, peserta asuransi, karyawan dan mitra bisnis 1. Educating all employees and insurance customers on sustainable finance 2. Strengthening the security system and personal data confidentiality of customers, insurance participants, employees, and business partners

Aspek Aspect	Risiko Risk	Strategi Mitigasi Risiko Risk Mitigation Strategy
Tata Kelola Governance	Potensi tindak korupsi Potential acts of corruption	Menerapkan kebijakan antipenyuapan dan korupsi dan melakukan sosialisasi secara berkala Enforcing anti-bribery and anti-corruption policies and conducting regular dissemination
Ekonomi Economic	Inovasi produk keberlanjutan yang belum optimal Non-optimal sustainability product innovations	Prudential Syariah terus berinovasi untuk mengembangkan produk-produk keuangan berkelanjutan Prudential Syariah continues to innovate in developing sustainable finance products

Pengembangan Kompetensi terkait Keuangan Berkelanjutan [E.2] [2-17]

Competency Development in Sustainable Finance

Sebagai upaya meningkatkan pengetahuan, keterampilan, dan pengalaman badan tata kelola tertinggi terkait keberlanjutan, Prudential Syariah menyelenggarakan program pengembangan kompetensi di bidang keuangan berkelanjutan. Sepanjang 2025, Perusahaan melaksanakan 21 program pelatihan internal, eksternal, dan sertifikasi yang diikuti oleh Direksi, Dewan Komisaris, dan Dewan Pengawas Syariah. Materi yang disampaikan meliputi asuransi, finansial, dan manajemen risiko.

Di samping itu, Perusahaan melaksanakan pelatihan manajemen risiko secara berkala bagi jajaran manajemen. Hingga 2025, sebanyak 100% karyawan yang merupakan *direct report* Direksi dan Direksi telah mengikuti pelatihan tersebut sebagai bagian dari penguatan kapasitas pengawasan dan pengambilan keputusan.

As part of its efforts to enhance the knowledge, skills, and experience of the highest governance bodies in relation to sustainability, Prudential Syariah organises competency development programmes in sustainable finance. Throughout 2025, the Company conducted 21 internal and external training and certification programmes attended by the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board. The materials included insurance, finance, and risk management.

In addition, the Company conducts regular risk management training for management. As of 2025, 100% of employees who are direct reports to the Board of Directors, as well as the Board of Directors themselves, have participated in such training as part of strengthening oversight capacity and decision-making.

Tantangan Kinerja Keberlanjutan [E.5]

Challenges in Sustainability Performance

Tantangan utama Prudential Syariah pada 2025 adalah masih rendahnya literasi dan inklusi keuangan syariah, yang berpotensi memengaruhi akses masyarakat terhadap produk dan layanan syariah. Untuk mengelola risiko ini, Perusahaan melaksanakan program edukasi bagi karyawan serta forum dan webinar literasi keuangan syariah bagi komunitas Muslim di Indonesia. Seluruh kegiatan ini diawasi oleh Departemen Manajemen Risiko, dengan hasil evaluasi disampaikan kepada Direktur Utama dan dipantau oleh Dewan Komisaris.

Prudential Syariah's main challenge in 2025 was the relatively low level of sharia financial literacy and inclusion, which might affect public access to sharia-based products and services. To manage this risk, the Company implemented educational programmes for employees, as well as forums and webinars on sharia financial literacy for Muslim communities in Indonesia. All of these activities were overseen by the Risk Management Department, with evaluation results reported to the President Director and monitored by the Board of Commissioners.

Selain edukasi, Perusahaan terus berinovasi dan mendigitalisasi layanan untuk memastikan keamanan dan kerahasiaan data pelanggan, serta menyesuaikan produk dengan kebutuhan masyarakat. Langkah-langkah tersebut merupakan bagian dari strategi mitigasi risiko LST dan operasional, yang bertujuan meminimalkan dampak tantangan eksternal sekaligus memperkuat kualitas layanan dan hubungan dengan pemangku kepentingan.

In addition to education initiatives, the Company continues to innovate and digitalise its services to ensure the security and confidentiality of customer data, while also aligning its products with the needs of the community. These measures form part of the Company's ESG and operational risk mitigation strategy, aimed at minimising the impact of external challenges while strengthening service quality and relationships with stakeholders.

Dukungan pada Praktik Antipenyuapan dan Antikorupsi [205-1, 205-2, 205-3]

Support for Anti-Bribery and Anti-Corruption Practices

Prudential Syariah mendukung praktik antisuap dan antikorupsi dengan menerapkan kebijakan Anti-Bribery and Corruption (ABC) yang mengedepankan kejujuran dan integritas bagi seluruh karyawan, manajemen, dan tenaga pemasar. Perusahaan secara berkala mengidentifikasi dan mengevaluasi risiko penyuapan dan korupsi dalam setiap kegiatan operasional. Tindakan tegas sesuai peraturan akan diterapkan terhadap setiap pelanggaran yang berdampak material bagi Perusahaan.

Prudential Syariah supports anti-bribery and anti-corruption practices by implementing an Anti-Bribery and Corruption (ABC) Policy that upholds honesty and integrity among all employees, management, and sales force. The Company regularly identifies and evaluates bribery and corruption risks across its operational activities. Firm actions in accordance with applicable regulations will be taken against any violations that have a material impact on the Company.

Selain kebijakan ABC, Prudential Syariah memiliki kebijakan lain untuk memastikan praktik bisnis bertanggung jawab, antara lain Anti-Fraud Policy, Conflict of Interest Policy, Investment Policy, Anti-Money Laundering & Counter Terrorism Financing Policy, Anti-Personal Dealing Policy, Fair Customer Treatment Policy, Conduct Risk Policy, dan Code of Conduct.

In addition to the ABC Policy, Prudential Syariah has established other policies to ensure responsible business practices, including the Anti-Fraud Policy, Conflict of Interest Policy, Investment Policy, Anti-Money Laundering & Counter Terrorism Financing Policy, Anti-Personal Dealing Policy, Fair Customer Treatment Policy, Conduct Risk Policy, and Code of Conduct.

Pelatihan dan sosialisasi antikorupsi dilaksanakan secara berkala dan wajib diikuti oleh seluruh karyawan, termasuk manajemen dan tenaga pemasar, dengan persentase keikutsertaan karyawan sebesar 100% . Pada 2025, pelatihan *computer-based training* (CBT) diikuti oleh 314 karyawan, termasuk pekerja tetap, pekerja sementara, magang, dan advisor. Hingga akhir 2025, tidak ditemukan insiden penyuapan atau korupsi di lingkungan Perusahaan, baik yang melibatkan karyawan maupun mitra bisnis.

Anti-corruption training and awareness programmes are conducted regularly and are mandatory for all employees, including management and sales force, with an employee participation rate of 100%. In 2025, the computer-based training (CBT) programme was attended by 314 participants, including permanent employees, temporary workers, interns, and advisors. As of the end of 2025, no incidents of bribery or corruption were found within the Company, whether involving employees or business partners.

Pelaporan Pelanggaran [2-16, 2-26]
Whistleblowing System (WBS)

Prudential Syariah menerapkan WBS sebagai mekanisme pelaporan dugaan pelanggaran untuk mendukung transparansi, integritas, dan akuntabilitas dalam operasional Perusahaan. Sistem ini memungkinkan karyawan, mitra bisnis, peserta, dan pihak eksternal lain untuk melaporkan dugaan pelanggaran hukum, kebijakan internal, kode etik, kecurangan, korupsi, benturan kepentingan, atau tindakan yang mengganggu lingkungan kerja dan sosial. WBS juga dapat digunakan untuk meminta nasihat terkait penerapan kebijakan dan praktik organisasi yang bertanggung jawab.

Prudential Syariah implements a Whistleblowing System (WBS) as a reporting mechanism for alleged violations to support transparency, integrity, and accountability in the Company's operations. This system enables employees, business partners, participants, and other external parties to report suspected violations of laws, internal policies, the code of conduct, fraud, corruption, conflicts of interest, or actions that may disrupt the work and social environment. The WBS can also be used to seek advice regarding the implementation of responsible organisational policies and practices.

Pelaporan dilakukan melalui *email*, telepon, dan formulir elektronik di situs resmi Prudential Syariah. Identitas pelapor dijaga kerahasiaannya, dan perlindungan diberikan untuk mencegah intimidasi atau tindakan balasan. Sistem ini memastikan langkah pencegahan dan mitigasi risiko dijalankan secara efektif untuk menjaga kepercayaan pemangku kepentingan.

Reports can be submitted via email, telephone, and electronic forms available on Prudential Syariah's official website. The identity of the whistleblower is kept confidential, and protection is provided to prevent intimidation or retaliation. This system ensures that risk prevention and mitigation measures are effectively implemented to maintain stakeholder trust.

Saluran pelaporan pelanggaran (*whistleblowing system*/WBS) tersedia 24/7 melalui:
The whistleblowing system (WBS) reporting channels are available 24/7 through:
Telepon | Phone: 0800-1503177
Website www.prudentialspeakout.ethicspoint.com

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

Pemangku kepentingan memiliki peran penting dalam mendukung kegiatan usaha Perusahaan, khususnya dalam memengaruhi kebijakan, pengambilan keputusan, dan operasional perusahaan. Sepanjang 2025, Prudential Syariah menjalin komunikasi dengan pemangku kepentingan melalui pertemuan formal, diskusi, dan kanal daring untuk memperoleh masukan. Berdasarkan tingkat kepentingan dan pengaruhnya, Perusahaan mengidentifikasi delapan kelompok pemangku kepentingan.

Stakeholders play an important role in supporting the Company's business activities, particularly in influencing policies, decision-making, and operations. Throughout 2025, Prudential Syariah engaged with stakeholders through formal meetings, discussions, and online channels to gather feedback. Based on their level of interest and influence, the Company has identified eight stakeholder groups.

Pemangku Kepentingan Stakeholder	**Topik Utama** Key Topic	**Metode dan Frekuensi Pelibatan Pemangku Kepentingan** Method and Frequency of Stakeholder Engagement
Pemegang Saham Shareholders	• Pencapaian kinerja ekonomi • Pelaksanaan tata kelola yang baik • Pengelolaan risiko lingkungan, sosial, dan tata kelola • Achievement of economic performance • Implementation of good corporate governance • Management of environmental, social, and governance risks	• Pengembangan usaha • Rapat Umum Pemegang Saham (RUPS), RUPS Tahunan, RUPS Luar Biasa • Publikasi laporan tahunan dan laporan keberlanjutan • Pertemuan berkala • Business development • General Meeting of Shareholders (GMS), Annual GMS, Extraordinary GMS • Publication of annual report and sustainability report • Regular meetings
Investor Investors	Kinerja Perusahaan Company performance	Sesuai kebutuhan As needed
Karyawan Employees	• Kesehatan dan keselamatan kerja (K3) • Kesejahteraan karyawan • Pengembangan kompetensi dan karir • Hak dan kewajiban sebagai Pekerja • Occupational health and safety • Employee welfare • Competency and career development • Employee rights and obligations	• Adanya Peraturan Perusahaan yang diperbaharui setiap 2 tahun sekali • Forum komunikasi karyawan untuk membahas isu-isu ketenagakerjaan • Evaluasi kinerja tahunan • Mengadakan pelatihan dan Pendidikan profesi secara rutin sesuai kebutuhan • Pertemuan berkala setiap quarter atau saat diperlukan • Biannually updated Company Regulations • Employee communication forum to discuss labour issues • Annual performance evaluation • Regularly organising professional training and education as needed • Regular quarterly meetings or as needed
Pemerintah dan Regulator Government and Regulators	• Memenuhi ketentuan regulasi • Memenuhi kewajiban sebagai perusahaan publik • Kinerja Perusahaan • Fulfilling regulation stipulations • Fulfilling obligations as a public company • Company performance	• Partisipasi dalam pertemuan dengan pemerintah • Penyampaian laporan secara tepat waktu • Participating in meetings with the government • Timely report submission
Tenaga Pemasar Sales Force	• Kerja sama dalam memasarkan produk asuransi • Pengembangan kompetensi dan jenjang karir • Hak dan kewajiban sebagai tenaga pemasar • Cooperation in marketing insurance products • Competency and career development • Rights and obligations as part of the sales force	• Adanya perjanjian keagenan dan perjanjian manajer keagenan • Pertemuan berkala • Pelatihan khusus tenaga pemasar • Saluran komunikasi khusus tenaga pemasar • Agency agreement and agency manager agreement • Regular meetings • Special training for the sales force • Communication channels specifically for sales force

Pemangku Kepentingan Stakeholder	**Topik Utama** Key Topic	**Metode dan Frekuensi Pelibatan Pemangku Kepentingan** Method and Frequency of Stakeholder Engagement
Peserta Participant	• Keterbukaan informasi dalam menjelaskan produk asuransi • Layanan dan perlindungan data peserta • Layanan informasi • Keamanan investasi • Information transparency in explaining about insurance products • Services and customer data protection • Information services • Investment security	• Survei kepuasan peserta • Menyediakan akses layanan pelanggan (*customer service*) • Meningkatkan inovasi dan teknologi • Menyediakan informasi layanan yang tersedia melalui situs web, brosur, dan media lainnya • *Call center* dan layanan pengaduan • Customer (participant) satisfaction survey • Providing access to customer service • Improving innovation and technology • Providing service information available on the website, brochures, and other media • Call center and whistleblowing system
Pemasok Suppliers	• Transparansi tender dan kontrak kerja • Kualitas dan ketersediaan produk dan jasa tepat waktu • Seleksi pemasok berdasarkan ketentuan yang berlaku • Pembayaran tepat waktu • Transparency of tenders and contracts • Timely product and service quality and availability • Supplier selection based on prevailing stipulations • Timely payments	• Rapat rutin dengan pemasok • Negosiasi kontrak secara adil dan transparan • Routine meetings with suppliers • Fair and transparent contract negotiations
Masyarakat Communities	• Pelaksanaan tanggung jawab sosial dan lingkungan (TJSL) Perusahaan • Implementation of the Company's Corporate Social Responsibility (CSR)	• Melaksanakan program tanggung jawab sosial (CSR) secara rutin untuk meningkatkan kesejahteraan masyarakat • Mengembangkan layanan untuk memberikan perlindungan untuk masyarakat • Regularly implementing the corporate social responsibility (CSR) programmes to improve community welfare • Developing services to provide protection for communities

KINERJA EKONOMI DAN PRAKTIK BISNIS YANG BERTANGGUNG JAWAB

Economic Performance and Responsible Business Practices

Kinerja Ekonomi
Economic Performance

Prudential Syariah mencatat kinerja ekonomi yang positif sepanjang 2025. Perusahaan juga mempertahankan posisi dengan aset tertinggi di industri asuransi jiwa syariah di Indonesia sebesar Rp 8 triliun. Pencapaian ini dapat terwujud karena dukungan dan kepercayaan pemangku kepentingan. Informasi kinerja keuangan lainnya dapat dilihat pada tabel berikut ini:

Prudential Syariah recorded positive financial performance throughout 2025. The company also maintained its position as one with the highest assets in Indonesia's sharia life insurance industry, amounting to Rp8 trillion. This achievement was enabled by the support and trust of the stakeholders. Additional financial performance information is presented in the table below:

Informasi Kinerja Keuangan – Dana Perusahaan [F.2, F.3]

Financial Performance Information – Company Fund

Uraian Description	Satuan Unit	2025	2024	2023
Rasio Pencapaian Solvabilitas Solvency Achievement Ratio	%	1.496	2.092	3.806
Rasio Likuiditas Liquidity Ratio		116	131	145
Aset Assets	Jutaan Rupiah Million Rupiah	2.728.970	1.949.780	1.536.967
Investasi Investments		1.976.919	1.374.447	1.248.706
Liabilitas Liabilities		1.842.139	1.163.641	814.199
Penyisihan Teknis Technical Allowance		1.009.578	675.064	345.682
Ekuitas Equity		886.831	786.139	722.768
Ujroh atas kontribusi Ujrah from contribution		2.209.574	2.050.419	1.976.888
Beban Pemasaran Sales Expenses		304.226	198.024	202.661
Beban Akuisisi Acquisition Expenses		940.002	794.098	817.847
Beban Umum dan Administrasi General and Administrative Expenses		756.912	541.867	316.376
Hasil Investasi Investment Yield		143.890	63.737	61.557
Laba (Rugi) Komprehensif Comprehensive Profit (Loss)		101.587	265.454	537.249

Informasi Kinerja Keuangan – Dana Tabarru' [F.2, F.3]

Financial Performance Information – Tabarru Fund

Uraian Description	Satuan Unit	2025	2024	2023
Rasio Pencapaian Solvabilitas Solvency Achievement Ratio	%	209	245	180
Rasio Likuiditas Liquidity Ratio		120	118	144
Rasio Beban Klaim Claims Expense Ratio		100	108	106
Aset Assets	Jutaan Rupiah Million Rupiah	1.493.368	1.253.437	1.150.306
Investasi Investments		1.167.031	1.003.138	865.672
Liabilitas Liabilities		1.133.113	918.172	858.438
Akumulasi Dana Fund Accumulation		110.255	135.265	291.868
Kontribusi Tabarru Tabarru Contribution		1.533.859	1.325.436	1.261.624
Klaim Bruto Gross Claims		1.506.220	1.480.480	1.295.982
Surplus (deficit) Underwriting		(162.962)	(257.165)	(189.413)
Hasil Investasi Investment Yield		104.436	59.144	46.041

Informasi Kinerja Keuangan – Dana Investasi Peserta [F.2, F.3]

Financial Performance Information – Customer Investment Fund

Uraian Description	Satuan Unit	2025	2024	2023
Rasio Likuiditas Liquidity Ratio	%	7.101	9.827	7.066
Aset Assets	Jutaan Rupiah Million Rupiah	4.016.945	3.637.365	3.991.376
Investasi Investments		3.952.621	3.576.870	3.872.903
Liabilitas Liabilities		56.571	37.014	56.490
Hasil Investasi Investment Yield		635.802	77.990	(47.400)
Akumulasi Dana Investasi Peserta Accumulated Customer Investment Fund		3.960.375	3.600.351	3.934.887
Kontribusi Alokasi Dana Investasi Peserta Customer Investment Fund Allocation Contribution		420.423	458.256	544.274
Penarikan Dana Investasi Peserta Customer Investment Fund Withdrawal		690.544	866.404	922.926

Nilai Ekonomi Dihasilkan dan Didistribusikan (Rp Juta) [201-1]
Economic Value Generated and Distributed (Million Rp)

Uraian Description	2025	2024	2023
Pendapatan Usaha Operating Income	2.409.282	2.174.981	2.105.655
Penghasilan Komprehensif Lain Other Comprehensive Income	534	280	430
Total Nilai Ekonomi Langsung yang Dihasilkan Total Economic Value Generated	2.409.816	2.175.261	2.106.085
Beban Komisi Commissions Expense	940.002	794.098	817.847
Beban Pemasaran Sales Expenses	304.226	198.024	202.661
Beban Umum dan Administrasi General and Administrative Expenses	756.912	542.423	356.422
Beban Lain Other Expenses	33.378	65.795	32.366
Pembayaran Pajak dan Badan kepada Pemerintah Payment of Taxes to the Government	(60.803)	(16.906)	118.836
Total Nilai Ekonomi yang Didistribusikan Total Economic Value Distributed	2.308.229	1.910.959	1.568.836
Total Nilai Ekonomi Ditahan Total Economic Value Retained	101.587	264.302	537.249

Perusahaan memenuhi seluruh ketentuan regulasi yang berlaku, termasuk kewajiban pelaporan, perpajakan, dan Penerimaan Negara Bukan Pajak (PNBP), serta tidak menerima bantuan finansial dari Pemerintah Indonesia pada 2025. Perusahaan belum mengukur dampak finansial perubahan iklim secara kuantitatif, namun telah mengidentifikasi risikonya serta mengelola risiko tersebut melalui kebijakan investasi yang membatasi penempatan dana pada sektor dengan dampak lingkungan tinggi. [2-27][201-4, 201-2]

The Company complies with all applicable regulatory requirements, including reporting obligations, taxation, and Non-Tax State Revenue (PNBP), and did not receive any financial assistance from the Government of Indonesia in 2025. The Company has not yet quantitatively measured the financial impacts of climate change; however, it has identified the associated risks and manages them through investment policies that limit fund allocation to sectors with high environmental impact. [2-27][201-4, 201-2]

Investasi yang Bertanggung Jawab

Responsible Investment

Prudential Syariah mengintegrasikan pertimbangan aspek lingkungan, sosial, dan tata kelola (LST) ke dalam proses pengambilan keputusan investasi untuk mengelola risiko serta mengidentifikasi dan mengoptimalkan peluang portofolio secara berkelanjutan, sejalan dengan Kebijakan Investasi Bertanggung Jawab Prudential. Pendekatan ini disesuaikan dengan kondisi pasar serta kebutuhan Peserta, sehingga keputusan investasi tetap relevan, terukur, dan selaras dengan prinsip kehati-hatian. Dalam penerapannya, Perusahaan secara berkelanjutan melakukan pengelolaan dan pengendalian eksposur terhadap sektor sektor yang berpotensi memiliki dampak lingkungan negatif, seperti energi dan tembakau, dengan tetap mengedepankan prinsip kehati-hatian. serta perspektif keberlanjutan jangka panjang.

Seluruh portofolio investasi Perusahaan (100%) dikelola dengan kepatuhan penuh terhadap prinsip syariah, yang mencakup investasi pada Sukuk, Deposito Berjangka Syariah, Reksadana Syariah, dan Saham Syariah. Investasi saham dilakukan dengan mengacu pada Indonesia Sharia Stock Index (ISSI), yang disusun berdasarkan kepatuhan terhadap prinsip syariah dan digunakan sebagai acuan untuk memastikan keselarasan dengan ketentuan syariah yang berlaku. Untuk mengelola dan mengukur eksposur investasi berbasis LST, posisi akhir Desember tahun 2025 Perusahaan mengklasifikasikan 17,61% dari total aset investasi sebagai aset hijau, yang terdiri atas 2,6% pada Green Sukuk dalam dana kelolaan Prudential Syariah dan 15,01% pada saham yang tercatat dalam indeks SRI KEHATI. Indeks SRI KEHATI merupakan indeks saham nasional yang secara khusus menekankan kinerja lingkungan, sosial, dan tata kelola sebagai bagian dari praktik investasi berkelanjutan.

Prudential Syariah integrates environmental, social, and governance (ESG) considerations into its investment decision-making process to manage risks while identifying and optimizing portfolio opportunities in a sustainable manner, in line with Prudential's Responsible Investment Policy. This approach is aligned with market conditions and participants' needs, ensuring that investment decisions remain relevant, measurable, and consistent with prudential principles. In its implementation, the Company continuously manages and controls exposure to sectors with potential negative environmental impacts, such as energy and tobacco, while maintaining a strong emphasis on prudence and a long-term sustainability perspective.

All (100%) of the Company's investment portfolio is managed in full compliance with Sharia principles, including investments in Sukuk, Sharia Time Deposits, Sharia Mutual Funds, and Sharia Equities. Equity investments are conducted with reference to the Indonesia Sharia Stock Index (ISSI), which is constructed based on Sharia compliance and serves as a benchmark to ensure alignment with applicable Sharia requirements. To manage and measure ESG-based investment exposure, as of the end of December 2025, the Company classified 17.61% of its total investment assets as green assets, comprising 2.6% in Green Sukuk within Prudential Syariah's managed funds and 15.01% in equities listed on the SRI KEHATI Index. The SRI KEHATI Index is a national stock index that specifically emphasizes environmental, social, and governance performance as part of sustainable investment practices.

Tanggung Jawab Produk dan/atau Jasa

Product and/or Service Responsibility

Prudential Syariah menyediakan solusi perlindungan berbasis Syariah yang mencakup asuransi jiwa, kesehatan, dan pendidikan. Seluruh produk dirancang secara bertanggung jawab untuk memenuhi kebutuhan peserta pada berbagai tahap kehidupan.

Prudential Syariah provides Sharia-based protection solutions, including life, health, and education insurance. All products are responsibly designed to meet participants' needs at various stages of life.

Inovasi dan Pengembangan Produk/Jasa [F.26]

Product/Service Innovation and Development [F.26]

Perusahaan secara konsisten melakukan inovasi proses bisnis dan pengembangan produk untuk menyediakan layanan yang setara bagi seluruh konsumen. Salah satu langkah konkret kami di 2025 adalah peluncuran produk asuransi jiwa syariah yang inklusif dan transparan, seperti PRUHeritage Syariah Essential Plan. Produk ini dilengkapi dengan *booster* proteksi untuk menjaga nilai perlindungan agar tetap tahan terhadap inflasi, sehingga manfaat yang diterima tetap optimal seiring meningkatnya kebutuhan dan biaya hidup dari waktu ke waktu. [F.17]

The Company consistently innovates its business processes and develops products to provide equitable services for all customers. One of our key initiatives in 2025 was the launch of an inclusive and transparent Sharia life insurance product, such as PRUHeritage Syariah Essential Plan. This product is equipped with a protection booster to help maintain the value of coverage against inflation, ensuring that the benefits received remain optimal as needs and living costs increase over time. [F.17]

Penguatan juga dilakukan pada lini produk lainnya, antara lain PRUSehat Syariah yang dirancang sesuai dengan gaya hidup generasi Milenial dan Gen Z dengan menghadirkan perlindungan kesehatan berbasis syariah yang terjangkau dengan kontribusi mulai dari Rp230.000 per bulan dan manfaat perlindungan hingga Rp900 juta. Selain itu, Prudential Syariah menghadirkan PRULindungi Syariah dengan proses kepesertaan yang sederhana, tanpa pemeriksaan medis, dan kontribusi terjangkau mulai dari Rp400.000 per tahun. Memahami kebutuhan keluarga Indonesia dalam menjalani perjalanan ibadah Haji, Prudential Syariah menghadirkan PRUSafar Plan sebagai solusi perlindungan yang dirancang untuk mendampingi persiapan hingga pelaksanaan ibadah Haji, dan dipasarkan melalui kanal *bancassurance*.

Further strengthening was also carried out across other product lines, including PRUSehat Syariah, which is designed to suit the lifestyle of Millennials and Gen Z by offering affordable Sharia-based health protection with contributions starting from Rp230,000 per month and coverage benefits of up to Rp900 million. In addition, Prudential Syariah offers PRULindungi Syariah with a simple enrollment process, no medical examination, and affordable contributions starting from Rp400,000 per year. Recognizing the needs of Indonesian families in undertaking the Hajj pilgrimage, Prudential Syariah introduces PRUSafar Plan as a protection solution designed to support participants from preparation through the completion of the Hajj pilgrimage, and it is marketed through the bancassurance channel.

Sejalan dengan penguatan produk, Perusahaan juga memperluas jaringan rumah sakit rekanan yang tergabung dalam PRUPriority Hospitals hingga lebih dari 1.700 rumah sakit, hingga akhir tahun 2025.

In line with product enhancements, the Company also expanded its network of partner hospitals under PRUPriority Hospitals to more than 1,700 hospitals by the end of 2025.

Digitalisasi Produk dan Layanan

Product and Service Digitalisation

Prudential Syariah memanfaatkan transformasi digital untuk memperluas akses perlindungan dan meningkatkan efisiensi layanan kesehatan, dengan tetap menjunjung aspek kesetaraan pada seluruh pelanggan. Untuk itu, Prudential Syariah meluncurkan produk baru berbasis digital, yaitu PRULindungi Syariah produk asuransi jiwa syariah sepenuhnya digital yang dirancang untuk menjangkau generasi muda melalui aplikasi Jenius dari SMBC Indonesia & TMRW dari UOB Indonesia dengan proses pendaftaran sangat mudah dan kontribusi mulai dari Rp400.000 per tahun.

Prudential Syariah leverages digital transformation to expand access to protection and enhance the efficiency of healthcare services, while upholding equality for all customers. To support this, Prudential Syariah launched a new digital-based product, PRULindungi Syariah, a fully digital Sharia life insurance product designed to reach younger generations through the Jenius application by SMBC Indonesia and TMRW by UOB Indonesia, offering a very simple registration process and contributions starting from Rp400,000 per year.

Selain itu, untuk memastikan kemudahan pelanggan dalam mendapatkan layanan polis, Prudential Syariah juga mengembangkan PRUServices sebagai platform layanan mandiri berbasis web yang memungkinkan peserta mengakses dan mengelola perlindungan tanpa instalasi aplikasi. Platform ini menyediakan layanan yang mudah diakses oleh berbagai segmen masyarakat melalui fitur pengajuan klaim elektronik, pemantauan status klaim, pengelolaan cuti premi, dan akses informasi polis secara *real-time*. [F.17]

In addition, to ensure ease of access to policy services, Prudential Syariah developed PRUServices as a web-based self-service platform that enables participants to access and manage their protection without the need to install an application. This platform offers services that are easily accessible to various segments of society through features such as electronic claim submission, claim status tracking, premium holiday management, and real-time access to policy information. [F.17]

Perusahaan juga menyederhanakan layanan sekaligus mendorong praktik yang lebih berkelanjutan melalui percepatan adopsi digital. Implementasi e-Policy mencatatkan peningkatan sebesar 25% secara tahunan (YoY) untuk mengurangi penggunaan kertas.

The Company also simplifies services while promoting more sustainable practices through accelerated digital adoption. The implementation of e-Policy recorded a 25% year-on-year (YoY) increase, contributing to reduced paper usage.

Melalui Sharia Knowledge Centre (SKC) yang dapat diakses di www.shariaknowledgecentre.id, Perusahaan menyediakan edukasi keuangan syariah yang komprehensif, mencakup aspek informasi, literasi, inovasi, dan kolaborasi. Sepanjang tahun 2025, SKC mencatat 615.665 sesi organik, yang mencerminkan meningkatnya minat dan akses masyarakat terhadap informasi keuangan syariah. Pencapaian ini didukung oleh perluasan cakupan topik pembahasan yang tidak hanya berfokus pada asuransi syariah, tetapi juga mencakup berbagai aspek pengelolaan aset dan keuangan lainnya. Selain itu, seluruh artikel dan konten edukatif yang dipublikasikan di platform SKC secara konsisten diamplifikasikan melalui berbagai kanal media sosial Perusahaan, sehingga memperluas jangkauan literasi keuangan syariah dan memastikan informasi dapat diakses secara berkelanjutan oleh masyarakat luas.

Through the Sharia Knowledge Centre (SKC), accessible at www.shariaknowledgecentre.id, the Company provides comprehensive Sharia financial education covering information, literacy, innovation, and collaboration aspects. Throughout 2025, SKC recorded 615,665 organic sessions, reflecting the growing public interest in and access to Sharia financial information. This achievement was supported by the expansion of topic coverage, which not only focuses on Sharia insurance but also includes various aspects of asset and financial management. In addition, all articles and educational content published on the SKC platform are consistently amplified through the Company's various social media channels, thereby expanding the reach of Sharia financial literacy and ensuring that information remains sustainably accessible to the wider community.

Keamanan Data Pelanggan
Customer Data Security

Perusahaan melindungi data pribadi dan privasi peserta sesuai dengan Undang-Undang Nomor 27 Tahun 2022 tentang Pelindungan Data Pribadi. Pengamanan data dilakukan melalui penerapan e-KYC berbasis biometrik, penggunaan tanda tangan elektronik, serta pengendalian akses yang membatasi pemrosesan data hanya kepada pihak berwenang atau pihak berwajib berdasarkan perintah resmi. Sepanjang 2025, Perusahaan tidak mencatat pengaduan terbukti terkait pelanggaran privasi pelanggan dan tidak mengalami insiden kebocoran atau kehilangan data pribadi peserta. [2-27][F.28][418-1]

The Company protects participants' personal data and privacy in accordance with Law No. 27 of 2022 on Personal Data Protection. Data security is implemented through biometric-based e-KYC, electronic signatures, and access controls that restrict data processing to authorised parties or competent authorities based on official requests. Throughout 2025, the Company recorded no substantiated complaints related to customer privacy violations and did not experience any incidents of data breaches or loss of personal data. [2-27][F.28][418-1]

Evaluasi Keamanan Produk dan/atau Layanan

Product and/or Service Safety Evaluation

Prudential Syariah memastikan seluruh produk dan layanan (100%) telah melalui evaluasi keamanan dan pengawasan. Adapun produk dan layanan juga telah melalui persetujuan Dewan Pengawas Syariah (DPS), serta perizinan Otoritas Jasa Keuangan (OJK) untuk memastikan manfaat perlindungan yang aman, jelas, dan sesuai dengan kebutuhan peserta. [F.27]

Perusahaan menerapkan prinsip perlakuan adil terhadap pelanggan melalui penyediaan informasi produk yang akurat, seimbang, dan mudah dipahami. Transparansi dijaga melalui dokumen polis dan kanal resmi yang memuat manfaat, biaya, ketentuan, serta potensi risiko secara jelas, termasuk penggunaan nama produk yang merefleksikan karakteristik perlindungan secara tepat.

Komunikasi manfaat produk dilakukan melalui praktik pemasaran yang wajar, akurat, serta didukung edukasi kepada peserta mengenai manfaat dan batasan perlindungan. Sepanjang periode pelaporan, Perusahaan tidak mencatat insiden ketidakpatuhan yang mengakibatkan denda, sanksi, maupun penarikan produk terkait aspek pelabelan atau komunikasi pemasaran. [F.17][F.28][F.29] [417-1, 417-2, 417-3]

Prudential Syariah menyediakan mekanisme pengaduan formal melalui berbagai kanal. Pada 2025, Perusahaan menerima 102 keluhan yang umumnya terkait pemahaman manfaat, ketentuan polis, dan proses klaim. Seluruh keluhan pada 2025 telah diselesaikan. [2-25]

Prudential Syariah ensures that all products and services (100%) undergo safety evaluation and oversight. All products and services have been reviewed and approved by the Sharia Supervisory Board (SSB) and authorised by the Financial Services Authority (OJK) to ensure that protection benefits are secure, transparent, and aligned with participants' needs. [F.27]

The Company applies the principle of fair customer treatment by providing accurate, balanced, and easily understood product information. Transparency is maintained through policy documents and official channels that clearly outline benefits, costs, terms, and potential risks, including product naming that accurately reflects protection characteristics.

Product communication is carried out through fair and accurate marketing practices, supported by customer education regarding product benefits and limitations. During the reporting period, the Company recorded no incidents of non-compliance resulting in fines, sanctions, or product recalls related to labeling or marketing communication. [F.17][F.28][F.29][417-1, 417-2, 417-3]

Prudential Syariah provides formal complaint handling mechanisms through multiple channels. In 2025, the Company received 102 complaints, primarily related to benefit understanding, policy terms, and claims processes. All complaints were resolved within the year. [2-25]

Prudential Syariah Customer Line: 1500 577 atau (021) – 1500 577
Walk-in: Customer Care Center Prudential Centre
Kota Kasablanka Lantai 15 Jl. Kasablanka Raya 88, Jakarta Selatan
Kota Kasablanka, 15th Floor Jl. Kasablanka Raya 88, South Jakarta
Website: www.prudentialsyariah.co.id
Email: customer.idn@prudentialsyariah.co.id

Survei Kepuasan Pelanggan [F.30]

Customer Satisfaction Survey

melaksanakan survei kepuasan pelanggan untuk memahami persepsi dan kebutuhan peserta. Survei kepuasan pelanggan Prudential Syariah 2025 menunjukkan *Net Promotor Score* (NPS) sebesar 80%, lebih tinggi dibandingkan 73% pada 2024 dan 69% pada 2023. Hasil survei dimanfaatkan sebagai dasar evaluasi dan peningkatan kualitas layanan, termasuk penanganan keluhan serta mitigasi potensi dampak negatif terhadap peserta. [2-25]

Prudential Syariah regularly conducts customer satisfaction surveys to understand participants' perceptions and needs. Prudential Syariah's 2025 customer satisfaction survey shows a Net Promoter Score (NPS) of 80%, up from 73% in 2024 and 69% in 2023. The survey results are used as a basis for service improvement, including complaint handling and mitigation of potential negative impacts on participants. [2-25]

Deskripsi Description	2025	2024	2023
Survei Kepuasan Pelanggan (*Net Promotor Score*)	80%	73%	69%

PRUPoints: Program Loyalitas Digital untuk Penguatan Pengalaman Peserta

Prudential Syariah meluncurkan PRUPoints pada 27 November 2025 sebagai program loyalitas digital untuk meningkatkan pengalaman dan keterlibatan peserta. PRUPoints juga berfungsi sebagai kanal umpan balik terintegrasi melalui fitur survei mandiri, dengan partisipasi peserta yang dapat dikonversi menjadi poin yang ditukarkan dengan berbagai manfaat sehingga mendukung pemantauan kepuasan dan perbaikan layanan secara berkelanjutan.

PRUPoints: A Digital Loyalty Program to Enhance Participant Experience

Prudential Syariah launched PRUPoints on 27 November 2025 as a digital loyalty program aimed at enhancing participant experience and engagement. PRUPoints also serves as an integrated feedback channel through a self-service survey feature, where participant participation can be converted into points redeemable for various benefits. This mechanism supports ongoing monitoring of customer satisfaction and continuous service improvement.

PRUPoints by Prudential

Rantai Pasok Kami
Our Supply Chain

Prudential Syariah mengelola rantai pasok yang mencakup pemasok jasa penunjang operasional dan bisnis asuransi, antara lain teknologi informasi, layanan administrasi dan klaim, pemasaran, konsultansi, serta tenaga pemasar profesional (agen) yang wajib memiliki lisensi resmi dari Asosiasi Asuransi Syariah Indonesia (AASI). Seluruh hubungan kerja sama dijalankan berdasarkan prosedur operasional standar (SOP) yang mengatur transparansi, profesionalisme, dan akuntabilitas, termasuk mekanisme seleksi mitra, evaluasi berkala, serta proses negosiasi dan pengelolaan kontrak yang adil dan terdokumentasi. [2-6][204-1]

Prudential Syariah manages a supply chain that includes providers of supporting services for insurance operations and business activities, such as information technology, administrative and claims services, marketing, consultancy, and professional sales force (agents) who are required to hold official licenses from the Indonesian Sharia Insurance Association (AASI). All partnerships are conducted based on established Standard Operating Procedures (SOPs) that ensure transparency, professionalism, and accountability. These include partner selection mechanisms, periodic evaluations, as well as fair and well-documented negotiation and contract management processes. [2-6][204-1]

Uraian Description	2025		2024		2023	
	Jumlah Pemasok/ Mitra Kerja Number of Suppliers/ Business Partners	Nilai kontrak Contract Value (Rp miliar Rp billion)	Jumlah Pemasok/ Mitra Kerja Number of Suppliers/ Business Partners	Nilai kontrak Contract Value (Rp miliar Rp billion)	Jumlah Pemasok/ Mitra Kerja Number of Suppliers/ Business Partners	Nilai kontrak Contract Value (Rp miliar Rp billion)
Lokal Local	495	244	541	171	675*	367

Keterangan: Notes:
* Penyajian data kembali I Restatement

MENEBAR MANFAAT, MEMBINA INSAN, DAN MENYEMAI KEBAIKAN UNTUK MASYARAKAT

Spreading Benefits, Nurturing People, and Sowing Goodness for Society

Praktik Ketenagakerjaan yang Adil dan Inklusif
Fair and Inclusive Employment Practices

Prudential Syariah menerapkan prinsip keberagaman, kesetaraan, dan kesempatan yang adil dalam seluruh proses terkait ketenagakerjaan yang diatur dalam kebijakan Perusahaan. Proses seleksi, penilaian kinerja, dan pengembangan dilakukan secara objektif tanpa membedakan suku, agama, ras, gender, atau latar belakang lainnya. Prudential Syariah menjamin kebebasan karyawan untuk menyampaikan pendapat, berserikat, dan berkumpul. Sepanjang 2025, tidak terdapat insiden pelanggaran hak asasi manusia maupun diskriminasi yang dilaporkan. [F.18][406-1]

Perusahaan juga melarang praktik kerja paksa dan pekerja anak dalam seluruh aktivitas operasional, termasuk pada pemasok dan tenaga pemasar, sesuai dengan ketentuan peraturan perundang-undangan yang berlaku. Penerapan prinsip ini menjadi bagian dari pengendalian risiko ketenagakerjaan dan pengawasan kepatuhan internal. [F.19][408-1, 409-1]

Sepanjang 2025, sebanyak 136 karyawan baru bergabung, terdiri atas 59 laki-laki (43%) dan 77 perempuan (57%). Pada periode yang sama, 24 karyawan mengakhiri hubungan kerja karena pensiun, pengunduran diri, atau meninggal dunia. Tingkat perputaran karyawan tercatat sebesar 7,8% dari total tenaga kerja. [401-1]

Prudential Syariah applies the principles of diversity, equality, and equal opportunity in all employment-related processes as stipulated in the Company's policies. Selection, performance evaluation, and development processes are conducted objectively without discrimination based on ethnicity, religion, race, gender, or other backgrounds. Prudential Syariah guarantees employees' freedom of expression, association, and assembly. Throughout 2025, no incidents of human rights violations or discrimination were reported. [F.18][406-1]

The Company also prohibits forced labor and child labor in all operational activities, including among suppliers and sales force, in accordance with applicable laws and regulations. The implementation of this principle is part of labor risk management and internal compliance oversight. [F.19][408-1, 409-1]

Throughout 2025, 136 new employees joined the company, comprising 59 men (43%) and 77 women (57%). During the same period, 24 employees left the company due to retirement, resignation, or death. The employee turnover rate was recorded at 7.8% of the total workforce. [401-1]

Jumlah Pegawai Baru Berdasarkan Gender [401-1]
Number of New Employees by Gender

Gender	2025	2024	2023
Laki-Laki Male	59	65	7
Perempuan Female	77	95	10
Jumlah Total	136	160	17

Jumlah Pegawai Baru Berdasarkan Kelompok Usia [401-1]
Number of New Employees by Age Group

Kelompok Usia Age Group	2025	2024	2023
<30 tahun <30 years old	50	52	2
30 – 50 tahun 30-50 years old	81	105	13
>50 tahun >50 years old	5	3	2
Jumlah Total	136	160	17

Jumlah Pegawai Baru Berdasarkan Wilayah [401-1]
Number of New Employees by Area

Wilayah Kerja Work Area	2025	2024	2023
Jakarta	128	150	17
Di luar Jakarta Outside of Jakarta	8	10	0
Jumlah Total	136	160	17

Jumlah Pegawai Keluar Berdasarkan Gender [401-1]
Employee Turnover

Gender	2025	2024	2023
Laki-Laki Male	10	1	4
Perempuan Female	14	5	2
Jumlah Total	24	6	6

Jumlah Pegawai Keluar Berdasarkan Kelompok Usia [401-1]
Employee Turnover by Age Group

Kelompok Usia Age Group	2025	2024	2023
<30 tahun <30 years old	7	1	1
30 – 50 tahun 30-50 years old	16	5	4
>50 tahun >50 years old	1	0	1
Jumlah Total	24	6	6

Jumlah Pegawai Keluar Berdasarkan Wilayah [401-1]
Employee Turnover Based on Area

Wilayah Kerja Work Area	2025	2024	2023
Jakarta	21	6	6
Di luar Jakarta Outside of Jakarta	3	0	0
Jumlah Total	24	6	6

Tingkat Perputaran Karyawan [401-1]
Employee Turnover Rate

Deskripsi Description	2025	2024	2023
Tingkat Perputaran Karyawan Employee Turnover Rate	7,8%	2,9%	6,8%

Keberagaman pada Tingkat Kepemimpinan
Diversity at the Leadership Level

Struktur kepemimpinan Perusahaan mencerminkan keberagaman gender. Dari total 8 anggota Direksi, sebanyak 3 orang merupakan perempuan atau setara dengan 37,5% dari komposisi Direksi. Pada tingkat manajerial, terdapat 116 karyawan perempuan dari total 222 posisi manajerial, atau sebesar 52,3%. Komposisi tersebut menunjukkan penerapan kesempatan yang setara dalam pengembangan karier serta partisipasi perempuan dalam proses pengambilan keputusan strategis di Perusahaan.

The Company's leadership structure reflects gender diversity. Of the total 8 Board of Directors' members, 3 are women, representing 37.5% of the Board composition. At the managerial level, there are 116 female employees out of a total of 222 managerial positions, or 52.3%. This composition demonstrates the implementation of equal opportunities in career development as well as women's participation in the Company's strategic decision-making processes.

Proporsi Perempuan pada Tingkat Kepemimpinan (%)
Proportion of Women at the Leadership Level (%)

Deskripsi Description	2025	2024	2023
Proporsi Perempuan pada Direksi Proportion of Women on the Board of Directors	37,5	0	33,3
Proporsi Perempuan pada Tingkat Manajerial Proportion of Women at the Managerial Level	52,3	57,8	65

Mendukung Kesejahteraan Karyawan
Supporting Employee Wellbeing

Prudential Syariah memberikan imbal jasa dan fasilitas kerja yang adil, transparan, dan berbasis kinerja. Kebijakan ini dirancang untuk mendukung produktivitas, kesejahteraan, serta stabilitas hubungan kerja.

Prudential Syariah provides fair, transparent, and performance-based compensation and benefits. This policy is designed to support productivity, well-being, and the stability of employment relationships.

Imbal Jasa dan Manfaat Karyawan
Employee Compensation and Benefits

Perusahaan menetapkan remunerasi berdasarkan tingkat jabatan dan pencapaian kinerja tanpa membedakan gender, suku, ras, agama, atau latar belakang lainnya, dengan rasio remunerasi karyawan laki-laki dan perempuan pada posisi setara sebesar 1:1. Adapun karyawan dengan tingkatan terendah di Perusahaan menerima gaji pokok yang lebih tinggi 5,62% dari Upah Minimum Regional guna menjaga keadilan internal dan daya saing eksternal. [F.20][405-2]

The Company determines compensation based on job level and performance without discrimination based on gender, ethnicity, race, religion, or other background, with a 1:1 ratio of compensation between male and female employees in equivalent positions. Employees at the lowest level in the Company receive a base salary that is 5.62% higher than the Regional Minimum Wage to maintain internal fairness and external competitiveness. [F.20][405-2]

Hak Cuti

Leave Entitlements

Perusahaan memberikan hak cuti sesuai ketentuan peraturan perundang-undangan dan kebijakan internal sebagai bagian dari dukungan terhadap kesejahteraan karyawan. Setiap karyawan memperoleh cuti tahunan selama 12 hari kerja setelah memenuhi masa kerja yang ditetapkan. Selain itu, Perusahaan menetapkan kebijakan cuti melahirkan, yaitu 4 bulan kalender bagi karyawan perempuan dan 20 hari kalender bagi karyawan laki-laki untuk mendampingi istri setelah melahirkan. Sepanjang 2025, sebanyak 10 karyawan memenuhi syarat cuti melahirkan, terdiri atas 5 perempuan dan 5 laki-laki, dan seluruhnya memanfaatkan hak cuti serta kembali bekerja sesuai ketentuan yang berlaku. [401-3]

The Company grants leave entitlements in accordance with applicable laws and regulations and internal policies as part of its support for employee well-being. Every employee is entitled to 12 working days of annual leave after completing the required length of service. Additionally, the Company has established a maternity leave policy, providing 4 calendar months for female employees and 20 calendar days for male employees to accompany their spouses after childbirth. Throughout 2025, a total of 10 employees, consisting of 5 women and 5 men, were eligible for maternity and paternity leave, and all of them took their leave entitlement and returned to work in accordance with applicable regulations. [401-3]

Akses Fasilitas Kesehatan

Access to Healthcare Facilities

Perusahaan menyediakan manfaat kesehatan dan perlindungan sosial bagi karyawan. Seluruh karyawan tetap diberikan fasilitas asuransi kesehatan, tunjangan hari raya, insentif tahunan, BPJS Ketenagakerjaan, dan BPJS Kesehatan. Program Holistic Wellbeing turut dijalankan melalui komunitas olahraga, kegiatan sosial, serta layanan coaching dan konseling untuk mendukung kesehatan fisik dan mental karyawan. [403-6]

The company provides health benefits and social security for its employees. All permanent employees are provided with health insurance, holiday bonuses, annual incentives, BPJS Ketenagakerjaan (Social Security for Workers), and BPJS Kesehatan (Health Insurance). The Holistic Wellbeing Program is also implemented through sports communities, social activities, as well as coaching and counseling services to maintain employees' physical and mental health. [403-6]

Program Pensiun

Retirement Program

Usia pensiun ditetapkan pada 55 tahun sesuai kebijakan Perusahaan. Program Jaminan Hari Tua dan Jaminan Pensiun dikelola melalui Dana Pensiun Lembaga Keuangan yang ditunjuk. Skema kontribusi terdiri atas 5% dari Perusahaan dan 3% dari karyawan. [201-3, 401-2]

The retirement age is set at 55 years in accordance with Company policy. The Old Age Security and Pension Security programmes are managed through a designated Financial Institution Pension Fund. The contribution scheme consists of 5% from the Company and 3% from employees. [201-3, 401-2]

Lingkungan Bekerja yang Layak, Aman, dan Nyaman [F.21]

Decent, Safe, and Comfortable Working Environment

Prudential Syariah menerapkan sistem manajemen keselamatan dan kesehatan kerja (K3) untuk memastikan lingkungan kerja yang aman, sehat, dan sesuai dengan peraturan ketenagakerjaan di Indonesia. Kebijakan ini berlaku bagi seluruh karyawan dan tenaga kerja di lingkungan operasional Perusahaan. Adapun Fasilitas keselamatan tersedia di setiap gedung operasional, antara lain kotak pertolongan pertama pada kecelakaan (P3K), kursi roda, obat non resep, sistem alarm, alat pemadam kebakaran standar, petunjuk jalur evakuasi, serta tangga dan pintu darurat. Peralatan tersebut diperiksa secara rutin untuk memastikan kesiapan penggunaan. [403-1][403-8]

Prudential Syariah implements an occupational safety and health (OSH) management system to ensure a safe and healthy work environment that complies with Indonesian labour regulations. This policy applies to all employees and workers within the Company's operational environment. Safety facilities are available in every operational building, including first aid kits, wheelchairs, over-the-counter medications, a fire alarm system, standard fire extinguishers, evacuation route signs, as well as emergency stairs and doors. This equipment is inspected regularly to ensure it is ready for use. [403-1][403-8]

Pelatihan dan Pengembangan Karyawan [F.22][2-17][404-1]
Employee Training and Development

Perusahaan memberikan kesempatan bagi setiap karyawan untuk meningkatkan kompetensi guna mendukung kinerja dan pengembangan karier. Untuk itu, Prudential Syariah menyelenggarakan program pelatihan yang mencakup *soft skill* dan *hard skill*. Pengembangan kompetensi dilaksanakan melalui pelatihan kelas, *e-learning, coaching, mentoring*, serta rotasi atau penugasan lintas fungsi. Program pengembangan kepemimpinan juga tersedia bagi karyawan manajerial dan talenta potensial untuk memperkuat kemampuan memimpin serta mendukung kesiapan suksesi. Program pelatihan yang diselenggarakan antara lain Sertifikasi Manajemen Risiko, *e-learning* CBT Introduction to Sharia, PRUTalk, Pelatihan dan Uji Profesi Asuransi Syariah Tingkat Dasar, Ajun Ahli, dan Ahli, program pelatihan kepemimpinan termasuk LEAP dan Ready to LEAP, program pelatihan teknis seperti Project Management, hingga program *coaching* untuk Direksi.

Sepanjang 2025, Perusahaan mengalokasikan dana sebesar Rp4.903.590.468 untuk pelatihan bagi 336 karyawan dengan rata-rata durasi 36,8 jam per karyawan. Peserta terdiri atas 148 laki-laki dan 188 perempuan, mencakup 72 manajer senior, 142 manajer, dan 114 staf. Seluruh pelatihan dilaksanakan secara daring maupun luring sesuai kebutuhan materi.

The company provides opportunities for every employee to enhance their competencies to support performance and career development. Prudential Syariah conducts training programmes covering both soft skills and hard skills. Competency development is carried out through classroom training, e-learning, coaching, mentoring, as well as cross-functional rotations or assignments. Leadership development programmes are also available for managerial employees and high-potential talent to strengthen leadership capabilities and support succession readiness. Training programmes offered include Risk Management Certification, CBT e-learning on Introduction to Sharia, PRUTalk, Basic, Associate, and Expert-level Sharia Insurance Professional Training and Exams, leadership training programmes such as LEAP and Ready to LEAP, technical training programmes like Project Management, and coaching programmes for the Board of Directors.

Throughout 2025, the Company allocated Rp4,903,590,468 for training for 336 employees, with an average duration of 36.8 hours per employee. Participants consisted of 148 men and 188 women, including 72 senior managers, 142 managers, and 114 staff members. All training was conducted both online and offline, depending on the material requirements.

Program Pelatihan Karyawan
Employee Training Programme

Keterangan Description	Satuan Unit	2025	2024	2023
Jumlah Jam Pelatihan Total Training Hours	Jam Hours	12.387	4.257	1.226
Rata-rata Jam Pelatihan Average Training Hours	Jam/total karyawan Hours/total employees	36,8	20,5	20
Jumlah Biaya Pelatihan Total Training Costs	Juta Rupiah Million Rupiah	4.903,59	1.082,51	818,03

Program Pelatihan Karyawan Berdasarkan Jenis Kelamin
Employee Training Programmes by Gender

Keterangan Description	Satuan Unit	2025	2024	2023
Laki-Laki I Male	Jam Hours	5.539	1.678	415
Perempuan I Female		6.848	2.578	810
Total		12.387	4.257	1.226

Program Pelatihan Karyawan Berdasarkan Tingkat Jabatan
Employee Training Programmes by Job Level

Keterangan Description	Satuan Unit	2025	2024	2023
Manajemen I Management	Jam Hours	564	123	59
Manajer Senior I Senior Manager		4.117	1.064	593
Manajer Menengah I Middle Manager		4.889	1.822	534
Staf I Staff		2.817	1.248	40

Penilaian Kinerja Karyawan [404-3]
Employee Performance Review

Prudential Syariah melaksanakan penilaian kinerja karyawan secara berkala sebagai dasar evaluasi kinerja dan pengembangan kompetensi. Penilaian mencakup aspek *what* (pencapaian target dan hasil kerja) dan *how* (perilaku, kompetensi, serta penerapan nilai perusahaan dalam proses kerja). Hasil penilaian digunakan sebagai dasar penyusunan rencana pengembangan individu, penetapan kebutuhan pelatihan, serta pertimbangan pengelolaan karier dan kinerja. Sepanjang 2025, seluruh karyawan tetap (100%) telah menerima penilaian kinerja secara berkala sesuai kebijakan Perusahaan.

Prudential Syariah conducts periodic employee performance reviews as a basis for performance evaluation and competency development. The review covers both the "what" (achievement of targets and work results) and the "how" (behavior, competencies, and the application of company values in the work process). The results of the review are used as a basis for developing individual development plans, determining training needs, and considerations for career and performance management. Throughout 2025, all permanent employees (100%) have received periodic performance reviews in accordance with Company policy.

Menciptakan Masyarakat Lebih Sehat dan Sejahtera [F.23][F.25][203-2, 413-1]
Promoting a Healthier and More Prosperous Communities

Prudential Syariah melaksanakan program tanggung jawab sosial melalui inisiatif Community Investment (CI) untuk memberikan dampak positif bagi masyarakat serta mengelola potensi dampak operasional. Sepanjang 2025, Perusahaan merealisasikan dana sebesar Rp2 miliar untuk menjalankan program yang berfokus pada pilar utama, yaitu edukasi serta kesehatan dan keselamatan.

Program CI dilaksanakan dalam bentuk sosialisasi, pendampingan, bantuan dana, dan dukungan pembangunan sarana prasarana secara *pro bono*. Hingga akhir periode pelaporan, sebanyak 18.390 penerima manfaat telah memperoleh dukungan dari program tersebut. Seluruh kegiatan CI direncanakan, dilaksanakan, dan dipantau secara terukur oleh Departemen Community Investment.

Prudential Syariah implements corporate social responsibility programmes through its Community Investment (CI) initiative to generate positive impacts for the community and manage potential operational impacts. Throughout 2025, the Company allocated a total Rp2 billion in funds to implement programmes focused on main pillars: education, and health and safety.

The CI programme is implemented through outreach, mentoring, financial assistance, and pro bono support for infrastructure development. By the end of the reporting period, a total of 18,390 beneficiaries had received support from the program. All CI activities are planned, executed, and monitored in a measurable manner by the Community Investment Department.

Pilar Edukasi
Education Pillar

Literasi Asuransi untuk UMKM

Prudential Syariah bekerja sama dengan Dewan Asuransi Indonesia (DAI) menyelenggarakan program literasi asuransi bagi pelaku UMKM bertema “Literasi Asuransi untuk Negeri” dengan subtema “Pahami – Miliki – Lindungi”, yang memberikan pemahaman tentang pengelolaan keuangan usaha dan keluarga serta peran asuransi syariah dalam melindungi usaha dari berbagai risiko untuk mendukung ketahanan ekonomi pelaku UMKM. Selain bekerja sama dengan DAI, Kegiatan ini juga dilaksanakan bersama Majelis Pendayagunaan Wakaf PP Muhammadiyah, mencakup edukasi perencanaan keuangan berbasis syariah, pemeriksaan kesehatan gratis, serta pengenalan skema wakaf produktif sebagai bagian dari penguatan usaha peserta.

Insurance Literacy for MSMEs

Prudential Syariah, in collaboration with the Indonesian Insurance Council (DAI), organised an insurance literacy programme for MSME operators themed “Insurance Literacy for the Nation” with the subtheme “Understand – Own – Protect,” which provided insights into business and family financial management as well as the role of sharia insurance in protecting businesses from various risks to support the economic resilience of MSME operators. In addition to collaborating with DAI, this activity is also carried out in partnership with the Muhammadiyah Endowment Utilization Council. It includes education on Sharia-based financial planning, free health checkups, and an introduction to productive endowment schemes as part of strengthening participants’ businesses.

Literasi Keuangan untuk Perempuan

Prudential Syariah menyelenggarakan program pemberdayaan perempuan melalui edukasi Perencanaan Keuangan Keluarga Berbasis Syariah untuk meningkatkan literasi keuangan dan akses terhadap perlindungan finansial, merespons tingginya peran perempuan sebagai pengelola UMKM serta kebutuhan pemahaman pengelolaan harta, perencanaan keuangan keluarga, dan proteksi sesuai prinsip syariah guna menjaga ketahanan ekonomi keluarga. Sepanjang 2025, program ini menjangkau lebih dari 1.400 penerima manfaat di Jakarta dan dilaksanakan melalui kolaborasi dengan Majelis Pendayagunaan Wakaf PP Muhammadiyah dan Lembaga Amil Zakat Al Azhar, mencakup pelatihan literasi finansial, pemeriksaan kesehatan gratis, dan edukasi kesejahteraan diri untuk mendukung kesiapan finansial dan kesehatan peserta.

Financial Literacy for Women

Prudential Syariah organises women’s empowerment programmes through Sharia-based Family Financial Planning education to improve financial literacy and access to financial protection, responding to women’s significant role as MSME managers and the need for understanding asset management, family financial planning, and protection in accordance with Sharia principles to maintain family economic resilience. Throughout 2025, this programme reached more than 1,400 beneficiaries in Jakarta and was implemented through collaboration with the Muhammadiyah Endowment Utilization Council and Al Azhar Zakat Management Institution, covering financial literacy training, free health checkups, and self-wellness education to support participants’ financial readiness and health.

TAMARASYA (Taklim Manajemen Harta Syariah)

Prudential Syariah melaksanakan program TAMARASYA sebagai edukasi keuangan keluarga berbasis syariah yang menyasar civitas pendidikan, komunitas, dan orang tua murid, memberikan pemahaman tentang pengelolaan keuangan keluarga yang bijak, penggunaan teknologi keuangan secara aman, serta pembentukan kebiasaan finansial disiplin sesuai prinsip syariah. Dengan melibatkan lebih dari 900 orang tua murid, di mana peserta dibimbing untuk menghindari perilaku konsumtif, memahami perbedaan antara kebutuhan dan keinginan, serta menyusun perencanaan keuangan keluarga yang terarah guna mendukung perlindungan finansial keluarga sekaligus kemaslahatan masyarakat.

TAMARASYA (Sharia Asset Management Education)

Prudential Syariah implements the TAMARASYA programme as a Sharia-based family financial education initiative targeting the educational community, local communities, and parents of students, providing insights into wise family financial management, the safe use of financial technology, and the development of disciplined financial habits in accordance with Sharia principles. Involving more than 900 parents, where participants were guided on how to avoid consumptive behaviour, understand the difference between needs and wants, and develop a focused family financial plan to support both family financial security and the greater good of society.

Dorong Anak Muda Melek Finansial

Prudential Syariah meningkatkan literasi keuangan generasi muda melalui kolaborasi dengan perguruan tinggi, antara lain Universitas Indonesia, Universitas Islam Negeri (UIN) di Jakarta, Banten, Purwokerto, dan Universitas Muhammadiyah Prof. Dr. HAMKA, melalui seminar, pelatihan, dan edukasi keuangan syariah yang diikuti lebih dari 1.500 mahasiswa. Program ini membekali peserta dengan pemahaman perencanaan keuangan, pengelolaan risiko, dan proteksi sesuai prinsip syariah agar siap menghadapi tantangan ekonomi, sekaligus mendukung kesiapan karier melalui sesi konsultasi karier.

CNBC Insurance Forum

Sebagai pemimpin pasar asuransi jiwa syariah di Indonesia, Prudential Syariah tidak hanya berfokus pada pertumbuhan bisnis, tetapi juga aktif memimpin percakapan industri dan mendorong kemajuan ekosistem asuransi syariah secara berkelanjutan. Melalui partisipasi dalam CNBC Insurance Forum, Prudential Syariah mengambil peran kepemimpinan dalam membentuk arah dan perspektif strategis terkait penguatan ketahanan finansial masyarakat melalui solusi berbasis syariah. Forum ini menjadi wadah kolaboratif yang mempertemukan pelaku industri, regulator, dan pemangku kepentingan untuk bersama-sama mengakselerasi pertumbuhan industri yang lebih inklusif dan berdaya saing.

Dalam forum tersebut, Prudential Syariah menekankan pentingnya inovasi produk, perluasan akses, serta peningkatan literasi keuangan syariah sebagai kunci untuk menjawab tantangan protection gap di Indonesia dengan jangkauan diskusi yang telah diikuti oleh lebih dari 5.000 viewers.

Global Islamic Finance Summit 2025

Prudential Syariah berpartisipasi dalam Global Islamic Finance Summit 2025 oleh Bank Syariah Indonesia, yang menekankan pentingnya perlindungan aset dari risiko finansial dan risiko kesehatan dalam mendukung ketahanan keuangan yang berkelanjutan. Melalui forum ini, Prudential Syariah menyampaikan pandangan mengenai peran keuangan dan asuransi syariah dalam membantu individu dan keluarga mengelola risiko secara menyeluruh sesuai prinsip syariah. Kegiatan ini dihadiri oleh lebih dari 150 peserta yang terdiri dari pelaku industri, regulator, dan pemangku kepentingan, serta menjadi wadah strategis untuk mendorong kesadaran akan pentingnya perencanaan dan perlindungan aset guna menghadapi tantangan ekonomi dan kesehatan di masa depan.

Encourages Financial Literacy among Young People

Prudential Syariah is enhancing financial literacy among the younger generation through collaborations with universities, including the University of Indonesia, State Islamic Universities (UIN) in Jakarta, Banten, and Purwokerto, and Muhammadiyah University Prof. Dr. HAMKA, via seminars, training sessions, and sharia finance education attended by more than 1,500 students. This program equips participants with an understanding of financial planning, risk management, and protection in accordance with Sharia principles so they are prepared to face economic challenges, while also supporting career readiness through career consultation sessions.

CNBC Insurance Forum

As the market leader in sharia life insurance in Indonesia, Prudential Syariah not only focuses on business growth, but also actively leads industry conversations and advocates for the sustainable advancement of the sharia insurance ecosystem. Through its participation in the CNBC Insurance Forum, Prudential Syariah assumed a leadership role in shaping strategic direction and perspectives on strengthening public financial resilience through sharia-based solutions. The forum served as a collaborative platform bringing together industry players, regulators, and key stakeholders to jointly accelerate the development of a more inclusive and competitive industry.

During the forum, Prudential Syariah underscored the importance of product innovation, expanded access, and enhanced sharia financial literacy as key enablers in addressing Indonesia's protection gap, with the discussion reaching more than 5,000 viewers.

Global Islamic Finance Summit 2025

Prudential Syariah participated in the Global Islamic Finance Summit 2025 hosted by Bank Syariah Indonesia, which emphasized the importance of asset protection against financial and health risks in supporting sustainable financial resilience. Through this forum, Prudential Syariah shared perspectives on the role of Sharia finance and insurance in helping individuals and families manage risks comprehensively in accordance with Sharia principles. The event was attended by more than 150 participants, including industry players, regulators, and stakeholders, and served as a strategic platform to promote awareness of the importance of financial planning and asset protection in facing future economic and health challenges.

SoulTalk Podcast

Mengadopsi format podcast sebagai medium diskusi interaktif, Prudential Syariah menghadirkan SoulTalk Podcast sebagai inovasi dalam memperluas pendekatan edukasi keuangan yang lebih relevan. Podcast ini mengangkat berbagai topik seputar peran asuransi syariah dalam pengelolaan risiko, perlindungan aset, dan perencanaan keuangan berkelanjutan termasuk pembahasan mengenai kewirausahaan serta menjadikan edukasi lebih dekat dengan keseharian masyarakat, khususnya generasi muda. Hingga akhir periode pelaporan, SoulTalk Podcast telah menjangkau lebih dari 441.630 viewers melalui YouTube, berkontribusi dalam meningkatkan literasi keuangan serta kesadaran terhadap perlindungan berbasis prinsip syariah.

SoulTalk Podcast

By adopting a podcast format as an interactive discussion platform, Prudential Syariah introduced the SoulTalk Podcast as an innovative way to expand a more relevant approach to financial education. The podcast explores a wide range of topics related to the role of Sharia insurance in risk management, asset protection, and sustainable financial planning, including discussions on entrepreneurship, making financial education more relatable to everyday life particularly for younger generations. As of the end of the reporting period, the SoulTalk Podcast had reached more than 441,630 viewers on YouTube, contributing to the enhancement of financial literacy and awareness of Sharia-based protection.

Pilar Kesehatan dan Keselamatan

Health and Safety Pillar

Peningkatan Akses Layanan Kesehatan Masyarakat

Prudential Syariah berkontribusi dalam peningkatan kesejahteraan dan ketahanan masyarakat melalui penyediaan layanan kesehatan bagi ibu hamil, balita, dan santri, serta dukungan infrastruktur dan kesiapsiagaan bencana. Program ini mencakup pemeriksaan kesehatan dasar, layanan kesehatan ibu dan anak, pembangunan sumur bor untuk memastikan akses air bersih, serta dukungan kesiapsiagaan bencana bagi komunitas rentan. Seluruh rangkaian inisiatif dilaksanakan melalui kolaborasi dengan mitra strategis seperti Lembaga Amil Zakat Nahdlatul Ulama (LAZISNU) dan dirancang untuk menjawab kebutuhan jangka pendek sekaligus memperkuat ketahanan masyarakat dalam jangka panjang. Inisiatif ini telah memberikan manfaat bagi hampir 7.000 penerima manfaat di berbagai wilayah.

Improving Access to Public Health Services

Prudential Syariah contributes to improving community well-being and resilience by providing health services for pregnant women, infants, and Islamic boarding school students, as well as supporting infrastructure and disaster preparedness. This program includes basic health checkups, maternal and child health services, the construction of boreholes to ensure access to clean water, and disaster preparedness support for vulnerable communities. The entire series of initiatives is implemented through collaboration with strategic partners such as the Nahdlatul Ulama Zakat Management Institution (LAZISNU) and is designed to address short-term needs while strengthening community resilience in the long-term. These initiatives have benefited nearly 7,000 individuals in various regions. Blood Donation.

Program Sukabumi Sehat: Satu Langkah Sejuta Manfaat

Prudential Syariah meyakini bahwa akses terhadap perlindungan asuransi syariah harus menjangkau tidak hanya masyarakat di kota-kota besar, tetapi juga di kota lapis kedua, guna memperluas inklusi keuangan syariah secara berkelanjutan. Berangkat dari komitmen tersebut, Prudential Syariah menyelenggarakan Program Sukabumi Sehat: Satu Langkah Sejuta Manfaat di Gedung Kantor Pemasaran Mandiri Prudential Syariah, Sukabumi, yang diikuti oleh lebih dari 200 warga untuk mendorong gaya hidup sehat sekaligus literasi keuangan berbasis syariah. Rangkaian kegiatan meliputi jalan sehat sejauh 2 km, donor darah, pemeriksaan kesehatan gratis, dan sesi edukasi keuangan syariah sehingga peserta diajak peduli terhadap kesehatan fisik sekaligus memahami perlindungan finansial sesuai prinsip syariah. Program ini sejalan dengan tujuan pembangunan Kota Sukabumi dan mendukung pencapaian SDGs No. 3 tentang kehidupan sehat dan sejahtera, serta memperluas akses pemahaman finansial bagi masyarakat umum.

Sukabumi Sehat Program: One Step, a Million Benefits

Prudential Syariah believes that access to Sharia insurance protection should reach not only communities in major cities but also those in secondary cities, in order to sustainably expand Sharia financial inclusion. Based on this commitment, Prudential Syariah organized the Sukabumi Sehat: One Step, A Million Benefits Program at the Prudential Syariah Independent Sales Office Building in Sukabumi, attended by over 200 residents to promote a healthy lifestyle and Sharia-based financial literacy. The series of activities included a 2-km fun walk, blood donation, free health checkups, and Sharia financial education sessions, encouraging participants to care for their physical health while understanding financial protection in accordance with Sharia principles. This program aligns with the development goals of the City of Sukabumi and supports the achievement of SDG No. 3 on good health and well-being, as well as expanding access to financial literacy for the general public.

Donor Darah

Prudential Syariah bersama Majelis Pendayagunaan Wakaf Pimpinan Pusat Muhammadiyah menggelar kegiatan donor darah di Yogyakarta sebagai bagian dari upaya meningkatkan kesehatan masyarakat dan mendukung pemenuhan kebutuhan darah nasional. Selain itu, Prudential Syariah juga menyelenggarakan kegiatan donor darah di kantor Prudential Syariah yang melibatkan staf internal. Seluruh kegiatan ini diadakan bekerja sama dengan Palang Merah Indonesia dan diikuti oleh lebih dari 3.200 peserta dari pengurus Muhammadiyah serta masyarakat umum, sekaligus menjadi langkah preventif yang memberi manfaat kesehatan sekaligus kontribusi sosial bagi komunitas setempat.

Blood Donation

Prudential Syariah, in collaboration with the Central Executive Board of Muhammadiyah's Waqf Utilization Council, organised a blood donation drive in Yogyakarta as part of efforts to improve public health and support the fulfillment of national blood supply needs. In addition, Prudential Syariah organized blood donation activities at its office, involving internal staff. These initiatives were conducted in collaboration with Palang Merah Indonesia and were attended by more than 3,200 participants, including Muhammadiyah members and the general public, serving as a preventive measure that provides health benefits while contributing to the local community.

Pemulihan Bencana Alam di Aceh

Prudential Syariah berkontribusi dalam upaya pemulihan pascabencana di Aceh melalui kemitraan dengan Dompet Dhuafa dan LAZISNU. Kolaborasi ini difokuskan pada penanganan darurat dengan mendirikan dapur umum serta menyalurkan bantuan pangan kepada lebih dari 1.300 warga terdampak yang tersebar di Kuala Simpang dan Aceh Tamiang. Selain penanganan darurat, program ini juga dilanjutkan dengan dukungan pemulihan jangka panjang sebagai bagian dari komitmen Perusahaan dalam memperkuat ketahanan masyarakat secara berkelanjutan.

Natural Disaster Recovery in Aceh

Prudential Syariah is contributing to post-disaster recovery efforts in Aceh through partnerships with Dompet Dhuafa and LAZISNU. This collaboration focuses on emergency response by setting up community kitchens and distributing food aid to more than 1,300 affected residents across Kuala Simpang and Aceh Tamiang. In addition to emergency response, the program continues with long-term recovery support as part of the Company's commitment to strengthening community resilience in a sustainable manner.

Program Wakaf
Waqf Program

Program Wakaf Manfaat Asuransi Jiwa Syariah

Program Wakaf Manfaat Asuransi Jiwa Syariah di Prudential Syariah memungkinkan peserta mewakafkan sebagian manfaat asuransi mereka untuk kepentingan sosial yang lebih luas. Program ini merupakan wakaf modern yang memudahkan kontribusi masyarakat secara terencana tanpa harus memiliki aset besar karena dana wakaf dialokasikan melalui polis asuransi. Program ini berlandaskan prinsip ta'awun (tolong-menolong) dan mengacu pada Fatwa MUI Nomor 106/DSN-MUI/X/2016 tentang Wakaf Manfaat Asuransi dan Manfaat Investasi pada Asuransi Jiwa Syariah. Layanan ini tersedia pada produk PRUCinta, PRUAnugerah Syariah, PRULink NextGen Syariah, PRULink Syariah Generasi Baru, dan PRUHeritage Syariah.

Sharia Life Insurance Benefit Waqf Programme

The Sharia Life Insurance Benefit Waqf Programme at Prudential Syariah allows participants to donate a portion of their insurance benefits for broader social causes. This program is a modern form of waqf that facilitates planned community contributions without the need for significant assets, as waqf funds are allocated through insurance policies. The program is based on the principle of *ta'awun* (mutual assistance) and aligns with MUI Fatwa No. 106/DSN-MUI/X/2016 regarding Waqf of Insurance Benefits and Investment Benefits in Sharia Life Insurance. This service is available on the following products: PRUCinta, PRUAnugerah Syariah, PRULink NextGen Syariah, PRULink Syariah Generasi Baru, and PRUHeritage Syariah.

Pengaduan Masyarakat [F.16, F.24][413-1]
Public Grievances

Sepanjang 2025, Prudential Syariah tidak menerima pengaduan terkait pelanggaran hak masyarakat di sekitar wilayah operasional Perusahaan dan tidak ada pengaduan terkait lingkungan hidup.

Throughout 2025, Prudential Syariah did not receive any complaints regarding violations of the rights of communities in the vicinity of the Company's operational areas, and there were no complaints related to the environment.

MENDUKUNG PELESTARIAN LINGKUNGAN

Supporting Environmental Preservation

Penggunaan Energi [F.6, F.7][302-1, 302-3, 302-4]
Energy Usage

Prudential Syariah memantau dan mengukur konsumsi energi untuk mendukung efisiensi operasional dan pengelolaan dampak lingkungan. Pada 2025, total penggunaan energi tercatat mengalami kenaikan sebesar 136.500 kWh atau 189,6% dibandingkan tahun sebelumnya. Kenaikan ini disebabkan oleh peningkatan jumlah karyawan serta penambahan jumlah lantai yang disewa Perusahaan.

Prudential Syariah monitors and measures energy consumption to support operational efficiency and environmental impact management. In 2025, total energy usage recorded an increase of 136,500 kWh or 189,6% compared to the previous year. This increase was driven by a higher number of employees as well as the expansion of leased office space.

Deskripsi Description	Satuan Unit	2025	2024	2023
Penggunaan Listrik Electricity Use	kWh	208.504	72.004	46.514,2
Jumlah Karyawan Number of Employees	Orang People	336	208	62
Intensitas Penggunaan Listrik Electricity Use Intensity	kWh/orang kWh/person	621	346,17	750,23

Perusahaan menerapkan berbagai kebijakan untuk mengurangi konsumsi energi listrik, antara lain mematikan lampu dan pendingin ruangan saat tidak digunakan, menggunakan lampu LED, memasang panel kaca untuk memaksimalkan cahaya alami, serta mengadakan kampanye hemat listrik. Langkah-langkah ini secara konsisten membantu mengendalikan penggunaan energi dan mencegah pemborosan sepanjang 2025.

The company implements various policies to reduce electricity consumption, including turning off lights and air conditioners when not in use, using LED lights, installing glass panels to maximize natural light, and conducting energy-saving campaigns. These measures consistently help control energy usage and prevent waste throughout 2025.

Emisi yang Dihasilkan [F.11, F.12] [305-2, 305-4]
Emissions Generated [F.11, F.12] [305-2, 305-4]

Prudential Syariah telah menghitung emisi dari konsumsi energi listrik Head Office yang merupakan emisi cakupan 2. Pada 2025, emisi tercatat sebesar 165 TonCO_2eq, mengalami kenaikan dari tahun 2024 yang disebabkan oleh pembukaan lantai baru seluas 1.100,94 m^2 di Head Office Prudential Syariah. Pada tahun 2025, Perusahaan juga melakukan upaya untuk menekan jejak karbon melalui inisiatif pengelolaan limbah yang bertanggung jawab, pengurangan jejak karbon operasional melalui penggunaan mobil listrik dan *hybrid*, serta pembelian energi terbarukan berdasarkan emisi cakupan 2 yang dihasilkan. Implementasi ini diharapkan dapat mengurangi jejak karbon Perusahaan dan mendukung program keberlanjutan perusahaan dalam jangka panjang.

Prudential Syariah has calculated the emissions from the Head Office's electricity consumption, classified as scope 2 emissions. In 2025, emissions totalled 165 TonCO_2eq, increasing from 2024, driven by the opening of a new 1,100.94 m^2 floor at the Prudential Syariah Head Office. In 2025, the Company also made efforts to reduce its carbon footprint through responsible waste management initiatives, reducing operational carbon footprints through the use of electric and hybrid vehicles, and purchasing renewable energy based on the scope 2 emissions generated. This implementation is expected to reduce the Company's carbon footprint and support the company's long-term sustainability program.

Deskripsi Description	Satuan Unit	2025	2024	2023*
Emisi cakupan 2 dari listrik yang dibeli Scope 2 emission from purchased electricity	TonCO_2eq	165	54**	24**
Luas ruangan Room size	m^2	1.622,78	521,84	521,84
Intensitas emisi Emission intensity	TonCO_2eq/m^2	0,081	0,104	0,046

*Penghitungan dilakukan hanya sampai September 2023 karena data periode Oktober – Desember 2023 belum tersedia di dalam sistem
**Penyajian data kembali
*The calculation is based only on data up to September 2023, as data for the October–December 2023 period is not yet available in the system
**Restatement

Pengelolaan Limbah [F.13, F.14][306-1, 306-2, 306-3]
Waste Management

Kegiatan operasional Prudential Syariah menghasilkan limbah yang dipilah menjadi limbah organik dan anorganik. Pengelolaan limbah diserahkan kepada Manajemen Gedung dan pihak ketiga untuk pengelolaan lebih lanjut. Adapun selama periode pelaporan tidak terjadi insiden terkait tumpahan air limbah atau limbah berbahaya lainnya di wilayah kantor Prudential Syariah. [F.15]

Prudential Syariah's operational activities generate waste that is sorted into organic and inorganic waste. Waste management is carried out by Building Management and third parties for further handling. During the reporting period, there were no incidents involving spills of wastewater or other hazardous waste within the Prudential Syariah office premises. [F.15]

Uraian Description	Satuan Unit	2025	2024*	2023*
Limbah Organik Organic Waste	Ton Tons	1,25	33,78	37,43
Limbah Anorganik Inorganic Waste		5,4	3,75	4,159
Jumlah Total		6,65	37,5	41,59

*Angka yang tertera sama dengan angka pada PT Prudential Life Assurance karena berada di gedung yang sama. Adapun pada 2025, Perusahaan melakukan pemisahan data limbah dengan PT Prudential Life Assurance.
*The numbers presented are similar to PT Prudential Life Assurance due to being in the same building. In 2025, the Company has separated the waste data from PT Prudential Life Assurance.

Berbagai langkah diambil untuk mengelola limbah operasional secara bertanggung jawab, termasuk memanfaatkan peralatan yang masih layak pakai, mendaur ulang kertas dan plastik, mengatur penggunaan alat tulis kantor, serta mendorong karyawan membawa botol minum sendiri sebagai bagian dari upaya pengurangan limbah plastik. [F.5]

Various measures have been taken to manage operational waste responsibly, including reusing serviceable equipment, recycling paper and plastic, regulating the use of office supplies, and encouraging employees to bring their own water bottles as part of efforts to reduce plastic waste. [F.5]

Penggunaan Air [F.8][303-1, 303-5]
Water Usage

Tidak terdapat titik air pada tenant Prudential Syariah, titik air (toilet dan *pantry* basah) terdapat pada building management yang jumlah konsumsinya tidak dapat diidentifikasi oleh Perusahaan. Adapun penyajian data konsumsi air yang terdapat pada laporan tahun sebelumnya menggunakan data konsumsi air Prudential Indonesia dan tidak menggambarkan konsumsi air Prudential Syariah, sehingga data tidak disajikan pada laporan tahun ini.

There are no water points at the Prudential Syariah tenant; water points (toilets and wet pantries) are located in the building management area, and the Company is unable to identify the consumption volume for these areas. The water consumption data presented in the previous year's report was based on Prudential Indonesia's water consumption data and did not reflect Prudential Syariah's water consumption; therefore, this data is not included in this year's report.

Keanekaragaman Hayati [F.9, F.10][304-1, 304-2]
Biodiversity

Prudential Syariah tidak beroperasi di wilayah konservasi atau daerah dengan keanekaragaman hayati tinggi. Meskipun dampak operasional terhadap lingkungan tidak langsung, Perusahaan tetap berupaya mendukung pelestarian lingkungan melalui kegiatan penanaman pohon dan rehabilitasi ekosistem pesisir. Inisiatif ini melibatkan kolaborasi dengan komunitas lokal, lembaga pendidikan, dan organisasi mitra, sekaligus memberikan kesempatan bagi masyarakat dan generasi muda untuk berpartisipasi aktif dalam upaya pelestarian lingkungan.

Beberapa kegiatan yang dilakukan pada 2025 antara lain:

- Menanam 1.113 pohon di Desa Karya Jaya, Banten, bekerja sama dengan Pendayagunaan Wakaf Pimpinan Pusat (MPW PP) Muhammadiyah dan 200 guru dan murid Sekolah Rakyat dan Pelajar Muhammadiyah Banten untuk mendukung upaya penghijauan dan pelestarian lingkungan secara berkelanjutan
- Menyumbangkan 150 bibit mangrove dalam kegiatan SmartFin Day bersama AAJI di Universitas Gadjah Mada, Yogyakarta, sebagai bagian dari rehabilitasi ekosistem mangrove dan edukasi lingkungan bagi mahasiswa.

Prudential Syariah does not operate in conservation areas or regions with high biodiversity. Although the operational impact on the environment is indirect, the Company continues to support environmental conservation through tree-planting activities and coastal ecosystem rehabilitation. These initiatives involve collaboration with local communities, educational institutions, and partner organisations, while also providing opportunities for the public and the younger generation to actively participate in environmental conservation efforts.

Some of the activities carried out in 2025 include:

- Planting 1,113 trees at Desa Karya Jaya, Banten, in collaboration with Pendayagunaan Wakaf Pimpinan Pusat (MPW PP) Muhammadiyah and 200 teachers and students from the Muhammadiyah Banten Public and Student Schools to support efforts toward reforestation and sustainable environmental conservation.
- Donating 150 mangrove seedlings during the SmartFin Day event with AAJI at Gadjah Mada University, Yogyakarta, as part of mangrove ecosystem rehabilitation and environmental education for students.

Referensi POJK No. 51/POJK.03/2017 dan Indeks Isi Standar GRI

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

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Lembar Umpan Balik
Feedback Form

PT Prudential Sharia Life Assurance menerbitkan Laporan Keberlanjutan untuk memberikan gambaran atas kinerja keberlanjutan dan penerapan keuangan berkelanjutan. Kami mengharapkan masukan, kritik dan saran dari Bapak/Ibu/Saudara atas Laporan Keberlanjutan ini melalui email atau mengirim formulir ini melalui pos.
PT Prudential Sharia Life Assurance has published a Sustainability Report to provide its sustainability performance and implementation of sustainable finance. We welcome your input, criticism, and suggestions regarding the report. You can send your feedback via email or by filling out this form and sending it by mail.

Profil Anda I Your Profile

Nama (bila berkenan) I Name (if possible) : ....
Institusi/Perusahaan I Institution/Company : ....
Surel I E-mail : ....
Telp/Hp I Phone/Mobile : ....

Golongan Pemangku Kepentingan
Stakeholder Group

- ☐ Pemegang saham dan investor I Shareholders and investors
- ☐ Peserta I Participant
- ☐ Karyawan I Employees
- ☐ Tenaga Pemasar I Sales Force
- ☐ Masyarakat I Public
- ☐ Pemasok I Suppliers
- ☐ Pemerintah dan Regulator I Government and Regulators
- ☐ Lain-lain, mohon sebutkan: Others, please specify:

Mohon Pilih Jawaban Berikut yang Paling Sesuai dengan Pertanyaan di Bawah
Please Select the Appropriate Answers in Response to the Questions Below

	Ya I Yes	Tidak I No
1. Laporan ini mudah dimengerti. I This report is easily understood.		
2. Laporan ini bermanfaat bagi Anda. I This report is useful for you.		
3. Laporan ini sudah memaparkan kinerja keberlanjutan secara jelas. This report portrays the sustainability performance clearly.		

4. Mohon berikan penilaian topik material yang paling penting menurut anda (nilai 1 = paling tidak penting s/d 5 = paling penting) I Please rate the material topics that are most important to you (value 1 = least important to 5 = most important)
   a. Kinerja Ekonomi I Economic Performance
   b. Pengembangan Kompetensi Karyawan I Employee Competency Development
   c. Pemberdayaan Masyarakat I Community Development
   d. Keragaman dan Kesetaraan I Diversity and Equality
   e. Digitalisasi dan Keamanan Data Pelanggan I Digitalisation and Customer Data Security

5. Saran atau informasi terkait laporan I Suggestions or information related to the report:
   ....

Terima kasih atas partisipasi Anda. Mohon lembar umpan balik dapat dikirim melalui surat elektronik kepada kontak yang tertera di laporan ini.
Thank you for your participation. Please kindly send this feedback form to the contact mentioned in this report.

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2025

Laporan Keberlanjutan
Sustainability Report

PT Prudential Sharia Life Assurance
(Prudential Syariah)

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