No Dokumen *No. Documents* LGI/SOP-PD/005	No Revisi *Revise No.*	07	LGI a company of Hanwha
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SOP
LEARNING & DEVELOPMENT PROGRAM

PERSETUJUAN DIVISI/DEPARTEMEN/PEJABAT TERKAIT
Approval of Related Divisions/Departments/Official

NO.	DIVISI/DEPARTEMEN/JABATAN TERKAIT *Related Divisions/Departments/Position*	NAMA *Name*	TANDA TANGAN *Signature*
1	CHIEF COMPLIANCE OFFICER	Bezaliel Basuki Erlan	1
2	EVP - BROKERS & BRANCH COORDINATOR	Jessy Hutagalung	2
3	EVP - FINANCE & ACCOUNTING	Viyanty	3
4	SVP - CORPORATE RELATION	Rudy Tjahjadi	4
5	SVP - BUSINESS UNIT	Timmie Manglassa	5
6	SVP - CLAIM	Setiyo A. Murpiyanto	6
7	SVP - FINANCIAL INSTITUTION	Evan P. Hutagalung	7
8	VP - KOREA DESK	Jeon Myeonghwan	8
9	VP - BROKERS	Erik Aribowo	9
10	VP - ACCOUNT DEVELOPMENT	Wisnu Erlangga	10
11	AVP - NEW BUSINESS	Jin Hun An	11
12	AVP - INFORMATION SYSTEM & TECHNOLOGY	Andreas Kusuma	12
13	AVP - AGENCY	Maureen Indriaty	13
14	AVP - DIGITAL BUSINESS	Charles Hanafie	14
15	AVP - MARKETING COMMUNICATION	Wineke Winawati	15
16	DEPARTEMEN GENERAL SERVICES	Imelda Dewijanti	16
17	DEPARTEMEN RISK ENGINEERING	Pondi Pratama	17
18	DEPARTEMEN TREATY & BUSINESS ANALYST	Imitatio Kristo Konstantino	18
19	DEPARTEMEN HEALTH UNDERWRITING	William Kusmono	19
20	DEPARTEMEN DATA ANALYTIC	M Farhan Ilhamy	20
21	DEPARTEMEN CONTACT CENTER	Dedi Susilo	21
22	DEPARTEMEN HEALTH CENTRAL PROCESSING	Ladyawati	22

PERSETUJUAN DIVISI/DEPARTEMEN/PEJABAT TERKAIT
Approval of Related Divisions/Departments/Official

NO.	DIVISI/DEPARTEMEN/JABATAN TERKAIT *Related Divisions/Departments/Position*	NAMA *Name*	TANDA TANGAN *Signature*	
23	DEPARTEMEN GENERAL CENTRAL PROCESSING	Putut H. Pangasto	23	24
24	DEPARTEMEN QUALITY ASSURANCE	Nadia Erlikasna Br P		
25	CORPORATE SECRETARY	Satini Kartika Sari	25	26
26	DEPARTEMEN LEGAL	Ivo Santri Lubis		
27	DEPARTEMEN INTERNAL AUDIT	Samuel Hidayat	27	

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Tanggal Pertama Terbit: 1 Juli 2011 *Date of First Publication*: July 1st, 2011	Tanggal Berlaku / Revisi: 4 Agustus 2025 *Effective /Revision Date: August 4th, 2025*		
DIVISI/DEPARTEMEN/KOMITE/UNIT PEMBUAT *Created by Division/Department/Committee/Unit*	DIBUAT OLEH *Created by*	DIPERIKSA OLEH *Reviewed by*	DISETUJUI OLEH *Approved by*
PEOPLE DEVELOPMENT	Anastasia	Susanti Halim	Agus Benjamin

Daftar Penerima Salinan

List of Copy Recipients

Divisi / Departemen / Penerima *Division / Department / Recipient*		Divisi / Departemen / Penerima *Division / Department / Recipient*	
*	Board of Commisioners	☑	Budgeting & IFRS Reporting
☑	GCG Committee	☑	Technical Actuary
☑	Risk Oversight Committee	*	Investor Relation Division
☑	Audit Committee	☑	General Services
☑	Remuneration & Nominations Committee	☑	Operation Director
*	Board of Directors	*	Risk Management Division
*	President Director	☑	Risk Engineering
*	Vice President Director	☑	Treaty & Business Analyst
☑	Medical Committee	*	Health Underwriting & Data Analytic Division
☑	Investment Committee	☑	Data Analytic
☑	Product Development Committee	☑	Health Underwriting
☑	Information Technology Steering Committee	☑	Contact Center
☑	AML - CFT & CPF	*	Claim Division
☑	Consumer and Public Protection Unit	☑	Health Claim
☑	Corporate Social Responsibility Unit	☑	General Claim - MV
☑	Financial Literacy and Inclusion Unit	☑	General Claim - Non MV 1
☑	Asset & Liability Management Unit	☑	General Claim - Non MV 2
☑	Sustainable Financial Action Unit	☑	Provider & TPA Management
☑	Personal Data Protection Unit	*	Central Processing Division
☑	Anti Fraud Unit & WBS	☑	Health Central Processing
*	Internal Audit	☑	General Central Processing
*	Corporate Risk Management Unit	*	Strategy Director
☑	Risk Management Committee	*	Information System & Technology Division
*	Finance & Administration Director	☑	Application Development
*	Finance & Accounting Division	☑	Data Technology
☑	Health Finance	☑	IT Infrastructure & ISMS
☑	General Finance	☑	Special Project
☑	General Collection & Administration	☑	Helpdesk Support
☑	Accounting & Tax	*	Business Planning & Strategy

☑ Didistribusikan *(Distributed)* ☐ Tidak Didistribusikan *(Not Distributed)* * Wajib didistribusikan *(Mandatory Distributed)*

Divisi / Departemen / Penerima *Division / Department / Recipient*		Divisi / Departemen / Penerima *Division / Department / Recipient*	
*	New Business Division	☑	Brokers 1
☑	Digital Product	☑	Brokers 2
☑	Digital Marketing	*	Agency Division
*	Digital Business Division	☑	Karawaci
☑	Retail Health	☑	Surabaya
☑	Digital Partnership	☑	Semarang
*	Project Management Office Division	☑	Bandung
*	Commercial Director	☑	Medan
*	Financial Institution Division	☑	Solo
*	Marketing Communication Division	☑	Bali
*	Business Unit Division	☑	Makassar
☑	Marine & Miscellaneous Business Unit	☑	Balikpapan
☑	Property & Engineering Business Unit	☑	Palembang
☑	Retail Business Unit	☑	Jakarta
☑	Special Risk Business Unit	☑	Cikarang
*	Korea Desk Division	☑	Pekanbaru
*	Corporate Relation Division	*	Compliance Director
☑	Corporate Relation 1	*	Quality Assurance
☑	Corporate Relation 2	*	Legal
*	Account Development Division	*	Corporate Secretary
☑	Account Development 1	*	People Development Division
☑	Account Development 2	☑	Talent Management
*	Branches & Network Division	☑	Compensation & Benefit
*	Brokers Division		

☑ Didistribusikan *(Distributed)* ☐ Tidak Didistribusikan *(Not Distributed)* * Wajib didistribusikan *(Mandatory Distributed)*

Riwayat Revisi
Revision History

No	Halaman *Pages*	Bentuk Perubahan *Form of Changes*
1.	1	Penyesuaian pihak yang bertanda tangan pada halaman pengesahan sesuai dengan struktur organisasi yang berlaku. *Adjustment of the signatory parties on the approval page according to the current organizational structure.*
2.	3	Penyesuaian daftar penerima salinan dengan struktur organisasi yang berlaku. *Adjustment of the list of copy recipients according to the current organizational structure.*
3.	8-20	Bab I: 1. Penambahan referensi POJK Nomor 34 tahun 2024 Pengembangan Kualitas Sumber Daya Manusia bagi Perusahaan Perasuransian, Lembaga Penjamin, Dana Pensiun, serta Lembaga Khusus Bidang Perasuransian, Penjaminan, dan Dana Pensiun. *Addition of reference to POJK Number 34 of 2024 concerning Human Resource Quality Development for Insurance Companies, Guarantee Institutions, Pension Funds, and Specialized Institutions in the Insurance, Guarantee, and Pension Fund Sector.* 2. Penambahan definisi/istilah *Form Action Plan After Training.* *Addition of definitions/terms for the Action Plan After Training Form.* 3. Penyesuaian beberapa definisi/istilah yang sudah ada seperti Definisi/Istilah Peserta Pelatihan dan Sharing Program. *Adjustment of several existing definitions/terms such as Training Participant Definitions/Terms and Program Sharing.* 4. Penambahan aturan umum mengenai Tanggung Jawab dan Wewenang Departemen Talent Management. *Addition of general rules regarding the Responsibilities and Authority of the Talent Management Department.* 5. Penambahan aturan umum mengenai *Form Action Plan After Training* dan *Form Training Need Analysis.* *Addition of general rules regarding the Action Plan After Training Form and the Training Needs Analysis Form.* 6. Penambahan aturan umum mengenai kriteria pelatihan eksternal yang dievaluasi oleh *User.* *Addition of general rules regarding the criteria for external training evaluated by the User.*

No	Halaman *Pages*	Bentuk Perubahan *Form of Changes*
4.	19-25	Bab II: 1. Pembagian prosedur dari 1 (satu) prosedur *learning & development* menjadi 2 (dua) yaitu Prosedur Pelatihan Internal dan Prosedur Pelatihan Eksternal. *Division of the procedure from 1 (one) learning & development procedure into 2 (two), namely Internal Training Procedure and External Training Procedure.* 2. Penghapusan Daftar Persiapan Pelatihan dari prosedur Pelatihan Internal. *Deletion of Daftar Persiapan Pelatihan from procedure of Internal Training.*
5.	26	Bab III: 1. Penambahan *Form Action Plan After Training,* Surat Tugas, Surat Ikatan Dinas, pada daftar rekaman. *Addition of the Action Plan After Training Form, Assignment Letter, Service Agreement Letter to the record list.* 2. Penambahan Surat Keputusan Direksi tentang Komitmen dan Tanggung Jawab Timbal Balik Karyawan yang Menerima Fasilitas dan Kesempatan Mengikuti Program-Program Pelatihan pada daftar dokumen internal. *Addition of a Directors Decree on the Commitment and Mutual Responsibilities of Employees Receiving Facilities and Opportunities to Participate in Training Programs to the internal document list.* 3. Penghapusan Evaluasi Reaksi Peserta dan Form Evaluasi *Achievement After Training* pada daftar rekaman. *Removal of the Participant Reaction Evaluation and the Evaluation Achievement After Training Form from the records list.*

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BAB I

KETENTUAN UMUM

GENERAL REQUIREMENTS

1. TUJUAN

1.1. Sebagai panduan dalam penyelenggaraan *Learning & Development Program* dan ketentuan pelatihan bagi Karyawan di PT Lippo General Insurance Tbk (selanjutnya disebut “Perseroan”).

1.2. Sebagai bagian dari perancangan *Learning & Development Program* yang bertujuan untuk meningkatkan kapasitas dan kapabilitas sumber daya manusia sehingga dapat mendukung penerapan keuangan berkelanjutan.

1. OBJECTIVE

1.1. As a guideline for the implementation of the Learning & Development Program and training provisions for Employees at PT Lippo General Insurance Tbk (will be stated as "the Company").

1.2. As part of the design of the Learning & Development Program aimed at increasing the capacity and capability of human resources to support the implementation of sustainable finance.

2. RUANG LINGKUP

Prosedur ini mencakup langkah-langkah yang sistematis atas penyelenggaraan *Learning & Development Program* yang berlaku untuk Direksi dan Karyawan mencakup analisis kebutuhan terhadap peningkatan kompetensi, permintaan pelatihan, persetujuan pelatihan, pelaksanaan pelatihan, dan evaluasi sebelum dan sesudah pelatihan.

2. SCOPE

This procedure encompasses systematic steps in the implementation of the Learning & Development Program applicable to Directors and Employees, including competency enhancement needs analysis, training requests, training approval, training implementation, and pre- and post-training evaluation.

3. REFERENSI

3.1. POJK No. 43/POJK.05/2019 tentang Perubahan POJK No. 73/POJK.05/2016 tentang Tata Kelola Perusahaan yang Baik bagi Perusahaan Perasuransian

3.2. POJK No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik

3.3. POJK No. 44/POJK.05/2020 tentang Penerapan Manajemen Risiko bagi Lembaga Jasa Keuangan Nonbank

3.4. POJK No. 3 Tahun 2023 tentang Peningkatan Literasi dan Inklusi Keuangan di Sektor Jasa Keuangan bagi Konsumen dan Masyarakat

3.5. POJK No. 34 Tahun 2024 tentang Pengembangan Kualitas Sumber Daya Manusia bagi Perusahaan Perasuransian, Lembaga Penjamin, Dana Pensiun, serta Lembaga Khusus Bidang Perasuransian, Penjaminan, dan Dana Pensiun

3.6. Peraturan Perusahaan

3.7. Pedoman Mutu dan Keamanan Informasi

3.8. Pedoman Pengelolaan Sumber Daya Manusia

3.9. Persyaratan Standar ISO 9001:2015

3.10. Persyaratan Standar ISO/IEC 27001:2022

3.11. Pernyataan Pemberlakuan ISO 27001:2022

3. REFERENCE

3.1. POJK No. 43/POJK.05/2019 amending Regulation No. 73/POJK.05/2016 concerning Good Corporate Governance for Insurance Companies

3.2. POJK No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Institutions, Issuers, and Public Companies

3.3. POJK 44/POJK.05/2020 concerning Implementation Risk Management on Nonbank Financial Services

3.4. POJK 3 of 2023 concerning Improving Financial Literacy and Inclusion in the Financial Services Sector for Consumers and the Public

3.5. POJK Number 34 of 2024 concerning Human Resource Quality Development for Insurance Companies, Guarantee Institutions, Pension Funds, and Specialized Institutions in the Insurance, Guarantee, and Pension Fund Sector

3.6. Company Regulations

3.7. Information Quality and Security Guidelines

3.8. Human Resources Management Guidelines

3.9. ISO 9001:2015 Standard Requirements

3.10. ISO/IEC 27001:2022 Standard Requirements

3.11. Statement of Applicability of ISO 27001:2022

4. DEFINISI/ISTILAH

4.1. Bagian Terkait adalah Divisi/ Departemen/ Komite/ Unit/ Kantor Cabang/ Kantor Pemasaran/ bagian kerja lain di Perseroan.

4.2. Departemen Talent Management adalah terdiri dari Department Head/ Deputy Department Head – Talent Management/ Learning & Development Senior Officer/ Officer.

4.3. Form *Action Plan After Training* adalah rencana pengembangan yang akan diimplementasikan oleh Peserta Pelatihan setelah mengikuti Pelatihan Teknis selama minimal 8 (delapan) jam/1 (satu) hari kerja dan/atau sertifikasi berdasarkan materi yang didapat dan berhubungan dengan tujuan Perseroan.

4.4. Form Evaluasi Pelatihan Eksternal adalah form yang wajib diisi oleh Karyawan untuk memastikan bahwa Karyawan telah menghadiri Pelatihan Eksternal berdurasi 4-8 jam.

4.5. *Learning & Development Program* adalah serangkaian pelatihan baik pelatihan oleh internal maupun eksternal sebagai proses untuk meningkatkan dan mengembangkan kemampuan Karyawan yang disesuaikan dengan kebutuhan Perseroan.

4. DEFINITION/TERMS

4.1. Related Parties refer to Division/ Department/ Committee/ Unit/ Branch Office/ Representative Office/ other work parties in the Company.

4.2. Talent Management Department refer to Department Head/Deputy Department Head – Talent Management/ Learning & Development Senior Officer/Officer.

4.3. Form Action Plan After Training refers to the development plan to be implemented by the Training Participant after attending Technical Training for a minimum of 8 (eight) hours/ 1 (one) workday and/or certification, based on the materials received and related to the Company's objectives.

4.4. The External Training Evaluation Form is a form that must be completed by Employees to ensure that they have attended the External Training 4-8hours in duration.

4.5. Learning & Development Program refers to a series of training sessions, both internal and external, aimed at enhancing and developing Employee skills according to the Company's needs.

4.6. Pelatihan Internal adalah pelatihan yang diselenggarakan oleh Perseroan dan fasilitator pelatihan tersebut dapat berasal dari internal (Karyawan Perseroan) atau Lembaga/ Instansi/ Vendor Pelatihan yang bekerja sama dengan Perseroan.	4.6. Internal Training refers to training organized by the Company, facilitated by either internal Company Employees or external training institutions/ agencies/ vendors that collaborate with the Company.
4.7. Pelatihan Eksternal adalah pelatihan yang diselenggarakan oleh lembaga/ Instansi/ vendor Pelatihan tertentu yang dilaksanakan di luar lingkungan Perseroan dan diikuti oleh Peserta Pelatihan.	4.7. External Training refers to training conducted by specific training institutions/ agencies/ Training Vendors outside the Company environment, attended by the Training Participant.
4.8. *Pre & Post Test* adalah ujian yang dilakukan sebelum (*pre*) dan sesudah (*post*) pelatihan yang digunakan untuk mengukur pengertian serta pemahaman Peserta Pelatihan terhadap materi pelatihan.	4.8. Pre & Post Test refers to exams conducted before (pre) and after (post) the training to measure the Training Participant's understanding and comprehension of the training material.
4.9. Peserta Pelatihan adalah Karyawan Perseroan yang mengajukan diri atau yang didaftarkan oleh *User* terkait untuk mengikuti Pelatihan Internal maupun Pelatihan Eksternal.	4.9. Training Participant refers to Company Employees who volunteer or are registered by the relevant User to attend both Internal Training and External Training.
4.10. Pelatihan Non Teknis adalah pelatihan yang melibatkan kemampuan interpersonal, komunikasi, adaptabilitas dan kerja sama yang diperlukan dalam lingkungan kerja dan kehidupan sehari-hari.	4.10. Non-Technical Training refers to training that involves interpersonal skills, communication, adaptability, and teamwork required in the workplace and daily life.

4.11. Pelatihan Teknis adalah pelatihan yang bertujuan untuk meningkatkan kemampuan atau keahlian, umumnya terkait kemampuan yang spesifik dan terukur, pengetahuan teknis kerja, metode kerja, dan kemampuan teknis dalam suatu bidang tertentu.	4.11. Technical Training refers to training aimed at enhancing skills or expertise, generally related to specific and measurable abilities, technical job knowledge, work methods, and technical capabilities in a particular field.
4.12. Sharing Program adalah sesi berbagi pengetahuan oleh Peserta Pelatihan yang telah menjalani pelatihan, baik Pelatihan Internal maupun Pelatihan Eksternal kepada Karyawan di Bagian Terkait masing-masing ataupun Bagian Terkait yang terkait dengan hasil pelatihan.	4.12. Sharing Program refers to knowledge-sharing sessions conducted by training participants who have completed either Internal or External Training, sharing the training outcomes with Employees in their respective Related Parties or Related Parties related to the training results.
4.13. *User* adalah pejabat yang memiliki wewenang untuk mengajukan pelatihan terhadap Karyawan di Bagian Terkait yang dipimpinnya.	4.13. User refers to authorized officials who have the right to propose training for Employees within the Related Parties they oversee.
4.14. *Vendor* Pelatihan adalah badan usaha atau perorangan yang bekerja sama dengan Perseroan untuk menyediakan jasa pelatihan.	4.14. Training Vendor refers to a business entity or individual that collaborates with the Company to provide training services.

5. Aturan Umum

5.1. Tanggung jawab dan wewenang Departemen Talent Management:

5.1.1. Bertanggung jawab untuk menguji kompetensi Karyawan terkait strategi pelatihan dan promosi Karyawan, atau hal lainnya yang berhubungan dengan pengembangan Karyawan Perseroan.

5.1.2. Bertanggung jawab melakukan analisis kebutuhan kompetensi untuk semua Karyawan dan khusus Karyawan yang menjabat sebagai Anggota Komite/ Unit maka Departemen Talent Management akan berkoordinasi dengan Corporate Secretary.

5.1.3. Bertanggung jawab mengevaluasi Karyawan yang mengajukan diri menjadi fasilitator pelatihan sesuai kompetensinya melalui *assessment.*

5.1.4. Bertanggung jawab untuk melakukan seleksi dan evaluasi terhadap Vendor Pelatihan sesuai dengan SOP Seleksi dan Evaluasi Vendor yang berlaku.

5.1.5. Bertanggung jawab untuk membuat Surat Tugas bagi Peserta Pelatihan Eksternal yang akan melakukan Pelatihan Eksternal ke luar kota dan luar negeri.

5. General Rules

5.1. Responsibilities and authorities of Talent Management Department:

5.1.1. Responsible for assessing Employee competencies related to training strategies and Employee promotions, or other matters related to Employee development within the Company.

5.1.2. Responsible for conducting competency needs analysis for all Employees and specifically for Employees serving on committees/units, coordinating with the Corporate Secretary.

5.1.3. Responsible for evaluating Employees who apply to become training facilitators based on their competencies through assessment.

5.1.4. Responsible for selecting and evaluating Training Vendors according to the applicable Vendor Selection and Evaluation SOP.

5.1.5. Responsible for issuing Assignment Letters for External Training Participants who will conduct External Training outside the city and abroad.

5.1.6. Berwenang untuk memberikan sanksi kepada Karyawan terhadap pelanggaran pelatihan sesuai bobot pelanggarannya. Sanksi yang ditetapkan berdasarkan ketentuan pada Peraturan Perusahaan Bab VI Sanksi Pelanggaran Tata Tertib Kerja dan Aturan Kedisiplinan.	5.1.6. Authorized to impose sanctions on Employees for training violations according to the severity of the violation. Sanctions are determined based on the Company Regulations Chapter VI on Violations of Work Regulations and Disciplinary Rules.
5.1.7. Berwenang untuk menentukan fasilitator Pelatihan Internal dan Pelatihan Eksternal.	5.1.7. Authorized to appoint facilitators for Internal and External Training.
5.1.8. Berwenang untuk memutuskan kerja sama dengan Vendor Pelatihan yang tidak memenuhi standar evaluasi yang telah ditetapkan pada SOP Seleksi dan Evaluasi Vendor.	5.1.8. Authorized to terminate partnerships with Training Vendors that do not meet the established evaluation standards in the Vendor Selection and Evaluation SOP.
5.2. *Form Training Need Analysis* yang sudah diisi oleh *User* wajib mendapatkan persetujuan dari *Division Head* terkait dan untuk *User* yang tidak memiliki *Division Head*, maka *Form Training Need Analysis* wajib mendapat persetujuan dari Direktur terkait sebelum diserahkan ke Departemen Talent Management.	5.2. The Training Need Analysis Form completed by User must obtain approval from the relevant Division Head and for Users without a Division Head, the completed Training Need Analysis Form must obtain approval from the related Director before being submitted to the Talent Management Department
5.3. Biaya pelatihan akan dibebankan ke budget pelatihan masing-masing Bagian Terkait Peserta Pelatihan.	5.3. The training costs will be charged to the training budget of each Related Parties of Training Participants.
5.4. Budget pelatihan setiap Bagian Terkait akan dievaluasi setiap tahun oleh Departemen Talent Management, Direksi, dan *User.* Penetapan budget	5.4. The training budget for each Department will be evaluated annually by the Talent Management Department, Directors, and Users. The budget allocation is decided

pelatihan dilakukan oleh Direksi berdasarkan usulan Departemen Talent Management sesuai dengan kebutuhan Perseroan setelah Departemen Talent Management menerima *Form Training Need Analysis* dari *User.*

by the Directors based on proposals from the Talent Management Department according to the Company's needs after receiving the Training Need Analysis Form from Users.

5.5. Ketentuan Pelatihan Internal:

5.5.1. Persiapan dan pelaksanaan Pelatihan Internal dilakukan oleh Departemen Talent Management berdasarkan *Training Schedule* yang telah disusun dan ditinjau oleh seluruh Bagian Terkait yang ada di Perseroan.

5.5.2. Kebutuhan biaya dan semua administrasi dikelola oleh Departemen Talent Management.

5.5.3. Departemen Talent Management akan melakukan evaluasi berbentuk *Pre & Post Test* untuk Peserta Pelatihan Internal.

5.5.4. Departemen Talent Management melakukan evaluasi Pelatihan Internal dengan membagikan *link* kuesioner kepada Peserta Pelatihan sebelum pelatihan berakhir.

5.5. Internal Training Provisions:

5.5.1. Preparation and execution of Internal Training are carried out by the Talent Management Department based on the Training Schedule prepared and reviewed by all Related Parties within the Company.

5.5.2. Cost requirements and all administration are managed by the Talent Management Department.

5.5.3. The Talent Management Department will conduct evaluations in the form of Pre & Post Tests for Internal Training Participants.

5.5.4. The Talent Management Department evaluates Internal Training by distributing a questionnaire link to Training Participants before the training concludes.

5.6. Ketentuan Pelatihan Eksternal:

5.6.1. Pelatihan Eksternal di luar *Form Training Need Analysis* yang memerlukan biaya dapat dilakukan setelah mendapat

5.6. External Training Provisions:

5.6.1. External training outside Form Training Need Analysis that requires a fee can be conducted after receiving approval according

persetujuan dari pejabat yang berwenang sesuai dengan tabel otorisasi urusan kepegawaian yang berlaku.

to the applicable personnel authorization table.

5.6.2. Kebutuhan transportasi dan akomodasi Peserta Pelatihan sehubungan dengan Pelatihan Eksternal Perseroan mengikuti Surat Keputusan Direksi tentang Perjalanan Dinas dan ketentuan terkait lainnya yang berlaku.

5.6.2. The transportation and accommodation need of training participants for Company external training must adhere to the Board of Directors' travel directives and any relevant regulations.

5.7. Persiapan Pelatihan Eksternal:

5.7.1. User menginformasikan pendaftaran ke Departemen Talent Management.

5.7.2. Menyelesaikan semua administrasi terkait Pelatihan Eksternal.

5.7. External Training Preparation:

5.7.1. User inform the Talent Management Department of their registration.

5.7.2. Completion of all administration related to External Training.

5.8. Pelaksanaan Pelatihan Eksternal:

5.8.1. Pelaksanaan Pelatihan Eksternal dilakukan berdasarkan *Form Training Need Analysis* yang telah disetujui oleh *Division Head* atau Direktur terkait dan dikonfirmasi oleh Departemen Talent Management.

5.8.2. Peserta Pelatihan wajib hadir tepat waktu, mengikuti setiap sesi pelatihan, dan memenuhi segala persyaratan yang dibutuhkan sesuai dengan pelatihan yang diselenggarakan.

5.8. Execution of External Training:

5.8.1. The execution of External Training is based on the approved Training Need Analysis Form by the relevant Division Head or Director and confirmed by the Talent Management Department.

5.8.2. Training Participants must attend punctually, participate in every training session, and meet all requirements as specified in the conducted training.

5.9. Setelah Pelaksanaan Pelatihan Eksternal:

5.9.1 Peserta Pelatihan yang telah mengikuti Pelatihan Eksternal ataupun yang mempunyai kompetensi tertentu wajib bersedia ditunjuk sebagai fasilitator pada *Learning & Development Program* sesuai dengan kompetensinya sebagai bagian dari strategi pelatihan.

5.9.2 Peserta Pelatihan Eksternal wajib menginformasikan materi/dokumen pelatihan (jika ada) kepada *User* terkait dan *copy* materi serta *copy* sertifikat kepada Departemen Talent Management dan mengisi Form Evaluasi Pelatihan Eksternal sebagai bentuk tanggung jawab keikutsertaan pelatihan serta sebagai keperluan dokumentasi.

5.10. Peserta Training mengisi *Form Action Plan After Training* dengan ketentuan pelatihan sebagai berikut:

5.10.1 Pelatihan Internal atau Pelatihan Eksternal yang diikuti merupakan Pelatihan Teknis sesuai dengan bidang/pekerjaan Peserta Pelatihan.

5.10.2 Durasi minimal pelatihan yang diikuti adalah 8 (delapan) jam/

5.9. After External Training Execution:

5.9.1. Training Participants who have attended External Training or possess specific competencies must be willing to be appointed as facilitators in the Learning & Development Program according to their competencies as part of the training strategy.

5.9.2. External Training Participants are required to share the training materials/documents (if any) with the related User, provide copies of the materials and certificates to the Talent Management Department, and complete the External Training Evaluation Form as a form of accountability for their participation in the training and for documentation purposes.

5.10. Training participants fill out the Action Plan After Training Form with the following training provisions:

5.10.1. The External Training or Internal Training attended is Technical Training Training relevant to the Training Participant's field/job.

5.10.2. The minimum duration of the training is 8 (eight) hours/ 1

1 (satu) hari kerja dan bukan merupakan materi tambahan seperti seminar/ diskusi/ pameran/ *refreshment.*	(one) workday and does not include additional materials such as seminars/ discussions/ exhibitions/ refreshments.
5.11. *User* hanya melakukan evaluasi terhadap *Form Action Plan After Training* dan evaluasi dilakukan selambat – lambatnya 6 (enam) bulan sejak pelatihan dilakukan serta disesuaikan dengan jenis pelatihannya.	5.11. User only evaluate the Action Plan After Training Form and the evaluation must be carried out no later than 6 (six) months after the training is conducted and adjusted to the type of training.
5.12. Peserta Pelatihan melaksanakan *Sharing Program* setelah pelatihan, kemudian laporan kegiatan *Sharing Program* disampaikan kepada Departemen Talent Management. Pelatihan yang membutuhkan *Sharing Program* adalah Pelatihan Internal berupa sosialisasi yang hanya melibatkan perwakilan Bagian Terkait.	5.12. Training Participants will conduct Sharing Programs after training, and the Sharing Program activities report will be submitted to the Talent Management Department. Training that requiring Sharing Programs is Internal Training involving socialization that only engages Related Parties.
5.13. Departemen Talent Management akan melaksanakan Pelatihan Internal paling tidak 1 (satu) kali dalam setahun berkaitan dengan program pengendalian internal konglomerasi keuangan, sesuai dengan Pedoman Tata Kelola Pengendalian Internal pada Operasional Konglomerasi Keuangan.	5.13. The Talent Management Department will carry out Internal Training at least 1 (one) time a year related to the internal control program of financial conglomerates in accordance with the Guidelines for Rules on Internal Control Operation of the Financial Conglomerate.
5.14. Rencana pelatihan yang telah disusun untuk jangka waktu 1 (satu) tahun dapat direvisi di tahun yang sama sesuai kebutuhan Perseroan berdasarkan persetujuan Direksi. Rencana pelatihan yang telah dilakukan perubahan akan dilaporkan oleh Departemen Talent	5.14. Training plans prepared for a period of 1 (one) year may be revised in the same year as needed by the Company based on the Board of Director's approval. Changes to the training plan will be reported by the Talent Management

Management dalam perubahan rencana bisnis maksimal pada bulan Juni setiap tahunnya.	Department in the maximum business plan changes in June each year.
5.15. Perseroan akan melaporkan realisasi Learning Development Program kepada Otoritas Jasa Keuangan (OJK) yang disampaikan dalam realisasi Rencana Bisnis.	5.15. The Company shall report the realization of the Learning Development Program to the Financial Services Authority (OJK) as part of the realization of the Business Plan.
5.16. Semua penyimpangan terhadap ketentuan dan prosedur dari SOP *Learning & Development Program* ini harus dengan persetujuan Direktur terkait.	5.16. Any deviations from the provisions and procedures of this Learning & Development Program SOP must be approved by the relevant Director.
5.17. Semua proses kerja pada SOP ini dilakukan dengan menerapkan prinsip tata kelola perusahaan yang baik.	5.17. All work processes in this SOP are carried out by applying the principles of good corporate governance.
5.18. Semua proses kerja pada SOP ini dilakukan dengan menerapkan prinsip manajemen risiko.	5.18. All work processes in this SOP are carried out by applying risk management principles.

BAB II
PROSEDUR
PROCEDURE

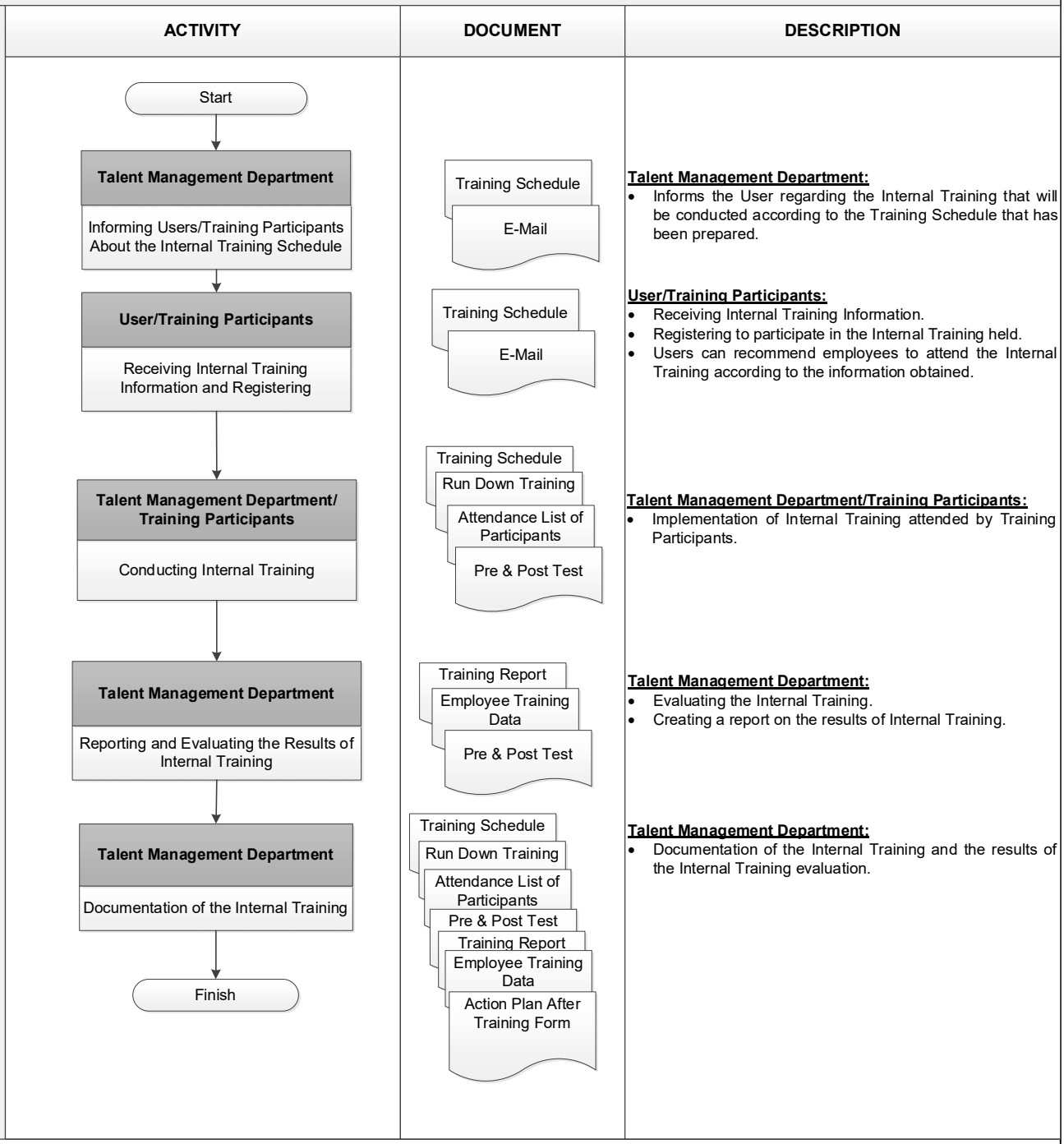
1. PROSEDUR PELATIHAN INTERNAL

PELATIHAN INTERNAL

AKTIVITAS	DOKUMEN	KETERANGAN
Mulai		
Departemen Talent Management Menginformasikan Jadwal Pelatihan Internal kepada User/Peserta Pelatihan	Training Schedule E-Mail	**Departemen Talent Management:** • Menginformasikan terkait Pelatihan Internal yang akan dilaksanakan kepada User sesuai dengan Training Schedule yang telah disusun.
User/Peserta Pelatihan Menerima Informasi Pelatihan Internal dan Mendaftar	Training Schedule E-Mail	**User/Peserta Pelatihan :** • Menerima informasi Pelatihan Internal. • Mendaftar untuk mengikuti Pelatihan Internal yang diadakan. • User dapat merekomendasikan Karyawan untuk mengikuti Pelatihan Internal sesuai informasi yang didapatkan.
Departemen Talent Management/ Peserta Pelatihan Pelaksanaan Pelatihan Internal	Training Schedule Run Down Acara Daftar Hadir Peserta Pre & Post Test	**Departemen Talent Management/Peserta Pelatihan:** • Pelaksanaan Pelatihan Internal yang dihadiri Perserta Pelatihan.
Departemen Talent Management Evaluasi dan Pelaporan Hasil Pelatihan Internal	Laporan Pelatihan Data Pelatihan Karyawan Pre & Post Test	**Departemen Talent Management:** • Evaluasi hasil Pelatihan Internal. • Membuat pelaporan hasil Pelatihan Internal dan melaporkan hasil Pelatihan Internal.
Departemen Talent Management Dokumentasi Pelatihan Internal	Training Schedule Run Down Acara Daftar Hadir Peserta Pre & Post Test Laporan Pelatihan Data Pelatihan Karyawan Action Plan After Training	**Departemen Talent Management:** • Dokumentasi terhadap pelatihan dan hasil evaluasi Pelatihan Internal tersebut.
Selesai		

1. PROCEDURE FOR INTERNAL TRAINING

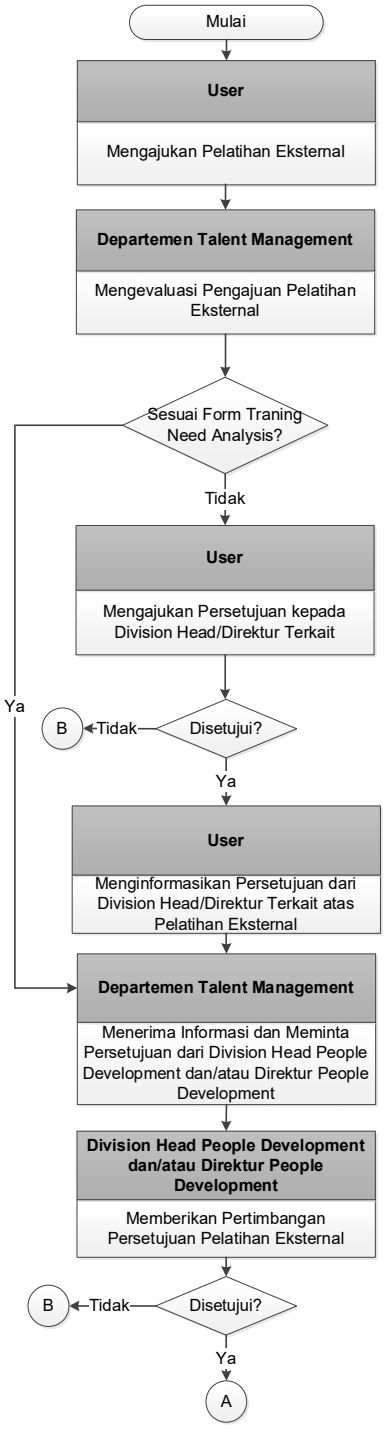
INTERNAL TRAINING



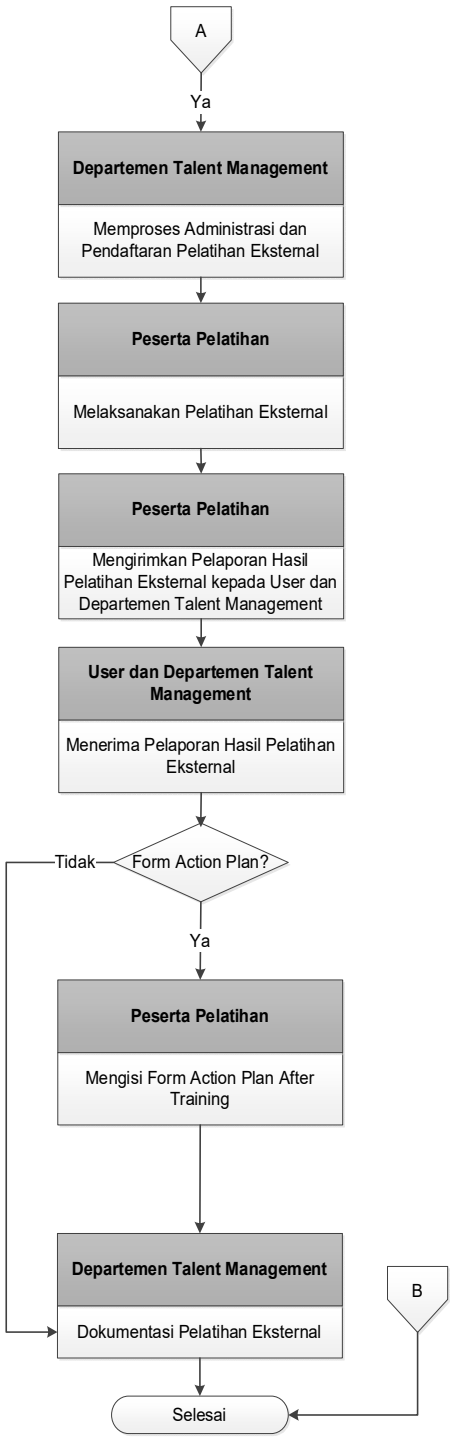
2. PROSEDUR PELATIHAN EKSTERNAL

PELATIHAN EKSTERNAL

AKTIVITAS	DOKUMEN	KETERANGAN

	Form Training Need Analysis
	
	Form Training Need Analysis
	
	E-Mail
	
	E-Mail
	
	E-Mail
	
	E-Mail
		User:
		• Mengajukan pelatihan Eksternal yang akan diikuti oleh Peserta Pelatihan.
		• Informasi mengenai Pelatihan Eksternal sesuai dengan:
		  • Form Training Need Analysis yang diisi sebelumnya
		  • Informasi dari Departemen Talent Management sesuai dengan kebutuhan pada Form Training Need Analysis
		  • Informasi Pelatihan Eksternal didapatkan langsung dari Vendor Pelatihan.
		  • Informasi Pelatihan Eksternal dari Department Talent Management sesuai dengan kebutuhan User/Unit/Komite.
		  • Informasi Pelatihan Eksternal dari sumber kredibel lainnya.
		Departemen Talent Management:
		• Melakukan evaluasi atas permintaan Pelatihan Eksternal yang diajukan.
		• Jika Pelatihan Eksternal yang diajukan tidak sesuai dengan Form Training Need Analysis secara topik dan/atau biaya, maka User mengajukan permintaan persetujuan dari Division Head/Direktur Terkait lalu dilanjutkan dengan permintaan persetujuan oleh Talent Management sesuai dengan tabel otorisasi kepegawaian
		• Jika sesuai dengan Form Training Need Analysis secara topik dan biaya, maka dilanjutkan dengan permintaan persetujuan dari Division Head – People Development.
		
		User:
		• Meminta persetujuan dari Division Head Terkait untuk mengikuti Pelatihan Eksternal.
		• Jika tidak disetujui, maka proses selesai namun User masih dapat mengajukan Pelatihan Eksternal lainnya.
		• Jika disetujui maka dilanjutkan dengan menginformasikan kepada Departemen Talent Management terkait Pelatihan Eksternal yang akan diikuti.
		
		User:
		• User memberikan informasi persetujuan dari Division Head/ Direktur Terkait atas Pelatihan Eksternal yang akan diikuti.
		
		Departemen Talent Management:
		• Menerima informasi dari User terkait Pelatihan Eksternal yang akan diikuti.
		• Melanjutkan informasi dan meminta persetujuan kepada Division Head People Development dan/atau Direktur People Development, disesuaikan dengan tabel otorisasi kepegawaian yang berlaku.
		
		Division Head People Development dan/atau Direktur People Development:
		• Memberikan pertimbangan persetujuan pelatihan yang diajukan oleh Departemen Talent Management.
		• Apabila pengajuan diterima, maka dilanjutkan dengan meminta persetujuan dari Direksi People Development.
		• Apabila tidak setuju, maka proses selesai namun User/Peserta Pelatihan masih tetap dapat mengajukan Pelatihan Eksternal yang lain.

PELATIHAN EKSTERNAL

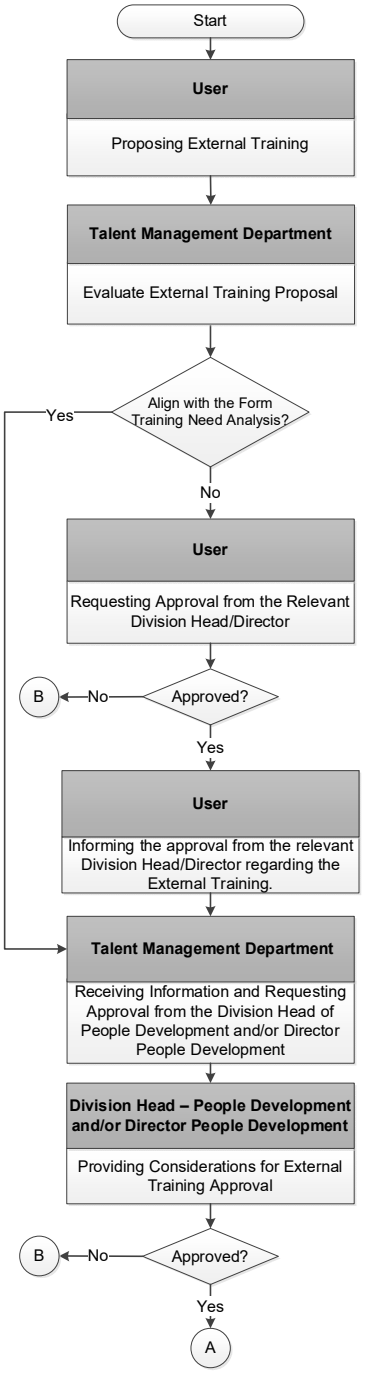


AKTIVITAS	DOKUMEN	KETERANGAN
Departemen Talent Management Memproses Administrasi dan Pendaftaran Pelatihan Eksternal	Surat Ikatan Dinas Surat Tugas Data Pelatihan Karyawan E-Mail	**Departemen Talent Management:** • Menerima informasi mengenai persetujuan dari Division Head - People Development dan/atau Direktur People Development. • Memproses administrasi pendaftaran yang dibutuhkan untuk Peserta Pelatihan mengikuti Pelatihan Eksternal. • Surat Tugas disiapkan untuk Pelatihan Eksternal di luar kota/luar negeri. • Surat Ikatan Dinas disiapkan untuk Pelatihan Eksternal sesuai dengan ketentuan pada Surat Keputusan Direksi tentang Komitmen dan Tanggung Jawab Timbal Balik Karyawan yang Menerima Fasilitas dan Kesempatan Mengikuti Program-Program Pelatihan yang berlaku.
Peserta Pelatihan Melaksanakan Pelatihan Eksternal	Data Pelatihan Karyawan E-Mail	**Peserta Pelatihan:** • Melaksanakan susunan pelatihan dari awal hingga akhir.
Peserta Pelatihan Mengirimkan Pelaporan Hasil Pelatihan Eksternal kepada User dan Departemen Talent Management	Copy Materi Copy Sertifikat E-Mail	**Peserta Pelatihan:** • Mengirimkan copy materi Pelatihan Eksternal dan copy Sertifikat (jika ada) kepada User dan Departemen Talent Management setelah Pelatihan Eksternal berakhir.
User dan Departemen Talent Management Menerima Pelaporan Hasil Pelatihan Eksternal	Form Evaluasi Pelatihan Eksternal Copy Materi Copy Sertifikat	**User dan Departemen Talent Management:** • Menerima pelaporan hasil Pelatihan Eksternal. • User wajib mengisi Form Evaluasi Pelatihan Eksternal setelah menyelesaikan Pelatihan Eksternal. • Apabila Sharing Pogram dan/atau Form Action Plan After Training diperlukan setelah Pelatihan Eksternal, maka dilanjutkan dengan menyusun laporan Form Action Plan After Training yang disampaikan kepada Departemen Talent Management. • Apabila Form Action Plan After Training tidak diperlukan maka proses cukup dengan mengirimkan copy materi Pelatihan Eksternal.
Peserta Pelatihan Mengisi Form Action Plan After Training	Laporan Pelatihan Form Action Plan After Training E-Mail	**Peserta Pelatihan:** • Mengisi Form Action Plan After Training kemudian dilaporkan kepada Departemen Talent Management.
Departemen Talent Management Dokumentasi Pelatihan Eksternal	Data Pelatihan Karyawan Laporan Pelatihan Form Action Plan After Training Copy Materi Copy Sertifikat E-Mail	**Departemen Talent Management:** • Menerima laporan hasil Form Action Plan After Training, copy materi Pelatihan Eksternal dan copy Sertifikat (jika ada) dari Peserta Pelatihan. • Melakukan dokumentasi hasil pelatihan dari Peserta Pelatihan.

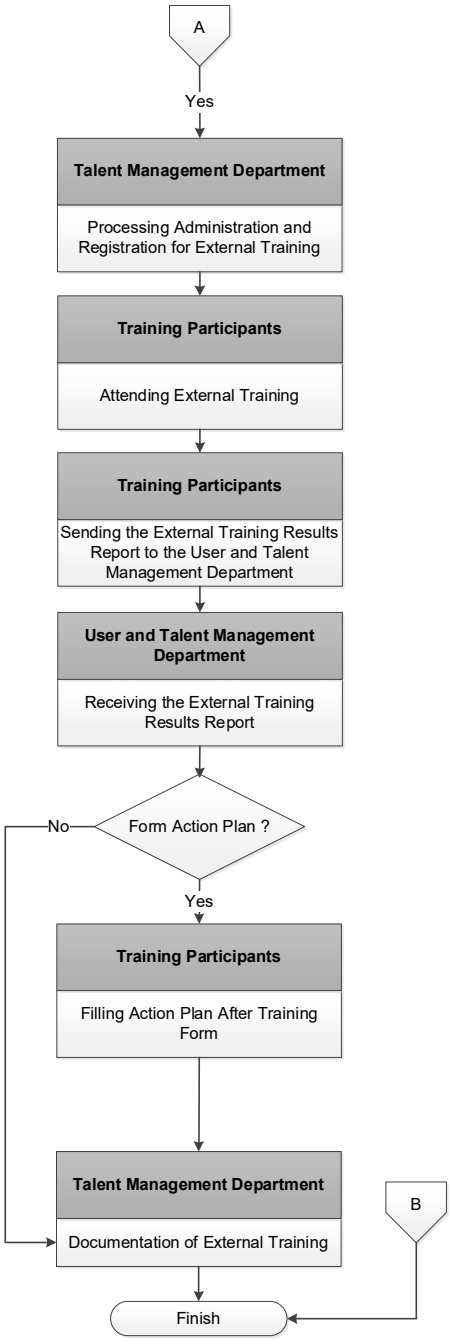
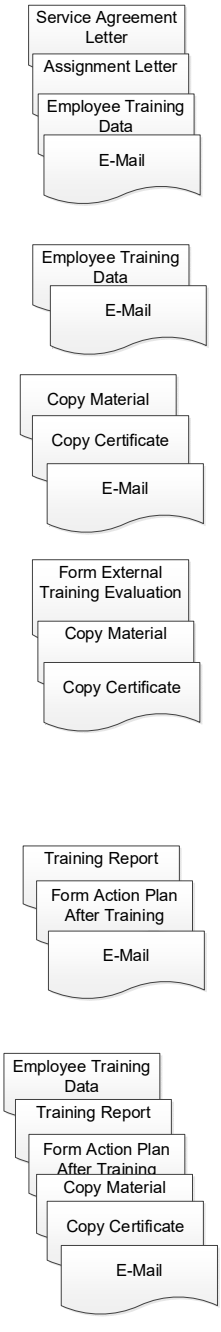
2. *PROCEDURE FOR EXTERNAL TRAINING*

EXTERNAL TRAINING

ACTIVITY	DOCUMENT	DESCRIPTION

	Form Traning Need Analysis
	
	Form Traning Need Analysis
	
	E-Mail
	
	E-Mail
	
	E-Mail
	
	E-Mail
		User:
		• Proposing external training to be attended.
		• Information regarding the external training according to:
		  • The Form Training Need Analysis previously completed
		  • Information from the Talent Management Department according to the needs specified in the Training Need Analysis Form
		  • External Training information obtained directly from the Training Vendor.
		  • Training information from the Talent Management Department according to the needs of the User/Unit/Committee.
		  • Training information from any other credible sources.
		Talent Management Department:
		• Evaluates the request for External Training.
		• If the proposed External Training does not align with the Form Training Need Analysis in terms of topic and/or cost, the User must request approval from the relevant Division Head/Director, followed by approval from Talent Management according to the personnel authorization table.
		• If the External Training budget aligns with the Form Training Need Analysis in terms of topic and cost, proceed to request approval from the Division Head of People Development.
		
		User:
		• Requesting approval from the relevant Division Head to attend the scheduled External Training.
		• If not approved, the process ends, but the User can still propose other external training.
		• If approved, proceed by informing the Talent Management Department about the External Training to be attended.
		
		User:
		• The user provides information on the approval from the relevant Division Head/Director for the External Training to be attended.
		
		Talent Management Department:
		• Receiving information from the User regarding the upcoming External Training.
		• Forwards the information and requests approval from the Division Head - People Development and/or Director People Development, in accordance with the applicable employee authorization table.
		
		Division Head – People Development and/or Director People Development :
		• Providing considerations for the approval of the External Training proposed by the Talent Management Department.
		• If the proposal is accepted, proceed by seeking approval from the People Development Directorate.
		• If not approved, the process ends, but the User/Training Participant can still propose other External Trainings.

EXTERNAL TRAINING

ACTIVITY	DOCUMENT	DESCRIPTION
		**Talent Management Department:** • Receiving information regarding approval from the Division Head People Development and/or Director People Development. • Processing the registration administration required for Training Participants to attend the External Training. • The Assignment Letter is prepared for External Training out of town/abroad. • A Service Agreement Letter is prepared for External Training in accordance with the provisions in the Decree of the Board of Directors concerning the Commitment and Mutual Responsibilities of Employees Receiving Facilities and Opportunities to Participate in Applicable Training Programs. **Training Participants:** • Conducting the Eksternal Training session from start to finish. **Training Participants:** • Sending a copy of the External Training materials and a copy of the Certificate (if available) to the User and Talent Management Department after the completion of the External Training. **User dan Talent Management Department:** • Receiving the report on the results of the External Training. • The User is required to complete the External Training Evaluation Form after completing the External Training. • If a Action Plan Form is required after the External Training, then proceed to prepare the Action Plan Form to be submitted to the Talent Management Department. • If a Form Action Plan is not required, then the process is sufficient with sending a copy of the External Training materials. **Training Participants:** • Filling out the Action Plan After Training Form, then reporting it to the Talent Management Department. **Talent Management Department:** • Receiving the report on the Action Plan After Training Form, a copy of the External Training materials, and a copy of the Certificate (if available) from the Training Participants. • Documenting the training results from the Training Participants.

BAB III

DOKUMEN PENDUKUNG

SUPPORTING DOCUMENTS

1. REKAMAN

1.1. LGI/PD-001 Tentang Form Training Need Analysis
1.2. LGI/PD-002 Tentang Jadwal Pelatihan
1.3. LGI/PD-008 Tentang Laporan Pelatihan
1.4. LGI/PD-036 Tentang Form Sharing Program
1.5. Run Down Acara
1.6. Daftar Hadir Peserta
1.7. Pre & Post Test
1.8. Data Pelatihan Karyawan (sistem)
1.9. Surat Tugas
1.10. Surat Ikatan Dinas
1.11. Kamus Kompetensi
1.12. Form *Action Plan After Training*
1.13. From Evaluasi Pelatihan Eksternal

1. RECORDS

1.1. LGI/PD-001 Concerning Form Training Need Analysis
1.2. LGI/PD-002 Concerning Training Schedule
1.3. LGI/PD-008 Concerning Training Report
1.4. LGI/PD-036 Concerning Form Sharing Program
1.5. Run Down Event
1.6. Attendance List of Participants
1.7. Pre & Post Test
1.8. Employee Training Data (system)
1.9. Assignment Letter
1.10. Service Agreement Letter
1.11. Competency Dictionary
1.12. Form Action Plan After Training
1.13. Form External Training Evaluation

2. DOKUMEN TERKAIT

2.1. Pedoman Mutu dan Keamanan Informasi
2.2. Pedoman Tata Kelola Pengendalian Internal pada Operasional Konglomerasi Keuangan
2.3. Surat Keputusan Direksi yang berlaku terkait Komitmen dan Tanggung Jawab Timbal Balik Karyawan yang Menerima Fasilitas dan Kesempatan Mengikuti Program-Program Pelatihan

2. RELATED DOCUMENT

2.1. Quality and Information Security Guidelines
2.2. Guidelines for Rules on Internal Control Operation of the Financial Conglomerate
2.3. Director's Decree concerning Commitment and Responsibilities of Employees Receiving Facilities and Opportunities to Participate in Training Programs

2.4. Surat Keputusan Direksi yang berlaku terkait Tabel Otorisasi Urusan Kepegawaian	2.4. Director's Decree concerning the Authorization Table for Personnel Affairs
2.5. LGI/SOP-PD/003 Tentang SOP Penilaian Kinerja Karyawan	2.5. LGI/SOP-PD/003 Concerning Employee Performance Appraisal SOP
2.6. LGI/SOP-QA/009 Tentang SOP Seleksi dan Evaluasi Vendor	2.6. LGI/SOP-QA/009 Concerning Vendor Selection and Evaluation SOP
2.7. TOC – *People Development*	2.7. TOC – People Development
2.8. TOC – *Talent Management*	2.8. TOC – Talent Management