

Usher in a rewarding future with guaranteed benefits from Zurich Favour8 Guaranteed Acceptance

Easy and hassle-free application with no medical check-up required!

Kuala Lumpur, 26 February 2018 – Zurich Favour8 Guaranteed Acceptance is the latest endowment plan by Zurich Life Insurance Malaysia Berhad (ZLIMB) that offers customers a short-term and hassle-free investment commitment to grow their savings. As its name suggest, the plan’s unique ‘guaranteed acceptance’¹ feature allows customers to be insured up to RM500,000 without having to complete any medical questionnaires and go through the hassle of medical check-ups prior to purchasing the plan.

Research has shown that more than 50% of Malaysians are not financially prepared for retirement and that one in five are saving less than 10% of their monthly salaries². Recognising that financial wellness is a matter of concern for Malaysians today, Zurich Favour8 Guaranteed Acceptance is designed to help customers boost their savings to achieve their financial aspirations; be it a comfortable retirement, quality tertiary education for their children or a dream vacation.

“At Zurich, we take our customers’ concerns to heart and focus on what matters most to them. We have made the application process for Zurich Favour8 Guaranteed Acceptance easy and hassle-free to enable customers to secure a savings and protection plan regardless of their health conditions. Ultimately, we want to help as many customers as possible generate steady and consistent gains to supplement their savings so that they can be financially secure in the future. The plan’s guaranteed cash back

¹ Terms and conditions apply

² Credit Counselling and Debt Management Agency (AKPK), August 2017



payouts, maturity benefit and potential investment gains can be reinvested to generate more savings for retirement or to fulfil their financial aspirations at the different stages of life.” said Mukesh Dhawan, General Manager of ZLIMB.

Key features and benefits of Zurich Favour8 Guaranteed Acceptance include:

1. No medical check-up required for applications up to RM500,000 basic sum assured

Customers can purchase up to RM500,000 of basic sum assured without going through time-consuming medical check-up and medical questionnaires.

2. Short term commitment; long term benefits

Unlike any other regular life insurance plan where payments are made till maturity of policy, the plan only requires a short premium payment term of eight (8) years but allows customers to enjoy long term cash savings and protection for 20 years.

3. Guaranteed cash back up to 120% of basic sum assured

Customers will be rewarded annually with guaranteed cash back equivalent to 4% of the policy’s basic sum assured from the end of the first policy year up till the end of the 10th policy year, and 8% of the policy’s basic sum assured from the end of the 11th policy year up till the end of the 20th policy year. These annual payouts add up to 120% of the policy’s basic sum assured.

4. Guaranteed maturity benefit in a lump sum payment

Upon the maturity of the policy, customers will receive a lump sum payment comprising of 128% of the basic sum assured.



5. Potential investment gains

As part of the total premiums paid is invested into two professionally managed investment-linked funds, customers may also receive potential investment gains from the policy's investment account value, depending on the underlying performance of the investment-linked funds.

6. Death and Total and Permanent Disability benefit

Apart from financial gains, Zurich Favour8 Guaranteed Acceptance provides coverage against the unexpected.

In conjunction with the auspicious Chinese New Year, ZLIMB is giving away a 24K gold coin exclusively to customers who sign-up for Zurich Favour8 Guaranteed Acceptance plan with an annual premium of RM9,888 and above during the promotional campaign period, which ends on 27 March 2018.

For more information on Zurich Favour8 Guaranteed Acceptance or ZLIMB's range of life insurance products, customers may contact their respective Zurich Sales Advisors or contact Zurich's Call Centre at 1-300-888-622. Alternatively, visit www.zurich.com.my

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Zurich Insurance Group (Zurich) is a leading multi-line insurer that serves its customers in global and local markets. With about 53,000 employees, it provides a wide range of property and casualty, and life insurance products and services in more than 210 countries and territories. Zurich's customers include individuals, small businesses, and mid-sized and large companies, as well as multinational corporations. The Group is headquartered in Zurich, Switzerland, where it was founded in 1872. The holding company, Zurich Insurance Group Ltd (ZURN), is listed on the SIX Swiss Exchange and has a level I American Depositary Receipt (ZURVY) program, which is traded over-the-counter on OTCQX. Further information about Zurich is available at www.zurich.com



Zurich Life Insurance Malaysia Berhad (ZLIMB), as part of Zurich Insurance Group, is an established life insurer headquartered in Kuala Lumpur. Through its diverse range of life insurance products, ZLIMB provides protection, medical and health, savings and investments solutions to address its customers' financial security needs. Together with its dedicated employees, agency force, distributors and partners, supported by more than 25 branches nationwide, ZLIMB is committed to help its customers understand and protect themselves from risks. Additionally, shariah-compliant family takaful solutions are made available to customers through its sister company, Zurich Takaful Malaysia Berhad. ZLIMB is formerly known as Zurich Insurance Malaysia Berhad. Further information about ZLIMB, visit www.zurich.com.my

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