

Zurich encourages disciplined saving for retirement with new Takaful ProInvest

- *Building customer's asset value with initial years' higher allocation rate per Bank Negara Malaysia's new Minimum Allocation Rate guideline*
- *Early bird customers can boost their retirement savings with additional cash value of up to 8% of their first year Annual Basic Regular Contribution*

Kuala Lumpur, 3 November 2020 – Being financially resilient is key to prepare for a more secure future. It provides for the best part of our lives after retirement and better control of unexpected situations. To help Malaysians plan for a better future and a comfortable retirement, Zurich Takaful today introduced Takaful ProInvest, an investment-linked plan that is designed to optimise your savings and investments.

Zurich Takaful Chief Executive Officer Mukesh Dhawan said, “Zurich Takaful is always looking to enhance customers’ lives. We continuously introduce options that build their asset value for financial resiliency and wealth. ProInvest embodies all these values and benefits for customers, to provide for the best part of their lives after retirement. The higher allocation to the investment funds builds a robust asset base for their golden years. ProInvest is also our first lifetime plan with coverage term up to age 100 so customers always have assurance and peace-of-mind. Now is opportune for Malaysians to invest the savings gained from postponed travels and holidays into building a valuable asset.”

This unique plan offers five notable, customer-centric advantages. At its core is a wide choice of professionally managed Shariah-approved local and foreign investment funds to diversify and optimise investment returns. This includes the recently launched Shariah Global Edge Fund that tracks the MSCI World Islamic Index; where the underlying fund is managed by Blackrock.

With the new Minimum Allocation Rate (MAR) guidelines coming into force, ProInvest is designed to give customers higher allocation in the initial years – building up the asset value better than before, thereby giving more value to customers. To encourage customers to be financially disciplined, ProInvest is designed to keep customers’ funds accumulated and invested for at least the initial 5 years to build up the asset value for a



comfortable retirement.

With the population living longer lives, another thoughtful benefit is the provision for Total & Permanent Disability (TPD) and Golden Age Disability benefits that provide lump sum disability payout up to age 100.

Fundamentally a takaful plan, ProInvest offers flexible comprehensive coverage for customers as well. Its Family Care Privilege enables up to four spouses and/or children to obtain coverage up to RM300,000 or 25% Basic Sum Covered (BSC) each without medical examination should the unfortunate happen. This helps secure the family's financial well-being even after the customer is no longer around.

In addition, Takaful ProInvest simplifies customer enrolment with high non-medical limit of up to RM4,000,000. Auto-extension on coverage term until age 100 is possible without the need for any medical examination. It is complemented by wealth protection with high death benefit and Accidental Indemnity benefits. This emphasises the plan as a lifetime solution, in gearing customers for their retirement needs.

This three-pronged approach of helping customers to save and invest while having coverage allows customers to focus on achieving their life goals without worry, be it a comfortable retirement, or a secure future for their family.

As part of an early bird campaign until 22 November 2020, customers can receive additional cash value of up to 8% of their first year Annual Basic Regular Contribution (BRC) to give their retirement savings a head start in fulfilling their aspirations.

Interested customers are advised to seek their servicing Zurich Takaful wealth planners, contact Zurich Call Centre at 1-300-888-622 or visit www.zurich.com.my.

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Zurich Takaful Malaysia Berhad (ZTMB) is one of Malaysia's leading family takaful operators. It is a member of Zurich Insurance Group and the sole provider of shariah-compliant family takaful products within Zurich. With more than a decade of Takaful market expertise, ZTMB offers protection, medical and health, savings as well as investments solutions to address its customers' needs at different life stages. Together with its dedicated employees, agency force, distributors and partners, supported by its nationwide branch network, ZTMB is committed to help its customers understand and protect themselves from risks. For further information about ZTMB, visit www.zurich.com.my