

Zurich Takaful Introduces Takaful ProAspire to Empower Smarter and Flexible Long-Term Financial Planning

Kuala Lumpur, 11 June 2025 – Zurich Takaful Malaysia Berhad (Zurich) is pleased to introduce **Takaful ProAspire**, a family Takaful plan designed to empower Malaysians in securing a resilient financial future for themselves and their loved ones. This product aims to provide maximum savings alongside protection, allowing for peace of mind in the face of life's uncertainties. The plan is designed to support people in pursuing their financial aspirations and securing meaningful milestones at every stage of life.

According to the [2024 Financial Capability and Inclusion Demand Side Survey](#) by Bank Negara Malaysia, only 58% of Malaysians are actively saving for the future, a decline from 67% in 2021. The rising cost of living and unstable incomes leave many prioritising immediate needs over savings, with 61% of Malaysians unable to secure RM1,000 for emergencies and 31% concerned about managing expenses in old age. These findings highlight the urgent need for accessible financial security solutions that combine both protection and savings.

Nur Fatimah Mustafa, Chief Executive Officer of Zurich Takaful Malaysia Berhad, said, "Everyone deserves the opportunity to pursue their dreams and build a secure future. Takaful ProAspire is our way of supporting Malaysians in taking those meaningful steps towards their goals, whether it is planning for a child's education, aiming for early retirement, performing Umrah or Hajj or simply setting aside money for their life aspirations. We believe that by doing our part in offering financial security, they can focus on what truly matters in life."

Takaful ProAspire offers a fully customisable and personalised plan tailored to meet the unique needs of every individual. Takaful ProAspire will provide the following*:

- **Flexible Cash Payout:** Receive continuous cash payout of up to 3.5% annually or up to 12% every 3 years of your Basic Sum Covered either into your existing bank, selected institutions or reinvest back with Zurich, for potential returns.
- **Boost Savings and Accessibility:** Top up anytime and enjoy flexible access to your funds, while keeping your savings secure.
- **Loyalty Reward Upon Maturity:** Get a lump sum of payment when your certificate matures, allowing you to accomplish your future goals with peace of mind.
- **Extensive Coverage:** Coverage for Death, Total and Permanent Disability (TPD) benefit and continuous coverage through Golden Age Disability (GAD). The plan also provides Death benefits for Accidental Death, with additional payouts for incidents that occur while performing Hajj or Umrah.

Additionally, the plan offers flexible coverage terms of 15, 21, or 30 years, with the option to contribute either for a limited period of 5 years or throughout the chosen coverage term. The contribution made is entitled to education insurance income tax relief subject to the final decision of the Inland Revenue Board of Malaysia (IRBM).

From today until 29 July 2025, customers who sign up for Takaful ProAspire will be rewarded with a 999.9 Gold Bar* upon approval.

Takaful ProAspire was officially launched on 11 June 2025 at Bayswater, KLCC. The event was hosted by renowned public personality Daphne Iking and officiated through a panel discussion between Nur Fatimah Mustafa; Mohd Amri Yusop, Chief Agency Officer of Zurich Takaful Malaysia Berhad; and Ahmad Shahril Ghazali, State Director at Perbadanan Tabung Pendidikan Tinggi Nasional (PTPTN).

News Release

11 June 2025



The launch of Takaful ProAspire demonstrates our dedication to supporting Malaysians in achieving their life goals, while offering financial security and peace of mind through every stage of their journey. Zurich hopes to empower customers with the confidence and stability to overcome life's challenges.

For further information on Takaful ProAspire, please visit the official website at <https://www.zurich.com.my/takaful-products/savings/for-my-future/takaful-proaspire>.

* Terms and conditions apply

###

Notes to editor:

About Zurich Malaysia

Zurich Malaysia is a collective reference term for the Zurich Insurance Group (Zurich) business subsidiaries operating in Malaysia: Zurich General Insurance Malaysia Berhad, Zurich Life Insurance Malaysia Berhad, Zurich General Takaful Malaysia Berhad and Zurich Takaful Malaysia Berhad. Zurich Malaysia offers a broad range of comprehensive insurance and takaful solutions; helping individuals as well as business owners understand and protect themselves, their businesses and their assets from risk. Zurich Malaysia has an integrated branch network in major cities nationwide as well as dedicated agency and distribution channels nationwide to serve the needs of its customers. For further information on Zurich Malaysia, visit <http://www.zurich.com.my>.