

Change in Underlying Funds for Zurich Edge Funds

Dear Valued Customer,

Thank you for your continued trust and support of Zurich Life Insurance Malaysia Berhad (ZLIMB).

The initiative of the changes is part of our ongoing commitment to enhance fund offerings and align with evolving market opportunities.

Please refer to the table below for the updated underlying funds:

Zurich Edge Fund	Current Underlying Fund	New Underlying Fund
Zurich Global Edge Fund	Schroder International Selection Fund (ISF) - QEP Global Quality Fund	HSBC MSCI World UCITS ETF
Zurich Europe Edge Fund	Schroder International Selection Fund ('SISF') – European Sustainable Equity Fund	IShares Core MSCI Europe UCITS ETF
Zurich India Edge Fund	Schroder International Selection Fund (ISF) - Indian Equity Fund	Robeco Indian Equities Fund

These changes will take effect on **4th May 2026**.

Important: No action is required from customer.

For more information, please refer to the attachments provided in the following pages:

- Appendix 1: Changes of Zurich Edge Funds.
- Appendix 2: Information on the New Underlying Funds.
- FAQ: Answers to common questions you may have.

If you require further assistance, please contact your wealth planner. Alternatively, you may also contact our Customer Service Careline at 1-300-888-622, or email us at callcentre@zurich.com.my, or visit the nearest Zurich Life Insurance branch.

Thank you.

Yours sincerely,

ZURICH LIFE INSURANCE MALAYSIA BERHAD

Pauline Teoh
Chief Executive Officer

Appendix 1

Changes of the Zurich Global Edge Fund

	Current State	Revised Changes
Investment Objective	The Zurich Global Edge Fund ("The Fund") is an equity fund, which aims to provide capital growth over the medium to long-term period, through investment in equity and equity-related securities of companies worldwide whose financial characteristics shows high quality attributes.	The Zurich Global Edge Fund ("The Fund") is an equity fund that seeks to deliver capital growth over the medium to long term period, through investing in global equities, equity-related securities, and/or collective investment schemes.
Investment Strategy & Approach	The Fund will invest its assets in the Schroder International Selection Fund (ISF) - QEP Global Quality ("The Underlying Fund") for exposure to global equities. The Underlying Fund is an actively managed global equity fund designed to deliver higher long-run returns than the wider market. Analysing a universe of 5,000 stocks, the team uses a bottom-up process to construct a highly diversified portfolio of over 400 stocks.	The Fund will invest its assets in the HSBC MSCI World UCITS ETF ("The Underlying Fund") for exposure to global equities.
Asset Allocation	Schroder ISF - QEP Global Quality: 90% - 100% Cash & cash equivalents: up to 10%	The Fund may invest up to 100% of its Net Asset Value (NAV) in "The Underlying Fund". Any remaining NAV will be allocated to liquid assets.

Changes of the Zurich Europe Edge Fund

	Current State	Revised Changes
Investment Objective	The Zurich Europe Edge Fund ("The Fund") is an equity fund, which aims to provide capital growth over a longer-term period by investing in equity and equity-related securities of large or mid-sized companies listed in Europe which meet Schroders' sustainability criteria. The Fund aims to offer investors a more stable form of growth investing, focused on identifying companies with high quality attributes.	The Zurich Europe Edge Fund ("The Fund") is an equity fund, which aims to provide capital growth over the medium to long term period, through investing in European equities, equity-related securities, and/or collective investment schemes.
Investment Strategy & Approach	The Fund is a 'feeder' fund that will invest its assets in the Schroder International Selection Fund ('SISF') – European Sustainable Equity for exposure to European equities.	The Fund will invest its assets in the iShares Core MSCI Europe UCITS ETF ("The Underlying Fund") for exposure to European equities.
Asset Allocation	Schroder ISF – European Sustainable Equity: 90% - 100% Cash & cash equivalents: up to 10%	The Fund may invest up to 100% of its Net Asset Value (NAV) in "The Underlying Fund". Any remaining NAV will be allocated to liquid assets

Changes of the Zurich India Edge Fund

	Current State	Revised Changes
Investment Objective	The Zurich India Edge Fund ("The Fund") is an equity fund, which aims to provide capital growth over the medium to long-term period, through investment in equity and equity-related securities of Indian companies.	The Zurich India Edge Fund ("The Fund") is an equity fund, which aims to provide capital growth over the medium to long-term period, through investment in Indian equities, equity-related securities, and/or collective investment schemes.
Investment Strategy & Approach	The Fund will invest its assets in the Schroder International Selection Fund (ISF) - Indian Equity ("The Underlying Fund") for exposure to Indian equities. The Underlying Fund does not follow one investment style but rather selects stocks based on the best bottom-up opportunities.	The Fund will invest its assets in the Robeco Indian Equities Fund ("The Underlying Fund") for exposure to Indian equities.
Asset Allocation	Schroder ISF – Indian Equity: 90% - 100% Cash & cash equivalents: up to 10%	The Fund may invest up to 100% of its Net Asset Value (NAV) in "The Underlying Fund". Any remaining NAV will be allocated to liquid assets.

Appendix 2 – Information on the New Underlying Funds

Zurich Europe Edge Fund – New Underlying Fund				
Name	iShares Core MSCI Europe UCITS ETF			
Fund Type	Equity Fund			
Fund Launch Date	25 May 2009			
Fund Base Currency	EUR			
Fund Manager	iShares III plc			
Fee Structure	The Fund Management Fee is calculated when the unit prices are determined and charged against the Fund. The Fund Management Fee will be at a maximum of 1.50% per annum of the total gross investments of the Fund levied daily. There is no double counting of management fees between the Fund and the Underlying Fund, as the Fund Management Fee is charged only once in the unit price.			
Historical Performance	Notice: Past Performance of the underlying fund is not an indication of its future performance.			
		1 Year	3 Years	5 Years
		%	%	%
	iShares Core MSCI Europe UCITS ETF	11.4	44.1	73.2
	MSCI Europe Net Total Return	11.0	42.8	72.1
	The performance data shown represent past performance, which is not a guarantee of future results. Investment returns and principal value will fluctuate, so investors' fund, when sold, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data cited.			
For performance data current to the most recent month end, visit https://www.ishares.com/uk				
Source: iShares as at 31 December 2024				
Yearly Fund Review				
1. Go to https://mya.zurich.com.my/UnitPrice.aspx				
2. Navigate to “Where can I get more information” -> “Fund Review”				
3. The Yearly Fund Review for December 2025 will be published on 4th May 2026.				
Risks	The Fund's unit price may go down as well as up, depending on the performance of the investment portfolio. The Fund faces equity market, currency exchange rate, liquidity, credit and foreign investment risks. The equity market can be volatile, depending on equity price and foreign currency movement.			
	The capital and returns are not guaranteed. Investments in foreign ETFs are subject to high market risks, comprising equity and currency exchange rate risks. As Fund investments are subject to equity price and foreign currency movements, the unit price can be volatile and potential losses can be incurred. Past performance of the Fund is not a reliable indicator of its future performance.			
	It is important to note that investing in foreign equities entails higher risks. Malaysian investors also face currency risks when investing offshore: investors will face currency loss (gain) when the Ringgit appreciates (depreciates) against the foreign currencies (e.g. EUR, etc).			
	For risk management, The Fund will use the permitted asset allocation limit to manage the overall market risk.			
	Because ETFs are traded on an exchange, they are subject to additional risks.			

Zurich Global Edge Fund – New Underlying Fund				
Name	HSBC MSCI World UCITS ETF			
Fund Type	Equity Fund			
Fund Launch Date	8 December 2010			
Fund Base Currency	US Dollar (USD)			
Fund Manager	HSBC ETFs PLC			
Fee Structure	The Fund Management Fee is calculated when the unit prices are determined and charged against the Fund. The Fund Management Fee will be at a maximum of 1.50% per annum of the total gross investments of the Fund, levied daily. There is no double counting of management fees between the Fund and the Underlying Fund, as the Fund Management Fee is charged only once in the unit price.			
Historical Performance	Notice: Past Performance of the underlying fund is not an indication of its future performance.			
		1 Year	3 Years	5 Years
		%	%	%
	HSBC MSCI World UCITS ETF	13.8	66.3	84.7
	MSCI World Net Total Return	13.2	66.4	83.4
The performance data shown represent past performance, which is not a guarantee of future results. Investment returns and principal value will fluctuate, so investors' fund, when sold, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data cited.				
For performance data current to the most recent month end, visit https://www.assetmanagement.hsbc.co.uk/en/intermediary				
Source: HSBC as at 31 December 2024				
Yearly Fund Review				
1. Go to https://mya.zurich.com.my/UnitPrice.aspx				
2. Navigate to “Where can I get more information” -> “Fund Review”				
3. The Yearly Fund Review for December 2025 will be published on 4th May 2026.				
Risks	The Fund’s unit price may go down as well as up, depending on the performance of the investment portfolio. The Fund faces equity market, currency exchange rate, liquidity, credit and foreign investment risks. The equity market can be volatile, depending on equity price and foreign currency movement.			
	The capital and returns are not guaranteed. Investments in foreign ETFs are subject to high market risks, comprising equity and currency exchange rate risks. As Fund investments are subject to equity price and foreign currency movements, the unit price can be volatile and potential losses can be incurred. Past performance of the Fund is not a reliable indicator of its future performance.			
	It is important to note that investing in foreign equities entails higher risks. Malaysian investors also face currency risks when investing offshore: investors will face currency loss (gain) when the Ringgit appreciates (depreciates) against the foreign currencies (e.g. USD, etc).			
	For risk management, The Fund will use the permitted asset allocation limit to manage the overall market risk.			
Because ETFs are traded on an exchange, they are subject to additional risks.				

Zurich India Edge Fund – New Underlying Fund				
Name	Robeco Indian Equities Fund			
Fund Type	Equity Fund			
Fund Launch Date	23 August 2010			
Fund Base Currency	US Dollar (USD)			
Fund Manager	Robeco Institutional Asset Management B.V.			
Fee Structure	The Fund Management Fee is calculated when the unit prices are determined and charged against the Fund. The Fund Management Fee will be at a maximum of 1.50% per annum of the total gross investments of the Fund, levied daily. There is no double counting of management fees between the Fund and the Underlying Fund, as the Fund Management Fee is charged only once in the unit price.			
Historical Performance	Notice: Past Performance of the underlying fund is not an indication of its future performance.			
		1 Year	3 Years	5 Years
		%	%	%
	Robeco Indian Equities Fund	-10.1	33.5	102.9
	MSCI Daily TR Gross Emerging Markets India	-11.6	29.1	92.8
Risks	The performance data shown represent past performance, which is not a guarantee of future results. Investment returns and principal value will fluctuate, so investors' fund, when sold, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data cited.			
	For performance data current to the most recent month end, visit https://www.robeco.com/en-int/			
	Source: Robeco as at 31 December 2024			
	Yearly Fund Review			
	1. Go to https://mya.zurich.com.my/UnitPrice.aspx 2. Navigate to "Where can I get more information" -> "Fund Review" 3. The Yearly Fund Review for December 2025 will be published on 4th May 2026.			
Risks	The Fund's unit price may go down as well as up, depending on the performance of the investment portfolio. The Fund faces equity market, currency exchange rate, liquidity, credit and foreign investment risks. The equity market can be volatile, depending on equity price and foreign currency movement.			
	The capital and returns are not guaranteed. Investments in foreign equity are subject to high market risks, comprising equity and currency exchange rate risks. As Fund investments are subject to equity price and foreign currency movements, the unit price can be volatile and potential losses can be incurred. Past performance of the Fund is not a reliable indicator of its future performance.			
	It is important to note that investing in foreign equities entails higher risks. Malaysian investors also face currency risks when investing offshore: investors will face currency loss (gain) when the Ringgit appreciates (depreciates) against the foreign currencies (e.g. USD, etc).			
	For risk management, The Fund will use the permitted asset allocation limit to manage the overall market risk.			

Frequently Asked Questions

1. Why are the underlying funds being changed, and what does this mean for customers?
We are replacing them with new underlying funds that could potentially provide better alignment with evolving market opportunities, ensuring our Investment-Linked Product (ILP) Funds platform remains relevant and competitive for customers. Please note that fund performance is not guaranteed.
2. Will this change affect the number of units I hold?
No, there will be no impact on the number of units you are holding. The value of your units will continue to depend on market movements.
3. If do nothing, will there be any costs to me?
There will be no charges with this change.
4. Is there any change in the risk profile from the customer's perspective?
There is no change in the risk profile. Both the new and existing underlying funds are primarily invested in the same regions and maintain similar risk characteristics.
5. When will the change take effect?
The change to the underlying fund will take effect on May 4, 2026.
6. Can I select a different fund?
Switching to a different fund is subject to the terms of your policy contract. If your policy allows changes or switches, you can conveniently make them via the MyZurichLife customer portal at <https://zurich.my/MyZurichLife-login>. Please review your policy or contact us if you are unsure.
7. If I have further queries or need more information, what should I do?
Please contact your wealth planner. Alternatively, you may reach our Customer Service Careline at 1-300-888-622, email us at callcentre@zurich.com.my, or visit the nearest Zurich Life Insurance branch.