

Ride to Gold Campaign

Campaign Period: 31 Dec 2025 – 30 Mar 2026



Begin the Horse Year with the gift of security and prosperity – for you and your loved ones.

Sign up now for any of our selected products and enjoy a golden bonus of **up to 10g of 999.9 gold!** The more protection you secure for your loved ones, the higher tier you reach and the greater your gold reward!

Category	Total Accumulated Annual Premium Equivalent (APE)*	Reward
Bronze	RM5,000 – RM9,999	0.2g 999.9 Gold Wafer
Silver	RM10,000 – RM29,999	1g 999.9 Gold Bar
Gold	RM30,000 – RM59,999	3g 999.9 Gold Bar
Platinum	RM60,000 – RM99,999	6g 999.9 Gold Bar
Diamond	RM100,000 & above	10g 999.9 Gold Bar

*Multiple policies are allowed for computation of total accumulated APE and will be tracked based on the applicant. Terms and conditions apply.

Eligible Products

- Zurich ValueLife
- Zurich ValueLife Premier
- Zurich ValueLife Junior
- Zurich ValueLife Pluz
- Zurich Max1Invest
- Zurich Favour8
- Zurich Favour8 Guaranteed Acceptance
- Zurich Prestige Cover + Savings Booster
- Zurich Multi Shield
- Zurich EduMax

Only applicable to customers who sign up for MyZurichLife!
Sign up to MyZurichLife now by scanning the QR code!

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Zurich Life Insurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).

Zurich Life Insurance Malaysia Berhad

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This flyer is intended for awareness creation only. Before purchasing the plan, please refer to our product brochure, product disclosure sheet and policy documents for more details. Kindly read through the important features of the plan to ensure that the plan suits your needs.

1. This **Ride to Gold Campaign ("Campaign")** is organised by Zurich Life Insurance Malaysia Berhad ("**ZLIMB**") and will run from 31 December 2025 to 30 March 2026, both dates inclusive ("**Campaign Period**").
2. By virtue of an entry to the Campaign, the customer signifies their absolute and unconditional acceptance and agreement to all the terms and conditions stipulated herein.
3. Customers who fulfil the requirements stipulated in (a) to (c) below ("**Eligible Customers**") will be entitled up to 10g worth of 999.9 gold wafer ("**Reward**"), depending on the total accumulated Annual Premium Equivalent (APE):

Category	Total Accumulated Annual Premium Equivalent (APE)	Reward
Bronze	RM5,000 – RM9,999	0.2g 999.9 Gold Wafer
Silver	RM10,000 – RM29,999	1g 999.9 Gold Bar
Gold	RM30,000 – RM59,999	3g 999.9 Gold Bar
Platinum	RM60,000 – RM99,999	6g 999.9 Gold Bar
Diamond	RM100,000 & above	10g 999.9 Gold Bar

- a. Purchase Zurich ValueLife, Zurich ValueLife Premier, Zurich ValueLife Junior, Zurich ValueLife Pluz, Zurich Max1invest, Zurich Favour8, Zurich Favour8 Guaranteed Acceptance, Zurich Prestige Cover + Savings Booster, Zurich Multi Shield or Zurich EduMax with a minimum total accumulated APE of RM5,000 during the Campaign Period with the policy approved by ZLIMB no later than 30 April 2026;
 - b. Register and log in to the MyZurichLife customer portal at myzurichlife.com.my by 31 May 2026; and
 - c. The policy must be in force, with no outstanding premium when the Reward is granted.
4. **This Campaign is only applicable to individual applicants and not keyman applicants.**
 5. **Only 10% of the collected premium under regular top-up (MSVR) will be taken into consideration for the computation of APE, where applicable.**
 6. APE of multiple policies are allowed to accumulate under this Campaign during the Campaign Period. The computation of the total accumulated APE is based on the Applicant, as illustrated in the following example:

Sign-up Date	Product	APE
17 January 2026	Zurich ValueLife	RM10,000
1 March 2026	Zurich ValueLife for Son	RM5,000

The total accumulated APE will be RM15,000 for this Applicant and he qualifies for the Silver category and earns 1g of gold.

7. Upon successful verification by ZLIMB, the Eligible Customers will be informed via SMS/email, and the Reward will be delivered to the Eligible Customers by their Wealth Planner by 31 August 2026.
8. Each Eligible Customer is only entitled to **one (1) Reward** for each Applicant and will not be entitled to other ZLIMB customer reward from other campaign(s) which is/are running concurrently with this Campaign, if any.
9. The Reward is non-transferable, not exchangeable and not redeemable for cash or items in kind, whether in part or in full.
10. ZLIMB reserves the right to substitute or replace the Reward with another gift of similar value at its sole discretion without any prior notice.
11. ZLIMB reserves the right to amend the terms and conditions, cancel, terminate, or suspend this Campaign without any prior notice.
12. ZLIMB's decision on any and/or all matters relating to this Campaign shall be final and conclusive.
13. The terms and conditions of this Campaign shall be construed, governed and interpreted in accordance with the laws of Malaysia.
14. ZLIMB, its affiliates, subsidiaries, employees, representatives, distributors, and dealers shall not be held liable for any losses or damages whatsoever suffered or sustained directly or indirectly by the customers as a results of their participation in this Campaign or with any of the Reward offered or forfeited.