



The benefits payable are protected by PIDM up to limits and the protection on benefits from the unit portion is subject to limitations. Please refer to PIDM TIPS brochure or contact Zurich Life Insurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).

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Life Insurance



Zurich EduMax

Maximise your child's potential with the right start



Your Choices Today Shape Your Child's Tomorrow

As a parent, there is nothing more rewarding than watching your child grow, learn, and achieve. Every milestone brings pride, and every success reminds you just how much their future matters. Giving your child the best start in life takes more than love and encouragement, it means planning ahead.

Zurich EduMax is more than a savings plan. It is a forward-thinking solution that helps you grow your child's education fund while rewarding you along the way. Enjoy guaranteed returns with Guaranteed Cash Payouts, celebrate milestones with Rewards for academic or sporting success, a choice to grow your savings with access to local and foreign funds. Plus, with the optional Payor Benefit rider, your child's education fund stays protected even in uncertain times.

Start today, and let your child's future shine even brighter.



Milestone Celebration Rewards

Receive **special rewards** when your child excels in academics and/or sports.

Peace of Mind

Keep your child's education fund secure with **Payor Benefit Rider**, even if life takes an unexpected turn.

Guaranteed Returns

Enjoy **Guaranteed Cash Payouts**, either yearly or as a lump sum, to help fund your child's education.

**Build,
Secure and
Celebrate**

Smart Reasons to Choose Zurich EduMax



Rewarding Every Achievement with Milestone Celebration Rewards

Beyond growing your savings, this plan celebrates your child's excellence with special rewards of up to RM10,000 starting from the 3rd policy year. Explore the exciting education and sports rewards awaiting them:

- **Education Reward:** One-time reward for your child's academic excellence.

Examination	Requirement	
	Category 1: RM1,000	Category 2: RM5,000
Sijil Pelajaran Malaysia (SPM)	Minimum of 5As	Minimum of 9As
International General Certificate of Secondary Education (IGCSE)		
Unified Certified Exam – Senior Middle Level (UEC-SML)		
Sijil Vokasional Malaysia (SVM)	overall CGPA of 3.50 or higher	overall CGPA of 3.80 or higher

- **Sports Reward:** Celebrate your child's achievements in each sports category with well-deserved recognition.

Requirement	Category	Benefit Amount
A state player representing the state in Malaysia	National	RM 1,000
A national player representing Malaysia	International	RM 4,000



Boost Their Dream with Guaranteed Returns

Enjoy Guaranteed Cash Payouts (GCP) in the way that best fits your needs. Time your payouts to give your child the right financial boost throughout their education journey.

Option 1: Annual GCP payouts

Receive steady yearly payouts to help cover tuition fees, books and other educational needs as they come.

Age at the end of policy year	Percentage of chosen Basic Sum Assured
Every year until age 21	4%
Additional Lump Sum GCP	
Age 19	30%
Age 20	60%
Age 21	90%

Option 2: Lump sum GCP payouts starting from age 19 to 21

Opt for a larger payout when it matters most, giving you flexibility to fund major milestones such as university entry.

Age at the end of policy year	Percentage of chosen Basic Sum Assured
Age 19	60%
Age 20	80%
Age 21	120%

Enjoy the flexibility! Here is how you can receive your GCP*:

- Deposit the GCP in your bank account, less any indebtedness; or
- Allow your GCP to accumulate with an interest rate determined by Zurich; or
- Reinvest your GCP in EduSaver Investment Account, if applicable.

*The interest rate for accumulating GCP is not guaranteed and may vary from time to time. To view the annualised return, please refer to Product Disclosure Sheet and sales illustration.



Two Payors, One Secure Path with Payor Benefit Rider

Secure your child's education fund, even when challenges arise. You can add this optional rider to enjoy these valuable benefits:

1. **Premium Waiver** – Future premiums are waived if the payor passes away, suffers Total and Permanent Disability (TPD), or is diagnosed with a covered Critical Illness.
2. **ICU Support Benefit** – Receive a lump sum equal to 12 months' premiums to help cover future premiums if the payor is admitted to an Intensive Care Unit (ICU) for more than 5 consecutive days.
3. **Dual Payor Protection with Extra Savings** – Give both parents equal protection to keep your child's education fund secure, no matter what happens. Plus, enjoy 10% savings on the second payor's rider premium, making it easier and more rewarding to plan together.



A Savings Assistant Built into Your Policy

Grow your savings while securing your child's tomorrow. With the optional EduSaver Investment Account, you can grow your money smarter by:

- a. Investing additional premiums in a **diverse range of local and foreign investment-linked funds**, such as Zurich US Edge Fund, Zurich Global Green Fund, and more, to maximise your growth potential; or
- b. Boosting your returns by **reinvesting your Guaranteed Cash Payouts** into this dedicated investment account.



Your Safety Net Against Unfortunate Events

In the event of life's unexpected turns, any of the following benefits will be payable:

Requirement	Policy Year	Benefit Amount
Death Benefit (not due to an Accident)	First 2 years	The sum of a. Total basic premium paid less total GCP received; and b. Accumulated GCP (if any), less any indebtedness
	3 rd year onwards	The sum of a. The higher of: - Basic Sum Assured; or - Total basic annual premium paid, less total GCP received; or - Guaranteed cash value b. Accumulated GCP (if any), less any indebtedness
Death Benefit (due to an Accident)	1 st year onwards	The sum of a. The higher of: - Basic Sum Assured; or - Total basic annual premium paid, less total GCP received; or - Guaranteed cash value b. Accumulated GCP (if any), less any indebtedness

Note:

- a. Total basic premium paid refers the total actual premium paid under the basic policy.
- b. Total basic annual premium paid is based on annual premium mode and does not include loading (if any).
- c. The policy will be terminated after death benefit is paid. Any value in the EduSaver Investment Account will be paid out in a lump sum.

Notes:

- All benefits are subject to terms and conditions.
- For further details of terms and conditions, please refer to Product Disclosure Sheet, sales illustration and policy documents.

Follow Sabrina's Life Journey to see how she benefits from Zurich EduMax

Objective

Sabrina's dream is to save for her newborn daughter Sharon's university education in Australia when she turns 18.

- Estimated cost today: RM658,000
- Estimated projected cost in 18 years: RM834,000
- Current asset owned: RM584,000
- Gap in education funds: RM250,000

To further grow Sharon's education fund and protect it against inflation, Sabrina chose to invest additional premiums into EduSaver.

Plan Details When Sharon is Age 0

- Basic Sum Assured: RM40,000
- Premium Payment Term: 5 years
- Monthly Premium: RM3,020.35 with RM1,510 as EduSaver premium
- Guaranteed Cash Payout: Annual payout
- Optional Rider: Payor Benefit rider for parents, age 30, non-smoker

A Turn of Events

With the Payor Benefit rider, if Sabrina is diagnosed with a critical illness and spends 6 days in the ICU, all future premiums will be waived and she will receive a lump sum equal to 12 months of premiums while her child's education plan stays on track.

Want to know if you are on track?

Click [\[HERE\]](#) or scan the QR code below to use our Education Planner and identify any funding gaps.



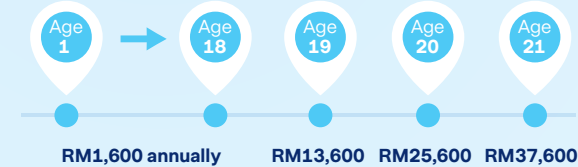
The Right Start

Sabrina secures Sharon's education with Zurich EduMax and allocated additional premiums into EduSaver.



Support All the Way

Based on the chosen Guaranteed Cash Payouts (GCP) option, Sabrina receives the following annual payouts to help support Sharon's education journey until she reaches the age of 21.



Sabrina receives a total guaranteed cash payout of

RM 105,600
throughout the policy term.



Non-guaranteed returns in EduSaver Investment Account:

Investment Return Assumption	2% per annum	5% per annum
Estimated Projected Return in 21 years	RM93,375	RM154,506

Upon maturity at age 21, Sharon will receive the following throughout her policy term:

Sports Reward: Represents Selangor in a national swimming competition	RM1,000
Sports Reward: Represents Malaysia in an international swimming competition	RM4,000
Academic Reward: 9A's in SPM	RM5,000
Total GCP Payout ²	RM105,600
Estimated Projected Returns ²	RM154,506
Total Benefits Received	RM270,106

This enables Sharon to pursue her dreams, marking a successful education journey.

Notes:

1. The figures shown in total benefits received are for illustration purposes only and the estimated projected returns are based on an assumed annual investment return of 5%. Please consult your Wealth Planner for further assistance.
2. This plan provides a guaranteed annualised return of 1.60%, with total potential annualised returns of 0.80% based on a 2% investment return assumption, and 2.36% based on a 5% investment return assumption, if held until maturity.

Frequently Asked Questions (FAQ)

1. What is Zurich EduMax?

Zurich EduMax is a non-participating endowment plan with a premium payment term option of 5 or 10 years, offering coverage up to age 21. This plan includes EduSaver, an optional account designed to help you build your child's education fund.

2. Who is eligible for Zurich EduMax?

This plan is open to anyone between 14 days old and 10 years old (attained age). However, the policyholder must be at least 16 years old.

3. What is the minimum and maximum basic sum assured for Zurich EduMax?

You can choose a basic sum assured from RM10,000 up to RM500,000 per life.

4. Are the premiums paid for Zurich EduMax entitled to income tax relief?

Yes, premiums paid for this plan may be eligible for income tax relief, and if the Payor Benefit Rider is attached, it may also qualify for education income tax relief, subject to the final decision of the Inland Revenue Board of Malaysia (IRB).

Important Notes

- Zurich Life Insurance Malaysia Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.
- The brochure is for illustrative purposes only. For further details of terms and conditions, please refer to the Product Disclosure Sheet, sales illustration and policy contract.
- You should be certain that this plan meets your needs and that the premiums are affordable for you.
- Premiums for Zurich EduMax are guaranteed and stay the same throughout your chosen premium payment term. The premium amounts depend on the Life Assured's entry age, sum assured, guaranteed cash payout option and premium payment term.
- Premiums for Payor Benefit rider are non-guaranteed and depends on the entry age, gender, smoking status and sum assured.
- If you cancel your policy within 15 days cooling-off period from the date of delivery of the policy, the basic premium, rider premium (less any medical fee incurred, if any), unallocated premium of EduSaver (if any) and cash value of EduSaver Investment Account (if any) will be refunded.
- Buying a life insurance policy entails long-term commitment. To enjoy maximum benefits for continued coverage, it is worth keeping the policy in-force. Cessation of premium payment before the end of the premium payment term may lead to policy termination.
- The policy may not have a guaranteed cash surrender value if terminated within the first three (3) years. Early termination may result in receiving less than the total premiums paid.
- All premiums and fees shown in this document may be subject to tax or other government levies.

EduSaver

- EduSaver's benefits are dependent on the performance of the investment-linked funds.
- EduSaver is tied to the performance of underlying assets, and is not a pure investment product such as unit trusts.
- The investment-linked fund values may rise or fall, based on the prevailing market conditions and the underlying investment performance of the funds. Past actual performance may not be a reliable guide to future performance, which may be different.
- The funds may be invested in Shariah-compliant securities. However, the product is not designed pursuant to Shariah principles.
- The unit price is valued at the end of each business day. It is derived by dividing the Net Asset Value on the business day before the valuation date by the number of units in issue of relevant Zurich Investment-linked Funds.
- For more information on daily fund price, fund objective, asset allocation or Fund Fact Sheet, please visit <https://www.zurich.com.my/LI/funds>
- Zurich Life Insurance Malaysia Berhad reserves the right to suspend issuance or redemption of units for a reasonable period under exceptional circumstances, such as and including intervening events resulting in temporary closure of any stock exchange or suspension of particular stocks in which the fund is invested.

For more information and assistance on **Zurich EduMax**, please contact our **Zurich Wealth Planner** or our **Zurich Call Centre** at 1300-888-622 or email us at callcentre@zurich.com.my

In the event of discrepancy, ambiguity and conflict in interpreting any term or condition, the English version shall prevail and supersede the Bahasa Malaysia, Chinese and Tamil versions.

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