

Zurich Prestige Cover + Savings Booster

Boost Your Savings, Elevate Your Future



Unlock a Brighter Future with Guaranteed Savings Today

Life is full of uncertainties—whether in the economy, our finances, or our personal lives. At Zurich, we understand the emotional toll that these uncertainties can take on your hard-earned wealth. That is why we have the perfect solution for you! With **Zurich Prestige Cover** and **Savings Booster**, you can enjoy **hassle-free enrollment** with no medical check-up required. Our plan offers **Guaranteed Dual Maturity Benefits** at the 20th and 30th years, along with annual **Guaranteed Cash Back** and continuous protection even after the first maturity benefit is paid.

Imagine the possibilities with these benefits: planning a comfortable retirement, pampering your loved ones, or enjoying the peace of mind that comes with extra cash in your pocket. With the **short premium payment term of 5 years**, you can navigate the complexities of financial planning, ensuring your wealth grows steadily and securely over a longer period of time.

Let's join Emma to see how she enhances her savings and grows her wealth smartly:



Here is a quick glance at what this solution offers:

Basic Plan Zurich Prestige Cover	Rider Savings Booster
PREMIUM PAYMENT TERM	
5 years	5 years
COVERAGE TERM	
30 years	20 years
GUARANTEED CASH BACK (GCB)	
Not applicable	Receive 12.5% of your rider's annual premium annually. Alternatively, you can accumulate the GCB at an interest rate and withdraw the money at any time with a written request.
GUARANTEED MATURITY BENEFIT	
650% (130% x 5 Pay) of basic plan's annual premium	530% of your rider's annual premium; AND accumulated GCB, if any.
DEATH BENEFIT	
High protection of up to 600% of the Basic Sum Assured.	105% of TPP for Savings Booster minus total GCB paid; AND Accumulated GCB.

Note:

- All benefits payable will be deducted by the amount due to us (if any).
- The interest rate for GCB accumulation is subject to review in line with market conditions.
- Total Premium Paid (TPP) shall mean the total premium payable calculated based on annual mode of payment (excluding any interest).
- For further details about this solution, please visit our website or contact your Wealth Planner.

Core Highlights:



Secure your future with **Guaranteed Dual Maturity Benefits** at 20 and 30 years



Enjoy a steady stream of annual **Guaranteed Cash Back** for 20 years



Enjoy 30 years of **Guaranteed Life Protection**, covering both Death and Total and Permanent Disability



Hassle-free application with **Guaranteed Acceptance**



A short **Guaranteed Premium Payment Term** of just 5 years with long term protection

Transform Your Financial Goals into Reality with Us!



Emma, age 35, Total Annual Premium: RM21,500

As a professional aiming to achieve her diverse life goals, Emma needs a reliable savings plan. Our solution offers:

- ✓ Simple & easy enrollment with **Guaranteed Acceptance**
- ✓ **Guaranteed Premium Payment Term** of 5 years

2nd Guaranteed Maturity Benefit of
650% x RM5,500 = RM35,750

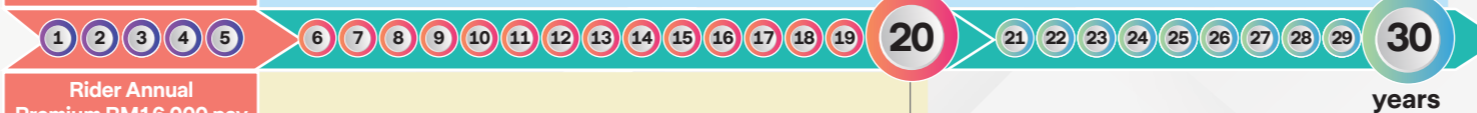


Basic Plan: Zurich Prestige Cover

Guaranteed Life Protection of RM77,388

Basic Annual Premium RM5,500 pay for 5 Years = RM27,500

Rider Annual Premium RM16,000 pay for 5 Years = RM80,000



Guaranteed Cash Back annually of
12.5% x RM16,000 = RM2,000 for 20 years

Rider: Savings Booster



1st Guaranteed Maturity Benefit of
530% x RM16,000 = RM84,800



Total Savings Received:
RM40,000 + RM84,800 + RM35,750 = RM160,550

Important Notes:

- This solution is offered using Zurich Prestige Cover as the basic plan and Savings Booster as the rider.
- Zurich Prestige Cover and Savings Booster are underwritten by Zurich Life Insurance Malaysia Berhad [196801000442 (8029-A)], a company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.
- This leaflet contains only general information about this solution. It is not exhaustive and does not in any way represent a policy. You are advised to refer to the product disclosure sheet, sales illustration and policy documents for details of the features and benefits, exclusions and waiting periods under the policy.
- This solution is available to anyone between 14 days old and 55 years old (age last birthday), but the policy owner must be at least 16 years old.
- All premiums and fees shown in this document may be subject to tax or other government levies.

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



The benefits payable are protected by PIDM up to limits. Please refer to PIDM TIPS brochure or contact Zurich Life Insurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).

Zurich Life Insurance Malaysia Berhad
Registration No. 196801000442 (8029-A)
Level 23A, Mercu 3,
No. 3, Jalan Bangsar, KL Eco City,
59200 Kuala Lumpur, Malaysia.
Tel: 03-2109 6000 Fax: 03-2109 6888
Call Centre: 1-300-888-622
www.zurich.com.my



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