

# PRODUCT DISCLOSURE SHEET



## Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your life insurance. Other customers have read this PDS and found it helpful; **you should read it too.**

This PDS is for illustration purposes only and is based on a healthy 30-year old male non-smoker.

Date: 1 January 2026

## 1 What is Zurich Favour8 Guaranteed Acceptance?

Zurich Favour8 Guaranteed Acceptance (GA) provides coverage against Death and Total Permanent Disability (TPD) for 20 years. Additionally, this product also comes with Guaranteed Cash Back (GCB) and Guaranteed Maturity Benefit. Premium paid will split into 70% for the basic premium ("Zurich Favour8 Basic") and 30% for the saver premium ("Zurich Favour8 Saver"), which invests in the Global Edge Fund and Health Care Fund as part of the Zurich Favour Saver.

## 2 Know Your Coverage / Benefits

**As an illustration, for RM 191,500.00 annually, you will receive the following life insurance coverage:**

	Policy Year	Amount Payable (RM)
Non-Accidental Death / TPD Benefit	1 to 2	Total Premium paid for Zurich Favour8 Basic, unallocated premium of Zurich Favour8 Saver, and fund value, less total GCB paid
	3 to 20	<b>RM 500,000</b> or Total Premium paid for Zurich Favour8 Basic less total GCB paid, whichever higher, plus fund value
Accidental Death / TPD Benefit	<b>RM 500,000</b> or Total Premium paid for Zurich Favour8 Basic less total GCB paid, whichever higher, plus fund value	
GCB Benefit	<b>End of Policy Year</b>	<b>Amount Payable (RM)</b>
	1 to 10	<b>20,000</b>
	11 to 20	<b>40,000</b>
Guaranteed Maturity Benefit	<b>RM 640,000</b>	
Total Maturity Benefit	Guaranteed Maturity Benefit plus fund value	

### Note:

- This product provides total annualized returns of 0.77% under Scenario A and 1.80% under Scenario B, if held to maturity.
- Please ask from your intermediary a sample contract for the full list of terms and conditions.

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](http://www.pidm.gov.my)).

### Your life insurance **excludes**:

- Death - If due to suicide within 1 year, only premium paid to Zurich Favour8 Basic, unallocated premium of Zurich Favour8 Saver, and fund value less GCB paid will be payable.
- TPD - Any self-inflicted injuries.

**Note:** This list is **non-exhaustive**. You must refer to the insurance policy for the full list of exclusions.

**If you have any questions or require assistance on your life insurance, you can:**



Call us at  
1-300-888-622



Visit us at

<https://mya.zurich.com.my/rdt/favour8guaranteeacceptance>



Email us at  
[callcentre@zurich.com.my](mailto:callcentre@zurich.com.my)

### 3 Know Your Obligations

<b>For this life insurance, you must pay a premium of:</b>	
Premium	<b>RM 191,500.00</b> (annually)
Duration: <b>8</b> years	
You also have to pay the following fees and charges:	
Commission	<b>8.17%</b> of premium or <b>RM 125,145.29</b> over 8 years Please refer to the Sales Illustration for more details.
Other applicable charges	<b>Tax</b> – Premium and fees may subject to tax or other government levies, if applicable. <b>Fund Management Fee</b> – refer to Sales Illustration.

### 4 Other Key Terms

- Juvenile Lien shall be applicable to Death or TPD benefit before attaining age of 4 years old.
- You can choose to either receive the GCB annually, accumulate GCB with us at an interest rate, or reinvest the GCB in Zurich Funds.
- A premium grace period of 31 days from its due date will be allowed for payment of each premium.
- Premium payment beyond grace period may result in policy lapse and may affect future benefit payouts.
- The investment profit generated in the Zurich Favour8 Saver is not guaranteed and depends on the actual performance of the fund.
- Partial or full withdrawal of the fund value is allowed anytime starting from beginning of 7th policy year onwards.
- The premium is guaranteed for this plan.

**Note:** This list is **non-exhaustive**. You should refer to the policy for the full list of terms and conditions.



#### Can I cancel my policy?

Yes, you may cancel your policy by giving a written notice to us.

- **Cooling-off period:** You may cancel your policy within 15 days after your policy has been delivered to you. The premium that you have made for Zurich Favour8 Basic, unallocated premium of Zurich Favour8 Saver, and fund value will be refunded to you.
- **Cancellation/Surrender:** After the cooling-off period, you may cancel your policy by giving us a written notice. We will pay you the cash value.

Zurich Life Insurance Malaysia Berhad (Registration No. 196801000442 (8029-A)) is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.