

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your investment-linked 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 Max1Invest?

Zurich Max1Invest offers a combination of insurance protection and investment. If you die or are totally and permanently disabled during the term of the policy, it pays the higher of death or total and permanent disability (TPD) benefit or the cash value, at the time of claim.

2 Know Your Benefits

As an illustration, for RM 400,000, you will receive the following insurance coverage for 70 years:

Death / TPD Benefit	RM 500,000 (sum assured) or cash value, whichever is higher
Maturity Benefit	Cash value

Note: 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).

Your investment linked insurance **excludes:**


- Suicide - If death was due to suicide within 1 year, only cash value will be payable.
- Violation or attempted violation of the law or resistance to arrest.
- TPD - Medical conditions that you had, or had symptoms of, before buying the plan (i.e. pre-existing illness).

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 investment linked insurance, you can:


Call us at
1-300-888-622


Visit us at
<https://mya.zurich.com.my/rdt/max1invest>


Email us at
callcentre@zurich.com.my

3 Know Your Obligations

For your investment-linked insurance, you must pay a premium of:	
Premium	RM 400,000
Duration: upon purchase of the policy only (single premium)	
The insurance company allocates a portion of the premium to purchase units in your chosen investment fund(s).	
Premium allocated to purchase units	95.5% of total premium or RM 382,000 Please refer to the Sales Illustration for more details.
You also have to pay the following fees and charges:	
Commission	3.8% of total premium or RM 15,000 Please refer to the Sales Illustration for more details
Other applicable charges	<ol style="list-style-type: none"> Insurance charge, surrender charge, tax (if any) – refer to Sales Illustration. Fund management fee – refer to Fund Fact Sheet. Fund switching fee - free for first switching of units each policy year. Thereafter, a switching fee of RM50 for each switching shall apply. Service fee – RM100 will be deducted from your cash value at inception if initial premium is below RM100,000.

4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
- The cash value of this product depends on the performance of your chosen fund(s).
- If the cash value of the policy is insufficient to cover all fees and charges, a grace period of 31 days is allowed from the due date of the insurance charges. During grace period, the policy will remain active before it lapses.
- You may exercise partial withdrawal at any time subject to a minimum withdrawal amount of RM1,000 and a minimum balance of RM5,000 cash value after partial withdrawal.
- Premium payment beyond grace period and partial withdrawal may result in policy lapse and may affect future benefit payouts.
- Premium, fees and charges for this policy are not guaranteed. The premium and insurance charges are based on standard risks. The policy terms and rates may vary depending on the underwriting requirements.

Note: This list is **non-exhaustive**. You should refer to the insurance 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 by within 15 days after your policy contract has been delivered to you. We will refund to you the unallocated premiums, cash value, any insurance charge and service fee that have been deducted, less any medical fee incurred.
- 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.