

PRODUCT DISCLOSURE SHEET



ZURICH

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 Teras Perdana?

Teras Perdana provides coverage against Death, Total Permanent Disability (TPD), 36 Critical Illness, Daily Hospital Income and Accidental Death & Dismemberment for **20** years.

2 Know Your Coverage / Benefits

As an illustration, for RM 8,714.00 annually, you will receive the following life insurance coverage:

Death Benefit (due to natural causes)	RM 500,000
TPD Benefit	RM 500,000
36 Dread Disease Benefit	RM 500,000
Daily Hospital Allowance Benefit	RM 250 per day (up to 90 days for government hospitals, 45 days for private hospitals)
Accidental Death & Permanent Dismemberment Benefit	Up to RM 1,000,000
Maturity Benefit	You can choose to either receive: 1) RM 10,456.80 per year for the next 20 years after maturity; or 2) RM 136,830.58 immediately upon maturity.

Note:

- **This product provides guaranteed annualized returns of 0.92% for Maturity Benefit Option 1 and -2.37% for Maturity Benefit Option 2, 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. Please refer to PIDM TIPS brochure or contact Zurich Life Insurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).

Your life insurance **excludes:**

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

Note: This list is **non-exhaustive**. You must refer to the 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/terasperdana>



Email us at
callcentre@zurich.com.my

3 Know Your Obligations

For this life insurance, you must pay a premium of:	
Premium	RM 8,714.00 (annually)
Duration: 20 years	
You also have to pay the following fees and charges:	
Commission	28.50% of premium or RM 14,900.94 over 6 years Please refer to the Sales Illustration for more details.
Other applicable charges	Tax – Premium and fees may subject to tax or other government levies, if applicable.

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.
- Unless due to accident, your coverage for illnesses will only start 30, 60 or 120 days (according to the type of critical illness) from the effective date of the plan.
- Juvenile Lien shall be applicable to Death before attaining age of 4 years old.
- A premium grace period of 31 days from premium due date will be allowed for payment of premium.
- Premium payment beyond grace period may result in policy lapse and may affect future benefit payouts.
- The premium is guaranteed for this plan. The premium is 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 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 will be refunded to you, 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.

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