

Date: <Extraction Date>

<Applicant Name>  
 <Address 1>  
 <Address 2>  
 <Address 3>  
 <Address 4>  
 <Address 5>  
 <Postcode> <City>

**Policy Number:** <Policy No.>  
**Life Assured:** <Insured Name>

**Revision of Insurance Charges for Flex Medical and Offer to Upgrade to FlexMed 2 Plus**

Dear Valued Customer,

Thank you for your continued support towards Zurich Life Insurance.

As you may be aware, medical and healthcare costs in Malaysia have been rising consistently in recent years. These costs go up for many reasons; and they include increase in physician's fees or laboratory charges, discovery of new medical treatments and prescription drugs, and higher frequency of people seeking healthcare treatments resulting in the increase of claims.

To ensure that we are able to continue offering medical coverage to our customers, we conduct reviews of our medical plans against healthcare costs on a regular basis. Following our recent review, the insurance charges for Flex Medical attached to the above-mentioned policy will be revised effective from the next policy anniversary date on or after 11 February 2019.

Kindly refer to the table below for the revised insurance charge which shall vary in accordance with your age. For the complete set of rates, please refer to the revised insurance charges table on the next page.

Revised Insurance Charges Effective Date	Flex Medical Monthly Insurance Charge* (RM)	
	Current	Revised
<Policy Ann. Date>	<Current ZMED COI Amt>	<Revised ZMED COI Amt>

\*inclusive of loading, if applicable.

**Medical Upgrade Offer**

Based on your good claim record with us, we would like to offer you the opportunity to upgrade your current medical plan to FlexMed 2 Plus (same plan level) – which comes with better benefits to complement your increasing need for medical coverage. The additional benefits are:

Features	Zurich FlexMed 2 Plus	Flex Medical
Overall Annual Limit	Additional 10% increase every 5 years up to 50% of the Initial Overall Annual Limit. E.g.: RM225,000 Initial Overall Annual Limit potentially grows up to RM337,500.	No additional increase
Number of days of: - Room & board - In-hospital Physician visit - Daily cash at gov. hospital	Unlimited days	Max. 200 days per annum
Accidental Death Benefit	Up to RM40,000	Not available
Infectious Disease Benefits	4 Infectious Diseases (up to RM10,000 per infectious disease): Cholera, Tuberculosis, Influenza A, Malaria	Not available

This **pre-approved offer** does not require you to answer any medical questionnaire or undergo any medical check-up. Acceptance of this offer is **guaranteed!**

If you wish to upgrade to FlexMed 2 Plus, your new monthly insurance charge upon successful upgrade will be <ZFMEDP COI Amt>. This amount may vary in accordance with your age. You may complete the attached "Upgrade Request Form" and mail it to our "Life & Family Servicing Department" at our Head Office in Kuala Lumpur. Alternatively, you may contact your wealth planner or visit the nearest Zurich Life Insurance branch for assistance. Do take note that this exclusive offer is only applicable to the same plan level as your current plan, and the completed form must reach us latest by **<+3 months from letter date>**.



**Premium Top-up for Better Sustainability of Policy**

With the revision of insurance charges for Flex Medical or upgrade to FlexMed 2 Plus, it is possible that the fund value of your investment-linked policy may be insufficient to pay for future insurance charges and this may cause your policy to lapse prematurely. Hence, we strongly encourage you to top up your premium to enhance the sustainability of the policy for continuous protection.

Please find enclosed the Frequently Asked Questions (FAQs) to help you better understand this revision. If you require further assistance, please contact your wealth planner. Alternatively, you may also contact our Customer Service Careline at 1-300-888-622, or email us at callcentre@zurich.com.my, or visit the nearest Zurich Life Insurance branch.

Thank you.

Yours sincerely,  
**ZURICH LIFE INSURANCE MALAYSIA BERHAD**

**Stephen Clark**  
Chief Executive Officer

Wealth Planner : <SA Code> <SA Name>  
Contact No. : <SA Hand Phone No.>  
Chief Agency Manager : <GAM Code> <GAM Name>  
Branch : <Branch Desc>

Note:

- The content of this notification letter does not take into account any alteration to this policy that is made since <-1 day before extraction date>.
- To view the content of this letter and FAQs in Bahasa Malaysia, Chinese or Tamil, please visit [www.zurich.com.my/FlexMedRevisionandOffer](http://www.zurich.com.my/FlexMedRevisionandOffer). If there is any discrepancy between the English, Bahasa Malaysia, Chinese and Tamil versions, the English version shall prevail.

**Revised Monthly Insurance Charges for Flex Medical**

Gender : <Gender>

<Plan Code>									
Age	Charge	Age	Charge	Age	Charge	Age	Charge	Age	Charge
0		20		40		60		80	
1		21		41		61		81	
2		22		42		62		82	
3		23		43		63		83	
4		24		44		64		84	
5		25		45		65		85	
6		26		46		66		86	
7		27		47		67		87	
8		28		48		68		88	
9		29		49		69		89	
10		30		50		70		90	
11		31		51		71		91	
12		32		52		72		92	
13		33		53		73		93	
14		34		54		74		94	
15		35		55		75		95	
16		36		56		76		96	
17		37		57		77		97	
18		38		58		78		98	
19		39		59		79		99	

Note:

- The revised insurance charges shown in the table above will be effective from the next policy anniversary date on or after 11 February 2019.
- The insurance charges applicable vary according to gender, age, occupation and the plan level. As an example, for a female life assured reaching age 40 at the next policy anniversary who has <Plan Code>, the applicable annual insurance charge is <RM> for that year.
- The insurance charges shown in the table above is applicable to standard risk only. If your current Flex Medical plan has any loadings, the rates applicable to you will be calculated accordingly.
- The insurance charges shown in the table may be subject to tax or other government levies.
- The actual insurance charges may be different compared to the table above due to the rounding of decimal places.

<Letter Code>