

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

Date: <insert date>

**Certificate No:** : <Cert No>  
**Participant** : <Person Name>  
**Next Certificate Anniversary Date** : <Next Certificate Anniversary Date>

**Revision of Tabarru' Charges for <Current Plan Description> (<Current Plan Code>)**

Dear Valued Customer,

Thank you for your continued support of Zurich Takaful Malaysia Berhad ("ZTMB").

We understand that rising medical and healthcare costs in Malaysia are a growing concern. Several significant trends, such as the surge in non-communicable diseases, the expansion of private healthcare services, and the continuous rise in medical inflation, have greatly impacted the medical and health sector.

Despite our persistent efforts to contain costs through various initiatives, these expenses continue to escalate annually. Our initiatives include reviewing and comparing claims across diverse hospitals and conducting in-depth analysis of medical bills to ensure charges are reasonable. At ZTMB, we are committed to providing you with long-term protection. As part of this commitment, we actively manage your Tabarru' charges to ensure you maintain the medical coverage you need. In light of this, we would like to inform you that we will be revising the Tabarru' charges and contributions for your medical plan.

Following the announcement by Bank Negara Malaysia (BNM) on 20 December 2024, relating to the introduction of interim measures for medical plans, we remain dedicated to assisting our certificateholders in managing the challenges posed by the rising costs associated with high utilisation and medical claims inflation.

To assist you during this transition, we will implement a gradual increase in your Tabarru' charges (refer to Appendix 1) over a five-year period.

With the revision, more units will be taken from your Participant Investment Account to pay for the higher tabarru' charges. If you continue to pay the same contribution RM <Current Regular Contribution> < Payment Mode Description > after this revision, your certificate is expected to sustain up to age Age,<1 day before lapse date DD MMM YYYY>. Below is the suggested contribution for your consideration after spreading out the tabarru' charge increase over a 5-year period.

| Current Regular Contribution (RM)                                | New Regular Contribution over a 5-year Period |                         |                      |                   |
|------------------------------------------------------------------|-----------------------------------------------|-------------------------|----------------------|-------------------|
|                                                                  | Year                                          | Percentage Increase (%) | Amount Increase (RM) | Final Amount (RM) |
| <Current Regular Contribution Amt><br><Payment Mode Description> | 1                                             | <Percent1%>             | <Inc1>               | <Amt1>            |
|                                                                  | 2                                             | <Percent2%>             | <Inc2>               | <Amt2>            |
|                                                                  | 3                                             | <Percent3%>             | <Inc3>               | <Amt3>            |
|                                                                  | 4*                                            | <Percent4%>             | <Inc4>               | <Amt4>            |
|                                                                  | 5*                                            | <Percent5%>             | <Inc5>               | <Amt5>            |

\* The increase amount for the fourth year onwards is subject to review and revision depending on the outcome of the various cost containment measures to be implemented

To ensure continuity of your coverage and to improve the sustainability of your investment-linked policy over the next 5 years, a single premium top-up of RM <Proposed Single Premium> is suggested. This Single Premium Top-Up is not related to the insurance charge revision, but it is needed to help keep your policy active and protected throughout the 5-year period.

**You can consult your wealth planner for other alternatives stated below:**

- a) If you wish to make a different amount or method to sustain your certificate.
- b) Downgrade your current plan of medical rider, if applicable.
- c) Consider other medical products which provide similar or more comprehensive medical coverage. This is subject to further underwriting and waiting period. Kindly note that the alternative medical product may have a higher contribution/tabarru' compared to your current plan, as it offers enhanced benefits. Feel free to request for more details and insights to assist in your decision. Before deciding to switch, do ensure that your choice aligns with your needs and budget.
- d) Review your coverage by reducing your certificate benefits i.e. reduce sum covered and/or remove other rider(s).

For further information, please refer to the appendix:

Appendix 1: Current and Revised Annual Tabarru' Charges for [current medical plan](#)

Appendix 2: Frequently Asked Questions (FAQ)

If you require further assistance, please contact our Customer Service Careline at 1-300-888-622 (press #6 for enquiries on medical repricing), or email us at [callcentre@zurich.com.my](mailto:callcentre@zurich.com.my). Alternatively, you may also contact your Wealth Planner or visit the nearest Zurich Takaful Malaysia Berhad branch.

Thank you.

Yours sincerely,  
ZURICH TAKAFUL MALAYSIA BERHAD

**Fatihah Mustafa**  
Chief Executive Officer

Wealth Planner : [WP Code](#) [Wealth Planner Name](#)  
Contact No. : [WP Contact No](#)  
Chief Agency Manager : [CAM Code](#) [CAM Name](#)  
Branch : [WP Branch Description](#)

**Note:**

1. The content of this notification letter based on the information available and does not take into account any alterations to this certificate made since [letter generation date DD MMM YYYY](#).
2. You are advised to increase your contribution according to the suggested contribution above and Single Contribution Top-Up (if any), to sustain coverage for a 5-year period.
3. 95% of the incremental Contribution will be used to purchase unit(s) in your selected Investment-Linked Fund(s).
4. If your certificate is under Waiver status and your certificate is not sustainable for the next 5 years, only a Single Contribution Top-Up is suggested.
5. To view the content of this letter and FAQs in Bahasa Malaysia please visit [URL](#). If there is any discrepancy between the English and Bahasa Malaysia, the English version shall prevail.
6. Please log in to our customer portal at <http://MyZurichLife.com.my> or scan the QR code below to view your certificate information.



<http://MyZurichLife.com.my>

**Customer Service Center**

Ground Floor, Block B, Plaza Zurich, 12, Jalan Gelenggang, Bukit Damansara, 50490 Kuala Lumpur.  
(for other branches, please refer to company website)

☎ 1300-888-622    📧 [callcentre@zurich.com.my](mailto:callcentre@zurich.com.my)    🌐 [www.zurich.com.my](http://www.zurich.com.my)    Customer Portal : [www.myzurichlife.com.my](http://www.myzurichlife.com.my)

## Reply Slip

To: Zurich Takaful Malaysia Berhad

Certificate No. : <Policy No>  
Person Covered : < Person Name >  
Next Certificate Anniversary Date : <Next Certificate Anniversary Date >

I agree and consent for Zurich Takaful Malaysia Berhad to proceed with the suggested annual increase to my current contribution over a 5-year period and Single Contribution Top-Up (if applicable) as below:

| Current Regular Contribution (RM)                                | New Regular Contribution over a 5-year Period |                         |                      |                   |
|------------------------------------------------------------------|-----------------------------------------------|-------------------------|----------------------|-------------------|
|                                                                  | Year                                          | Percentage Increase (%) | Amount Increase (RM) | Final Amount (RM) |
| <Current Regular Contribution Amt><br><Payment Mode Description> | 1                                             | <Percent1%>             | <Inc1>               | <Amt1>            |
|                                                                  | 2                                             | <Percent2%>             | <Inc2>               | <Amt2>            |
|                                                                  | 3                                             | <Percent3%>             | <Inc3>               | <Amt3>            |
|                                                                  | 4*                                            | <Percent4%>             | <Inc4>               | <Amt4>            |
|                                                                  | 5*                                            | <Percent5%>             | <Inc5>               | <Amt5>            |

\*The increase amount for the fourth year onwards is subject to review and revision depending on the outcome of the various cost containment measures to be implemented.

I **also** agree and consent for Zurich Takaful Malaysia Berhad to proceed with the suggested Single Contribution Top-Up of **RM <Proposed Single Contribution>**

Other contribution payment amounts are acceptable with different expected sustainability periods. For more details, please refer to FAQ Question 18.

Please note that the completed form must reach us **latest by <DD MMM YYYY>**. Otherwise, you may need to refer to your Wealth Planner and get a new suggested regular premium and single premium top-up (if applicable).

The New Regular Contribution amount will take effect from your certificate's next contribution due date for the Year 1 increase and follow with subsequent year increases according to the table above.

I authorise Zurich Takaful Malaysia Berhad to deduct from the Participant Investment Account to pay for all Tabarru' charges or any other fees and charges accordingly.

-----  
Signature of Certificate Owner / Assignee

-----  
Name

-----  
NRIC No.

-----  
Date

Note:

1. The Suggested New Regular Contribution is the first year's contribution as per the payment mode of your policy to be payable.
2. Contributions paid by business organisation are subject to tax or other government levies.
3. You may submit the reply slip via
  - (a) Your Wealth Planner
  - (b) The nearest Zurich Takaful Malaysia Berhad branch or
  - (c) Email at [callcentre@zurich.com.my](mailto:callcentre@zurich.com.my).
4. Depending on your current premium payment method, you may need to make further arrangements with your bank. Please refer to Question 18 in the FAQ for more details.

## Appendix 1

The table below shows the Tabarru' Charge applicable for the next 5 years:

Plan Code: <current plan code >

Gender: <Gender>

Current Attained Age: < current attained age>

Current Medical Plan: < Current Medical Plan >

| Age                                     | Existing Annual Tabarru' Charge <sup>3</sup> | Revised Annual Tabarru' Charge <sup>4</sup> |                      |                   | Effective Date of Tabarru' Charge        |
|-----------------------------------------|----------------------------------------------|---------------------------------------------|----------------------|-------------------|------------------------------------------|
|                                         |                                              | Percentage Increase (%)                     | Amount Increase (RM) | Final Amount (RM) |                                          |
| <Current attained age> <sup>1</sup>     |                                              | <Percent IC1%>                              | <Inc IC 1>           | <Amt IC1>         | <Next Cert Anniversary Date DD MMM YYYY> |
| <Current attained age> + 1              |                                              | <Percent IC2%>                              | <Inc IC 2>           | <Amt IC2>         | <DD MMM YYYY> +1                         |
| <Current attained age> + 2              |                                              | <Percent IC3%>                              | <Inc IC 3>           | <Amt IC3>         | <DD MMM YYYY> +2                         |
| <Current attained age> + 3 <sup>2</sup> |                                              | <Percent IC4%>                              | <Inc IC 4>           | <Amt IC4>         | <DD MMM YYYY> +3                         |
| <Current attained age> + 4 <sup>2</sup> |                                              | <Percent IC5%>                              | <Inc IC 5>           | <Amt IC5>         | <DD MMM YYYY> +4                         |

<sup>1</sup>Participants aged 60 years old and above and under the lowest plan is entitled for one year deferment.

<sup>2</sup> The increase amount for the fourth year onwards is subject to review and revision depending on the outcome of the various cost containment measures to be implemented.

<sup>3</sup> As per your original certificate terms, your **Existing Annual Tabarru' Charge** before revision are generally **expected to increase** as you grow older.

<sup>4</sup> The staggered increase in **Revised Annual Tabarru' Charge** does not apply to the increases in Tabarru' charges as you grow older.

The full existing annual Tabarru' charges are illustrated in the table below.

For the other revised annual Tabarru' charge tables with different effective date, please visit <URL> for details.

### Existing Annual Tabarru' Charges

| Age | Tabarru' Charge | Age | Tabarru' Charge | Age | Tabarru' Charge | Age | Tabarru' Charge |
|-----|-----------------|-----|-----------------|-----|-----------------|-----|-----------------|
| 0   |                 | 20  |                 | 40  |                 | 60  |                 |
| 1   |                 | 21  |                 | 41  |                 | 61  |                 |
| 2   |                 | 22  |                 | 42  |                 | 62  |                 |
| 3   |                 | 23  |                 | 43  |                 | 63  |                 |
| 4   |                 | 24  |                 | 44  |                 | 64  |                 |
| 5   |                 | 25  |                 | 45  |                 | 65  |                 |
| 6   |                 | 26  |                 | 46  |                 | 66  |                 |
| 7   |                 | 27  |                 | 47  |                 | 67  |                 |
| 8   |                 | 28  |                 | 48  |                 | 68  |                 |
| 9   |                 | 29  |                 | 49  |                 | 69  |                 |
| 10  |                 | 30  |                 | 50  |                 | 70  |                 |
| 11  |                 | 31  |                 | 51  |                 | 71  |                 |
| 12  |                 | 32  |                 | 52  |                 | 72  |                 |
| 13  |                 | 33  |                 | 53  |                 | 73  |                 |
| 14  |                 | 34  |                 | 54  |                 | 74  |                 |
| 15  |                 | 35  |                 | 55  |                 | 75  |                 |
| 16  |                 | 36  |                 | 56  |                 | 76  |                 |
| 17  |                 | 37  |                 | 57  |                 | 77  |                 |
| 18  |                 | 38  |                 | 58  |                 | 78  |                 |
| 19  |                 | 39  |                 | 59  |                 | 79  |                 |

Note:

- The Tabarru' charges shown in the table above are applicable to standard risk and are **annual rates**. If your current medical plan has any loadings, the rates applicable to you will be calculated accordingly.
- The Tabarru' charges shown in the table may be subject to tax or other government levies.
- The actual Tabarru' charges may differ from the table above due to the rounding of decimal places.