

Date: <Insert date>

Policy No. : <Policy No>
Life Assured : <Insured Name>
Policy Status : <Policy Status>
Next Policy Anniversary Date : <Next Policy Anniversary Date>
Payment Frequency : <Payment Frequency>
Next Premium Due Date : <Next Premium Due Date>

Revision of Insurance Charges for <Plan Description> (<Plan Code>)

Dear Valued Customer,

Thank you for your continued support to Zurich Life Insurance Malaysia Berhad (ZLIMB).

We are writing to inform you that we will be revising the insurance charges for your medical plan.

The medical and healthcare costs in Malaysia have been rising at a double-digit rate[#] in recent years. These costs go up for many reasons, such as increase in physician's fees or laboratory charges, discovery of new medical treatments and prescription drugs, and higher frequency of seeking healthcare treatments. These costs increase yearly in spite of our efforts and various initiatives to control the cost. Even so, we are still taking steps to consistently review the panel of doctors and hospitals to ensure that medical charges are properly substantiated. To address this, we have appointed a medical claims Third Party Administrator (TPA) that will further support our efforts to keep costs under control.

It is important for us to ensure you have a long-term protection. At ZLIMB, we carefully monitor and actively manage your insurance charges from time to time to make sure that you always have the medical coverage you need. As such, this letter is intended to inform you that we will be revising the insurance charges for your medical plan which will impact your premium amount.

Kindly refer to the table below for the new monthly insurance charges which shall vary in accordance with your age.

Current Medical Rider Plan	Your Insurance Charges* on Next Policy Anniversary		
	Prior to Revision	Upon Revision (New Insurance Charge)	New Insurance Charges Effective Date
<Current Plan Code>	RM<COI on next policy anniversary using old rate>	RM<COI on next policy anniversary using new rate>	<repricing date>

*inclusive of loading, if applicable.

With your current premium paid, your policy is expected to sustain up to the sustainability period stated below.

Current Basic Premium (RM) [a]	Current Regular Top-Up [^] (MSVR) (RM) [b]	Total Premium [^] (RM) [c] = [a] + [b]	Sustainability Period (Year)
RM<Current Basic Premium Amt>/ <Payment Mode Description>	RM<Current MSVR Premium Amt>/ <Payment Mode Description>	RM<Total Premium Amt>/ <Payment Mode Description>	<Sustainability Period>

To ensure the continuous coverage of your life policy, you may refer your Wealth Planner for alternative options in maintaining your coverage as below:

- Downgrade your current medical rider plan - <Plan Description> (<Plan Code>)
- Consider other medical riders which provide similar or more comprehensive medical coverage. The available medical riders currently are Zurich ValueCare and MaxMedic.
- Remove optional rider(s)

[#]According to Aon's 2019 Global Medical Trend Rates Report, Malaysia was the only country in Southeast Asia and the only other country in Asia Pacific (besides Pakistan) that was projected to experience double-digit medical inflation in 2019, hitting 13.6% per cent compared to 12.4 per cent in 2018.

[^]Premiums paid by business organisation are subject to tax or other government levies.

Note:

1. For suggestion (a), it is applicable only if your medical rider plan is not Plan 1. Please refer to the letter header “**Revision of Insurance Charges**” above for your current plan code.
2. You are advised to review your premium from time to time to ensure your policy is sustainable up to maturity.
3. Refer to the Frequently Asked Questions (FAQ) for more information on the sustainability.

Besides the increase of the Insurance charge, we have also included the Frequently Asked Questions (FAQ). For further information, please refer to the appendix:

Appendix 1: Additional Support for COVID-19 Pandemic Affected Customers

Appendix 2: Revised Annual Insurance Charges for <current medical plan>

Appendix 3: Frequently Asked Questions (FAQ)

If you require further assistance, please contact our Customer Service Careline at 1-300-888-622, or email us at callcentre@zurich.com.my. Alternatively, you may also contact your Wealth Planner or visit the nearest Zurich Life Insurance Malaysia Berhad branch.

Enjoy greater benefits as a Zurich Customer by logging in to our customer portal MyZurichLife to view your information in one glance and gain access to our rewards programme. Please follow the link or scan the QR code below to access the MyZurichLife Portal.

Enhancing Your Malaysian Lifestyle with MyZurichLife!



<http://zurich.my/MyZurichLife>



Thank you.

Yours sincerely,

ZURICH LIFE INSURANCE MALAYSIA BERHAD

Khoo Ai Lin

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 does not take into account any alteration to this policy that is made since <notice print date>.
2. To view the content of this letter and FAQs in Bahasa Malaysia, Chinese or Tamil, please visit www.zurich.com.my/FMFM2P. If there is any discrepancy between the English, Bahasa Malaysia, Chinese and Tamil versions, the English version shall prevail.

APPENDIX 1

Additional Support for COVID-19 Pandemic Affected Customers

Following are the available options provided by Zurich Life Insurance Malaysia Berhad to Affected Customers¹ to go through this situation. You may contact your Wealth Planner or Zurich Call Centre for further information.

Option	Details
Policy Restructuring	<ul style="list-style-type: none">a) Change Payment mode<ul style="list-style-type: none">- Example: Switching from annual payment mode to half yearly, quarterly or monthly modeb) Change of Basic Sum Assured or Riders' Benefits<ul style="list-style-type: none">- Example: Change from higher Basic Sum Assured (RM100,000) to lower Basic Sum Assured (RM50,000)c) Downgrade your current medical rider plan<ul style="list-style-type: none">- You can revert to your original plan within 12 months from date of downgrading without underwriting.- Submission to revert to original plan must be submitted 1 month prior to the end of the 12 months.
3 Months Deferment Payment	<p>You may submit your application through the methods below with the supporting documents.</p> <ul style="list-style-type: none">a) Online submission through https://mya.zurich.com.my/EForm.aspxb) Email to us at callcenter@zurich.com.my with email subject: Payment Deferment Application: Policy Number <XXXXXXXXXX>c) Submit to the nearest Zurich branch with the supporting documents.

List of supporting documents:

1. Letter for home quarantine from relevant authority; or
2. Doctor's Confirmation Letter on COVID-19 infection for infected policyholder; or
3. Employer's Termination Letter / Salary Reduction Letter; or
4. Letter of Closure of Business, or
5. Other relevant proofs or documents (if any)

Note:

¹Affected Customers are individuals who have been infected, home quarantined or suffered a loss of income; and small and medium enterprises (SMEs) which have suffered a loss of income, as a result of the economic impact of the COVID-19 situation. Examples of events that lead to such loss of income include retrenchment, shorter working hours and salary or commission reductions for individuals; and loss of business income for self-employed and SMEs.

Disclaimer: Zurich Life Insurance Malaysia Berhad reserves the rights to add, withdraw or modify any supports related to COVID-19 pandemic provided for our Affected Customers at anytime without prior notice. Please visit our website or contact us for latest update.

APPENDIX 2

Revised Annual Insurance Charges for <current medical plan>

Plan Code: <current plan code>

Gender: <insured gender>

Occupational Class: <1/2/3/4>

Age	Insurance Charge	Age	Insurance Charge	Age	Insurance Charge	Age	Insurance Charge	Age	Insurance 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 charge shown in the table above will be effective from the next policy anniversary date on or after <repricing date>.
- The insurance charge applicable vary according to gender, age, occupation, and the plan level. As an example, for a <insured gender> life assured reaching age 40 at the next policy anniversary who has <current plan code> the applicable annual insurance charge is RM <COI at age 40> for that year.
- The insurance charges shown in the table above is 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 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.