

Date: <Insert date DD MMM YYYY>

Policy No. : <Policy No>
 Life Assured : <Insured Name>
 Policy Status : <Policy Status Description>
 Next Policy Anniversary Date : <Next Policy Anniversary Date DD MMM YYYY>
 Next Premium Due Date : <Next Premium Due Date DD MMM YYYY>

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

Dear Valued Customer,

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

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 ZLIMB, we are committed to providing you with long-term protection. As part of this commitment, we actively manage your insurance 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 insurance charges and premiums 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 policyholders 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 insurance charges (refer to Appendix 1) over a five-year period.

With the revision, more units will be taken from your policy's account value to pay for the higher insurance charges. If you continue to pay the same premium RM <Current Regular Premium Amt> <Payment Mode Description> after this revision, your policy is expected to sustain up to age Age,<1 day before lapse date DD MMM YYYY>. Below is the suggested premium for your consideration after spreading out the insurance charge increase over a 5-year period.

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

Apart from paying the premiums mentioned above, 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 policy.
- 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 premium 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 policy benefits i.e. reduce sum assured and/or remove other rider(s).

For further information, please refer to the appendix:

Appendix 1: Current and Revised Annual Insurance Charges for [<current medical plan>](#)

Appendix 2: Frequently Asked Questions (FAQ)

Kindly return the **Reply Slip** to us by [<DD MMM YYYY>](#).

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. Alternatively, you may also contact your Wealth Planner or visit the nearest Zurich Life Insurance Malaysia Berhad branch.

Thank you.

Yours sincerely,

ZURICH LIFE INSURANCE MALAYSIA BERHAD

Pauline Teoh

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 policy made since [<letter generation date DD MMM YYYY>](#).
2. You are advised to increase your premium according to the suggested premium above and Single Premium Top-Up (if any), to sustain coverage for a 5-year period.
3. 95% of the incremental premium will be used to purchase unit(s) in your selected Investment-Linked Fund(s).
4. If your policy is under Waiver status and your policy is not sustainable for the next 5 years, only a Single Premium Top-Up is suggested.
5. If you do not agree with the above and your policy is not able to sustain, the 'No Lapse Benefit' (if applicable) offered in your Policy will become void.
6. To view the content of this letter and FAQs in Bahasa Malaysia, Chinese or Tamil, please visit [<URL>](#). If there is any discrepancy between the English, Bahasa Malaysia, Chinese and Tamil versions, the English version shall prevail.
7. Please log in to our customer portal at <http://MyZurichLife.com.my> or scan the QR code below to view your policy 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 🌐 www.zurich.com.my Customer portal : www.myzurichlife.com.my

Reply Slip

To: Zurich Life Insurance Malaysia Berhad

Policy No. : <Policy No>
Life Assured : <Insured Name>
Policy Status : <Policy Status Description>
Next Policy Anniversary Date : <Next Policy Anniversary Date DD MMM YYYY>
Next Premium Due Date : <Next Premium Due Date DD MMM YYYY>

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

Current Regular Premium (RM)	New Regular Premium over a 5-year Period			
	Year	Percentage Increase (%)	Amount Increase (RM)	Final Amount (RM)
<Current Regular Premium Amt> <Payment Mode Description>	1	Deferred	Deferred	<Amt1>
	2	<Percent1%>	<Inc1>	<Amt2>
	3	<Percent2%>	<Inc2>	<Amt3>
	4*	<Percent3%>	<Inc3>	<Amt4>
	5*	<Percent4%>	<Inc4>	<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 Life Insurance Malaysia Berhad to proceed with the suggested Single Premium Top-Up premium of **RM <Proposed Single Premium>**

Other premium payment amounts are acceptable with different expected sustainability periods. For more details, please refer to FAQ Question 16.

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 Premium amount will take effect from your policy's next premium due date for the Year 1 increase and follow with subsequent year increases according to the table above.

I authorise Zurich Life Insurance Malaysia Berhad to deduct from the Policy's Investment Account to pay for all insurance charges or any other fees and charges accordingly.

Signature of Policy Owner / Assignee

Name

NRIC No.

Date

Note:

1. The Suggested New Regular Premium is the first year's premium as per the payment mode of your policy to be payable.
2. Premiums 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 Life Insurance Malaysia Berhad branch or
 - (c) Email at 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 16 in the FAQ for more details.

APPENDIX 1

The table below shows the insurance charges applicable for the next 5 years:

Plan Code: <current plan code>

Gender: <insured gender>

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

Current Attained Age: <current attained age>

Current Medical Plan: <current medical plan>

Age	Existing Annual Insurance Charge ²	Revised Annual Insurance Charge ³			Effective Date of Insurance Charge
		Percentage Increase (%)	Amount Increase (RM)	Final Amount (RM)	
<Current attained age>		<Percent IC1%>	<Inc IC 1>	<Amt IC1>	<Next Policy 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 ¹		<Percent IC4%>	<Inc IC 4>	<Amt IC4>	<DD MMM YYYY> +3
<Current attained age> + 4 ¹		<Percent IC5%>	<Inc IC 5>	<Amt IC5>	<DD MMM YYYY> +4

¹The 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.

²As per your original contract terms, your **Existing Annual Insurance Charge** before revision are generally **expected to increase** as you grow older.

³The staggered increase in **Revised Annual Insurance Charge** does not apply to the increases in insurance charges as you grow older.

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

For the other revised annual insurance charge tables with different effective date, please visit [<URL>](#) for details.

Existing Annual Insurance Charges

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 insurance 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 insurance charges shown in the table may be subject to tax or other government levies.
- The actual insurance charges may differ from the table above due to the rounding of decimal places.

