

Date: <Insert date DD MMM YYYY>

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

Interim Relief Measures for Medical and Health Insurance and Takaful (MHIT) Products Repricing

Dear Valued Customer,

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

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, starting from 1 January 2025. **As you are currently aged 60 and above and enrolled in the lowest plan, this increase will be deferred for one year, giving you more time to adjust.**

With the staggered increase in insurance charges over five years, the new regular premium we suggested in our previous repricing notice remains applicable to your policy. We encourage you to continue paying the new regular premium you selected earlier and to monitor your policy's sustainability annually through your statement. If you have any questions or wish to explore alternative payment amounts or methods to sustain your policy, please consult your wealth planner for further options.

For additional information, please refer to the appendices below:

Appendix 1: Current and Revised Annual Insurance Charges for <current medical plan>

Appendix 2: Frequently Asked Questions (FAQs)

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.

Thank you for your understanding and trust in us. We are here to support you every step of the way.

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 does not take into account any alteration to this policy that is made since <notice print date DD MMM YYYY>.
2. To view the content of this letter and FAQs in Bahasa Malaysia, Chinese or Tamil, please visit http://www.zurich.com.my/ZMEGA_b1. If there is any discrepancy between the English, Bahasa Malaysia, Chinese and Tamil versions, the English version shall prevail.
3. Please login to our customer portal <http://MyZurichLife.com.my> or scan the QR code below to view your policy information.

<http://MyZurichLife.com.my>

APPENDIX 1

The table below shows the insurance charges for the following details for the next 6 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 ³	Revised Annual Insurance Charge ⁴			Effective Date Of Insurance Charge
		Percentage Increase (%)	Amount Increase (RM)	Final Amount (RM)	
<Current attained age> ¹		deferred	deferred	<Amt IC1>	<Next Policy Anniversary Date DD MMM YYYY>
<Current attained age> + 1		<Percent IC1%>	<Inc IC 1>	<Amt IC2>	<DD MMM YYYY> +1 yr
<Current attained age> + 2		<Percent IC2%>	<Inc IC 2>	<Amt IC3>	<DD MMM YYYY> +2 yr
<Current attained age> + 3 ²		<Percent IC3%>	<Inc IC 3>	<Amt IC4>	<DD MMM YYYY> +3 yr
<Current attained age> + 4 ²		<Percent IC4%>	<Inc IC 4>	<Amt IC5>	<DD MMM YYYY> +4 yr
<Current attained age> + 5 ²		<Percent IC5%>	<Inc IC 5>	<Amt IC6>	<DD MMM YYYY> +5 yr

¹Customer above age 60 and under the lowest plan is entitled for one year deferment.

²The 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.

³As per your original contract terms, your **Existing Annual Insurance Charge** before revision are generally expected to increase as you grow older.

⁴The 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 staggered insurance charge tables, please visit http://www.zurich.com.my/ZMEGA_b1 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.

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