

[Policyholder Name]  
[Address 001]  
[Address 002]  
[Address 003]  
[Address 004]

[Date]

Plan: [Plan Name]  
Policy Number(s): [Policy Number]

Dear Policyholder,

### **Participating Fund Update For 2024**

Thank you for your continued trust in Zurich Malaysia as your preferred insurance provider.

Despite volatility in global financial markets, 2024 was a positive year for the Participating Fund, mainly driven by the recovering domestic economy.

We are pleased to inform you that we are able to maintain bonus and dividend payouts for your policy in the Participating Fund for the 2024 financial year, based on the bonus scales communicated last year. Details of the bonuses and dividends declared on your policy are included in the bonus statement attached to this letter.

Looking ahead, the investment outlook remains highly volatile, shaped by evolving global economic conditions, persistent inflationary pressures, and central bank monetary policies. Trade dynamics, including shifting tariffs and heightened geopolitical tensions further contributes to market uncertainty.

Please note that future bonus and dividend rates, including maturity and terminal bonuses, are **not guaranteed** and will be **reviewed at least annually**. Our aim is to generate appropriate returns over the lifetime of your policy, and you can rest assured that all decisions will be guided by our published principles and practices of financial management. This ensures our policyholders are treated fairly, helping to create a brighter future for you and your loved ones.

On behalf of the Zurich Malaysia team, we thank you for your ongoing support. We are here for you at every stage of your life's journey; caring for what matters.

**Note:** The benefits payable under eligible policy are protected by PIDM up to limits and the benefits payable from the Unit Portion of an investment-linked policy is subject to limitations. Please refer to PIDM's TIPS Brochure or contact Zurich Life Insurance Malaysia Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my))

Yours sincerely,



**Pauline Teoh Bee Lin**  
Chief Executive Officer  
Zurich Life Insurance Malaysia Berhad

*Note: To view this letter in Bahasa Malaysia or Chinese, please visit [www.zurich.com.my/PFBonus](http://www.zurich.com.my/PFBonus). In the event of any discrepancy between the English, Bahasa Malaysia and Chinese versions, the English version shall prevail.*

#### **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)

## Understanding Your Annual Bonus Statement

Your annual bonus statement contains important information about your policy in the Fund. We encourage you to read it carefully and keep it in a safe place. The information contained in this document covers three topics:

- a) The reversionary bonuses or cash dividends added to your policy for the financial year 2024, and the current surrender value of your policy.
- b) How you can obtain more information about the Fund's performance over the past year, which may affect your policy, and the future outlook for your policy.
- c) How to contact us if you need further information.

For selected products, a reversionary bonus may be added to your policy each year. This bonus is declared as an addition to your policy's face amount and will only be included upon completion of the required period stated in your policy contract, i.e. it is payable in the event of death, surrender, or maturity. This bonus belongs to your policy and cannot be reduced or withdrawn.

For other products, a cash dividend may be paid each year. You may choose to reinvest this dividend in the Fund or withdraw it as cash. Currently, the return on cash dividends reinvested in the Fund is 2.25%. Please note that this rate is **not guaranteed**.

Table 1 in your annual bonus statement shows the reversionary bonuses or cash dividends payable for your policies. Please note that cash dividend rates for different policy years may vary from year to year, as designed in the original product.

Table 2 provides your policy details. Table 3 shows other **non-guaranteed bonuses**, your cash surrender value, and loan details as of the statement date. The total net cash surrender value is the amount available to you upon surrendering your policy, after deducting any outstanding loan and interest payments. Information on your policy's Assignees/Nominees, according to your current records, is shown in Table 4.

## Critical Year Option

When you purchased your policy, you may have selected the Critical Year Option. This Option means that after a certain period, provided your policy has enough cash value or accumulated cash dividends, you may be able to stop paying premiums and continue enjoying your policy benefits for the remainder of the term. However, the Critical Year **is not guaranteed**, as it depends on the reversionary bonuses and cash dividends declared on your policy.

If you have accumulated cash dividends in your policy, these will be used to pay for your premiums under the Critical Year Option. If there are no accumulated cash dividends, premiums will be funded by an Automatic Premium Loan, which will reduce your policy's cash value. As a result, you may need to extend your premium payments beyond the Critical Year initially illustrated at the policy's inception, or risk your policy lapsing (which would end your protection coverage). Additionally, if you have taken additional benefits, such as increased protection limits, cash withdrawals, or policy loans – these may also impact your Critical Year Option.

If you did not select the Critical Year Option, you will need to continue paying premiums as usual. Please note, your final maturity may differ from the amount stated in your original sales illustration, as bonuses **are not guaranteed** and may change depending on past investment performance and the Fund's future outlook.

If you have any questions about your Critical Year Option or how your policy may be affected by the bonus revision, please contact us at 1-300-888-622.

## Additional Information About The Participating Fund

The following information is available now or will be made available on our website at [www.zurich.com.my/parfund](http://www.zurich.com.my/parfund) in the coming months:

- i) A set of Frequently Asked Questions (FAQs) to address queries about the Fund and its products (currently available).
- ii) The brochure 'Report on the Life Participating Fund, 2024' detailing the Fund's background, objectives, development during the 2024 financial year, and current position (available end of August 2025).
- iii) A detailed guide to the principles by which the Fund is managed - Principles and Practices of Financial Management (PPFM) (currently available).

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