

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>.

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

- If you wish to make a different amount or method to sustain your policy.
- Downgrade your current plan of medical rider, if applicable.
- Consider other medical products which provide similar or more comprehensive medical coverage. This is subject to further underwriting and waiting period.
- 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)

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.

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. To view the content of this letter and FAQs in Bahasa Malaysia, Chinese or Tamil, please visit www.zurich.com.my/ZVCARE_b2. If there is any discrepancy between the English, Bahasa Malaysia, Chinese and Tamil versions, the English version shall prevail.
3. 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

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 www.zurich.com.my/ZVCARE_b2 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.