

<Participant Name>

Date:<insert date>

<Address 1>

<Address 2>

<Address 3>

<Address 4>

<Address 5>

<Postcode> <City>

Certificate No. : <Certificate No>
Person Covered : <Person Covered Name>
Next Certificate Anniversary Date : <Next Certificate Anniversary Date>

Revision of Tabarru' Charges for <Current Plan Description> (<Current Plan Code>)

Dear Valued Customer,

Thank you for your continued support towards Zurich Takaful Malaysia Berhad (ZTMB).

We are writing to inform you that we will be revising the Tabarru' 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 recently appointed a new medical claims Third Party Administrator (TPA) that will further support our efforts to keep costs under control.

Your long-term protection is important. At ZTMB we carefully monitor and actively manage your Tabarru' charges from time to time to make sure that you always have the medical coverage that you need. As such, this letter is intended to inform you that we will be revising the Tabarru' charges for your medical plan which will impact your contribution amount.

Kindly refer to the table below for the revised Tabarru' charge which shall vary in accordance with your age.

Current Medical Rider	Your Tabarru' Charges*		
	Current Monthly Tabarru' Charge	New Monthly Tabarru' Charge	New Tabarru' Charge Effective Date
<Current Plan Code>	RM<COI on next Certificate anniversary using old rate>	RM<COI on next Certificate anniversary using new rate>	<repricing date>

*inclusive of loading, if applicable.

To ensure the continuous coverage of your takaful certificate, here are some suggestions for consideration:

Suggestion 1	Contribution [^] (excluding of tax)		
	Current Total Contribution Amount	Suggested Takaful Saver Rider (MTSVR)	Suggested New Total Contribution until Maturity
	RM<Current Total Contribution Amt>/ <Payment Mode Description>	RM<Proposed Contribution Increment>/ <Payment Mode Description>	RM<New Revised Total Contribution Amt>/ <Payment Mode Description>
	Make the additional Takaful Saver Rider (MTSVR) contribution based on the Suggested New Total Contribution until Maturity stated above.		
Suggestion 2	Make the additional Takaful Saver Rider (MTSVR) contribution based on the sustainability statement.		
Suggestion 3	Downgrade your medical rider plan.		
Suggestion 4	Remove your medical rider or other unit deducting rider.		

Note:

- Suggestion 1 is only meant to fund the increase in Tabarru' charges arising from this re-pricing exercise. You should refer to the Investment-Linked (IL) Sustainability Statement that will be made available to you in March 2021 for details on the overall sustainability of your certificate and take the necessary action to ensure the sustainability of your certificate until contractual term / maturity date.

[#] 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.

[^]Contributions made by business organisations are subject to tax or other government levies.

2. If you have taken the action to increase your Takaful Saver Rider (MTSVR) Contribution as recommended under option 1 (sustain until maturity) in your IL sustainability statement, you may ignore suggestion 1 and suggestion 2.
3. For suggestion 3, it is applicable only if your medical rider plan is not the lowest plan.
4. For suggestion 2, 3 and 4 please refer to your Wealth Planner for assistance.

Besides the increase of the Tabarru' charge, we have also enhanced the benefit of your medical plan. The enhanced benefit of your medical plan has no impact towards your revised Tabarru' charge. For further information, please refer to the appendix:

Appendix 1: Enhanced Benefits of Medical Rider

Appendix 2: Revised Annual Tabarru' Charges for [<current medical plan>](#)

Appendix 3: Frequently Asked Questions (FAQ)

Please find enclosed the Endorsement for your safekeeping with your certificate.

With the changes above, it means that more units will be deducted from your Participants Investment Account (PIA) value to cover for the higher Tabarru' charges. If you continue to make the same amount of contribution after this revision, it is possible that your certificate may lapse earlier than expected. Hence, we strongly recommend that you increase your current contribution as suggested so that your certificate will have enough PIA value to cover the higher Tabarru' charges.

If you have attached any waiver rider benefit for your certificate and the rider is still in-force, the waiver sum covered may be adjusted accordingly to reflect the additional contribution that you made.

If you opt for suggestion1, you may proceed by completing the enclosed '**Reply Slip**' and return it to the nearest Zurich Takaful branch. Do take note the completed form must reach us latest by [<Certificate Ann. Date + 30 days>](#).

Kindly arrange with your bank to change the contribution amount if you are contributing through standing instruction or have set a payment limit with the bank. For auto debit payment, please take note that the suggested new contribution amount will be debited from your credit card or bank account.

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 Takaful branch.

Thank you.

Yours sincerely,
ZURICH TAKAFUL MALAYSIA BERHAD

Mukesh Dhawan
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 certificate that is made since [<notice print date>](#).
2. To view the content of this letter and FAQs in Bahasa Malaysia, please visit www.zurich.com.my/SM200 If there is any discrepancy between the English and Bahasa Malaysia versions, the English version shall prevail.

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Zurich Takaful Malaysia Berhad

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Tel: 03-2109 6000 Fax: 03-2109 6888 Call Centre: 1-300-888-622

Reply Slip

To: Zurich Takaful Malaysia Berhad

Certificate No. :
Basic Plan /Rider Plan Code :
Participant Name :
Person Covered :

I agree to increase my current contribution via Takaful Saver Rider (MTSVR) as suggested by ZTMB in its letter dated <notice print date>. I agree to contribute the amount of RM<Suggested Regular top up (MTSVR)>/<paymode> and revised the total contribution amount of RM <Current Total Contribution Amount>/<paymode> to RM <Suggest New Total Contribution>/<paymode>.

I authorise ZTMB to deduct from the Certificate's Participants Investment Account to pay for all Tabarru' Charges accordingly.

Note:

- 1) The new contribution amount stated above are subject to tax if the contribution is paid by business organization.
- 2) You may submit the reply slip via
 - a) Contacting your Wealth Planner
 - b) Visit the nearest Zurich Takaful Malaysia Berhad branch or
 - c) Email at callcentre@zurich.com.my.

Signature of Participant / Assignee

Name

NRIC No.

Date

[Type here]

APPENDIX 1

ENHANCED BENEFITS OF MEDICAL RIDER

Schedule of benefits	Existing Benefits	Enhanced Benefits
Post Hospitalisation Treatment	As Charged Within 31 days from discharge	As Charged Within 90 days from discharge
Emergency Accidental Out-patient Treatment	As Charged Within 24 hours and follow-up treatment to a max of 31 days.	As Charged Within 72 hours and follow-up treatment to a max of 31 days.

Note: The associated cost above for the enhanced benefit is insignificant and are not factors considered for the medical rate revision

APPENDIX 2

Revised Annual Tabarru' Charges for <current medical plan>

Plan Code: <current medical plan code>

Gender: <Person Covered gender>

Age	Tabarru' Charge	Age	Tabarru' Charge	Age	Tabarru' Charge	Age	Tabarru' Charge
0		20		40		60	
1		21		41		61	
2		22		42		62	
3		23		43		63	
4		24		44		64	
5		25		45		65	
6		26		46		66	
7		27		47		67	
8		28		48		68	
9		29		49		69	
10		30		50		70	
11		31		51		71	
12		32		52		72	
13		33		53		73	
14		34		54		74	
15		35		55		75	
16		36		56		76	
17		37		57		77	
18		38		58		78	
19		39		59		79	

Note:

- The revised Tabarru' charges shown in the table above will be effective from the next certificate anniversary date on or after <repricing effective date>.
- The Tabarru' applicable vary according to gender, age and the plan level. As an example, for a <person covered gender> person covered reaching age 40 at the next certificate anniversary who has <Current plan code>, the applicable annual Tabarru' charge is RM<COI at age 40> for that certificate year.
- The Tabarru' charges shown in the table above is applicable to standard risk and are annual rates. If you have been imposed loading for participating in this medical plan, the charges applicable to you will be calculated accordingly.
- The Tabarru' charges shown in the table may be subject to tax or other government levies.
- The actual Tabarru' charges may be different compared to the table above due to the rounding of decimal places.

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