

<Applicant Name>
 <Address 2>
 <Address 3>
 <Address 4>
 <Address 5>
 <Postcode> <City>

Date: <insert date>

Takaful Certificate Number: : <Cert No>
Person Covered : <Person Name>
Next Takaful Certificate Anniversary Date : <Next Takaful Certificate Anniversary Date>

Update on Your Takaful Medical Certificate's Contribution Structure for <Current Plan Description> (<Current Plan Code>)

We're writing to share some good news about your Takaful Medical Certificate's contribution structure.

We understand that as you get older, increase in medical contribution may feel more significant. To help keep your coverage affordable and give you greater confidence in planning for the future, we are introducing a new medical contribution structure. From age 60 onwards, medical contributions will increase in smaller, more regular steps, rather than through large, infrequent changes. This means you can better plan ahead, knowing that any increases will be gradual and manageable.

Rest assured, this change will not leave you worse off. The total medical contributions you pay for your remaining coverage term under the new structure will not exceed what you would have paid under the previous structure (excluding any future re-pricing).

This update makes budgeting simpler and ensures your coverage remains reliable throughout your Takaful Certificate term. Please refer to the table below for your new medical contributions, which will vary according to your age.

Takaful Medical Plan	Current Medical Contribution Amount*	New Medical Contribution Amount*	New Medical Contribution Effective Date
<Current Plan Code>	RM<Current Medical Contribution Amt>/<Payment Mode Description>	RM<Revised Medical Contribution Amt>/<Payment Mode Description>	<Effective Date>

* Contribution amounts include loading and service tax, if applicable.

If you have questions or need more details about your new medical contribution rates, please contact us. We're here to help.

For further information, please refer to the appendices:

Appendix 1: Current and New Medical Contribution Table for <current medical plan>

Appendix 2: Frequently Asked Questions (FAQ)

Thank you for your understanding and for placing your trust in us. We're here to support you, every step of the way.

Yours sincerely,
 ZURICH TAKAFUL MALAYSIA BERHAD



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. This notification letter does not reflect any changes made to your Takaful Certificate after <notice print date>.
2. To view this notification letter and FAQs in Bahasa Malaysia, please visit <https://www.zurich.com.my/customer-hub/show-me-more-info/zt-old-age-smoothing>. If there is any discrepancy between the English and Bahasa Malaysia 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 Takaful Certificate 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

Takaful Medical Plan Code: <current medical plan code> Gender:<insured gender>

New Takaful Medical Plan Annual Contribution for <current medical plan>

Age	Contribution	Age	Contribution	Age	Contribution	Age	Contribution
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	

Current Takaful Medical Plan Annual Contribution for <current medical plan>

Age	Contribution	Age	Contribution	Age	Contribution	Age	Contribution
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	

Total Annual Takaful Medical Contribution Payable (excluding any future repricing):	
Under Current Takaful Medical Contribution Table:	
Under New Takaful Medical Contribution Table:	

Note:

- The contributions shown in the tables above apply to standard risk and are **annual rates**. If your current Takaful Medical Plan includes any loadings, your applicable rate will be calculated accordingly.
- Contributions shown in the table may be subject to tax or other government levies.
- The actual contribution charged may differ slightly due to the rounding of decimal places.