

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>

Update on Your Medical Policy's Premium Structure for <Plan Description> (<Plan Code>)

Dear Valued Customer,

We're writing to share some good news about your medical policy's premium structure.

We understand that as you get older, increase in medical premium 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 premium structure. From age 60 onwards, medical premiums 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 premiums 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 easier and ensures your coverage remains reliable throughout your policy term. Please refer to the table below for your new medical premium which shall vary in accordance with your age.

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

* Premium amount is also inclusive of loading and service tax, if applicable.

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

For further information, please refer to the appendices:

Appendix 1: Current and New Medical Premium 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 LIFE INSURANCE 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. The notification letter does not take into account any changes made to this policy after **<letter generation date DD MMM YYYY>**.
2. To view this notification letter and FAQs in Bahasa Malaysia, Chinese or Tamil, please visit <https://www.zurich.com.my/customer-hub/show-me-more-info/zi-old-age-smoothing>. 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

Plan Code: <current medical plan code> Gender:<insured gender> Occupation Class:<1/2/3/4>

New Medical Annual Premium for <current medical plan>

Age	Premium	Age	Premium	Age	Premium	Age	Premium	Age	Premium
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	

Current Medical Annual Premium for <current medical plan>

Age	Premium	Age	Premium	Age	Premium	Age	Premium	Age	Premium
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	

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

Note:

- The premium shown in the tables 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 premium shown in the table may be subject to tax or other government levies.
- The actual premium charged may differ from the table above due to the rounding of decimal places.