

# PRODUCT DISCLOSURE SHEET



**ZURICH**

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your life insurance. Other customers have read this PDS and found it helpful; **you should read it too.**

This PDS is for illustration purposes only and is based on a healthy 0-year old male.

Date: 1 January 2026

## 1 What is Zurich EduMax?

Zurich EduMax provides coverage against Death up to your child's 21 years old. Additionally, this product also comes with periodic Guaranteed Cash Payout ("GCP"). The EduSaver Investment Account is an optional investment-linked account that can be attached to the Zurich EduMax plan. You can allocate additional regular top-up ("EduSaver premium") or reinvest your GCP into this account to help grow your savings for your child's education.

## 2 Know Your Coverage / Benefits

As an illustration, for **RM111,975.00 annually**, you will receive the following life insurance coverage:

	Policy Year	Amount Payable (RM)	
Death Benefit (death not due to Accident)	1 to 2	Total basic premium paid (excluding EduSaver premium, if any), less total GCP received.	
	3 to 21	The highest of: (a) <b>RM500,000</b> ; or (b) Total basic annual premium paid (excluding EduSaver premium, if any), less total GCP received; or (c) Guaranteed cash value.	
Death Benefit (death due to Accident)	The highest of: (a) <b>RM500,000</b> ; or (b) Total basic annual premium paid (excluding EduSaver premium, if any), less total GCP received; or (c) Guaranteed cash value.		
Guaranteed Cash Payout (GCP)	<b>Age at the end of Policy Year</b>		<b>Amount Receivable</b>
	Age 18 and below		<b>RM20,000</b>
	Age 19		<b>RM 170,000</b>
	Age 20		<b>RM320,000</b>
	Age 21		<b>RM470,000</b>
You may select either to credit the GCP into your bank account, to allow the GCP to accumulate with an interest rate subject to review in line with market conditions, or to reinvest the GCP in EduSaver Investment Account (if available).			
Education Reward	One-time <b>academic achievement</b> benefit per life as follows:		
	<b>Examination</b>	<b>Requirement</b>	
		<b>Category 1: RM1,000</b>	<b>Category 2: RM5,000</b>
	Sijil Pelajaran Malaysia (SPM)	minimum of 5As	minimum of 9As
	International General Certificate of Secondary Education (IGCSE)		
Unified Certified Exam – Senior Middle Level (UEC-SML)			
Sijil Vokasional Malaysia (SVM)	overall CGPA of 3.50 or higher	overall CGPA of 3.80 or higher	
Sports Reward	One-time <b>sports achievement</b> benefit per life for each level as follows: a. <b>RM1,000</b> for state player who represent their state in national-level competition within Malaysia. b. <b>RM4,000</b> for national player who represent Malaysia in international-level competitions.		

**Note:**

- **This product provides guaranteed annualized return of 1.30%, if held to maturity.**
- **Please ask from your intermediary a sample contract for the full list of terms and conditions.**

The benefits payable are protected by PIDM up to limits. Please refer to PIDM TIPS brochure or contact Zurich Life Insurance Malaysia Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

Your life insurance **excludes:**

- Death – If due to suicide within 1 year from the policy issue date, only total basic premium paid (excluding EduSaver premium), without interest and less any indebtedness, will be payable.

**Note:** This list is **non-exhaustive**. You must refer to the insurance policy for the full list of exclusions.

If you have any questions or require assistance on your life insurance, you can:



Call us at  
1-300-888-622



Visit us at  
<https://zurich.com.my/edumax>



Email us at  
[callcentre@zurich.com.my](mailto:callcentre@zurich.com.my)

### 3 Know Your Obligations

<b>For this life insurance, you must pay a premium of:</b>	
Basic Premium	<b>RM111,975.00</b> (annually)
Duration: <b>10</b> years	
<b>You also have to pay the following fees and charges:</b>	
Commission	<b>14.25%</b> of total premium or <b>RM95,738.63</b> over 6 years Please refer to the Sales Illustration for more details
Other applicable charges	<b>Tax</b> – premium and fees may subject to tax or other government levies, if applicable.

### 4 Other Key Terms

- You must disclose all material facts such as stating your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
- Juvenile Lien shall be applicable to Death benefit before attaining age of 4 years old.
- A premium grace period of 31 days from premium due date will be allowed for payment.
- Premium payment beyond premium grace period may result in policy lapse and may affect future benefit payouts.
- The basic premium is guaranteed for this plan.
- The cash value of your EduSaver Investment Account of this product depends on the performance of your chosen fund(s) and is payable in any of the following events: (a) the insured person passes away; (b) the EduSaver Investment Account is removed; (c) the policy matures; or (d) the policy lapses.

**Note:** This list is **non-exhaustive**. You should refer to the policy for the full list of terms and conditions.

#### ? Can I cancel my policy?

Yes, you may cancel your policy by giving a written notice to us.

- **Cooling-off period:** You may cancel your policy within 15 days after your policy has been delivered to you. Basic premium, unallocated premium of EduSaver premium, and cash value of EduSaver Investment Account will be refunded to you.
- **Cancellation/Surrender:** After the cooling-off period, you may cancel your policy by giving us a written notice. We will pay you the cash value.

Zurich Life Insurance Malaysia Berhad (Registration No. 196801000442 (8029-A)) is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.