

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 30-year old male non-smoker.

Date: 1 January 2026

1 What is Zurich TermLife?

Zurich TermLife provides coverage against Death and Total Permanent Disability (TPD) for **50** years.

2 Know Your Coverage / Benefits

As an illustration, for RM 5,215.00 annually, you will receive the following life insurance **coverage** for:

| | |
|---------------------|--|
| Death / TPD Benefit | RM 500,000 |
| Conversion Option | This plan may be converted to any life policy which covers death or TPD only for the same or lower sum assured, without requiring evidence of insurability |

Note: 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).

Your life insurance **excludes:**

- Death - If due to suicide within 1 year, only premium paid will be payable.
- TPD - Medical conditions that you had, or had symptoms of, before buying the plan (i.e. pre-existing illness).

Note: This list is **non-exhaustive**. You must refer to the 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://mya.zurich.com.my/rdt/termlife>



Email us at
callcentre@zurich.com.my

3 Know Your Obligations

| | |
|--|---|
| For this life insurance, you must pay a premium of: | |
| Premium | RM 5,215.00 (annually) |
| Duration: 50 years | |
| You also have to pay the following fees and charges: | |
| Commission | 28.50% of premium or RM 8,917.65 over 6 years Please refer to the Sales Illustration for more details. |
| Other applicable charges | Tax – 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 medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
- Juvenile Lien shall be applicable to Death or TPD benefit before attaining age of 4 years old.
- A premium grace period of 31 days from premium due date will be allowed for payment of each premium.
- Premium payment beyond grace period may result in policy lapse and may affect future benefit payouts.
- The premium is guaranteed for this plan. The premiums is based on standard risks. The policy terms and rates may vary depending on the underwriting requirements.

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. The premium that you have made will be refunded to you, less any medical fee incurred.
- **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, if any.

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