

# PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your investment-linked 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 ValueLife Premier?

Zurich ValueLife Premier offers a combination of insurance protection and investment. If you die or are totally and permanently disabled during the term of the policy, it pays the higher of death or total and permanent disability (TPD) benefit or the cash value, at the time of claim.

## 2 Know Your Coverage / Benefits

As an illustration, for **RM 2,400 annually + RM 0 of irregular top up premium**, you will receive the following insurance coverage for 20 years:

Death / TPD Benefit	<b>RM 500,000</b> (sum assured) or cash value, whichever is higher
Balik Kampung Accidental Death / TPD Benefit	<b>RM 1,000,000</b> or cash value, whichever is higher
Public Conveyance Accidental Death Benefit	<b>RM 1,500,000</b> or cash value, whichever is higher
Overseas Accidental Death Benefit	<b>RM 2,000,000</b> or cash value, whichever is higher
On-board Flight Accidental Death Benefit	<b>RM 2,500,000</b> or cash value, whichever is higher
TPD Income	<b>RM 25,000</b> yearly for 10 years
Infectious Disease Benefit	<b>RM 10,000</b>
Additional Sum Assured	Additional <b>RM 25,000</b> will be added to sum assured every 5 years, capped at RM 100,000, not subject to insurance charge
Annual Dividend	<b>0.15%</b> of the daily Average Investment Account Value of the preceding year will be credited into cash value every year
No-Lapse Guarantee	The policy shall remain active even if the cash value is zero or negative for first 5 years
Auto-Extension	Coverage term automatically extend to age 100 if you survive to the end of year 20 without requiring evidence of insurability. Riders and benefits will also be extended automatically to the respective maximum coverage term available, if applicable.
Maturity Benefit	Cash value

**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 and THE PROTECTION ON BENEFITS FROM THE UNIT PORTION IS SUBJECT TO LIMITATIONS. 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 investment linked insurance **excludes**:

- Suicide - If death was due to suicide within 1 year, only cash value will be payable.
- Violation or attempted violation of the law or resistance to arrest.
- TPD - Medical conditions that you had, or had symptoms of, before buying the plan (i.e. pre-existing illness).
- Infectious Disease – Manifested prior to or within 90 days from the Commencement Date or Reinstatement Date (whichever is later) arise from any pre-existing condition.

**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 investment linked insurance, you can:**

  
Call us at  
1-300-888-622

  
Visit us at  
<https://mya.zurich.com.my/rdt/valuelifepremier>

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

### 3 Know Your Obligations

<b>For your investment-linked insurance, you must pay a premium of:</b>											
Premium	<b>RM 2,400 (annually)</b>										
Duration: <b>20</b> years											
Irregular Top Up Premium	<b>RM 0</b>										
The insurance company allocates a portion of the premium to purchase units in your chosen investment fund(s).											
Premium allocated to purchase units	90.0% of total premium or <b>RM 43,200</b> over 20 years Please refer to the Sales Illustration for more details.										
<b>Your policy will auto-extend to age of 100 years old:</b>											
Auto-Extension	You will be notified 90 days in advance before maturity about the auto-extension and required premium. You may opt-out by informing us in writing before maturity. Premium payable are not guaranteed and may change based on future projections of cash value and relevant fees, with updates provided in the annual statement at least every five years.										
		<table border="1"> <thead> <tr> <th></th> <th>Without auto-extension</th> <th>With auto-extension</th> </tr> </thead> <tbody> <tr> <td>Coverage duration</td> <td>Coverage for 20 years term</td> <td>Coverage for 20 years term + automatic extension up to age 100</td> </tr> <tr> <td>Premium payable</td> <td>(i) RM2,400 payable from age 30 to age 49  (ii) Initial Irregular Top Up Premium, RM 0</td> <td>(i) RM2,400 payable from age 30 to age 49  (ii) Initial Irregular Top Up Premium, RM 0  (iii) RM800 payable from age 50 to age 99</td> </tr> </tbody> </table>		Without auto-extension	With auto-extension	Coverage duration	Coverage for 20 years term	Coverage for 20 years term + automatic extension up to age 100	Premium payable	(i) RM2,400 payable from age 30 to age 49  (ii) Initial Irregular Top Up Premium, RM 0	(i) RM2,400 payable from age 30 to age 49  (ii) Initial Irregular Top Up Premium, RM 0  (iii) RM800 payable from age 50 to age 99
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<b>You also have to pay the following fees and charges:</b>											
Commission	8.0% of total premium or <b>RM 3,840</b> over 20 years Please refer to the Sales Illustration for more details										
Other applicable charges	<ol style="list-style-type: none"> <li><b>Policy fee, insurance charge, surrender charge, tax (if any)</b> – refer to Sales Illustration.</li> <li><b>Fund management fee</b> – refer to Fund Fact Sheet.</li> <li><b>Fund switching fee</b> - free for first switching of units each policy year. Thereafter, a switching fee of <b>RM50</b> for each switching shall apply.</li> <li><b>Top-up charge</b> - <b>RM25</b> for each irregular top up.</li> </ol>										

### 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.
- The cash value of this product depends on the performance of your chosen fund(s).
- Juvenile lien shall be applicable to Death of TPD Benefit before attaining age of 4 years old.
- A premium grace period of 31 days from its due date will be allowed. If the cash value of the policy is insufficient to cover all fees and charges, a grace period of 31 days is allowed from the due date of the insurance charges. During grace period, the policy will remain active before it lapses, unless the No Lapse Guarantee is fulfilled.
- You may exercise partial withdrawal at any time subject to a minimum withdrawal amount of RM1,000 and a minimum balance of RM2,000 cash value after partial withdrawal.
- Premium payment beyond grace period and partial withdrawal may result in policy lapse and may affect future benefit payouts.
- Premium, fees and charges for this policy are not guaranteed. The premium and insurance charges 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 insurance 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 contract has been delivered to you. We will refund to you the unallocated premiums, cash value, any insurance charge and policy fee that have been deducted, 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.