PRODUCT DISCLOSURE SHEET

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 and office worker.

Date: <<print date>>

1 What is Zurich Savings & Protection Plan?

Zurich Savings & Protection Plan is a single premium endowment product with a **2**-year policy term. It provides coverage against Death and Total Permanent Disability (TPD). Additionally, this product comes with guaranteed cash payout (GCP) payable every 6 months period throughout the policy tenure. Upon maturity at the end of the 2nd policy year, a lump sum guaranteed maturity benefit will be payable.

2 Know Your Coverage / Benefits

As an illustration, for ***RM20,000*** you will receive the following life insurance **coverage**:

Death Benefit	**RM21,000**
TPD Benefit	**RM21,000**
Guaranteed Cash Payout	**RM300** payable every 6 months throughout the policy tenure
Guaranteed Maturity Benefit	**RM20,000**

Note:
- **Guaranteed annualized return is the guaranteed average return rate at which your investment will grow each year. This product provides guaranteed annualized returns of 3.02%, if held to maturity.**
- **Please refer to 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 from policy issue date, premium paid will be refunded minus GCP paid.
- 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

Email us at
callcentre@zurich.com.my

3 Know Your Obligations

For this life insurance, you must pay a premium of:	
Premium	**RM20,000**
Duration**: One-time payment**	
You also have to pay the following fees and charges:	
Commission	**0.3**% of premium or ***RM60***
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 stating your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
- The premium is guaranteed for this plan.
- Guaranteed cash value amounting to RM19,600 or RM19,800 is payable if the policy is surrendered in year 1 or year 2 respectively. Thereafter, your policy shall terminate.

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 an advance 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.
- **Cancellation/Surrender:** After the cooling-off period, you may surrender your policy by giving us an advance notice. We will pay you the guaranteed cash value.