

**Appendix 1**  
**Frequently Asked Questions (FAQs)**

NO	QUESTIONS	ANSWERS
1	<b>When will my Tabarru' charge change?</b>	The new Tabarru' charge will take effect on your next certificate anniversary date, as stated in your notification letter.
2	<b>Why are you revising my Tabarru' Charge?</b>	<p>We understand that medical and healthcare costs are a growing concern. Several noteworthy trends such as the surge in non-communicable disease, the expansion of private healthcare services, and the continuous rise in medical inflation, have greatly impacted the medical and health sector.</p> <p>As a result, the frequency and cost of claims have risen, where 129 claims paid per 1,000 insured lives, compared to 100 claims per 1,000 just two years ago. The average claim amount has increased from RM8,644 to RM10,549. From 1 January 2022 to 31 December 2024, MEDICA2016's claim have grown by an average of 10.5% per year, with different age bands experiencing varying increases.</p> <p>This revision is necessary to ensure your medical plan remains sustainable in covering rising healthcare costs, driven by:</p> <ul style="list-style-type: none"> <li>• Increased costs of medication and treatment</li> <li>• Advancements in medical technology, medicines and equipment</li> <li>• Evolving lifestyles leading to higher health risks and long-term care such as diabetes, high cholesterol and obesity.</li> <li>• Growing demand for better medical care.</li> </ul> <p>At Zurich Takaful Malaysia Berhad, we are committed to ensuring that you continue to have access to quality medical services and treatments whenever you need them.</p>
3	<b>How do you determine the quantum for the revision of my Tabarru' charges?</b>	In determining the revision, we take various factors into consideration, such as actual healthcare costs, current healthcare inflation as well as customer affordability. How much your Tabarru' Charge will increase depends on your age, occupation, gender, and the specific plan you've chosen.
4	<b>Why is there a revision to my Tabarru' Charge when I have not made any claims?</b>	Medical takaful operates based on the concept of Ta'awun (helping each other) where Tabarru' collected are used to pay the claims that have been arising. As a result, all certificates will be affected regardless of whether you have made any claim before.
5	<b>What is the difference between contributions and Tabarru' charges?</b>	<p><u>Contributions</u>          Contributions are the amount that you made to Zurich Takaful for your takaful coverage. For an investment-linked takaful certificate, a part of the contribution made is used to purchase units in the selected investment-linked fund(s) after deducting the upfront charges for the expense of managing the takaful business and direct distribution costs.</p> <p><u>Tabarru' charges</u>          Tabarru' charges are deducted monthly from the Participant's Investment Account of your investment-linked certificate to pay for your takaful coverage / claim. Typically, Tabarru' charges increase as you get older.</p>
6	<b>Do I need to make a different contribution amount after the revision?</b>	Your investment-linked certificate's Participant's Investment Account (PIA) value may be insufficient to pay for your Tabarru' charges in the later years. Hence, we strongly encourage you to make at least the suggested regular top-up contribution so that your certificate will have enough PIA value to cover the higher Tabarru' charges.

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7	<b>What factors may impact my certificate's fund value?</b>	<p>Your certificate's fund value may become insufficient due to the following factors:</p> <ul style="list-style-type: none"> <li>• Exercising Contribution Pause</li> <li>• Revision of Tabarru' charges and/or other fees</li> <li>• Partial of early withdrawals</li> <li>• Unfavorable investment returns</li> <li>• Addition of rider(s)</li> <li>• Increase in Takaful coverage</li> </ul>
8	<b>If I have a contribution waiver rider, will the waiver sum covered increase?</b>	<p>Your contribution consists of basic regular contribution and regular top-up. If your waiver rider covers regular top-ups, then the waiver sum covered will increase along with the top-up. However, if it does not cover top-ups, your waiver sum covered will remain the same.</p>
9	<b>If my certificate is under waiver status (Contribution made waived), do I need to make the increased contribution?</b>	<p>For certificates which are on waiver status (Contribution made waived), the Tabarru' charges will increase during the certificate anniversary but the waiver amount will remain the same. With the increased Tabarru' charges, it is possible that the Participant's Investment Account value in the certificate may not be sufficient to pay for the Tabarru' charges in later years.</p> <p>Therefore, we strongly encourage you to make the suggested contribution top up so that it helps the sustainability of the certificate.</p>
10	<b>Why is there a revision in the Tabarru' rates since the General Provision in the supplementary certificate has stated that the supplementary certificate is not cancellable by Zurich Takaful?</b>	<p>The General Provision in the supplementary certificate states that although the supplementary certificate is not cancellable by us, the tabarru' charge made is not guaranteed, and we reserve the rights to revise the tabarru' charges on your certificate anniversary to align with the increasing medical costs.</p> <p>The Tabarru' Provision of the supplementary certificate further mentions that we reserve the rights to change the rate at which Tabarru' will be effective on the certificate anniversary, provided that we notify you at least ninety (90) days prior to the date such Tabarru' is due.</p>
11	<b>Will the Tabarru' Charges be guaranteed after this revision exercise?</b>	<p>We understand your concern however we are unable to guarantee the contribution.</p> <p>The General Provision in the supplementary certificate states that the renewal Tabarru' is not guaranteed. Any future revision is subject to the overall portfolio experience of claims as well as expected future medical cost inflation.</p>
12	<b>Will there be another revision in the future?</b>	<p>We continue to review our medical plans against the healthcare cost on a regular basis and make every effort to actively manage healthcare costs together with our hospital partners. In view that medical inflation is expected and to be on the rise due to improvement in technology and treatment, future medical tabarru' charges revision is expected. We will make every effort to ensure that the increase in tabarru' charges is in a progressive manner. If there is a need for future revisions, we will notify you accordingly.</p>

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13	<b>I just received my annual statement earlier and have now receive this revision of Tabarru' charge letter advising on different suggested contribution. Which letter should I refer to?</b>	<p>If you received the annual statement earlier than the revision of Tabarru' charge letter, you may consider the suggested contributions (if applicable) in the revision of Tabarru' charge letter. We strongly encourage you to pay more than the suggested new regular contribution and perform a single contribution top-up (if applicable) so that your certificate will have enough fund value to cover the higher Tabarru' charges in the longer term.</p> <p>We recommend that you continue to review your certificate sustainability in the annual statement that we shared with you on a yearly basis to ensure continued certificate coverage.</p>
14	<b>What if I require further assistance?</b>	<p>If you require further assistance:</p> <ul style="list-style-type: none"> <li>i) Please contact your Wealth Planner or</li> <li>ii) Visit to the nearest Zurich Takaful branch or</li> <li>iii) Contact Zurich Call Center at 1-300-888-622 (press #6 for enquiries on medical repricing) or</li> <li>iv) Email us at <a href="mailto:callcentre@zurich.com.my">callcentre@zurich.com.my</a></li> </ul>

#### FAQ for certificate sustaining at least 5 years

15	<b>How long will my certificate coverage sustain post repricing?</b>	<p>Your certificate is expected to sustain at least the next 5 years based based on our estimated projected fund value.</p> <p>Kindly note that the estimated projected fund value of your investment-linked certificate is based on the information available as per letter date with the following assumptions:</p> <ul style="list-style-type: none"> <li>• You will continue to pay your current contributions by their due date;</li> <li>• You will not make any partial/early withdrawals in the future;</li> <li>• No changes have been made to your certificate (e.g. addition or removal of rider(s) and/or changes to the sum covered);</li> <li>• There are no changes to your fund selection. The allocation of contribution in the calculations are based on existing fund selection;</li> <li>• The best estimate fund rate based on fund selections is used. This does not reflect potential short-term volatility, resulting in potential sharp movements, up or down, of the underlying assets of the funds;</li> <li>• The payment of contribution is not a guarantee of sustainability as the value of the unit funds may fall below the amounts of contributions paid depending on the performance of the underlying assets;</li> <li>• The projection is based on our estimates of future outcomes which may differ from year to year, depending on the actual experience and economic outlook. Actual experience may differ from our estimates (e.g. due to better or worse actual investment performance), and your fund value may deplete to zero earlier or later than our estimation.</li> </ul>
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**FAQ for certificates sustaining less than 5 years**

16	<b>How long will my certificate coverage sustain post repricing?</b>	<p>Your certificate is not expected to sustain until the end of the contractual term based on our estimated projected fund value.</p> <p>Kindly note that the estimated projected fund value of your investment-linked certificate is based on the information available as per letter date with the following assumptions:</p> <ul style="list-style-type: none"> <li>▪ You will continue to pay your current contributions by their due date;</li> <li>▪ You will not make any partial/early withdrawals in the future;</li> <li>▪ No changes have been made to your certificate (e.g. addition or removal of rider(s) and/or changes to the sum covered);</li> <li>▪ There are no changes to your fund selection. The allocation of contribution in the calculations are based on existing fund selection;</li> <li>▪ The best estimate fund rate based on fund selections is used. This does not reflect potential short-term volatility, resulting in potential sharp movements, up or down, of the underlying assets of the funds;</li> <li>▪ The payment of contribution is not a guarantee of sustainability as the value of the unit funds may fall below the amounts of contributions paid depending on the performance of the underlying assets;</li> <li>▪ The projection is based on our estimates of future outcomes which may differ from year to year, depending on the actual experience and economic outlook. Actual experience may differ from our estimates (e.g. due to better or worse actual investment performance), and your fund value may deplete to zero earlier or later than our estimation.</li> </ul>								
17	<b>Can I opt to increase my contribution to an amount other than the one suggested?</b>	<p>Yes. We strongly encourage you to pay more than the suggested new regular contribution and perform a single contribution top-up (if applicable) so that your certificate will have enough fund value to cover the higher tabarru' charges in the longer term.</p> <p>You may complete the 'Request for Change Form' (RCF) and</p> <ol style="list-style-type: none"> <li>i) Submit to the nearest Zurich branch or</li> <li>ii) Contact your Wealth Planner or</li> <li>iii) Contact Zurich Call Centre at 1-300-888-622 (press #6 for enquiries on medical repricing) or email us at <a href="mailto:CallCentre@zurich.com.my">CallCentre@zurich.com.my</a></li> </ol>								
18	<p><b>How can I pay the suggested new regular contribution and single contribution top-up? What is the procedure?</b></p> <p>You may pay the new contribution by completing the enclosed 'Reply Slip' and return it to us. The completed form must reach us as per the dated in the reply slip. Otherwise, you may need to refer to your Wealth Planner to get a revised suggested new contribution and single contribution top-up (if applicable).</p> <p>The new contribution will take effect from your certificate's next contribution due date.</p> <p>Depending on your current contribution payment method, you may need to make further arrangements with your bank for us to collect the new amount. Please see the table below for more details.</p> <table border="1" data-bbox="263 1556 1396 2016"> <thead> <tr> <th data-bbox="263 1556 718 1612">Current Payment Method</th> <th data-bbox="718 1556 1396 1612">What action should I take?</th> </tr> </thead> <tbody> <tr> <td data-bbox="263 1612 718 1825">Cash/Cheque</td> <td data-bbox="718 1612 1396 1825">           There is no change to your current payment arrangement.             For your added convenience, we invite you to switch to credit/debit card. Please download the Visa/MasterCard Auto Debit Form <a href="https://bit.ly/ZurichAutoDebit">https://bit.ly/ZurichAutoDebit</a> and send the completed form to us.         </td> </tr> <tr> <td data-bbox="263 1825 718 1915">Credit or Debit Card, Auto-Debit (With no transaction amount limit)</td> <td data-bbox="718 1825 1396 1915">There is no change to your current payment arrangement.</td> </tr> <tr> <td data-bbox="263 1915 718 2016">Direct Debit e-Mandate (With transaction amount limit)</td> <td data-bbox="718 1915 1396 2016">           Please complete Direct Debit Registration at this link: <a href="https://zurich.my/autodebit">https://zurich.my/autodebit</a>. This will enable us to deduct the suggested new contribution amount from your bank account.         </td> </tr> </tbody> </table>		Current Payment Method	What action should I take?	Cash/Cheque	There is no change to your current payment arrangement.  For your added convenience, we invite you to switch to credit/debit card. Please download the Visa/MasterCard Auto Debit Form <a href="https://bit.ly/ZurichAutoDebit">https://bit.ly/ZurichAutoDebit</a> and send the completed form to us.	Credit or Debit Card, Auto-Debit (With no transaction amount limit)	There is no change to your current payment arrangement.	Direct Debit e-Mandate (With transaction amount limit)	Please complete Direct Debit Registration at this link: <a href="https://zurich.my/autodebit">https://zurich.my/autodebit</a> . This will enable us to deduct the suggested new contribution amount from your bank account.
Current Payment Method	What action should I take?									
Cash/Cheque	There is no change to your current payment arrangement.  For your added convenience, we invite you to switch to credit/debit card. Please download the Visa/MasterCard Auto Debit Form <a href="https://bit.ly/ZurichAutoDebit">https://bit.ly/ZurichAutoDebit</a> and send the completed form to us.									
Credit or Debit Card, Auto-Debit (With no transaction amount limit)	There is no change to your current payment arrangement.									
Direct Debit e-Mandate (With transaction amount limit)	Please complete Direct Debit Registration at this link: <a href="https://zurich.my/autodebit">https://zurich.my/autodebit</a> . This will enable us to deduct the suggested new contribution amount from your bank account.									

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		For existing registrant, if the maximum limit in your bank account auto debit form is less than the suggested new contribution, you may change the maximum limit by 1) logging into our customer portal at <a href="https://myzurichlife.com.my">https://myzurichlife.com.my</a> or 2) submitting a new form to the bank to change the maximum limit.
	Standing Instructions with banks	Please make the necessary arrangements with your bank to update existing Standing Instruction(s) so that the suggested new contribution amount can be remitted to us.
<b>19</b>	<b>What happens if I submit the Reply Slip after the stated deadline?</b>	<p>If the Reply Slip is submitted late, the suggested contribution may be revised again. In addition, if your fund value becomes insufficient, your certificate may lapse.</p> <p>To avoid this, please consult us or your Wealth Planner as soon as possible for a revised contribution adjustment.</p>

**FAQ for Interim Measures introduced by BNM**

NO	QUESTIONS	ANSWERS
<b>20</b>	<b>What are the interim measures introduced by Bank Negara Malaysia (BNM) for medical plans?</b>	<p>The interim measures for medical plans, announced by BNM, aim to alleviate the immediate financial impact on your certificate and help preserve your medical plan coverage.</p> <p>The measures include:</p> <ul style="list-style-type: none"> <li>• Spreading of increase in Tabarru'/Contribution over a minimum of three years.</li> <li>• Offering a one-year deferment period from certificate anniversary (a temporary pause in Tabarru' and contribution adjustments due to medical claims inflation) for eligible certificate holders.</li> <li>• Allowing reinstatement of coverage for certificate holders who have surrendered or lapsed their certificates due to previous medical repricing in 2024.</li> <li>• Providing an alternative Medical and Health Insurance/Takaful (MHIT) product.</li> <li>• Setting up a dedicated support hotline to assist certificate holders.</li> </ul> <p>These interim measures has been in effect since 1 January 2025.</p>
<b>21</b>	<b>How will my medical plan be impacted by the interim measures?</b>	<p>We understand that changes to your contribution can be concerning. To ease this burden, the increase will be spread over the next five years.</p> <p>If you are aged 60 and above and enrolled in the lowest plan, you will be entitled to a one-year deferment before any increase takes effect, giving you more time to adjust.</p>
<b>22</b>	<b>Am I eligible for the one-year deferment period?</b>	<p>To qualify for the one-year deferment period, effective 1 January 2025, you must be at least 60 years old and enrolled in the lowest medical plan.</p> <p>This measure is specifically designed to protect the most vulnerable customers, ensuring that those who need coverage the most are prioritised.</p> <p>If you are not on the lowest medical plan, you may consider downgrading your plan to become eligible for the deferment period.</p>

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23	<b>Do the staggered increases apply to all types of contribution adjustments?</b>	<p>Your financial security is important, and while we work to maintain consistency, future reviews may still be necessary.</p> <p>The repricing adjustments from the fourth year onward will be subject to review and revision, depending on the effectiveness of various containment measures to be implemented.</p>
24	<b>Do the staggered increases apply to all types of contribution adjustments?</b>	<p>No, the interim measures introduced by BNM only apply to medical repricing adjustments. They do not apply to increases resulting from other factors such as advancing into a higher age band.</p>
25	<b>How sustainable are my Tabarru' charge under the interim measures, and how will they impact my contributions in the long run?</b>	<p>A stable financial future is important, and we are here to help you navigate any changes. While the staggered increase in Tabarru' charges provides immediate relief, significant adjustments may still be required in the near future unless systemic changes are implemented across the healthcare ecosystem.</p> <p>To ensure continued coverage, we strongly advise you to review your certificate's sustainability annually using the statement we provide.</p>

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