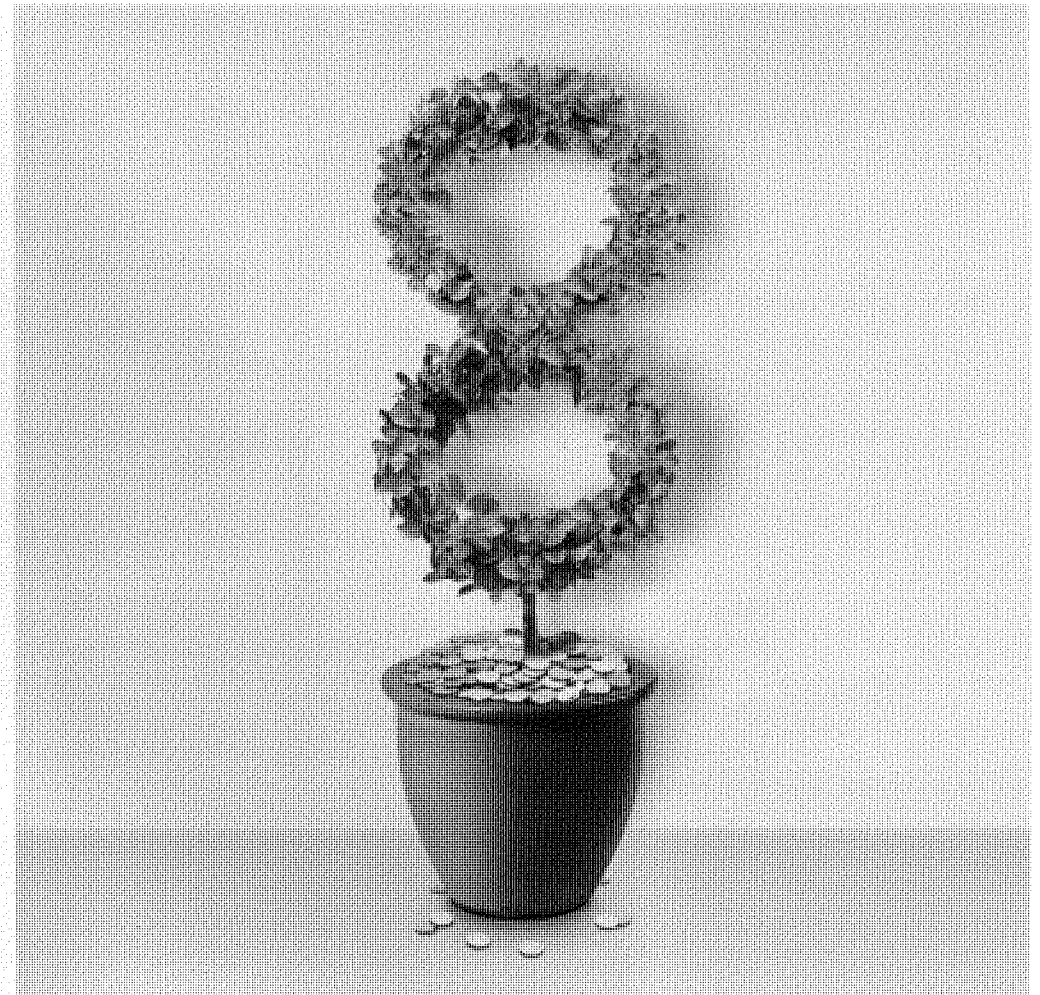


Life Insurance





Zurich Favour8

Shape your future with rewards along the way



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Zurich Favour8

Financial wellness is a matter of concern for an increasing number of Malaysians today. With cost of living and inflation rate on a steep rise, it is only natural that solutions for staying financially secure are being explored.

Thankfully, there are various solutions that can help shape your future, for the better, for those you truly love.



Whilst the need to accumulate savings for the future is all the more vital, Malaysians are finding it increasingly hard to fulfil their financial obligations, especially when there are retirement funds and higher education expenses to worry about. Given today's volatile economic climate, it is a challenge to look for investment options that offer steady and stable returns.

At Zurich Insurance, we take your concerns to heart when we design solutions, focusing on what matters to you. To help you achieve your financial aspirations in life, be it a comfortable retirement, quality tertiary education for your child or dream vacation, we have tailored for you Zurich Favour8.

It is an endowment plan that offers generous guaranteed cash back plus potential returns through its investment feature. For a short premium payment commitment of 8 years, it plans for your future 20 years ahead; rewarding you along the way, shaping your future for a better tomorrow.

"88% of pre-retirees in Malaysia are concerned about not having enough for retirement while 53% of retirees wished they would have started saving at an earlier age."

"88% in Malaysia concerned about not having enough for retirement",
HSBC Bank Malaysia,
27 January 2015

"The average life expectancy of the Malaysian population is 75 years. This means that you need to have adequate savings for 15 years to at least finance your basic retirement needs."

"EPF Savings and Your Retirement",
Employees Provident Fund

"50% of retirees exhaust their Employees Provident Fund (EPF) savings within 5 years."

"EPF Savings and Your Retirement", Employees Provident Fund

A plan that rewards and helps you achieve your financial aspirations.

Zurich Favour8

Benefits and features at a glance:

1 Short term commitment, long term benefits

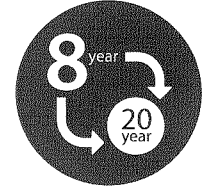
2 Guaranteed annual cash back from the end of 1st policy year

3 Guaranteed maturity benefit in lump sum payment

4 Potential gains from investment-linked funds

5 Death and Total and Permanent Disability (TPD) benefit

Pay 8 years only for assured 20-year coverage.



Unlike regular life insurance plans where you pay premiums until the maturity of your policy, Zurich Favour8 is an attractive plan that requires you to pay your premiums for 8 years only. For a relatively short term commitment, you get to enjoy long term cash savings and protection over 20 years.

Guaranteed cash back¹ that grows your savings.



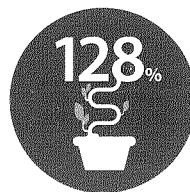
Under Zurich Favour8, you will receive guaranteed cash back yearly starting from the end of your 1st policy year up till the end of your 20th policy year. Best of all, these generous pay outs throughout the policy term will add up to 120% of your policy's basic sum assured, and do not affect the sum of your policy's maturity benefits.

End of Policy Year	Guaranteed Cash Back (% of Basic Sum Assured)
1st – 10th policy year	4%
11th – 20th policy year	8%
Total (1st - 20th policy year)	120%

¹ The guaranteed cash back will cease upon Death or Total and Permanent Disability (TPD) claim.

Note: For further details of terms and conditions, please refer to product disclosure sheets, sales illustration and policy documents.

Guaranteed maturity benefit promises 128% of the basic sum assured.



Upon maturity of your Zurich Favour8, you will receive a lump sum payment comprising of 128% of the basic sum assured. To top it off, you may also receive a pay out from your policy's Investment Account Value (under Zurich Favour8 Saver) depending on the underlying performance of the investment-linked funds!

Use your maturity benefit for a dream vacation or save it as your retirement fund. The choice is yours!

Note: For further details of terms and conditions, please refer to product disclosure sheets, sales illustration and policy documents.

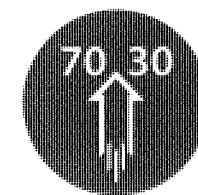
Stay protected as you watch your savings grow.



Apart from financial gains, Zurich Favour8 also covers you against the unexpected. Should death or TPD occur before the policy matures, the basic sum assured or 100% of the total premiums paid (excluding loading) for your Zurich Favour8 Basic (after deduction of total guaranteed cash back paid out, if any), whichever is higher, will be paid out. You will also receive the Investment Account Value under Zurich Favour8 Saver, if any.

Note: For further details of terms and conditions, please refer to product disclosure sheets, sales illustration and policy documents.

70/30 balance that helps boost your funds further.



Zurich Favour8 delivers what it promises and more. While 70% of the total premiums paid (excluding loading) are for your Zurich Favour8 Basic, 30% of the total premiums paid are for Zurich Favour8 Saver to make your money work harder. The premium under Zurich Favour8 Saver will be invested equally into two professionally managed investment-linked funds at 95% allocation rate. The allocated premium will be used to purchase units in the two designated funds for Zurich Favour8 Saver below:

1 Zurich Vulture Fund

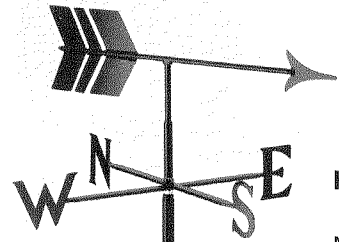
A dynamic fund that invests primarily in equities and equity-related securities, with the balance in cash, cash equivalents and other assets. It provides capital appreciation over the short to medium-term using an active asset allocation strategy to benefit from potential market opportunities.

2 Zurich Global Edge Fund

A global fund that invests primarily in the Schroder ISF - QEP Global Quality index, with the balance in cash and cash equivalents. It provides capital growth through investment in equity securities of companies worldwide whose financial characteristics show high quality attributes.

The plan's investment feature allows you to reap potential returns, thus providing you with a stronger monetary safety net that can help you realise your financial aspirations.

Note: 5% of the unallocated premium under Zurich Favour8 Saver will be used to meet payment of commissions to intermediaries and management expenses. The Investment Account Value under Zurich Favour8 Saver will vary based on the underlying performance of the investment-linked funds. For more information on the investment-linked funds' performance, please download the Fund Review from www.zurich.com.my.



Here's an example of how Zurich Favour8 works:

Mr. John, purchases Zurich Favour8 with RM100,000 basic sum assured to save up for his retirement.

From the end of his 1st policy year, he receives the guaranteed cash back on a yearly basis, which totals up to RM120,000 at the end of his 20th policy year.

End of Policy Year	Guaranteed Cash Back (% of Basic Sum Assured)	Total Amount
1 st - 10 th policy year	4%	RM40,000
11 th - 20 th policy year	8%	RM80,000

Upon maturity of his policy, he receives a lump sum payment of RM128,000.

	Guaranteed Maturity Benefit (% of Basic Sum Assured)	Total Amount
Upon Maturity	128%	RM128,000

On top of the guaranteed benefits, he also receives investment returns from his investment account values².

The pay out comes at the right time as Mr. John prepares for his retirement.

Note: This example is for illustrative purposes only. Please speak to our Zurich Sales Advisor to obtain the sales illustration and premium rate that is applicable to you.

² The funds values are dependent on prevailing market values and the underlying investment performance of the respective funds.

Frequently Asked Questions

What is Zurich Favour8?

Zurich Favour8 is a limited pay non-participating endowment and investment-linked plan with guaranteed cash back plus potential investment gains.

Who is eligible for Zurich Favour8?

Zurich Favour8 is open to anyone between 30 days attained age and 65 years old.

What is the minimum and maximum sum assured for Zurich Favour8?

The minimum sum assured is RM10,000 and the maximum sum assured is subject to underwriting requirements at the point of policy purchase.

What are the benefits under Zurich Favour8?

Starting from the end of your 1st policy year up till the end of your 20th policy year, you will receive the guaranteed cash back. Please refer to the "Guaranteed cash back that grows your savings" section for more details.

The following benefits will be payable upon any of the following occurrences:

1. Maturity of the policy

- 128% of the basic sum assured;
- Investment Account Value, if any.
Less any indebtedness.

2. Death or TPD³ of the Life Assured

- Basic sum assured or 100% of the total premiums paid (excluding loading) for Zurich Favour8 Basic (after deduction of total guaranteed cash back paid out, if any), whichever is higher;
- Investment Account Value, if any.
Less any indebtedness.

³ The TPD benefit will cease on the policy anniversary immediately following the 70th birthday of the Life Assured.

Note: For further details of terms and conditions, please refer to product disclosure sheets, sales illustration and policy documents.

What are some of the exclusions under Zurich Favour8?

No benefit shall be payable under the following circumstances:

- Death as a result of suicide, while sane or insane, within one year from the Issue Date or Reinstatement Date, whichever is later;
- TPD caused directly or indirectly, wholly or partly, from:
 - (a) Any self-inflicted injuries while sane or insane;
 - (b) Travel or flight in or on any type of aircraft except on a regular scheduled passenger flight of a commercial aircraft;
 - (c) Any activities of a military nature whilst being engaged in military service in time of declared or undeclared war whilst under orders for warlike operations or restoration of public order;
 - (d) War, civil war, invasion, act of foreign enemy, warlike actions, (whether war be declared or not), including accidental explosion and/or deliberate explosion of weapons of war, during war or directly as a result of previous war;
 - (e) Pre-existing illness which existed before the Commencement Date or Date of Reinstatement or Date of Addition of Supplementary Contract;
 - (f) Being involved in unlawful act;
 - (g) Being under the influence of any alcohol, narcotic and/or drug.

Note: This exclusion list is not exhaustive. Please refer to the policy documents for the full list of exclusions under this plan.

Important Notes

- The brochure is for illustrative purposes only. For further details of terms and conditions, please refer to the product disclosure sheet, sales illustration and policy documents.
- Zurich Favour8 is a limited pay non-participating endowment and investment-linked plan with guaranteed cash back plus potential investment gain.
- You should be certain that this plan meets your needs and that the premium payable under the policy is an amount you can afford.
- The premiums are guaranteed and will remain the same throughout the premium payment term. The premiums payable depend on the Life Assured's entry age, gender, sum assured and underwriting result.
- If the policy is cancelled within fifteen (15) days from the date of delivery of the policy, the full premium paid for the Zurich Favour8 Basic, Investment Account Value (if any) and unallocated premium (if any) less medical expenses (if any) will be refunded.
- Buying a life insurance policy entails long-term commitment. To enjoy maximum benefits for continued coverage, it's worth keeping the policy in-force. Cessation of premium payment before the end of the premium payment term may lead to policy termination.
- The policy may not have a guaranteed cash surrender value upon termination until you have paid premiums for three (3) full years. If the policy is terminated in the early years, you may get back less than the total premiums paid.

Zurich Favour8 Saver

- Zurich Favour8 Saver's benefits are dependent on the performance of the investment-linked funds.
- Zurich Favour8 Saver is tied to the performance of the underlying assets, and it is not a pure investment product such as unit trusts.
- The investment-linked funds' values may rise or fall, based on the prevailing market conditions and the underlying investment performance of the funds. Past actual performance may not be a reliable guide to future performance, which may be different.
- The funds may be invested in Shariah-compliant securities; and the product is not designed pursuant to Shariah principles.
- The unit price is valued at the end of each business day. It is derived by dividing the net asset value on the business day before the valuation date by the number of units in issue of relevant Zurich Investment-linked Funds.
- The withdrawal of units (partial or full) from Zurich Favour8 Saver is allowed from the 7th policy year onwards.
- Zurich Insurance Malaysia Berhad reserves the right to suspend issuance or redemption of units under Zurich Favour8 Saver for a reasonable period under exceptional circumstances, such as and including intervening events resulting in temporary closure of any stock exchange or suspension of particular stocks in which the fund is invested.

For more information and assistance on Zurich Favour8, please contact our **Zurich Sales Advisor** or **Zurich Call Centre** at **1300-888-622** or email us at zurichcallcentre@zurich.com.my

In the event of discrepancy, ambiguity and conflict in interpreting any term or condition, the English version shall prevail and supersede Bahasa Malaysia, Chinese and Tamil versions.

For more information and assistance on Zurich Favour8, please contact Koo Agency at 012-6597262 or email us at kooagency@yahoo.com.