

Teras Perdana

Meeting Life's Journey With Confidence!



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Life is a journey. A colourful journey filled with many exciting moments and challenges like buying a dream home, starting a business, or meeting any other financial obligations. No matter what the challenges are, you need peace of mind to face every single one of them.

Let **Teras Perdana** give you the added boost of peace of mind to meet life's challenges with confidence. **Teras Perdana** is an Endowment Plan that provides you with the very basic and yet comprehensive coverage at very affordable premium. The beauty of it all is that you'll have the flexibility to choose either to take the maturity proceeds in a series of annual payments or in one lump sum. The choice is yours! Just imagine what you can do with the money...

To make things easier, we have seven (7) plans for you to choose from, each with varying levels of benefits. You may choose the plan that best suits your personal needs.

Benefits	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)	Plan 6 (RM)	Plan 7 (RM)
Death & TPD	25,000	50,000	75,000	100,000	200,000	300,000	500,000
36 Critical Illnesses	25,000	50,000	75,000	100,000	200,000	300,000	500,000
Daily Hospital Income (up to 90 days per year)	25	25	50	50	100	150	250
Accidental Death & Dismemberment	50,000	100,000	150,000	200,000	400,000	600,000	1,000,000

Experience the ease of mind that comes in knowing you're secure. Protect your most valuable asset – You, today!

Teras Perdana will take care of you in many ways.

1. Cash back on maturity

If you keep the policy until maturity, you'll get back the maturity proceeds. You may choose how you want the money back in one of the following ways:

- 120% of total premium paid* in a series of annual payment over a fixed number of years corresponding to the term of the policy.
- In one lump sum, which is equivalent to the discounted value of a series of annual payments.

The choice is yours!

*Total premium paid is defined as total basic premium payable under the annual mode premium, excluding any optional rider premium.

2. Death protection

In the event of death, pays your dependent the sum assured.

3. Total and Permanent Disability (TPD) protection

In the event of TPD before age 60, pays you the sum assured.

4. 36 Critical Illnesses coverage

Pays the sum assured upon diagnosis of any one of the 36 Critical Illnesses/Dread Diseases covered including cancer, heart attack, stroke, kidney failure and other diseases during the term of the policy and subject to standard exclusion including:

- i. Any pre-existing conditions
- ii. Diagnosis within the 60 days of policy issue
- iii. Self-inflicted injuries or wilful misuse of alcohol and drugs
- iv. Injury or illness arising from participation in riot, strike, civil commotion, insurrection, war, invasion, aviation, motor or horse racing or submarine operations
- v. For juvenile insureds – any congenital defects

5. Daily hospital income

Pays you daily hospital income (up to age 60 or the term of the policy, whichever is earlier) according to the plan selected, up to 90 days per year.

6. Accidental death & dismemberment protection

Pays the sum assured in the event of death or total and permanent disability (TPD), and a percentage of the sum assured (based on scale of benefits) on partial and permanent disability (PPD) of accidental causes up to age 65, anywhere.

What plan is available?

You have a choice of 20 and 30 years term.

Who is eligible?

You can be insured with **Teras Perdana** if you are between 30 days and 55 years of age; however, the policyholder must be at least 18 years old.

Sign up now!

For personal assistance, please contact your nearest **Zurich Sales Advisor**.

For further enquiries, please call our Zurich Call Centre at **1-300-888-622, 03-2146 9999** or e-mail us at **info@zurich.com.my**