



Super Fortune Plan

Your Fortune Is In Your Hand



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Super Fortune Plan

Important Message...

Zurich's **Super Fortune Plan** guarantees you:

- Annual Cash Payment
- Lump Sum Cash at Maturity
- Flexible Premium Payment Term
- Death & Total Permanent Disability Coverage

Great Savings + Protection

Life is beautiful, life is fun and life is full of excitement. Life needs to be enjoyed without worrying about things beyond your control. Have peace of mind about your children's education fund, overseas vacation, wealth accumulation and retirement planning.

Zurich's **Super Fortune Plan** is here to assist you achieve all these wonderful things in life. Create your fortune now!

What is Super Fortune Plan?

Zurich's **Super Fortune Plan** is a 6, 10, 15, 20 limited pay endowment plan which matures at age 40 to 80 depending on entry ages. It provides Guaranteed Annual Cash Payment (GACP) starting from the end of the 10th policy year. Upon maturity, 120% of the original sum assured will be payable.

Who is this plan for?

This plan is available for individuals aged 0-55 years old who:

- Need a plan which combines savings and protection.
- Need the flexibility in choosing the premium payment term.
- Need guaranteed annual cash payments, lump sum cash at maturity and great protection coverage.

Benefits

Guaranteed Annual Cash Payment (GACP)

Super Fortune Plan provides you with a GACP of 4% of the basic sum assured from end of the 10th policy year onwards. For entry age 21-55, the GACP is 6% from end of 20 years onwards.

Entry Age	Maturity Age	End of Policy Year	GACP (% of basic sum assured)
0-9	40	10 th onwards	4%
10-20	50		
21-30	60	10 th -19 th 20 th onwards	4%
31-40	70		
41-55	80		

You have the option to take the cash or leave it with the Company to be accumulated with interest*.

*Currently at 4.5% and subject to review from time to time.

Guaranteed lump sum cash at maturity

Get 120% of the basic sum assured when your **Super Fortune Plan** matures.

Flexible premium payment term

You choose the payment term that you are most comfortable with. **Super Fortune Plan** offers 6, 10, 15 & 20 years payment term to suit your financial capability.

Death¹ & Total Permanent Disability² (TPD) coverage

In the event of TPD before age 60 or Death at any time during the policy duration, you or your loved ones will receive 100% of the sum assured.

Additional protection benefits

Enhance your basic cover by attaching additional benefits (riders). We have a whole range of riders for you to choose from.

Guaranteed premium

With **Super Fortune Plan**, basic premiums are payable and guaranteed to remain unchanged throughout the policy years. You have the flexibility to pay the premiums monthly, quarterly, semi-annually or annually.

¹ Death from suicide within one (1) year from issue date or date of reinstatement, whichever is later, whether the insured is sane or insane, shall limit the company's liability to the return of premiums paid without interest, less any indebtedness and the policy shall be terminated.

² This plan excludes any disability caused directly or indirectly, wholly or partly, by any of the following occurrences:

- Self-destruction or any attempt there at while sane or insane.
- Military or naval service in time of declared or undeclared war or while under orders for warlike operations or restoration of public order.
- Entering, operating or servicing, riding in or on, ascending or descending from or with any aerial device or conveyance except while the insured is in an aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.

Illustration of Premiums & Benefits

Basic Sum Assured: RM100,000

Male Age (Non Smoker)	Premium Paying Term	Annual Premium (RM)	Total Premium Payable (RM)	Total Guaranteed Annual Cash Payments (not compounding) (RM)	Maturity Benefit (RM)	Total Benefits (RM)	Total Benefits/ Total Premium Payable
5	6	14,020	84,120	104,000	120,000	224,000	2.66
	10	9,830	98,300	104,000	120,000	224,000	2.28
	15	7,730	115,950	104,000	120,000	224,000	1.93
	20	6,730	134,600	104,000	120,000	224,000	1.66
15	6	14,000	84,000	104,000	120,000	224,000	2.67
	10	9,820	98,200	104,000	120,000	224,000	2.28
	15	7,730	115,950	104,000	120,000	224,000	1.93
	20	6,730	134,600	104,000	120,000	224,000	1.66
25	6	15,820	94,920	136,000	120,000	256,000	2.70
	10	11,100	111,000	136,000	120,000	256,000	2.31
	15	8,740	131,100	136,000	120,000	256,000	1.95
	20	7,620	152,400	136,000	120,000	256,000	1.68
35	6	15,540	93,240	136,000	120,000	256,000	2.75
	10	10,920	109,200	136,000	120,000	256,000	2.34
	15	8,610	129,150	136,000	120,000	256,000	1.98
	20	7,540	150,800	136,000	120,000	256,000	1.70
45	6	15,180	91,080	136,000	120,000	256,000	2.81
	10	10,720	107,200	136,000	120,000	256,000	2.39
	15	8,530	127,950	136,000	120,000	256,000	2.00
	20	7,560	151,200	136,000	120,000	256,000	1.69

More about Zurich Super Fortune Plan

1. What are the minimum and maximum sums assured for this plan?

The minimum sum assured is RM25,000; maximum sum assured is subject to underwriting approval.

2. Can a policyholder change from one plan to another plan, e.g. 6 years to 20 years during the policy term?

No.

Create your fortune today!

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**