

Zurich Edge

A Cornerstone of Your Financial Security



Investment-Linked Funds

Investment - a cornerstone of your financial security.

Achieving your financial goals requires you to be equipped with the right tools, support, knowledge and information. With these in hand, you are on the right track to becoming financially secure.

At Zurich Malaysia, we have a wide variety of investment-linked funds for you to choose from and each is unique in its investment objective and asset allocation. Our funds are structured to meet the diverse risk profiles of our policyholders, from conservatives to those who have high tolerance for risk.

Here, there is something for everyone. Choosing the right fund to suit your investment objectives, risk profiles and investment horizons is made so much easier. At Zurich Malaysia, we make your investment work harder for you!

Local Funds

- Zurich Growth Fund
- Zurich Vulture Fund
- Zurich Dana Mas Maju
- Zurich Balanced Fund
- Zurich Dana Mas Yakin
- Zurich Income Fund
- Zurich Dana Seri Mulia

Foreign Funds

- Zurich China Edge Fund
- Zurich India Edge Fund
- Zurich Global Edge Fund
- Zurich Europe Edge Fund
- Zurich US Edge Fund
- Zurich Health Care Fund
- Zurich Global Green Fund

Fund Fact Sheet

Name of Fund	Zurich Growth Fund	Zurich Vulture Fund														
Features of Fund																
Investment Objective	The Zurich Growth Fund ("The Fund") is an equity fund, which aims to provide capital appreciation over the medium to long-term, through a diversified, growth-oriented equity portfolio.	The Zurich Vulture Fund ("The Fund") is an aggressive equity fund, which aims to provide capital appreciation over the short to medium-term, by looking for potential trading and other investment opportunities.														
Investment Strategy & Approach	The Fund invests predominantly in Malaysian equities and equity-related securities, with above-market average growth potential. The Fund adopts an active asset allocation strategy, and invests in a diversified equity portfolio using a combination of top-down, bottom-up, fundamental, quantitative and technical methods. The Fund may also invest a portion of the portfolio in fixed income securities, cash and short-term money market instruments, for capital preservation.	The Fund invests predominantly in Malaysian equities and equity-related securities that are seen as undervalued for longer-term investment, or have potential for short-term trading opportunities. The Fund adopts an aggressive asset allocation strategy, and invests in a diversified equity portfolio using a combination of top-down, bottom-up, fundamental, quantitative and technical methods. The Fund may also invest a portion of the portfolio in cash and short-term money market instruments, for capital preservation.														
Asset Allocation	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Equities & equity-related securities</td> <td style="width: 30%;">30% - 95%</td> </tr> <tr> <td>Fixed income securities</td> <td>up to 30%</td> </tr> <tr> <td>Cash & cash equivalents</td> <td>5% - 70%</td> </tr> <tr> <td>Other assets</td> <td>up to 10%</td> </tr> </table>	Equities & equity-related securities	30% - 95%	Fixed income securities	up to 30%	Cash & cash equivalents	5% - 70%	Other assets	up to 10%	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Equities & equity-related securities</td> <td style="width: 30%;">up to 95%</td> </tr> <tr> <td>Cash & cash equivalents</td> <td>5% - 100%</td> </tr> <tr> <td>Other assets</td> <td>up to 10%</td> </tr> </table>	Equities & equity-related securities	up to 95%	Cash & cash equivalents	5% - 100%	Other assets	up to 10%
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Other assets	up to 10%															
Performance Benchmark*	FTSE Bursa Malaysia KLCI Index	FTSE Bursa Malaysia KLCI Index														
Fund Manager	Zurich Life Insurance Malaysia Berhad															
Fee & Charges																
Fund Management Fee	Up to 1.50% NAV p.a.	Up to 1.50% NAV p.a.														
Other Charges, if any	-	-														
Fund Performance																
Please refer to Appendix 1 for the past performance, performance benchmark and basis of calculation of past performance.																
Risks																
	<p>Risk Identified:</p> <ul style="list-style-type: none"> -Market Risk -Stock-Specific Risk -Sector Risk -Company Risk -Dividend Policy Risk -Liquidity Risk -Political Risk <p>Please refer to Appendix 2 for the description of the respective risk.</p> <p><i>Risk Management</i></p> <p>The Fund adopts an active asset allocation strategy to manage overall market risks, and invests in a diversified equity portfolio to reduce sector and stock-specific risks.</p>	<p>Risk Identified:</p> <ul style="list-style-type: none"> -Market Risk -Stock-Specific Risk -Sector Risk -Company Risk -Dividend Policy Risk -Liquidity Risk -Political Risk <p>Please refer to Appendix 2 for the description of the respective risk.</p> <p><i>Risk Management</i></p> <p>The Fund adopts an active asset allocation strategy to manage overall market risks, and invests in a diversified equity portfolio to reduce sector and stock-specific risks.</p>														
Other Info																
Target Market	<p>For investors:</p> <ul style="list-style-type: none"> -Looking to gain exposure to the stock market, particularly in sectors and listed companies with good growth potential. -Looking for capital appreciation rather than steady income stream -Willing to accept a high level of investment risk. -Have a medium to long-term (typically 3 to 5 years) investment horizon. 	<p>For investors:</p> <ul style="list-style-type: none"> -Looking to take advantage of potential trading opportunities or undervalued investment opportunities, via an aggressive asset allocation strategy. -Looking for capital appreciation rather than steady income stream. -Willing to accept a high level of investment risk. -Have a short to medium-term investment horizon. 														
Basis & Frequency of Unit Valuation	Daily unit valuation. Unit price is net of transaction costs.															
Exceptional Circumstances	The Company may choose to, without prior notice, to suspend unit pricing and policy transactions if any of the exchanges in which the Zurich Fund is invested is temporarily suspended for trading.															
* Further information on indices may be obtained from Bloomberg																

Name of Fund	Zurich Balanced Fund	Zurich Income Fund																
Features of Fund																		
Investment Objective	The Zurich Balanced Fund ("The Fund") is an equity and bond fund, which aims to provide a balanced mix of capital appreciation and fixed income returns over the medium to long-term.	The Zurich Income Fund ("The Fund") is a bond fund, which aims to provide a stable level of income with some capital appreciation over the medium to long-term, through investments predominantly in a diversified portfolio of fixed income securities. The Fund may invest a small portion of the portfolio in equities to increase returns.																
Investment Strategy & Approach	The Fund invests predominantly in Malaysian equities, fixed income securities, cash and short-term money market instruments. The Fund adopts an active asset allocation strategy and invests in a diversified portfolio using a combination of top-down, bottom-up, fundamental, quantitative and technical methods.	The Fund invests predominantly in Malaysian fixed income securities, cash and short-term money market instruments. The Fund adopts a defensive asset allocation strategy, and invests in a diversified bond portfolio using a combination of top-down, bottom-up, fundamental, quantitative and technical methods.																
Asset Allocation	<table border="0"> <tr> <td>Equities & equity-related securities</td> <td>10% - 70%</td> </tr> <tr> <td>Fixed income securities</td> <td>30% - 55%</td> </tr> <tr> <td>Cash & cash equivalents</td> <td>5% - 60%</td> </tr> <tr> <td>Other assets</td> <td>up to 10%</td> </tr> </table>	Equities & equity-related securities	10% - 70%	Fixed income securities	30% - 55%	Cash & cash equivalents	5% - 60%	Other assets	up to 10%	<table border="0"> <tr> <td>Equities & equity-related securities</td> <td>up to 10%</td> </tr> <tr> <td>Fixed income securities</td> <td>40% - 95%</td> </tr> <tr> <td>Cash & cash equivalents</td> <td>5% - 60%</td> </tr> <tr> <td>Other assets</td> <td>up to 10%</td> </tr> </table>	Equities & equity-related securities	up to 10%	Fixed income securities	40% - 95%	Cash & cash equivalents	5% - 60%	Other assets	up to 10%
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Other assets	up to 10%																	
Performance Benchmark*	50% FTSE Bursa Malaysia KLCI Index + 50% 12-month Maybank Fixed Deposit	12-month Maybank Fixed Deposit																
Fund Manager	Zurich Life Insurance Malaysia Berhad	Zurich Life Insurance Malaysia Berhad																
Fee & Charges																		
Fund Management Fee	Up to 1.50% NAV p.a.	Up to 1.00% NAV p.a.																
Other Charges, if any	-	-																
Fund Performance																		
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Other Info																		
Target Market	<p>For investors:</p> <ul style="list-style-type: none"> -Looking to have a balanced portfolio of stocks and fixed income securities. -Looking for steady fixed income return with potential for capital appreciation. -Willing to accept a moderate to high level of investment risk. -Have a medium to long-term (typically 3 to 5 years) investment horizon. 	<p>For investors:</p> <ul style="list-style-type: none"> -Looking to have a diversified portfolio of predominantly fixed income securities. -Looking to receive a steady income stream. -Willing to accept a low to moderate level of investment risk. -Have a medium to long-term investment horizon (typically 3 to 5 years). 																
Basis & Frequency of Unit Valuation	Daily unit valuation. Unit price is net of transaction costs.																	
Exceptional Circumstances	The Company may choose to, without prior notice, to suspend unit pricing and policy transactions if any of the exchanges in which the Zurich Fund is invested is temporarily suspended for trading.																	
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Name of Fund	Zurich Dana Mas Maju ¹	Zurich Dana Mas Yakin ¹																
Features of Fund																		
Investment Objective	The Zurich Dana Mas Maju ("The Fund") is an equity fund, which aims to provide capital appreciation over the medium to long-term through investments in a diversified portfolio of Syariah-approved stocks (as listed by the Syariah Advisory Council of the Securities Commission) with high growth potential.	The Zurich Dana Mas Yakin ("The Fund") is an equity and bond fund, which aims to provide a balanced mix of equity and fixed income returns over the medium to long-term, through investments in a diversified portfolio of Syariah-approved stocks (as listed by the Syariah Advisory Council of the Securities Commission) and Islamic fixed income securities.																
Investment Strategy & Approach	The Fund invests predominantly in Malaysian Syariah-approved equities and equity-related securities, with above-market average growth potential. The Fund adopts an active asset allocation strategy, and invests in a diversified equity portfolio using a combination of top-down, bottom-up, fundamental, quantitative and technical methods. The Fund may also invest a portion of the portfolio in Islamic fixed income securities, cash and short-term Islamic money market instruments, for capital preservation.	The Fund invests predominantly in Malaysian Syariah-approved stocks, Islamic fixed income securities, cash and short-term Islamic money market instruments. The Fund adopts an active asset allocation strategy, and invests in a diversified portfolio using a combination of top-down, bottom-up, fundamental, quantitative and technical methods.																
Asset Allocation	<table border="0"> <tr> <td>Syariah allowed equities</td> <td>30% - 95%</td> </tr> <tr> <td>Islamic debt securities</td> <td>up to 30%</td> </tr> <tr> <td>Interest-gain free cash</td> <td>5% - 70%</td> </tr> <tr> <td>Other assets</td> <td>up to 10%</td> </tr> </table>	Syariah allowed equities	30% - 95%	Islamic debt securities	up to 30%	Interest-gain free cash	5% - 70%	Other assets	up to 10%	<table border="0"> <tr> <td>Equities & equity-related securities</td> <td>10% - 70%</td> </tr> <tr> <td>Fixed income securities</td> <td>30% - 55%</td> </tr> <tr> <td>Cash & cash equivalents</td> <td>5% - 60%</td> </tr> <tr> <td>Other assets</td> <td>up to 10%</td> </tr> </table>	Equities & equity-related securities	10% - 70%	Fixed income securities	30% - 55%	Cash & cash equivalents	5% - 60%	Other assets	up to 10%
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Performance Benchmark*	FTSE Bursa Malaysia Emas Syariah Index	50% FTSE Bursa Malaysia Emas Syariah Index + 50% 12-month Maybank Fixed Deposit																
Fund Manager	Zurich Life Insurance Malaysia Berhad																	
Fee & Charges																		
Fund Management Fee	Up to 1.50% NAV p.a.	Up to 1.50% NAV p.a.																
Other Charges, if any	-	-																
Fund Performance																		
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Risks																		
	<p>Risk Identified:</p> <ul style="list-style-type: none"> -Market Risk -Liquidity Risk -Stock-Specific Risk -Political Risk -Sector Risk -Company Risk -Dividend Policy Risk -Shariah Status Reclassification Risk <p>Please refer to Appendix 2 for the description of the respective risk.</p> <p><i>Risk Management</i></p> <p>The Funds adopt an aggressive asset allocation strategy to manage overall market risks, and invests in a diversified equity portfolio to reduce sector and stock-specific risks.</p>	<p>Risk Identified:</p> <ul style="list-style-type: none"> -Market Risk -Liquidity Risk -Stock-Specific Risk -Inflation Risk -Sector Risk -Political Risk -Company Risk -Credit and Default Risk -Dividend Policy Risk -Interest Rate Risk -Shariah Status Reclassification -Single Issuer Risk <p>Risk</p> <p>Please refer to Appendix 2 for the description of the respective risk.</p> <p><i>Risk Management</i></p> <p>The Fund adopts an active asset allocation strategy to manage overall market risks, and invests in a diversified bond and equity portfolio to reduce sector and single-issuer risks.</p>																
Other Info																		
Target Market	<p>For investors:</p> <ul style="list-style-type: none"> -Looking to gain exposure to the stock market, through investments in Syariah-approved stocks with good growth potential. -Looking for capital appreciation rather than steady income stream. -Willing to accept a high level of investment risk. -Have a medium to long-term (typically 3 to 5 years) investment horizon. 	<p>For investors:</p> <ul style="list-style-type: none"> -Looking to have a balanced portfolio of Syariah-approved stocks and Islamic fixed income securities. -Looking for steady fixed income return with potential for capital appreciation. -Willing to accept a moderate to high level of investment risk. -Have a medium to long-term (typically 3 to 5 years) investment horizon. 																
Basis & Frequency of Unit Valuation	Daily unit valuation. Unit price is net of transaction costs.																	
Exceptional Circumstances	The Company may choose to, without prior notice, to suspend unit pricing and policy transactions if any of the exchanges in which the Zurich Fund is invested is temporarily suspended for trading.																	
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¹ The fund may be invested in Shariah Compliant Securities. However, the product is not designed pursuant to Shariah principles.																		

Name of Fund	Zurich Dana Seri Mulia ¹	Zurich China Edge Fund														
Features of Fund																
Investment Objective	The Zurich Dana Seri Mulia ("The Fund") is a bond fund, which aims to provide a stable level of income with some capital appreciation over the medium to long-term, through investments predominantly in a diversified portfolio of Islamic fixed income securities. The Fund may also invest a small portion of the portfolio in Syariah-approved stocks (as listed by the Syariah Advisory Council of the Securities Commission) to increase returns.	The Zurich China Edge Fund ("The Fund") is an equity fund, which aims to provide capital growth over the medium to long-term, through investment in equity and equity-related securities (China equities) of companies which are headquartered and/or listed in or have a substantial business exposure to the People's Republic of China.														
Investment Strategy & Approach	The Fund invests predominantly in Malaysian Islamic fixed income securities, cash and short-term Islamic money market instruments. The Fund adopts a defensive asset allocation strategy, and invests in a diversified bond portfolio using a combination of top-down, bottom-up, fundamental, quantitative and technical methods.	The Fund will invest its assets in the Schroder International Selection Fund (ISF) - China Opportunities ("The Underlying Fund") for exposure to China equities. The Underlying Fund uses an active fundamental investment strategy to invest in China equities. Within this strategy, Schroder Investment Management Limited ("Schroder") places primary emphasis on their capability to generate investment insights through bottom-up research leveraging on the extensive investment expertise in the region.														
Asset Allocation	<table border="0"> <tr> <td>Syariah allowed</td> <td>up to 10%</td> </tr> <tr> <td>equities Islamic debt securities</td> <td>40% - 95%</td> </tr> <tr> <td>Interest-free cash</td> <td>5% - 60%</td> </tr> <tr> <td>gain free cash</td> <td>up to 10%</td> </tr> <tr> <td>Other assets</td> <td></td> </tr> </table>	Syariah allowed	up to 10%	equities Islamic debt securities	40% - 95%	Interest-free cash	5% - 60%	gain free cash	up to 10%	Other assets		<table border="0"> <tr> <td>Schroder ISF - China Opportunities</td> <td>90% - 100%</td> </tr> <tr> <td>Cash & cash equivalents</td> <td>up to 10%</td> </tr> </table>	Schroder ISF - China Opportunities	90% - 100%	Cash & cash equivalents	up to 10%
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Schroder ISF - China Opportunities	90% - 100%															
Cash & cash equivalents	up to 10%															
Performance Benchmark*	12-month Maybank Fixed Deposit	MSCI China Net Total Return USD Index														
Fund Manager	Zurich Life Insurance Malaysia Berhad	Zurich Life Insurance Malaysia Berhad Schroder Investment Management Limited (for Underlying Fund)														
Fee & Charges																
Fund Management Fee	Up to 1.00% NAV p.a.	Up to 1.50% NAV p.a. There is no double counting of management fees between the Fund and the Underlying Fund														
Other Charges, if any	-	-														
Fund Performance																
Please refer to Appendix 1 for the past performance, performance benchmark and basis of calculation of past performance.																
Risks																
	<p>Risk Identified:</p> <ul style="list-style-type: none"> -Market Risk -Sector Risk -Shariah Status Reclassification Risk -Liquidity Risk -Inflation Risk -Political Risk <p>Please refer to Appendix 2 for the description of the respective risk.</p> <p><i>Risk Management</i></p> <p>The Fund adopts a defensive asset allocation strategy to manage overall market risks, and invests in a diversified bond portfolio to reduce sector and single-issuer risks.</p>	<p>Risk Identified:</p> <ul style="list-style-type: none"> -Market Risk -Stock-Specific Risk -Sector Risk -Company Risk -Dividend Policy Risk -Liquidity Risk -Political Risk <p>Please refer to Appendix 2 for the description of the respective risk.</p> <p><i>Risk Management</i></p> <p>The Underlying Fund's risk is actively monitored and managed with the use of PRISM (Portfolio Risk Investment Strategy Manager), Schroders' proprietary risk management system. PRISM is an internally developed risk analysis and reporting tool that identifies active risk, size exposure, beta, non-index positions and sources of risk by decomposing portfolios into stock specific/sector/country and characteristic exposures.</p>														
Other Info																
Target Market	<p>For investors:</p> <ul style="list-style-type: none"> -Looking to have a portfolio of predominantly Islamic fixed income securities. -Looking to receive a steady income stream. -Willing to accept a low to moderate level of investment risk. -Have a medium to long-term investment horizon (typically 3 to 5 years). 	<p>For investors:</p> <ul style="list-style-type: none"> -Looking to gain exposure to the growth of the China economy and the equities of China-related companies. -Looking for capital appreciation rather than steady income stream. -Willing to accept a high level of investment risk. -Have a medium to long term (typically 3 to 5 years) investment horizon. 														
Basis & Frequency of Unit Valuation	Daily unit valuation. Unit price is net of transaction costs.															
Exceptional Circumstances	The Company may choose to, without prior notice, to suspend unit pricing and policy transactions if any of the exchanges in which the Zurich Fund is invested is temporarily suspended for trading.															

* Further information on indices may be obtained from Bloomberg

¹The fund may be invested in Shariah Compliant Securities. However, the product is not designed pursuant to Shariah principles.

Name of Fund	Zurich India Edge Fund	Zurich US Edge Fund				
Features of Fund						
Investment Objective	The Zurich India Edge Fund ("The Fund") is an equity fund, which aims to provide capital growth over the medium to long-term period, through investment in Indian equities, equity-related securities, and/or collective investment schemes.	The Zurich US Edge Fund ("The Fund") is an exchange traded fund, which aims to provide capital growth over a longer term period by investing in an Exchange Traded Funds (ETF) which track the investment results of the S&P Total Market Index (TMI), which comprised of the membership of the S&P 500 and the S&P Completion Index in the United States.				
Investment Strategy & Approach	The Fund will invest its assets in the Robeco Indian Equities Fund ("The Underlying Fund") for exposure to Indian equities.	The Fund is a 'feeder' fund that will invest its assets in the iShares Core S&P Total U.S. Stock Market ETF for exposure to a broad range of U.S. companies throughout a variety of industries.				
Asset Allocation	The Fund may invest up to 100% of its Net Asset Value (NAV) in "The Underlying Fund". Any remaining NAV will be allocated to liquid assets.	<table border="0"> <tr> <td>iShares Core S&P Total U.S. Stock Market ETF</td> <td>90% - 100%</td> </tr> <tr> <td>Cash & cash equivalents</td> <td>up to 10%</td> </tr> </table>	iShares Core S&P Total U.S. Stock Market ETF	90% - 100%	Cash & cash equivalents	up to 10%
iShares Core S&P Total U.S. Stock Market ETF	90% - 100%					
Cash & cash equivalents	up to 10%					
Performance Benchmark*	MSCI Daily Total Return Gross Emerging Markets India USD Index	S&P Total Market Total Return Index (TMI)				
Fund Manager	Zurich Life Insurance Malaysia Berhad Robeco Institutional Asset Management B.V (for Underlying Fund)	Zurich Life Insurance Malaysia Berhad BlackRock Fund Advisors (for Underlying Fund)				
Fee & Charges						
Fund Management Fee	Up to 1.50% NAV p.a. There is no double counting of management fees between the Fund and the Underlying Fund	Up to 1.50% NAV p.a. There is no double counting of management fees between the Fund and the Underlying Fund				
Other Charges, if any	-	-				
Fund Performance						
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Risks						
	<p>Risk Identified:</p> <ul style="list-style-type: none"> -Market Risk -Exchange Rate Risk -Credit and Default Risk -Foreign Investment Risk -Liquidity Risk <p>Please refer to Appendix 2 for the description of the respective risk.</p> <p><i>Risk Management</i></p> <p>The Fund will use the permitted asset allocation limit to manage the overall market risk.</p>	<p>Risk Identified:</p> <ul style="list-style-type: none"> -Market Risk -Stock-Specific Risk -Sector Risk -Company Risk -Dividend Policy Risk -Liquidity Risk -Political Risk -Country/Regional Risk -Exchange Rate Risk -Credit and Default Risk -Foreign Investment Risk <p>Please refer to Appendix 2 for the description of the respective risk.</p> <p><i>Risk Management</i></p> <p>The Fund adopts an active asset allocation strategy to manage overall market risks.</p>				
Other Info						
Target Market	<p>For investors:</p> <ul style="list-style-type: none"> -Looking to gain exposure to the growth of the Indian economy and the Indian stock market. -Looking for capital appreciation rather than steady income stream. -Willing to accept a high level of investment risk. -Have a medium to long term (typically 3 to 5 years) investment horizon. 	<p>For investors:</p> <ul style="list-style-type: none"> -Looking to have exposure to a broad range of U.S. companies via an ETF. -Looking for capital appreciation rather than steady income stream. -Willing to accept a high level of investment risk. -Have a medium to long term (typically 3 to 5 years) investment horizon. 				
Basis & Frequency of Unit Valuation	Daily unit valuation. Unit price is net of transaction costs.					
Exceptional Circumstances	The Company may choose to, without prior notice, to suspend unit pricing and policy transactions if any of the exchanges in which the Zurich Fund is invested is temporarily suspended for trading.					
* Further information on indices <i>may</i> be obtained from Bloomberg						

Name of Fund	Zurich Europe Edge Fund	Zurich Global Edge Fund
Features of Fund		
Investment Objective	The Zurich Europe Edge Fund ("The Fund") is an equity fund, which aims to provide capital growth over the medium to long term period, through investing in European equities, equity-related securities, and/or collective investment schemes.	The Zurich Global Edge Fund ("the Fund") is an equity fund that seeks to deliver capital growth over the medium to long term through investing in global equities, equity-related securities, and/or collective investment schemes.
Investment Strategy & Approach	The Fund will invest its assets in the iShares Core MSCI Europe UCITS ETF ("The Underlying Fund") for exposure to European equities.	The Fund will invest its assets in the HSBC MSCI World UCITS ETF ("The Underlying Fund") for exposure to global equities.
Asset Allocation	The Fund may invest up to 100% of its Net Asset Value (NAV) in "The Underlying Fund". Any remaining NAV will be allocated to liquid assets.	The Fund may invest up to 100% of its Net Asset Value (NAV) in "The Underlying Fund". Any remaining NAV will be allocated to liquid assets.
Performance Benchmark*	MSCI Europe Net Total Return EUR Index	MSCI World Net Return USD Index
Fund Manager	Zurich Life Insurance Malaysia Berhad iShares III plc (for Underlying Fund)	Zurich Life Insurance Malaysia Berhad HSBC ETFs PLC (for Underlying Fund)
Fee & Charges		
Fund Management Fee	Up to 1.50% NAV p.a. There is no double counting of management fees between the Fund and the Underlying Fund	Up to 1.50% NAV p.a. There is no double counting of management fees between the Fund and the Underlying Fund
Other Charges, if any	-	-
Fund Performance		
Please refer to Appendix 1 for the past performance, performance benchmark and basis of calculation of past performance.		
Risks		
	<p>Risk Identified:</p> <ul style="list-style-type: none"> -Market Risk -Exchange Rate Risk -Credit and Default Risk -Foreign Investment Risk -Liquidity Risk <p>Please refer to Appendix 2 for the description of the respective risk.</p> <p><i>Risk Management</i></p> <p>The Fund will use the permitted asset allocation limit to manage the overall market risk.</p>	<p>Risk Identified:</p> <ul style="list-style-type: none"> -Market Risk -Exchange Rate Risk -Credit and Default Risk -Foreign Investment Risk -Liquidity Risk <p>Please refer to Appendix 2 for the description of the respective risk.</p> <p><i>Risk Management</i></p> <p>The Fund will use the permitted asset allocation limit to manage the overall market risk.</p>
Other Info		
Target Market	<p>For investors:</p> <ul style="list-style-type: none"> -Looking to participate in the growth of large or mid-sized companies listed in Europe which meet Schrodgers' sustainability criteria. -Looking for capital appreciation rather than steady income stream. -Willing to accept a high level of investment risk. -Have a medium to long term (typically 3 to 5 years) investment horizon. 	<p>For investors:</p> <ul style="list-style-type: none"> -Looking to gain exposure to the growth of the high quality global companies. -Looking for capital appreciation. -Willing to accept a high level of investment risk. -Have a medium to long term (typically 3 to 5 years) investment horizon.
Basis & Frequency of Unit Valuation	Daily unit valuation. Unit price is net of transaction costs.	
Exceptional Circumstances	The Company may choose to, without prior notice, to suspend unit pricing and policy transactions if any of the exchanges in which the Zurich Fund is invested is temporarily suspended for trading.	
*Further information on indices <i>may</i> be obtained from Bloomberg		

Name of Fund	Zurich Health Care Fund	
Features of Fund		
Investment Objective	The Zurich Health Care Fund ("The Fund") is an equity fund, which seeks to track the performance of a benchmark index that measures the investment return of health care stocks.	
Investment Strategy & Approach	The Fund is a 'feeder' fund that will invest its assets in the Vanguard Health Care ETF. The Vanguard Health Care ETF employs an indexing investment approach designed to track the performance of the MSCI US Investable Market Index (IMI)/Health Care 25/50, an index made up of stocks of large, mid-size, and small U.S. companies within the health care sector, as classified under the Global Industry Classification Standard (GICS). The GICS health care sector includes health care provider and services companies, companies that manufacture and distribute health care equipment and supplies, and health care technology companies. It also includes companies involved in the research, development, production, and marketing of pharmaceuticals and biotechnology products. The Vanguard Health Care ETF attempts to replicate the target index by seeking to invest all, or substantially all, of its assets in the stocks that make up the Index, in order to hold each stock in approximately the same proportion as its weighting in the Index	
Asset Allocation	Vanguard Health Care ETF	90% - 100%
	Cash & cash equivalents	up to 10%
Performance Benchmark*	MSCI US Investable Market Index (IMI) Health Care 25/50	
	Note : Effective 1 October 2021, the benchmark will be changed from the MSCI ACWI Healthcare Index to the MSCI US Investable Market Index(IMI) Health Care 25/50	
Fund Manager	Zurich Life Insurance Malaysia Berhad The Vanguard Group, Inc (for Underlying Fund)	
Fee & Charges		
Fund Management Fee	Up to 1.50% NAV p.a. There is no double counting of management fees between the Fund and the Underlying Fund.	
Other Charges, if any	-	
Fund Performance		
Please refer to Appendix 1 for the past performance, performance benchmark and basis of calculation of past performance.		
Risks		
	<p>Risk Identified:</p> <ul style="list-style-type: none"> -Market Risk -Stock-Specific Risk -Sector Risk -Company Risk -Dividend Policy Risk -Liquidity Risk -Political Risk -ETF Risk <p>Please refer to Appendix 2 for the description of the respective risk.</p> <p><i>Risk Management</i></p> <p>For risk management, The Fund will use the permitted asset allocation limit to manage the overall market risk.</p>	
	<ul style="list-style-type: none"> -Country/Regional Risk -Exchange Rate Risk -Credit and Default Risk -Foreign Investment Risk 	
Other Info		
Target Market	<p>For investors:</p> <ul style="list-style-type: none"> -Looking to participate in companies principally engaged in the development, production, or distribution of products and services related to the health care sector based in the United States. -Looking for capital appreciation rather than steady income stream. -Willing to accept a high level of investment risk. -Have a medium to long term (typically 3 to 5 years) investment horizon. 	
Basis & Frequency of Unit Valuation	Daily unit valuation. Unit price is net of transaction costs.	
Exceptional Circumstances	The Company may choose to, without prior notice, to suspend unit pricing and policy transactions if any of the exchanges in which the Zurich Fund is invested is temporarily suspended for trading.	
* Further information on indices may be obtained from Bloomberg		

Name of Fund	Zurich Global Green Fund	
Features of Fund		
Investment Objective	Zurich Global Green Fund ("The Fund") is an equity fund, which aims to track, before fees and expenses, the return performance of the MSCI World Climate Paris Aligned Ex Select Business Involvement Screens Index (the "Index"). The Index provides exposure to companies that are working towards a climate neutral economy, by seeking to align with the climate goals of the Paris Agreement on carbon reduction and the recommendations of the Task Force on Climate Related Financial Disclosures. In addition to seeking to achieve the investment objective of the Fund, the ICAV will also seek to offset the estimated carbon footprint of the Fund's portfolio of investments ("Carbon Offsetting"). Through Carbon Offsetting, the ICAV seeks to make a further contribution by the Fund to the attainment of the climate goals of the Paris Agreement on carbon reduction.	
Investment Strategy & Approach	The Fund is a 'feeder' fund that will invest its assets in the Zurich Climate Focus World Equity Fund** for exposure to well-diversified portfolio of large and mid-cap equities developed markets, which relate to the Index or its constituents. <i>**Previously known as Zurich Carbon Neutral World Equity Fund. The fund name change reflects a broader sustainability strategy, however the value proposition of the fund remains unchanged.</i>	
Asset Allocation	Zurich Climate Focus World Equity Fund	90% - 100%
	Cash & cash equivalents	up to 10%
Performance Benchmark*	MSCI World Climate Paris Aligned Ex Select Business Involvement Screens Index	
Fund Manager	Zurich Life Insurance Malaysia Berhad Carne Global Fund Managers (Ireland) Limited (for Underlying Fund)	
Fee & Charges		
Fund Management Fee	Up to 1.50% NAV p.a. There is no double counting of management fees between the Fund and the Underlying Fund.	
Other Charges, if any	-	
Fund Performance		
Please refer to Appendix 1 for the past performance, performance benchmark and basis of calculation of past performance.		
Risks		
	<p>Risk Identified:</p> <ul style="list-style-type: none"> -Market Risk -Stock-Specific Risk -Sector Risk -Company Risk -Liquidity Risk -Political Risk <ul style="list-style-type: none"> -Country/Regional Risk -Exchange Rate Risk -Foreign Investment Risk -Carbon Offsetting Risk -Derivatives Risk - Risks associated with Depository Receipts <p>Please refer to Appendix 2 for the description of the respective risk.</p> <p><i>Risk Management</i></p> <p>For risk management, The Fund will use the permitted asset allocation limit to manage the overall market risk.</p>	
Other Info		
Target Market	For investors: -Looking for an investment return in line with the Index. -Looking for capital appreciation. -Willing to accept a high level of investment risk. -Have medium to long term (at least 5 years) investment horizon.	
Basis & Frequency of Unit Valuation	Daily unit valuation. Unit price is net of transaction costs.	
Exceptional Circumstances	The Company may choose to, without prior notice, to suspend unit pricing and policy transactions if any of the exchanges in which the Zurich Fund is invested is temporarily suspended for trading.	
* Further information on indices <i>may</i> be obtained from Bloomberg		

Appendix 1

Fund Performance

Notice: This is strictly the performance of the investment fund, and not the returns earned on the actual premiums paid of the product. Past performance of the fund is not indicative of future performance and the performance is not guaranteed.

Past Performance

Year	Zurich Growth Fund	Zurich Vulture Fund	Zurich Balanced Fund	Zurich Income Fund	Zurich Dana Mas Maju	Zurich Dana Mas Yakin	Zurich Dana Seri Mulia	Zurich China Edge Fund	Zurich India Edge Fund	Zurich US Edge Fund	Zurich Europe Edge Fund	Zurich Global Edge Fund	Zurich Health Care Fund	Zurich Global Green Fund*
2016	-0.4%	-1.4%	2.6%	4.0%	-4.7%	-0.5%	3.8%	7.1%	3.6%	5.2%	5.8%	9.5%	-1.2%	-
2017	12.3%	10.2%	7.8%	4.4%	6.3%	6.1%	4.3%	25.5%	20.5%	5.1%	10.0%	5.2%	5.5%	-
2018	-5.2%	-8.5%	-1.8%	4.3%	-10.4%	-4.4%	3.9%	-11.6%	-4.7%	-3.8%	-15.5%	-6.7%	-0.2%	-
2019	-2.8%	-0.1%	2.0%	7.4%	2.6%	3.6%	7.6%	16.0%	3.4%	23.1%	17.7%	18.8%	20.6%	-
2020	5.4%	9.9%	5.2%	3.0%	12.8%	4.8%	4.3%	35.8%	10.1%	15.3%	0.5%	4.5%	6.9%	-
2021	-1.0%	-1.1%	-2.6%	-1.7%	-6.8%	-5.8%	-1.7%	-10.5%	23.7%	24.0%	13.9%	22.6%	18.8%	-
2022	-5.4%	-5.4%	-3.8%	0.1%	-11.6%	-7.9%	-0.3%	-15.1%	-8.6%	-14.4%	-14.3%	-11.1%	-2.4%	-3.0%
2023	1.5%	2.4%	2.7%	5.7%	0.6%	2.1%	5.2%	-12.8%	23.5%	25.7%	14.8%	17.4%	4.2%	24.1%
2024	17.9%	18.4%	11.4%	3.3%	16.3%	11.4%	3.3%	2.7%	12.3%	16.7%	-4.8%	9.7%	-1.9%	13.6%
2025	0.9%	0.8%	1.7%	3.5%	-1.9%	-0.4%	3.6%	16.2%	-9.0%	4.0%	13.7%	8.7%	2.1%	2.2%

Past Performance returns is based on a net basis (net of tax and charges).

The above annual investment returns rates are calculated based on:
$$\frac{\text{Unit Price}_{31 \text{ Dec } 20xx} - \text{Unit Price}_{31 \text{ Dec } 20xx-1}}{\text{Unit Price}_{31 \text{ Dec } 20xx-1}} \times 100\%$$

* Global Green Fund launched on 15 July 2022

Performance Benchmark

Benchmark ¹	FD	FBM KLCI	50% FBM KLCI + 50% FD	FBM Syariah	50% FBM Syariah + 50% FD	MSCI China	MSCI Europe	MSCI Health	MSCI India	MSCI World	S&P	MSCI World Climate
Year	Zurich Dana Seri Mulia & Zurich Income Fund	Zurich Growth Fund & Zurich Vulture Fund	Zurich Balanced Fund	Zurich Dana Mas Maju	Zurich Dana Mas Yakin	Zurich China Edge Fund	Zurich Europe Edge Fund	Zurich Health Care Fund	Zurich India Edge Fund	Zurich Global Edge Fund	Zurich US Edge Fund	Zurich Global Green Fund
2016	3.3%	-3.0%	0.1%	-6.1%	-1.4%	5.2%	18.9%	0.8%	2.8%	12.1%	23.5%	-
2017	3.1%	9.4%	6.3%	10.7%	6.9%	39.5%	13.7%	11.7%	25.6%	10.8%	9.7%	-
2018	3.4%	-5.9%	-1.3%	-13.5%	-5.1%	-17.4%	-13.3%	7.5%	-5.6%	-7.1%	-3.6%	-
2019	3.2%	-6.0%	-1.4%	3.9%	3.5%	22.2%	22.3%	20.7%	6.4%	26.3%	29.5%	-
2020	2.2%	2.4%	2.3%	10.1%	6.2%	27.3%	3.5%	16.3%	13.9%	13.9%	18.7%	-
2021	1.9%	-3.7%	-0.9%	-6.8%	-2.5%	-19.0%	20.5%	24.7%	31.0%	26.0%	29.9%	-
2022	2.3%	-4.6%	-1.2%	-10.8%	-4.3%	-17.3%	-9.8%	0.2%	-2.0%	-13.3%	-14.8%	0.9%
2023	2.9%	-2.7%	0.1%	0.5%	1.7%	-7.5%	24.7%	6.9%	26.4%	29.0%	31.4%	31.0%
2024	2.7%	12.9%	7.8%	14.6%	8.6%	16.4%	-1.0%	0.1%	9.5%	15.6%	20.7%	17.0%
2025	2.32%	2.3%	2.31%	-3.93%	-0.8%	19.0%	22.83%	4.82%	-5.38%	9.86%	6.19%	4.71%

¹Remarks:

FD	12-month Maybank Fixed Deposit
FBM KLCI	FTSE Bursa Malaysia KLCI Index
FBM Syariah	FTSE Bursa Malaysia Emas Syariah Index
MSCI China	MSCI China Net Total Return USD Index
MSCI Europe	MSCI Europe Net Total Return EUR Index
MSCI Health	MSCI US Investable Market Index (IMI) Health Care 25/50
MSCI India	MSCI Daily Total Return Gross Emerging Markets India USD

Note : Effective 1 October 2021, the benchmark has been changed from the MSCI ACWI Healthcare Index to the MSCI US Investable Market Index (IMI) Health Care 25/50

Index MSCI World MSCI World Net Return USD Index

S&P S&P Total Market Total Return Index (TMI)

MSCI World Climate MSCI World Climate Paris Aligned Ex Select Business Involvement Screens Index

Past Performance of Underlying Funds

Underlying Fund	Schroder International Selection Fund (ISF) - China Opportunities	Robeco Indian Equities Fund	iShares Core S&P Total U.S. Stock Market ETF	iShares Core MSCI Europe UCITS ETF	HSBC MSCI World UCITS ETF	Vanguard Health Care ETF	Zurich Climate Focus World Equity Fund
Year	Zurich China Edge Fund	Zurich India Edge Fund	Zurich US Edge Fund	Zurich Europe Edge Fund	Zurich Global Edge Fund	Zurich Health Care Fund	Zurich Global Green Fund
2016	3.1%	-	12.6%	2.2%	-	-3.2%	-
2017	44.2%	-	21.4%	10.2%	-	23.3%	-
2018	-15.0%	-	-5.3%	-9.7%	-	5.6%	-
2019	19.5%	-	30.7%	25.5%	-	21.9%	-
2020	42.9%	-	20.7%	-3.1%	-	18.3%	-
2021	-14.7%	-	25.7%	25.7%	-	20.6%	-
2022	-20.5%	-	-19.5%	-9.3%	-	-5.6%	-
2023	-17.4%	-	26.1%	16.0%	24.5%	2.5%	25.5%
2024	5.9%	14.4%	23.8%	8.9%	19.1%	2.7%	20.4%
2025	30.2%	0.3%	17.0%	19.7%	21.0%	15.5%	15.6%

Appendix 2

Risks	Descriptions
Market Risk	Risk that arises when the value of the fund's asset fluctuate due to changes in market factors, such as recession, political turmoil, interest rates, natural disasters, terrorist attacks, credit spreads and foreign exchange rates.
Stock-Specific Risk	Risk that arises when the value of the fund's asset in a particular stocks fluctuate and may affect the unit price of the fund adversely.
Sector Risk	Risk that arises when the value of the fund's assets are affected by changes in specific factors, such as business conditions and industry outlook.
Company Risk	Share prices of a stock fluctuate in response to circumstances affecting individual companies, such as financial performance, merger news or the loss of key personnel of a company.
Dividend Policy Risk	A significant deterioration in the fundamental of a company's business or a change in management policy resulted in the reduction or removal of the company's dividend policy.
Shariah Status Reclassification Risk	There is the risk that Shariah-compliant securities held in the portfolio of Islamic funds may be reclassified to be non-Shariah compliant in the twice yearly periodic review conducted by the SACSC, the Shariah adviser or the Shariah Boards of the relevant Islamic indices. In the event of such an occurrence, the Fund Manager will take the necessary steps to dispose of such securities. There also be an opportunity loss to the Funds due to the Funds not being allowed to retain any excess capital gains derived from the disposal of the non-Shariah compliant securities. The value of the Funds also be affected in the event of a disposal of the non-Shariah compliant securities at a price lower than the investment cost.
Credit and Default Risk	The returns on debt securities for example certain types of money market instruments such as commercial paper as well as company bonds and government bonds, all depend on the continuing ability of the issuing company or government to service the interest payments and repay the loan at maturity. The level of credit risk depends on the likelihood of the company or government that issued the bonds defaulting on its financial obligations or reduced credit rating of the issuer. Default risk refers to risk of loss in value due to the default of the issuer.
Interest Rate Risk	This affects money market instruments and fixed-rate assets such as bonds where the trading value is affected by changes to interest rates. Typically, the trading value of a bond will fall when interest rates rise and rise when interest rates fall.
Single Issuer Risk	This risk refers to risk inherent at a specific issuer with potential losses that are substantial to affect the value of the investments arising from the default of a single issuer or issuer group.
Liquidity Risk	Liquidity risk refers to the inability to readily realize the fair value of an investment due to the inability to sell the asset in the market quickly. In general, investments that are not traded in an organized market such as exchanges or broker/dealer market tend to be less liquid and are defined for this purposes as not readily realisable.
Inflation Risk	This generally applies to assets and funds that invest into such assets that provide steady but low levels of growth or income and reflects the probability that the value of the assets or income will be reduced as inflation shrinks its relative value. The higher the level of inflation, the quicker the relative value (or put another way, the purchasing power) of the asset, or income produced by the asset, will reduce.
Political Risk	Financial markets run in a regulated environment. Government or regulators can change the rules which then affect the value of assets based in those countries, particularly in less developed countries. Examples of this are the application of economic sanctions if a government nationalises a company or industry.
Exchange Rate Risk	This risk results from the changes in the relative price of one currency against another. It affects assets that are valued in, or have a value derived from assets priced in a currency other than Ringgit. For example, funds may be denominated in Ringgit but invest in assets denominated in US dollar. The rate of exchange between Ringgit and every other currency is constantly changing and the level of exchange rate is determined by the speed and extent of those changes. Typically, if an asset has a stable price in US dollar but the value of Ringgit increases relative to the US dollar, it will cause the relative Ringgit denominated value to fall.
Country / Regional Risk	The changes in events, such as political upheaval, financial troubles, or natural disasters will adversely affect the value of securities issued by companies in foreign countries or regions. Country/Regional risk is generally high in emerging markets.
Foreign Investment Risk	Risk that arises when the value of the fund's asset invested in foreign markets fluctuate in response to the country-specific factors.
ETF Risk	The Fund's ETF Shares are bought and sold on the secondary market at market prices. Although it is expected that the market price of an ETF Share typically will approximate its net asset value (NAV), there may be times when the market price and the NAV differ significantly. Thus, you may pay more or less than NAV when you buy ETF Shares on the secondary market, and you may receive more or less than NAV when you sell those shares. Trading of the Fund's ETF Shares may be halted by the activation of individual or market wide trading halts (which halt trading for a specific period of time when the price of a particular security or overall market prices decline by a specified percentage). Trading of the Fund's ETF Shares may also be halted if (1) the shares are delisted from NYSE Arca without first being listed on another exchange or (2) NYSE Arca officials determine that such action is appropriate in the interest of a fair and orderly market or the protection of investors.
Carbon offsetting risk	There is no guarantee that techniques used by the Underlying Fund to offset the estimated carbon footprint will be achieved. The actual carbon footprint of the portfolio of investments of the Underlying Fund may therefore be higher or lower than the estimated carbon footprint due to circumstances beyond control of the ICAV or its delegates.
Derivatives risk	The Underlying Fund may invest in Financial Derivative Instruments (FDIs) to hedge against risk and/or to increase return. There is no guarantee that the Underlying Fund's use of derivatives for either purpose will be successful. Derivatives are subject to various risks including but not limited to counterparty risk (including potential loss of instruments), liquidity risk, correlation risk and legal risk and are highly sensitive to underlying price movements, interest rates and market volatility and therefore come with a greater risk than directly investing in the underlying securities themselves.

Risks associated
with Depositary
Receipts

American depositary receipts (ADRs) and global depositary receipts (GDRs) do not always perform in line with the underlying security and there is no guarantee that a similar outcome will be achieved to that if it were possible to hold the securities directly. In the event of the suspension or closure of a market(s) on which the underlying securities are traded, there is a risk that the value of the ADR/GDR will not closely reflect the value of the relevant underlying securities. Additionally, there may be some circumstances where the Investment Manager cannot, or it is not appropriate to, invest in an ADR or GDR, or the characteristics of the ADR or GDR do not exactly reflect the underlying security.

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