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PRODUCT DISCLOSURE SHEET	MCIS Insurance Berhad
Read this Product Disclosure Sheet before you decide to take out Growth Saver. Be sure to also read the general terms and conditions.	Growth Saver
	XXXX

1. What is this product about?

- Growth Saver is a participating limited pay regular premium endowment plan. It combines protection and savings.
- Payment of Guaranteed Cash Payments up to 4.75% of Basic Sum Assured and payment of Non-Guaranteed Cash Dividends, which will be determined annually by the Company, based on the operating and investment results experienced starting from end of year 1.
- The policy matures at the end of 15, 20 or 25 years with premium payment term of 6, 10 or 20 years available for selection.

2. What are the covers / benefits provided?

Basic Sum Assured = RM500,000

Policy Term = 15 years

Premium Payment Term = 6 years

This policy covers the following:

Death	Max(Basic Sum Assured, Accumulated Basic Premium Paid without interest) + Outstanding Guaranteed Cash Payments (if any) + Accumulated Guaranteed Cash Payments (if any) + Accumulated Non-Guaranteed Cash Dividends (if any) + Non-Guaranteed Terminal Dividends (if any). Additional 100% of Basic Sum Assured (RM500,000) shall be payable if death occurs due to accident during the premium paying term (prior to age 65). Maximum accidental death benefit per life is RM 1,000,000.																
Total and Permanent Disability (TPD) (before age 65 years)	TPD benefit is payable in 2 instalments as below: - 1st instalment (6 months from date of diagnosis) : 20% of max (Basic Sum Assured, Accumulated Basic Premium Paid without interest) + Outstanding Guaranteed Cash Payments (if any) + 100% Accumulated Guaranteed Cash Payments (if any) + 100% Accumulated Non-Guaranteed Cash Dividends (if any) - 2nd instalment (18 months from date of diagnosis) : 80% of max (Basic Sum Assured, Accumulated Basic Premium Paid without interest) + Non-Guaranteed Terminal Dividends (if any) Maximum TPD benefit per life is RM 2,000,000.																
Maturity	120% Basic Sum Assured (RM600,000) + Accumulated Guaranteed Cash Payments (if any) + Accumulated Non-Guaranteed Cash Dividends (if any) + Non-Guaranteed Terminal Dividends (if any) + Non-Guaranteed Maturity Dividend (if any) + Non-guaranteed Maturity Dividend of 6% of Basic Sum Assured (RM30,000).																
Guaranteed Cash Payment & Non-Guaranteed Cash Dividend	<table><tr><th rowspan="2">End of Policy Year</th><th colspan="2">(% of Basic Sum Assured)</th></tr><tr><th>Guaranteed Cash Payment</th><th>Non-Guaranteed Cash Dividend* (Scenario Y)</th></tr><tr><td>1 - 5</td><td>3.75</td><td>2.00</td></tr><tr><td>6 - 10</td><td>4.25</td><td>2.50</td></tr><tr><td>11 - 25</td><td>4.75</td><td>3.00</td></tr></table> *The non-guaranteed cash dividend rates are subject to Company's declaration			End of Policy Year	(% of Basic Sum Assured)		Guaranteed Cash Payment	Non-Guaranteed Cash Dividend* (Scenario Y)	1 - 5	3.75	2.00	6 - 10	4.25	2.50	11 - 25	4.75	3.00
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11 - 25	4.75	3.00															
Surrender Value	This policy provides guaranteed and non-guaranteed surrender value. Please refer to the Sales Illustration for more details.																

Note:

- Please refer to the Sales Illustration for further information on the benefits and "Important Information on Participating Policy" for the explanation on how the cash dividends are determined.
 - For a child below the age of 4, juvenile lien will apply. The benefit payable would be a percentage of the Basic Sum Assured or the accumulated Basic Premium paid, whichever shall be higher.
 - Scenario Y = Assume the Participating Funds earn 5% every year, Cash Payments and Cash Dividends left with the Company accumulate at 4% p.a., if any.
- The benefit(s) under eligible product are protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact MCIS Life or PIDM (visit www.pidm.gov.my).

3. How much premium do I have to pay?

- The basic premium that you have to pay varies depending on the coverage chosen, etc. Please refer to the Sales Illustrations for the exact detail.
- The estimated basic premium that you have to pay: RM229,730.00 Yearly
- Premium duration: 6 years
- The premium rates are applicable to standard risks. The policy terms and rates may vary depending on the underwriting requirements.
- The premium rate is guaranteed throughout the duration of the policy.
- You can choose to pay your premium either annually, semi-annually, quarterly or monthly.
- You can choose premium payment terms of 6, 10 or 20 years and policy terms of 15, 20 or 25 years. Please note that different combinations of premium payment terms and policy terms will result in different benefit payouts. You are NOT allowed to change the combinations chosen once your policy has commenced.

4. What are the fees and charges that I have to pay?

The total commission payable is 65.30% of one year premium.

5. What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure - you must disclose all material facts such as medical condition, occupation and state your age correctly.
- Free-look period - you may cancel your policy by returning the policy within 15 days after you have received the policy. The premiums that you have paid (less any medical fee incurred) will be refunded to you.
- Grace period is 30 days for monthly payment frequency and 45 days for yearly, half-yearly and quarterly payment frequency.
- You should satisfy yourself that this plan will best serve your needs and that the premium payable under this plan is an amount you can afford.
- A surrender charge will be applicable on the guaranteed cash value of policy throughout the entire duration of policy. The surrender charge amount is depicted in table below.

Number of Policy Year Premiums Paid	Surrender Charge (% of Guaranteed Cash Surrender Value)
Less Than 3	100%
3 to 5	20%
6 and above	20%

Note: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under this policy.

6. What are the major exclusions under this policy?

The benefit under this policy shall not be payable in the event of the following:

- The Life Assured dies by duelling, self-inflicted injuries or suicide, whether sane or insane within thirteen (13) months of the Issue Date or date of reinstatement of this policy.
- The Life Assured dies while committing an unlawful act or dies in the hands of justice.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.

7. Can I cancel my policy?

You may cancel your policy by giving a written notice to the Company. Buying a life policy is a long-term financial commitment. If you do not pay your premiums within the grace period, your policy may lapse unless your policy has acquired cash value. The cash amount that the insurance company will pay you when you cancel the policy before the maturity period will be much less than the total amount of premium that you have paid.

8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details (including that of the nominee and/or trustee) to ensure that all correspondences reach you and/or your nominee/trustee in a timely manner.

9. Where can I get further information?

Should you require additional information about life insurance, please refer to the *insuranceinfo* booklet on 'Life Insurance'. You can obtain a copy from the insurance agent or visit www.insuranceinfo.com.my.

If you have any enquiries, please contact us at:

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Homepage : www.mcis.my

MCIS Insurance Berhad is licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia.

10. Other similar types of cover available?

Please refer to our agents for other similar types of cover available.

IMPORTANT NOTE:

BUYING LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at XXXX.