



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

1. What is this product about?

- MaxSaver is a regular premium hybrid product (i.e. protection and investment).
- The policy terms available are either 15, 20, 25 or 30 years.
- The premium term is the same as the policy term. This plan comprises of the non-participating portion (MaxSaver Basic) and the investment element (MaxSaver Booster).
- For the first 6 years, the collected premiums are allocated fully (100%) into the non-participating fund. From year 7 till the end of the policy term 20% is allocated into the non-participating fund and 80% into the investment-linked fund of your choice.
- The premiums allocated to the investment portion (i.e. MaxSaver Booster) will be used to purchase units in your preferred investment-linked funds with a 100% allocation rate. This will in turn generate the Account Value for your savings needs.
- The MaxSaver Booster portion is an optional premium. The policy will not lapse even if you do not pay this portion, or only pay a partial amount of it, as long as the MaxSaver Basic premium is paid. However, do note that your Account Value may differ from the projected investment returns if you decide to not pay the full MaxSaver Booster portion.
- This product provides:
 - Death or Total and Permanent Disability (TPD) coverage (before age next birthday of 70 years old)
 - Annual Guaranteed Cash Payout (GCP) at the end of each policy year.
 - Account Value
- The Account Value depends on the price of the underlying units, which in turn depends on the performance of the chosen fund(s). Please refer to the brochure and fund fact sheet for further information on the funds available and their objectives.

2. What are the covers / benefits provided?

Basic Sum Assured = RM500,000.00

Policy Term = 15 years

Premium Paying Term = 15 years

Funds Chosen:

Type of Fund	MCIS Life AsiaPac Fund	MCIS Life Balanced Fund	MCIS Life Dividend Fund	MCIS Life Equity Fund	MCIS Life Global Yakin Fund	MCIS Life Income Fund	MCIS Life Jati Fund	MCIS Life Titan Fund	Total
Ratio of Funds Chosen (%)	100	0	0	0	0	0	0	0	100

This policy covers:

Description	Benefit Payable																
Death/ Total and Permanent Disability (TPD) Benefit before age next birthday of 70 at policy anniversary	Sum Assured or refund of total premiums paid for MaxSaver Basic, whichever is higher, plus the Account Value. The Policy will be terminated upon full payment of Death or TPD benefit.																
Guaranteed Cash Payment (GCP)	For as long as the policy is in-force, at the end of each policy year GCP will be paid. The amount gradually increases as shown below: <table border="1"> <thead> <tr> <th>Policy Year</th><th>GCP (% of Sum Assured)</th></tr> </thead> <tbody> <tr><td>1-5</td><td>1.0%</td></tr> <tr><td>6-10</td><td>1.5%</td></tr> <tr><td>11-15</td><td>2.0%</td></tr> <tr><td>16-19</td><td>3.0%</td></tr> <tr><td>20-24</td><td>4.0%</td></tr> <tr><td>25-29</td><td>5.0%</td></tr> <tr><td>30</td><td>6.0%</td></tr> </tbody> </table> <i>*If the Policy Term is 15, 20 or 25 years, then the GCP will end at the respective final Policy Year.</i>	Policy Year	GCP (% of Sum Assured)	1-5	1.0%	6-10	1.5%	11-15	2.0%	16-19	3.0%	20-24	4.0%	25-29	5.0%	30	6.0%
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30	6.0%																
Surrender Value	Account Value will be payable upon Surrender.																

Notes:

- For a child below the age of 4, juvenile lien will apply to Death or TPD Benefit
- Account Value = Number of Units x Bid Price at next valuation date
- Please refer to the policy contract for the exact terms and conditions.

Reminder: Please read the sales illustration which includes product benefits and objectives of the investment-linked funds. It is important to select a plan and a combination of funds that suit your financial goals and risk profile.

PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact MCIS Life or PIDM ([visit www.pidm.gov.my](http://www.pidm.gov.my)).

3. How much premium do I have to pay?

The total premium that you have to pay may vary depending on the policy term and underwriting requirements of MCIS Insurance Berhad. Please refer to the Sales Illustration for the exact details.

- The estimated MaxSaver Basic premium that you have to pay from:
 - Year 1 to Year 6 is RM 19,865.00 (Yearly)
 - Year 7 and onwards is RM 3,973.00 (Yearly)
- The estimated MaxSaver Booster premium that you have to pay from Year 7 and onwards is RM 15,892.00 (Yearly)
- The estimated total premium that you have to pay is RM 19,865.00 (Yearly)
- Premium duration: 15 years
- The premium rates are applicable to standard risks. The policy terms and rates may vary depending on the age at entry, gender, policy term, etc.
- The premium rate is guaranteed throughout the duration of the policy.

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

- Fund Management Charges (FMC) is applicable to the Account Value:

Fund	MCIS Life Income Fund	MCIS Life AsiaPac Fund	MCIS Life Balanced Fund	MCIS Life Dividend Fund	MCIS Life Equity Fund	MCIS Life Global Yakin Fund	MCIS Life Jati Fund	MCIS Life Titan Fund
FMC	0.5%	0.85%	1.25%	1.50%	1.40%	0.85%	1.35%	0.85%
	Maximum 1.0% p.a	Maximum 1.5% p.a.						

Note: The FMC is not guaranteed. The Company may revise the FMC from time to time by providing three (3) months prior written notice.

- The total commission payable is 128.25% of first year MaxSaver Basic Premium and 3.75% of Single Investment Top-Up Premium (STUP) (if any).

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 your medical condition, occupation and state your age correctly.
- If you reduce your Sum Assured mid-way through the policy year, the GCP payable to you will be based on the Sum Assured at the end of the Policy Year.
- Free-look period - you may cancel your policy by returning the policy within 15 days after you have received the policy. The Company will refund to you the premiums paid.
- Grace period is 30 days for monthly premium payment frequency and 45 days for yearly, half-yearly and quarterly premium 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.
- You will decide the investment funds of your choice and adopt the underlying investment risks. You should note the potential risks and benefits of investing in the investment-linked fund(s) to make an informed decision. You should ensure you understand the financial risks and potential losses that may arise from investing in the investment-linked fund(s). You should ensure the fund chosen match your investment objectives and risk appetite. Please refer to the necessary and relevant marketing materials (e.g. brochure, fund fact sheet, sales illustration etc.) for further information.
- Account Value - the account value of the plan depends on the performance of the investment-linked funds selected.
- If you find that the fund that you have chosen is no longer appropriate, you have the flexibility to switch fund. There are no charges for switching funds.
- Past performance of a fund may not be a reliable guide to future performances which may be different.**

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 rider?

- The Death Benefit shall not be payable if the Life Assured dies by duelling, self-inflicted injuries or suicide, whether sane or insane within thirteen (13) months from the Policy Issue Date or date of reinstatement of this policy, whichever is later.
- The TPD Benefit shall not be payable if any of the disability is caused directly or indirectly, wholly or partly by: attempted self-destruction or self-inflicted injuries while sane or insane, military or naval service in time of declared or undeclared war or while under orders for warlike operation or restoration of public order

Note: This list is non-exhaustive. Please refer to the policy document 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 us.
- Buying a life insurance policy is a long-term financial commitment. If you do not pay your premiums within the grace period, your policy may lapse.

8. What do I need to do if there are changes to my contact / personal 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:

MCIS Insurance Berhad Registration No.:199701019821 (435318-U)

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Email : customerservice@mcis.my

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 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. 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.