

INVESTMENT-LINKED INSURANCE

# M-Fortune Link

Affordable • Protection • Potential Returns



Protecting your loved ones by securing  
your tomorrows

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 Insurance Berhad (MCIS Life) or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).



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 [www.mcis.my](http://www.mcis.my)

## **M-Fortune Link:** **The investment-linked insurance that offers protection, peace of mind, and a secured financial future.**

**M-Fortune Link** is a regular premium Investment-Linked Insurance Plan (ILP) designed to provide protection and security for both you and your loved ones in the future. This plan is customised to align with your age and lifestyle, and it provides a range of optional riders to enhance your overall protection and security.

Moreover, **M-Fortune Link** offers an affordable protection and investment opportunities that secures a brighter tomorrow with personalised plans to suit your age and lifestyle.

Choosing **M-Fortune Link** assures you of comprehensive protection, safeguarding your financial future and granting you peace of mind as you look forward to a more secure tomorrow.



# The M-Fortune Link Advantage

1



**Protection against Death or Total and Permanent Disability (TPD)**

2



**Compassionate benefit of RM5,000**

3



**Three (3) Years Guaranteed Coverage**

4



**Auto-Extended Policy Term**

5



**Maturity benefit**

6



**Enhance insurance coverage with optional riders**



# Key Benefits For You

A range of benefits that offers financial security and protection.



## **Death Benefit**

- Basic Sum Assured and Account Value is payable upon death of the Life Assured due to any cause.



## **Total and Permanent Disability (TPD) Benefit**

- Basic Sum Assured is payable upon TPD of the Life Assured prior to attaining age seventy-five (75).
- The maximum TPD Benefit payable is RM 8,000,000 per life under the Policy and all other life policies issued by the Company or other insurer or takaful operator inclusive of any riders.
- The Policy will remain in-force with the Account Value. The Insurance Charge for the reduced Basic Sum Assured and other unit deducting rider(s) and Policy Fee must continue to be deducted from the Account Value to keep the Policy in-force.



## **Three (3) Years Guaranteed Coverage**

- The Policy and its attachable riders (if any) will continue to be in-force within the first three (3) Policy Years even though the Account Value is insufficient, subject to terms and conditions.



## **Compassionate Benefit**

- RM5,000 is payable in the event of death of the Life Assured.



## **Maturity Benefit**

- Account Value is payable on the maturity date.

# Key Benefits For You



## Auto-Extended Policy Term

- The Policy Term will be auto-extended from Life Assured's age eighty (80) next birthday up to age one hundred (100) next birthday. The coverage term of attached rider(s), if applicable will also be auto-extended up to the maximum coverage term of the riders.
- Policy Owner may request to mature the Policy at age eighty (80) next birthday by request in writing thirty (30) days prior to the Policy Anniversary where the Life Assured's age eighty (80) next birthday. The Policy will then mature at age eighty (80) next birthday. Any request to change the coverage term back to age one hundred (100) next birthday is not allowed after the Auto-Extended Policy Term has been disabled as requested by Policy Owner.

### Notes:

1. Death Benefit and TPD Benefit are subject to Juvenile Lien.
2. Account Value is the total value of all units based on the Net Asset Value held in the fund with respect to the policy.


## Funds



## Flexibility to switch between 9 investment funds.

You can choose from a wide range of investment funds to match your risk appetite to meet your investment needs.

# Fees & Charges

<b>Insurance Charge</b> 	The Insurance Charge varies depending on the age next birthday, gender, Basic Sum Assured, occupational class, and the medical rating, where applicable. It also increases as Life Assured gets older.
<b>Policy Fee</b>	RM6 per month for all payment mode.
<b>1. Withdrawal Charge</b> <b>2. Fund Switching Charge</b> <b>3. Top-Up Premium Charge</b> <b>4. Surrender Charge</b>	No fee chargeable.

**Notes:**

All fees and charges are not guaranteed, and the Company reserves the right to revise these charges by giving Policy Owner ninety (90) days prior written notice.

## Fund Management Charges (FMC)

Funds	FMC
MCIS Life Equity Fund	1.40% p.a.
MCIS Life Jati Fund	1.35% p.a.
MCIS Life Balanced Fund	1.25% p.a.
MCIS Life Dividend Fund	1.50% p.a.
MCIS Life AsiaPac Fund	0.85% p.a.
MCIS Life Global Yakin Fund	0.85% p.a.
MCIS Life Income Fund	0.50% p.a.
MCIS Life Titan Fund	0.85% p.a.
MCIS Life Emerging Asia Fund	0.85% p.a.

**Notes:**

- 1. The FMC are not guaranteed, and the Company reserves the right to revise these charges by giving Policy Owner ninety (90) days written notice.
- 2. This is not a Shariah-compliant product. However, MCIS Life Jati Fund, MCIS Life Titan Fund, MCIS Life AsiaPac Fund and MCIS Life Global Yakin Fund invest in Shariah-approved securities.
- 3. For more information about the funds mentioned above, kindly refer to the Fund Fact Sheet.

# Your Questions Answered

## What is M-Fortune Link?

M-Fortune Link is a regular premium Investment-Linked Insurance Plan (ILP), which offers a combination of protection and investment elements to the Life Assured with Auto-Extended Policy Term, whereby the Policy will be auto-extended from Life Assured’s age eighty (80) next birthday up to age one hundred (100) next birthday.

### This plan offers the following benefits:

- **Death benefit**
- **Compassionate benefit**
- **Total and Permanent Disability (TPD) benefit**
- **Maturity benefit**
- **Three (3) Years Guaranteed Coverage**
- **Auto-Extended Policy Term**

## Who is eligible to buy this plan?

This plan is available to individuals at the minimum and maximum entry age as per the table below:

Minimum entry age	Maximum entry age
30 days	70 years old (Age Next Birthday)

## How much premium do I have to pay?

The minimum yearly regular premium is RM1,200. However, it may vary depending on your coverage and underwriting requirements of the Company.

## Can I add other coverage to this plan?

You may attach various unit deducting rider(s) to this plan. Our agents will be pleased to recommend suitable riders to cater to your needs.

## How do I know the unit price of my funds?

You can keep track of your unit prices via [www.mcis.my](http://www.mcis.my).

## What are the options for Premium Payment Frequency?

You can choose to pay your premiums yearly, half-yearly, quarterly or monthly.

## Are the premiums paid for this plan eligible for income tax relief?

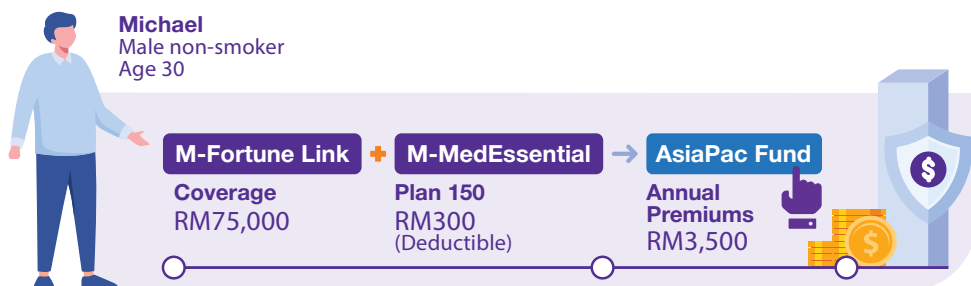
Yes, the premiums paid for this plan may qualify you for a personal tax relief, subject to the final decision of the Inland Revenue Board of Malaysia.

## How does the Auto-Extended Policy Term work?

The Policy provides an Auto-Extended Policy Term whereby the Policy will be auto-extended from Life Assured's age eighty (80) next birthday up to age one hundred (100) next birthday.

For example, Michael is a male non-smoker, age 30 of standard health. He wants to get protected by purchasing M-Fortune Link with coverage amount RM75,000 for himself with the optional benefit of M-MedEssential (Plan 150, RM300 Deductible).

He selects AsiaPac Fund and initially chose to pay yearly premium of RM3,500 whereby based on our estimates of future outcome, his Policy is expected to have sufficient balance to pay for Insurance Charge and Policy Fee up to his age eighty (80) next birthday.





**Alternative 1**

He may request to mature the Policy at age eighty (80) next birthday by request in writing thirty (30) days prior to the Policy Anniversary when he attains age eighty (80) next birthday. The Policy will then mature at age eighty (80) next birthday. Any request to change the coverage term back to age one hundred (100) next birthday is not allowed after the Auto-Extended Policy Term has been disabled as requested by him.

**Alternative 2**

He chooses to auto-extend the Policy from age eighty (80) next birthday up to age one hundred (100) next birthday. Based on our estimates of future outcomes, his Policy is expected to have sufficient balance to pay for Insurance Charges and Policy Fee up to his age eighty (80) next birthday. We may prior to his age eighty (80) next birthday, request an increase of premium to ensure the Account Value is sufficient to cover the Insurance Charge and Policy Fee up to his age one hundred (100) next birthday. The yearly premium that Michael needs to pay from age 30 next birthday until age 79 next birthday is RM3,500. Subsequently, from age eighty (80) next birthday up to age ninety nine (99) next birthday, the yearly premium that is payable will be RM7,340.

Michael may also choose **Alternative 3** as shown below whereby he chooses to pay a yearly premium of RM3,860 throughout the Policy Term.

	Alternative 1	Alternative 2	Alternative 3
Policy Term Duration	Coverage up to <b>age 80</b> next birthday	Coverage up to age 80 next birthday + auto-extension up to age 100 next birthday	Coverage up to <b>age 100</b> next birthday
Yearly Premium Payable <sup>1</sup>	<b>RM3,500</b> payable from <b>age 30</b> next birthday to <b>age 79</b> next birthday	<b>RM3,500</b> payable from <b>age 30</b> next birthday to <b>age 79</b> next birthday  <b>RM7,340</b> payable from <b>age 80</b> next birthday to <b>age 99</b> next birthday <sup>2</sup>	<b>RM3,860</b> payable from <b>age 30</b> next birthday to <b>age 99</b> next birthday <sup>2</sup>

<sup>1</sup> This is the estimated yearly premium that you have to pay under different alternatives. It is calculated based on the sustainability projection.

<sup>2</sup> In the event this premium is higher than the premium under Alternative 1, the difference between this premium and the premium under Alternative 1 will be Regular Top-Up Premium.

**How is my premium being allocated?**

The premium paid by you will be divided into allocated premium and unallocated premium.

Allocated premium	Unallocated premium
This amount is used to purchase units in investment-linked funds of your choice.	This amount is used to pay commissions to intermediaries and the Company’s expenses.

The following table shows the allocation rate for regular premiums:

Policy Year	Percentage of Regular Premium (based on Age at Commencement Date) (%)										
	60 and below	61	62	63	64	65	66	67	68	69	70
1	60	62	64	65	68	70	71	72	73	74	75
2	60	62	64	66	69	70	71	72	74	74	75
3	60	62	64	66	69	70	71	72	77	80	85
4	80	80	80	80	80	80	81	82	83	84	85
5	80	82	83	83	84	85	86	87	88	88	90
6	80	82	85	85	85	85	90	90	90	90	90
7	95	95	95	95	95	95	95	95	95	100	100
8	95	95	95	95	95	95	95	100	100	100	100
9	95	95	95	95	95	100	100	100	100	100	100
10 and above	100	100	100	100	100	100	100	100	100	100	100

Regular Top-Up Premium (RTUP) / Investment Top-Up Premium (ITUP)

Policy Year	Percentage of Premium (%)
All Years	95

What are the exclusions for this plan?

Death Benefit

This plan shall not cover death caused directly, wholly or partially as a result of duelling, self-inflicted injuries or suicide, whether sane or insane within thirteen (13) months from the Policy Issue Date or date of reinstatement of the Policy, whichever is later.

Total and Permanent Disability (TPD) Benefit

This plan shall not cover any disability caused directly or indirectly, wholly or partly by any one (1) of the following occurrences:

- attempted suicide or self-inflicted injuries or self-inflicted illness while sane or insane; or
- military or naval service in time of declared or undeclared war or while under orders for warlike operation or restoration of public order; or
- entering, operating or servicing, riding in or on, ascending or descending from or with any aerial device or conveyance except while the Life Assured is in an aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route; or
- an opportunistic infection or a malignant neoplasm if at the time of disability, Acquired Immune Deficiency Syndrome (AIDS) is present in the Life Assured.

Note:

The above list is not exhaustive. Please refer to the policy contract for full details of the exclusions.

**Important Notes**

1. This brochure provides a brief description of the insurance product and shall not be construed as a policy of insurance. You are advised to refer to the Product Illustration and Product Disclosure Sheet for further information.
2. Please refer to the policy contract for further information and specific details as the exclusions and limitations highlighted in this brochure are not exhaustive.
3. You should satisfy yourself that this plan will best serve your needs and that the premium payable under the Policy is an amount you can afford.
4. You may cancel your investment-linked insurance plan within fifteen (15) days after you have received the Policy. The Company will refund to you any unallocated premiums, the Account Value, any Insurance Charge and Policy Fee that have been deducted less any medical expenses incurred.
5. Buying a regular premium Investment-Linked Insurance Plan is a long-term commitment. Early termination of the Policy involves high cost and the surrender value is dependent on prevailing market value of the underlying assets of the Investment-Linked fund. Therefore, the surrender value may be less than the total premium paid. The Policy may be surrendered anytime. Upon full surrender, the Account Value is paid and the Policy terminates.
6. Please be advised that taking a premium holiday may lead to the possibility of lapsing your Policy if the required charges, including rider charges exceed the Account Value. You will also lose the Three (3) Years Guaranteed Coverage if the premium holiday is exercised within the first three (3) Policy Years.
7. This is an insurance product that is tied to the performance of the underlying assets and is not a pure investment product such as unit trusts.
8. Unit values will be based on actual performances of the investment-linked funds and it is not guaranteed. The investment risk under the Policy will be borne solely by you.
9. Past performance of a fund may not be a reliable guide for future performances, which may be different.
10. You may utilise the top-up facility as a means to maximise the investment value of the Policy.
11. Please be aware that purchasing too many unit deducting riders, if any, may deplete the investment-linked fund units.
12. Should you require additional information about investment-linked insurance, please refer to the *insuranceinfo* booklet on "Investment-linked Insurance". You can obtain a copy from the insurance agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).
13. Please note that premiums paid by business organisations are subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.
14. In the event of conflict of interpretation between English and other languages or ambiguity arising out of the translation to other languages, the English text and its interpretation shall prevail.

# MCIS Life

## The freedom for everyone to Live Now. Live On!



Contact our Customer Service Representative today to sign up.



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www.mcis.my

### MCIS INSURANCE BERHAD

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### MCIS INSURANCE BERHAD

MCIS Insurance Berhad is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits insured under the insurance policies offered by MCIS Insurance Berhad are protected against loss of part of all of insurance benefits by PIDM, in the unlikely event of an insurer member failure. For further details of the protection limits and the scope of coverage, please refer to PIDM's TIPS Brochure or contact MCIS Insurance Berhad or visit PIDM website ([www.pidm.com.my](http://www.pidm.com.my)) or call PIDM toll free line (1-800-88-1266).

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

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