



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

1. What is this product about?

M-Fortune Link is a regular premium investment-linked insurance plan 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 Life Assured's age one hundred (100) next birthday.

This plan provides coverage in the event of Death or Total and Permanent Disability (TPD) of the Life Assured. On top of this, it provides Compassionate Benefit of RM5,000 and Three (3) Years Guaranteed Coverage during the first three (3) Policy Years.

You may also attach unit deducting rider(s) to further enhance your insurance coverage.

The Account Value of the investment-linked insurance plan depends on the price of the underlying units, which in turn depends on the performance of your chosen fund(s).

2. What are the covers / benefits provided?

Basic Sum Assured = RM 500,000

Policy Term¹ = 70 yearsPremium Payment Term² = 70 years

¹The Policy Term shown here is auto-extended up to age one hundred (100) next birthday of Life Assured. The actual Policy Term is up to age eighty (80) next birthday of Life Assured, provided the Policy Owner chooses to disable the Auto-Extended Policy Term. If the Policy Owner does not disable the Auto-Extended Policy Term, the Policy Term will be auto-extended up to age one hundred (100) next birthday of Life Assured.

²The Premium Payment Term shown here is auto-extended up to age one hundred (100) next birthday of Life Assured. The actual Premium Payment Term is up to age eighty (80) next birthday of Life Assured, provided the Policy Owner chooses to disable the Auto-Extended Policy Term. If the Policy Owner does not disable the Auto-Extended Policy Term, the Premium Payment Term will be auto-extended up to age one hundred (100) next birthday of Life Assured.

Fund 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%

Please refer to Fund Fact Sheet for further information on the fund(s) chosen, including the underlying assets, objectives of the funds, investment strategy and fund performance.

The Policy covers:

Death Benefit	100% of the Basic Sum Assured (RM 500,000) or the reduced Basic Sum Assured if the Basic Sum Assured has been paid under a rider/ TPD Benefit that accelerate the Basic Sum Assured of the Policy; plus Account Value less any indebtedness under the Policy will be payable in one lump sum, upon death of the Life Assured.
Total and Permanent Disability (TPD) Benefit	100% of the Basic Sum Assured (RM 500,000) less any indebtedness under this plan will be payable in one lump sum after six (6) months from date of diagnosis, 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.
Compassionate Benefit	RM5,000 will be payable in one lump sum on top of the Death Benefit, upon death of the Life Assured.
Three (3) Years Guaranteed Coverage	The Basic Policy and any attachable rider(s) will continue to be in-force if the Account Value is insufficient to cover the Insurance Charge and Policy Fee within the first three (3) Policy Years from the policy effective date, provided that: (a) All premiums for the Policy due including Regular Top-Up Premium has been paid on the due date or within the Grace Period of thirty (30) days for monthly and forty-five (45) days for all other frequency of premium payment from the due date; and (b) No partial withdrawal of Account Value within the first three (3) Policy Years; and (c) There has not been any alteration made by you that results in the reduction of existing or future Account Value, compared to as if there had not been any change to the Policy. The full terms and conditions are set out in the policy contract.
Auto-Extended Policy Term	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 as shown under Alternative 2. Based on our estimates of future outcome, your Policy is expected to have sufficient balance to pay for Insurance Charges and Policy Fee up to Life Assured's age eighty (80) next birthday. We may prior to Life Assured's 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 Life Assured's age one hundred (100) next birthday. Otherwise, you may choose to pay the premium shown in Alternative 3, whereby, based on our estimates of future outcomes, your Policy is expected to have sufficient balance to pay for Insurance Charges and Policy Fee up to Life Assured's age one hundred (100) next birthday. If you do not want to continue with the Policy after Life Assured's age eighty (80) next birthday as shown under Alternative 1, you 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 you.

	Please refer to the table below for available alternatives that you may consider.
Maturity Benefit	Upon survival of the Life Assured to the maturity date of the Policy, Account Value less any indebtedness under the Policy will be payable.

The available alternatives that you may consider are shown in the table below.

	Alternative 1	Alternative 2	Alternative 3
Policy Term Duration	Coverage up to age 80 next birthday	Coverage up to age 80 next birthday + auto-extension up to age 100 next birthday	Coverage up to age 100 next birthday
Yearly Premium Payable³	RM 12,000.00 payable from age 30 next birthday to age 79 next birthday	RM 12,000.00 payable from age 30 next birthday to age 79 next birthday RM 12,000 payable from age 80 next birthday to age 99 next birthday ⁴	RM 12,000 payable from age 30 next birthday to age 99 next birthday ⁴

³This is the estimated yearly premium that you have to pay under different alternatives. It is calculated based on the sustainability projection.

⁴In 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.

Reminder: Please read the sales literature which includes product benefits and objectives of the investment-linked funds. It is important to select a plan or a combination of funds that suits 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).

3. How much premium do I have to pay?

- The premium that you have to pay and the policy terms may vary depending on MCIS Insurance Berhad's underwriting requirements.
 - The estimated Basic Premium that you have to pay: RM 12,000.00 Yearly
- Basic Premium refers to the sum of Regular Premium and Regular Top-Up Premium (if any).
- The premiums and Insurance Charges illustrated in the Product Illustration are applicable to standard risks. The policy terms and rates may vary depending on the underwriting requirements.
- You can top-up your Investment Top-Up Premium at any time, subject to a minimum of RM100 with any addition in hundreds.
- The Company allocates a portion of the Basic Premium and Investment Top-Up Premium (if any) to purchase units in the investment-linked fund that you have chosen. As long as there are sufficient Account Value, Insurance Charges and other fees and charges will be deducted on a monthly basis regardless of the premium frequency so that you can continue to enjoy the protection offered by Basic Policy and any attachable rider(s).
- Any unallocated amount from the Basic Premium and Investment Top-Up Premium (if any) will be used to pay commission to agents/brokers/financial advisors and other expenses of the Company.
- The allocation rates are as per following:

Regular Premium

Policy Year		1	2	3	4	5	6	7	8	9	10 and above
Premium Paid		12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000
Allocated Premium	%	60.00%	60.00%	60.00%	80.00%	80.00%	80.00%	95.00%	95.00%	95.00%	100.00%
	RM	7,200	7,200	7,200	9,600	9,600	9,600	11,400	11,400	11,400	12,000

Regular Top-Up Premium / Investment Top-Up Premium

Policy Year		1	2 and above
Premium Paid		0.00	0.00
Allocated Premium	%	95%	95%
	RM	0.00	0.00

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

The Insurance Charges will be deducted monthly from the Account Value for the coverage provided for Basic Policy and rider(s) (if any). The Insurance Charges will increase as the Life Assured grows older. Details of Insurance Charges and other charges for this product are provided in the Product Illustration.

The Insurance Charges and other charges are non-guaranteed and may be varied from time to time. The Company reserves the right to revise the Insurance Charges and other charges by giving you ninety (90) days prior written notice.

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 investment-linked insurance plan within fifteen (15) days after you have received the Policy. The Company will refund to you the unallocated premiums, the Account Value and any Insurance Charge and Policy Fee that have been deducted less any medical fee incurred.
- Account Value - the Account Value of the investment-linked insurance plan depends on the performance of the investment-linked funds selected. The higher the level of insurance coverage selected, the more units will be absorbed to pay for the Insurance Charges and the fewer units will remain to accumulate Account Value under your Policy.
- Policy lapse - The investment-linked insurance plan will lapse when the Account Value is insufficient to pay for the Insurance Charge and other charges. This is not applicable if the terms and conditions of the Three (3) Years Guaranteed Coverage during the first three (3) Policy Years are met.

- e) Premium Holiday - if you do not pay the premium, the monthly Insurance Charges and Policy Fee shall continue to be deducted from the Account Value. The Policy shall not become void for non-payment of premium so long the Account Value is sufficient to provide for the monthly Insurance Charge and Policy Fee.
- f) Nomination - you are advised to nominate a nominee(s) for this product and ensure that your nominee(s) are aware of the insurance plan that you have purchased.
- g) Claim Procedure - You can obtain information on claim procedures and form from our corporate website at www.mcis.my, call our Customer Service Centre or go to the branches nearest to you.
- h) You should read and understand the insurance plan and discuss with your agent or contact MCIS Insurance Berhad directly for more information.
- i) If you switch your Policy from one insurer to another or transferring from one type of insurance plan to another, you may be subject to new terms and conditions of the new policy or of the new insurer.
- j) Applicable Government Tax - The premiums paid by business organisations are subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.

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

6. What are the major exclusions under this Policy?

The Policy shall not cover death caused directly or indirectly, wholly or partially, by any one (1) of the following occurrences:

- a) as a result of suicide, whether sane or insane within thirteen (13) months from the Policy Issue Date or date of reinstatement, whichever is later; or
- b) as a result of duelling or self-inflicted injuries, whether sane or insane within thirteen (13) months from the Policy Issue Date or date of reinstatement, whichever is later; or
- c) as a result of committing, attempting an unlawful act or provoking an assault or a felony or from any violation of law.

The Policy shall not cover any Disability caused directly or indirectly, wholly or partially, by any one (1) of the following occurrences:

- a) attempted suicide or self-inflicted injuries or self-inflicted illness while sane or insane; or
- b) military or naval service in time of declared or undeclared war or while under orders for warlike operation or restoration of public order; or
- c) 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
- d) 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: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under the Policy.

7. Can I cancel my Policy?

Buying a regular premium investment-linked insurance plan is a long-term financial commitment. It is not advisable to hold the Policy for a short period of time in view of the high initial costs. 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.

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 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.

If you have any enquiries, please contact us at:

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

10. Other similar types of plan available.

Please ask MCIS Insurance Berhad or your agent for other similar types of plans offered by MCIS Insurance Berhad.

IMPORTANT NOTE:

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. YOU MUST EVALUATE YOUR OPTIONS CAREFULLY AND SATISFY YOURSELF THAT THE INVESTMENT-LINKED PLAN CHOSEN MEET YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE PREMIUM THROUGHOUT THE POLICY DURATION. TO INCREASE INVESTMENT VALUE AT ANY TIME, IT IS ADVISABLE THAT YOU PAY THE ADDITIONAL PREMIUMS AS 'TOP UPS'. RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED.

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