

PRODUCT DISCLOSURE SHEET	MCIS Insurance Berhad
Read this Product Disclosure Sheet before you decide to take out PrimeLink. Be sure to also read the general terms and conditions.	PrimeLink
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1. What is this product about?

PrimeLink is a regular premium investment-linked insurance with premium payment term options of 5, 10, 20 years or full pay. This product offers maturity options at the age of 60, 70, 80, 90 or policy term 10 or 20 years, subject to the entry age and premium payment term selected. If the Increasing Sum Assured option is chosen, the Sum Assured will increase by five percent (5%) at the end of every five (5) years up to a maximum total increase of RM250,000.

PrimeLink provides coverage for Natural Death, Accidental Death and Total and Permanent Disability (TPD). It will pay the Basic Sum Assured plus the Account Value. The value of the ILP depends on the price of the underlying units, which in turn depends on the performance of your chosen fund(s). Please refer to the brochure and fund fact sheet(s) for further information on the funds available and their objectives.

On top of this, it provides compassionate benefit of RM3,000 and no lapse guarantee during first five (5) years.

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

2. What are the covers / benefits provided?

Basic Sum Assured = RM 500,000

Policy Term = 30 years

Premium Paying Term = 5 years

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%

This policy covers:

Natural Death Benefit	100% of the Basic Sum Assured (RM 500,000) plus Account Value less any Total and Permanent Disability Benefit paid and less any indebtedness under this plan will be payable, upon death of the life assured due to natural causes.
Accidental Death Benefit	200% of the Basic Sum Assured (RM 1,000,000) plus Account Value less any Total and Permanent Disability Benefit paid and less any indebtedness under this plan will be payable, upon death of the life assured due to accident.
Total and Permanent Disability (TPD) Benefit before age next birthday of 70 at policy anniversary	100% of the Basic Sum Assured (RM 500,000) plus Account Value less any indebtedness under this plan will be payable in one lump sum after 6 months from date of diagnosis. The TPD benefit will be paid out in the event of TPD prior to the Anniversary of the Policy Commencement Date immediately following the 70th birthday of the life assured or expiry of the Basic Policy, whichever is earlier. The maximum TPD benefit payable is RM 8,000,000 per life under this Policy and all other life policies issued by the Company or other insurer or other takaful operator inclusive of any other Supplementary Contract and/or Riders.
Compassionate Benefit	RM 3,000 is payable as family assistance upon death of the life assured.
5 Years Guaranteed Coverage	The policy will remain in-force for the first five (5) policy years and will provide guaranteed coverage on the basic policy and unit-deducting rider(s), even if the Account Value is insufficient, subject to the following conditions: a) The premium for the basic policy has been paid on or before every due date or during the grace period (Monthly premium frequency: thirty (30) days, Other premium frequency: forty-five (45) days) b) Premium holiday has never been exercised during the first five (5) policy years. c) There are no changes to the policy, including but not limited to withdrawal of cash value and investment requests, which cause an increase in Insurance Charge or reduction in existing or future cash value. During the first five (5) policy years, any Insurance Charge(s) and other charges that are unpaid due to insufficient Account Value shall be considered as indebtedness under this Policy. At month 61, additional top-up premium may be required if the Account Value is insufficient to support the Insurance Charge(s) and other charges that are indebted under this Policy. The Policy shall be terminated if no payment is made for indebtedness within sixty (60) days upon the completion of first five (5) policy years.
Maturity Benefit	Upon survival of the life assured to the maturity date of the policy, Account Value less any indebtedness under this policy will be payable.

Surrender Value	Account Value plus any refund of unexpired monthly insurance charges.
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Notes:

- Please refer to the Product Illustration for further information on the product benefits.
- 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 value of the ILP depends on the price of the underlying units, which in turn depends on the performance of your chosen fund(s).

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 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).

3. How much premium do I have to pay?

- The premium that you have to pay and the policy terms may vary depending on the underwriting requirements of the insurance company. Please refer to the Product Illustration for the exact detail.
 - The estimated Basic Premium that you have to pay: RM 6,000.00 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 and deduct the fee and charges.
- 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 follow:

Regular Premium

Policy Year		1	2	3	4	5	6	>= 7
Premium Paid		6,000.00	6,000.00	6,000.00	6,000.00	6,000.00	0.00	0.00
Allocated Premium	%	85.00%	85.00%	90.00%	90.00%	100.00%	0.00%	0.00%
	RM	5,100.00	5,100.00	5,400.00	5,400.00	6,000.00	0.00	0.00

Regular Top-Up / Investment Top-Up Premium

Policy Year		1	>= 2
Premium Paid		0.00	0.00
Allocated Premium	%	95%	95%
	RM	0.00	0.00

- As long as there are sufficient Account Value in your fund, your investment units will be redeemed monthly (regardless of your premium frequency) to pay for your insurance charges and other charges so that you continue to enjoy the protection offered by basic plan and attached unit deducting rider(s) (if any).

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

The insurance charges are not guaranteed and it will be deducted monthly from the value of your units for the coverage provided for basic plan and unit deducting riders (if any). The insurance charges will increase as you grow older. Details of insurance charges and other charges for this product are provided in the Product Illustration.

The charges are subject to any applicable taxes at the prevailing rate.

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 ILP by returning the policy within fifteen (15) days after you have received the policy. The Company will refund to you the unallocated premiums, the value of units that have been allocated (if any) at unit price at the next valuation date and any insurance charge and policy fee that have been deducted less any medical fee incurred.
- Account Value - the Account Value of the ILP 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. The surrender value may be less than the premiums paid if you surrender the basic policy. The Account Value is subject to investment risk.
- You will decide the investment-linked fund of your choice and will adopt the underlying investment risk. You should note the significant risks and benefits of investing in an investment-linked product 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 product. 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, Product Illustration etc) for further information. **Past performance of a fund may not be a reliable guide to future performances which may be different.**
- Policy lapse - The ILP will lapse when no premium is received by the end of grace period and/or the Account Value is insufficient to pay for the insurance and other charges. During the first five (5) policy years, there is the five (5) years Guaranteed Coverage subject to the following conditions:
 - The premium for the basic policy has been paid on or before every due date or during the grace period.
 - Premium holiday has never been exercised during the first five (5) policy years.
 - There are no changes to the policy, including but not limited to withdrawal of cash value and investment requests, which cause an increase in Insurance Charge or reduction in existing or future cash value.
- You should ensure that the allocation of insurance premiums towards protection and investment meets your financial ability.

- g) Premium Holiday - taking a premium holiday may lead to the possibility of lapsing your basic policy and unit deducting riders (if any). It could happen if the required charges (including rider charges and other charges) deplete and exceed the available investment-linked fund account value.
- h) Grace period - you are given a grace period of thirty (30) days for monthly premium payment frequency and forty-five (45) days for yearly, half-yearly and quarterly premium payment frequency.
- i) Purchasing too many unit-deducting riders may deplete your investment-linked fund units.
- j) You have the option to vary the level of protection and premium subject to the five (5) Years Guaranteed Coverage conditions.
- k) The Company reserves the right to suspend issuance or redemption of units under this Policy for a reasonable period under exceptional circumstances, such as and including intervening events resulting in temporary closure of any Stock Exchange or suspension of particular Stock in which the Fund is invested.
- l) Tax - any applicable taxes (whether currently in force or implemented later) at the prevailing rate as may be prescribed by any applicable legislation from time to time will be amended or charged when necessary.
- m) 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.
- n) Sanction or Unlawful Activities - if you or any of the individual associated with this plan are involve in unlawful activities under Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Act 2001(AMLATFPUAA 2001) or Malaysian Anti-Corruption Commission Act 2009, MCIS Life reserves the right to reject the application of this plan or withhold or terminate the business including claims payment under this plan where it deems fit and proper. MCIS Life shall not be liable for any potential or actual losses arising from or related to any steps taken.

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?

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

- a) the Life Assured dies from suicide within thirteen (13) months from the Policy Issue Date or date of reinstatement, whichever is later, whether the Life Assured is sane or insane;
- b) the Life Assured dies by 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;
- c) the Life Assured dies while committing an unlawful act or by the hands of justice.

This Policy shall not cover accidental death caused directly or indirectly, wholly or partially, by any one of the following occurrences:

- a) self-inflicted injuries or suicide while sane or insane;
- b) from war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, strike, riot or civil commotion;
- c) any injury sustained while on duty in any navy, army, air force, police or fire brigade.

This Policy shall not cover any disability caused directly or indirectly, wholly or partially, by any one of the following occurrences:

- a) attempted suicide or self-inflicted injuries or self-inflicted illness while sane or insane;
- b) military or naval service in time of declared or undeclared war or while under orders for warlike operation or restoration of public order;
- 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;
- d) an opportunistic infection or a malignant neoplasm if at the time of disability, is present in the Life Assured's acquired immune deficiency.

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. If your policy has been issued and for any reason whatsoever you decide to cancel your policy, you may cancel your insurance coverage by returning the policy within fifteen (15) days after you have received the policy. The Company will refund to you the unallocated premiums, the value of units that have been allocated (if any) at unit price at the next valuation date and any insurance charge and policy fee that have been deducted less any medical fee incurred.

If you cancel the policy after fifteen (15) days from the delivery date of your policy, remaining fund values of the basic policy at unit price at the next valuation date shall be refunded.

Buying a regular premium ILP is a long-term financial commitment. It is not advisable to hold this 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 alternatively, please visit www.insuranceinfo.com.my.

If you have any enquiries, please contact us at:

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

Head Office : Wisma MCIS, Jalan Barat, 46200 Petaling Jaya, Selangor Darul Ehsan, Malaysia
Postal Address: P.O. Box 345, Jalan Sultan, 46916 Petaling Jaya, Selangor Darul Ehsan, Malaysia
Tel : 03-7652 3388
Fax : 03-7957 1562
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 plan available?

Please ask your agent/broker/financial advisor for other similar types of plans offered by the Company.

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.

THIS PRODUCT DISCLOSURE SHEET CONTAINS A SUMMARY OF THE PRODUCT AND IS NOT A CONTRACT OF INSURANCE. THE POLICY CONTRACT SHALL ALWAYS PREVAIL OVER THIS DOCUMENT.

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

IMPORTANT NOTES:

- 1) This Product Disclosure Sheet provides a summary of the main features of the product for illustration purposes and does not constitute a contract of insurance. You are advised to refer to the policy contract for full details of the product terms and conditions.
- 2) You should read and understand the insurance policy and discuss with the agent or contact the insurance company directly for more information.
- 3) Please note the likely implications of switching policy from one insurer to another or transferring from one type of insurance plan to another - for example, you may be subject to new terms and conditions of the new policy or of the new insurer.
- 4) There are provisions for nominations and assignment. You are advised to nominate a nominee and ensure that your nominee is aware of the policy that you have purchased.
- 5) If you are attaching Personal Accident riders to this plan - you are advised to note the scale of benefits for death and disablement in the riders.
- 6) If there is any discrepancy between the Product Illustration and the numbers presented here, the Product Illustration shall prevail.

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