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mcis LIFE

member of Sanlam group

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

1. What is this product about?

- Golden SeniorCare is a regular premium, non-participating limited-pay whole life plan without medical underwriting, subject to eligibility and financial underwriting, which provides coverage for death up to age 100 next birthday.
- It provides protection against accidental death up to 4 times of the Basic Sum Assured depending on the attained age at the time of death.
- Upon survival to the end of the policy term, a guaranteed maturity benefit equivalent to the Basic Sum Assured will be payable.
- The duration of premium payment is dependent on your entry age and gender.
- The total premium paid under this plan is always less than the Basic Sum Assured, except if there is any policy alteration.

2. What are the covers / benefits provided?

Basic Sum Assured = RM50,000.00

Premium Paying Term = 12 years

Policy Term = 50 years

Death Benefit (due to non-accidental cause)	<p>Death Benefit:</p> <p>Death that occurs in policy year 1 or 2 due to non-accidental cause: Total premium paid will be refunded without interest and no sum assured is payable.</p> <p>Death that occurs in policy year 3 and onwards due to non-accidental cause: 100% of the Basic Sum Assured (RM 50,000) will be payable.</p> <p>The policy will be terminated upon full payment of Death Benefit.</p>								
Accidental Death	<p>Accidental Death Benefit:</p> <p>If death occurs due to accidental causes, the benefit payable is dependent on the attained age (next birthday) of the life assured at the time of death, as shown below:</p> <table border="1"> <thead> <tr> <th>Attained Age (next birthday) at the time of death</th><th>Benefit Payable</th></tr> </thead> <tbody> <tr> <td>50 - 64</td><td>RM 200,000 (400% of the Basic Sum Assured)</td></tr> <tr> <td>65 - 80</td><td>RM 125,000 (250% of the Basic Sum Assured)</td></tr> <tr> <td>>80</td><td>RM 50,000 (100% of the Basic Sum Assured)</td></tr> </tbody> </table> <p>Note: In the event that death occurs due to accidental causes but that accidental cause falls under the exclusion list for accidental death, only RM 50,000 (100% of the Basic Sum Assured) or refund of premium paid without interest shall be payable.</p> <p>The maximum accidental death benefit payable per life is RM 1,000,000.</p> <p>The policy will be terminated upon full payment of Accidental Death Benefit.</p>	Attained Age (next birthday) at the time of death	Benefit Payable	50 - 64	RM 200,000 (400% of the Basic Sum Assured)	65 - 80	RM 125,000 (250% of the Basic Sum Assured)	>80	RM 50,000 (100% of the Basic Sum Assured)
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Maturity Benefit	<p>Upon survival of the life assured to the maturity date of the policy, the Company will pay RM 50,000 (100% of the Basic Sum Assured).</p>								

- In the event of death during the 3rd policy year onwards due to non-accidental cause or accidental death, 10% of the entitled death benefit will be payable as an emergency cash to the beneficiary upon receiving minimal documentation. The remaining will be payable upon receiving complete documentation as required by the Company.
- Please refer to the Sales Illustration for further information on the benefits, including Guaranteed Surrender Values.
- The benefits stated above are subject to the terms and conditions stated in the policy document.

The benefit(s) payable 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 total premium that you have to pay is dependent on your entry age and gender.
- The estimated total basic premium that you have to pay: RM 3,145.33 (Yearly)
- Premium duration: 12 years (until age 62)
- The premiums that you have to pay is guaranteed and will remain level throughout the premium payment term.
- You can choose to pay your premium either yearly, half-yearly, quarterly or monthly.
- You are given grace period of 30 days for monthly payment frequency and 45 days for yearly, half-yearly and quarterly payment frequencies.

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

- A surrender charge will be imposed on the guaranteed cash surrender value throughout the entire duration of policy.
- Surrender charges are depicted in the table below:

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

- The total commission payable is 71.82% 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 requested in the enrolment form 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 will be refunded to you.

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

6. What are the major exclusions under this policy?

- 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 Death Benefit shall not be payable if the Life Assured's death is caused directly or indirectly, wholly or partially, by any pre-existing illness or disease as a result of or in any way associated with Acquired Immune Deficiency Syndrome (AIDS).
- The Accidental Death Benefit shall not cover death caused directly or indirectly, wholly or partially, by any one of the following occurrences:
 - assault or murder;
 - riot or civil commotion, strikes or terrorist activities.

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

7. Can I cancel my policy?

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 guaranteed cash surrender value. The cash amount (if any) that the Company will pay you when you cancel the policy before the maturity date will be much lower than the total amount of premiums 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 changes 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'. They are available at all our branches or 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 coverage available?

Please refer to our agents for other similar types of coverages 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.