

## PRODUCT DISCLOSURE SHEET

Date: &lt;date&gt;

**Dear Customer,**

This Product Disclosure Sheet (PDS) provides you with key information on your life insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

### 1 What is Golden SeniorCare?

Golden SeniorCare is a non-participating whole life plan that offers a combination of insurance protection and savings. This plan provides coverage for death. This plan also provides Maturity Benefit.

### 2 Know Your Coverage/Benefits

**As an illustration, for <premium amount based on RM500,000> <frequency>, you will receive the following coverage:**  
*\*The premium shown is applicable for a non-smoker male aged 50 next birthday, with premium payment term of <duration> years, policy term of 50 years and Basic Sum Assured of RM500,000. The Basic Sum Assured shown is for illustration purposes only, the actual Basic Sum Assured available for this plan is up to RM500,000.*

Death (due to non-accidental cause)	<b>1<sup>st</sup> Policy Year: &lt;premium amount based on RM500,000&gt;</b> , assuming the premium for 1 <sup>st</sup> policy year is fully paid.  Please refer to the Sales Illustration for more details.
Accidental Death	<b>1<sup>st</sup> Policy Year: &lt;400% of the Basic Sum Assured&gt;</b>  Please refer to the Sales Illustration for more details.
Maturity Benefit	<b>&lt;100% of the Basic Sum Assured&gt;</b>
Additional Coverage	Not applicable.

Your life insurance **excludes**:

- Death due to suicide, whether sane or insane within 13 months from the policy issue date or date of reinstatement, whichever is later;
- Death due to duelling or self-inflicted injuries, whether sane or insane within 13 months from the policy issue date or date of reinstatement, whichever is later; and
- Death while committing an unlawful act or by the hands of justice.

**Note:** This list is **non-exhaustive**. You should refer to the policy contract for the full list of exclusions.

The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact MCIS Insurance Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

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

**If you have any questions or require assistance on your life insurance, you can:**

  
Call  
03-7652 3388

  
Visit  
[Golden SeniorCare](#)

  
Email  
[customerservice@mcis.my](mailto:customerservice@mcis.my)

### 3 Know Your Obligations

**For your life insurance, you must pay a premium of:**

Basic Premium	<premium amount> <frequency> for Basic Sum Assured of <amount>.
Policy Term: <duration> years	Premium Payment Term: <duration> years

**You also have to pay the following fees and charges:**

Commission	<percentage> of total Basic Premium paid or <amount>.
------------	---

### 4 Other Key Terms

- You must disclose all material facts and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
- The policy terms and premium may vary depending on the underwriting requirements of MCIS Insurance Berhad.
- Premium is guaranteed.
- Grace period of 30 days for monthly and 45 days for all other frequency of premium payment is applicable. Your life insurance plan will lapse in the event that any premium is not paid within the grace period, unless your Policy has acquired guaranteed surrender value.
- You can obtain information on claim procedures and relevant forms by contacting MCIS Insurance Berhad.
- You are advised to nominate a nominee(s) for this plan and ensure that your nominee(s) are aware of the insurance plan that you have purchased.

- If you switch your policy from one insurer to another or transfer from one type of insurance plan to another, you may be subject to new terms and conditions of the new insurance plan or of the new insurer.

**Note:** This list is **non-exhaustive**. You should refer to the policy contract for the full list of terms and conditions.



### Can I cancel my policy?

Yes, you may cancel your policy by giving a written notice to MCIS Insurance Berhad.

- **Free Look Period:** You may cancel your Policy within 15 days from the date of delivery of the Policy. MCIS Insurance Berhad will refund to you the premium paid without interest.
- **After Free Look Period:** If you decide not to continue your Policy after the free look period, you can surrender by writing to MCIS Insurance Berhad. Upon receiving the surrender request, MCIS Insurance Berhad will pay the guaranteed surrender value (if any) less any indebtedness.

SAMPLE