MCIS INSURANCE BERHAD Registration No.:199701019821 (435318-U)

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PRODUCT DISCLOSURE SHEET

Date: **<date>**

Dear Customer,

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

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

1 What is M-Fortune Link?

M-Fortune Link is a non-participating plan that offers a combination of insurance protection and investment. This plan provides coverage for death or Total and Permanent Disability. This plan also provides Compassionate Benefit, 3 years Guaranteed Coverage, Auto-Extended Policy Term and Maturity Benefit.

2 Know Your Coverage/Benefits

As an illustration, for **RM3,114.00*** yearly, you will receive the following **coverage:**
**The premium shown is applicable for a non-smoker male aged 30 next birthday, with policy term of 50 years, Basic Sum Assured of RM500,000 and standard risk.*

Death	**RM500,000** plus Account Value.
Total and Permanent Disability	**RM500,000**
Compassionate Benefit	**RM5,000** will be payable upon death.
Maturity Benefit	Account Value.
Additional Coverage	These are the additional coverage that you may opt for together with this plan: 1. Critical illnessProtect 2. CI Waiver Plus 3. M-LifeCare 4. CI Multi Shield (with/without Cancer Recovery Benefit) 5. I-Linked LadyCare Rider 2 (with/without Maternity Benefit) 6. I-Linked PA Rider 2 7. I-Linked Hospital Benefit Rider 2

Your investment-linked insurance **excludes**:

- Death due to suicide or self-inflicted injuries, while sane or insane within 13 months from policy issue date or date of reinstatement, whichever is later;
- Death or Total and Permanent Disability as a result of duelling, committing, attempting an unlawful act or provoking an assault or a felony or from any violation of law; and
- Total and Permanent Disability that exists at the policy issue date or at the date of reinstatement.

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

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 or PIDM (visit 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 investment-linked insurance, you can:

Call	Visit	Email
03-7652 3388	M-Fortune Link	customerservice@mcis.my

3 Know Your Obligations

For your investment-linked insurance, you must pay a premium of:

Basic Premium[1]	**<premium amount>** <frequency> for Basic Sum Assured of **<amount>.** The Insurance Charges illustrated in the Product Illustration are applicable to standard risks.
1st Policy Year Investment Top-Up Premium	**<amount>**
Policy Term[2] : **<duration>** years	Premium Payment Term[3] : **<duration>** years
MCIS Insurance Berhad allocates a portion of the Premium Paid[4] to purchase units in your chosen investment-linked fund(s).	

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Premium Paid[4] allocated to purchase units	1st Policy Year: **<percentage>** of Premium Paid[4] or **<amount>.** Please refer to the Product Illustration for more details.
You also have to pay the following fees and charges:	
Commission	**<percentage>** of total Premium Paid[4] or **<amount>.** Please refer to the Product Illustration for more details.

[1] Basic Premium refers to the sum of Regular Premium and Regular Top-Up Premium.

[2] The Policy Term shown here is auto-extended up to age 100 next birthday of Life Assured. The actual Policy Term is up to age 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 100 next birthday of Life Assured.

[3] The Premium Payment Term shown here is auto-extended up to age 100 next birthday of Life Assured. The actual Premium Payment Term is up to age 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 100 next birthday of Life Assured.

[4] Premium Paid refers to the sum of Basic Premium and Investment Top-Up Premium.

Table of Auto-Extended Policy Term

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

	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 Payable[5]	<premium amount> payable from age <age> next birthday to age 79 next birthday	<premium amount> payable from age <age> next birthday to age 79 next birthday <premium amount> payable from age 80 next birthday to age 99 next birthday[6]	<premium amount> payable from age <age> next birthday to age 99 next birthday[6]

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

[6] 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.

Please refer to the Product Illustration for more details.

4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
- The policy terms and Insurance Charges may vary depending on the underwriting requirements of MCIS Insurance Berhad.
- Insurance Charges and other applicable charges are not guaranteed. MCIS Insurance Berhad reserves the right to revise the Insurance Charges and other applicable charges by giving 90 days' prior written notice.
- The Account Value of the investment-linked insurance plan depends on the performance of your chosen fund(s). Return on an investment-linked fund is not guaranteed.
- To maximise your Account Value, you can top-up your Investment Top-Up Premium at any time.
- Grace period of 30 days for monthly and 45 days for all other frequency of premium payment is applicable.
- Your investment-linked insurance plan will lapse when the Account Value is insufficient to pay for the Insurance Charges and other charges. This is not applicable if the terms and conditions of the 3 Years Guaranteed Coverage during the first 3 Policy Years are met.
- 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 Charges and Policy Fee.
- 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 unallocated premiums, the Account Value and any Insurance Charges and Policy Fee that have been deducted less any medical expenses incurred.
- **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 Account Value less any indebtedness.

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