

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 PeopleLink?

PeopleLink 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, 5 years Guaranteed Coverage and Maturity Benefits.

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 30 next birthday, with premium payment term of <duration> years, policy term of <duration> years, Basic Sum Assured of RM500,000 and standard risk. The Basic Sum Assured shown is for illustration purposes only, the actual Basic Sum Assured available for this plan is up to RM450,000.

Natural Death	<100% of Basic Sum Assured> plus Account Value.
Accidental Death	<200% of Basic Sum Assured> plus Account Value.
Total and Permanent Disability	<100% of Basic Sum Assured> plus Account Value.
Compassionate Benefit	RM3,000 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;
- Accidental Death due to suicide or self-inflicted injuries while sane or insane; 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
 03-7652 3388


 Visit
[PeopleLink](#)


 Email
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/include the loading applicable for the policy>.
1 st Policy Year Investment Top-Up Premium	<amount>
Policy Term: <duration> Years	Premium Payment Term: <duration> Years
MCIS Insurance Berhad allocates a portion of the Premium Paid ² to purchase units in your chosen investment-linked fund(s).	
Premium Paid ² allocated to purchase units	1 st Policy Year: <percentage> of Premium Paid ² 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 ² or <amount>. Please refer to the Product Illustration for more details.

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

²Premium Paid refers to the sum of Basic Premium and Investment Top-Up Premium.

4 Other Key Terms

<ul style="list-style-type: none"> 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 5 Years Guaranteed Coverage during the first 5 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. <p>Note: This list is non-exhaustive. You should refer to the policy contract for the full list of terms and conditions.</p>

? 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.