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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 take out M-MyMakmur. Be sure to also read the general terms and conditions.	M-MyMakmur
	XXXX

### 1. What is this product about?

M-MyMakmur is a non-participating endowment plan that provides Death Benefit and Additional Accidental Death Benefit. This plan also provides Guaranteed Cash Payments (GCP) every six (6) months and a Maturity Benefit at the end of the Policy Term.

### 2. What are the covers/benefits provided?

Basic Sum Assured (BSA): RM100,000

Policy Term: 20 years

The Policy covers the following:

Benefits	Amount Payable (RM)	
Death Benefit	Policy Year at death of Life Assured	Death Benefit
	1 to 2	100% of total Basic Premium paid less total GCP paid and less any indebtedness.
	3 and onwards	(i) 100% of BSA; or (ii) 100% of total Basic Premium paid less total GCP paid, whichever is higher less any indebtedness.
Additional Accidental Death Benefit	An additional 100% of BSA less any indebtedness is payable on top of Death Benefit. The maximum Additional Accidental Death Benefit payable is RM1,000,000 per life under the Policy and all other life policies issued by the Company or other insurer or takaful operator inclusive of any riders.	
Guaranteed Cash Payment (GCP) Benefit	2.2% of BSA (RM2,200) less any indebtedness is payable starting from the end of the first (1st) six (6) months, upon the survival of the Life Assured to the end of every six (6) month up to the end of the Policy Term.	
Maturity Benefit	185% of BSA (RM185,000) less any indebtedness is payable upon survival of the Life Assured to the maturity date of the Policy.	

The benefit(s) payable under eligible product 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)).

### 3. How much premium do I have to pay?

- The total Basic Premium that you have to pay is RM16,300.00 (Yearly).
- The total Basic Premium are guaranteed and varied according to the BSA and Policy Term.
- Premium duration: 20 years.

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

Please refer to the Product Illustration for the commission amount payable for this plan.

### 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 and state your age correctly.
- Free Look Period - You may cancel your Policy within fifteen (15) days after you have received the Policy. The total Basic Premium paid without interest will be refunded to you.
- Nomination - You are advised to nominate a nominee(s) for the Policy and ensure that your nominee(s) are aware of the insurance plan that you have purchased.
- Claim Procedure - You can obtain information on claim procedures and form from our corporate website at [www.mcis.my](http://www.mcis.my), call our Customer Contact Centre or go to the branches nearest to you.
- You should read and understand the insurance plan and discuss with your agent or contact MCIS Insurance Berhad directly for more information.
- If you switch your Policy from one insurer to another or transferring from one type of insurance plan to another, you may be subject to new terms and conditions of the new policy or of the new insurer.

*Note: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under the Policy.*

### 6. What are the major exclusions under the Policy?

The Death Benefit shall not be payable if the Life Assured's death is caused directly or indirectly, wholly or partially, by any one (1) of the following occurrences:

- Suicide, whether sane or insane within thirteen (13) months from the Effective Date of Insurance; or
- Self-inflicted injuries, whether sane or insane; or
- Duelling, committing, attempting an unlawful act or provoking an assault or a felony or from any violation of law.

The Accidental Death Benefit shall not be payable if the Life Assured's death is caused directly or indirectly, wholly or partially, by any one (1) of the following occurrences:

- While engaging in racing of any kind other than on foot; or
- While under the influence of alcohol, drugs or narcotic.

*Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under the 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 cash value. The amount that the MCIS Insurance Berhad will pay you when you cancel the Policy before the maturity period will be much less than the total amount of premium 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 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 life insurance, please refer to the relevant *insuranceinfo* booklet on "Life Insurance". You can obtain a copy from the insurance agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact us at:

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

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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 cover available.**

Please ask MCIS Insurance Berhad or your agent for other similar types of plans offered by MCIS Insurance Berhad.

**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.