

# Prime Protection for Your Golden Years



## M-Senior Prime

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 (MCIS Life) or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).



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## M-Senior Prime

The golden years are meant to be lived with confidence and peace of mind. With the right protection in place, you can focus on what truly matters.

MCIS Life's M-Senior Prime provides life protection coverage of up to RM300,000, with no medical check-up required. It includes a lump-sum death benefit with a funeral expense payout, and additional accidental death benefit of up to 500% of Basic Sum Assured.

You also have the option of a maturity payout at age 80 next birthday. Premium payment terms are 5, 10, or 20 years, or up to age 80 next birthday, giving you flexibility to suit your needs and lifestyle.

It is MCIS Life's way of helping you stay prepared, so you can continue enjoying life with confidence and reassurance.

# Key Benefits



Coverage up to **RM300,000** with  
No Medical Check-Up required.



Multiple Premium  
Paying Term



Death Benefit and  
Funeral Expense Benefit



Optional  
Maturity Benefit



Additional Accidental Death  
Benefit up to **500%** of  
Basic Sum Assured



## Product Brief

M-Senior Prime is a non-participating whole life plan that provides both protection and savings. The following benefits will be included in the plan, in accordance with the selected preferences.

### Plan 1



Death Benefit



Additional Accidental  
Death Benefit



Funeral Expense Benefit

### Plan 2



Death Benefit



Additional Accidental  
Death Benefit



Funeral Expense Benefit



Maturity Benefit



# Benefits

## Death Benefit

Upon the death of the Life Assured, the following less any indebtedness will be payable in one lump sum.

Death	Policy Year 1 & 2	Policy Year 3 & Onwards
<b>Non-Accidental Causes</b>	<b>100%</b> of total Basic Premium paid	(i) <b>100%</b> of Basic Sum Assured; or (ii) <b>100%</b> of total Basic Premium paid;
<b>Accidental Causes</b>	(i) <b>100%</b> of Basic Sum Assured; or (ii) <b>100%</b> of total Basic Premium paid;  whichever is higher ( <i>these amounts include Funeral Expense Benefit</i> ).	whichever is higher ( <i>these amounts include Funeral Expense Benefit</i> ).






## Funeral Expense Benefit

Upon the death of the Life Assured, except for death due to non-accidental causes in policy year 1 and 2, 10% of Basic Sum Assured, subject to a maximum of RM10,000 less any indebtedness will be payable in one lump sum. The amount paid shall reduce the benefit payable under Death Benefit.



## Additional Accidental Death Benefit

In the event of death arising from an accident, the highest one of the following benefits less any indebtedness will be payable in one lump sum on top of the Death Benefit, depending on the cause of the accidental death.

Additional Benefit	Amount Payable
 <p>Accidental Death</p>	<p><b>100%</b> of Basic Sum Assured</p>
 <p>Accidental Death during Festive Season</p>	<p><b>200%</b> of Basic Sum Assured</p>
 <p>Accidental Death in Public Conveyance</p>	<p><b>300%</b> of Basic Sum Assured</p>
 <p>Accidental Death while Overseas</p>	<p><b>400%</b> of Basic Sum Assured</p>
 <p>Accidental Death due to Natural Disaster</p>	<p><b>500%</b> of Basic Sum Assured</p>

## Maturity Benefit (Optional)

Upon survival to the maturity date while the policy is in-force, 100% of Basic Sum Assured or 100% of total Basic Premium paid, whichever is higher less any indebtedness will be payable in one lump sum.



# Your Questions Answered

## 1 What is M-Senior Prime?

M-Senior Prime is a non-participating whole life plan that provides protection and optional savings benefits. The following benefits are included based on your selected preferences.

Plan 1	Plan 2
Death Benefit	Death Benefit
Additional Accidental Death Benefit	Additional Accidental Death Benefit
Funeral Expense Benefit	Funeral Expense Benefit
	Maturity Benefit

## 2 What is the policy term for this plan?

This plan offers a policy term up to age 80 next birthday.

## 3 What is the premium paying term for this plan?

This plan offers premium paying terms of 5, 10, 20 years or up to age 80 next birthday.

## 4 Who is eligible to purchase this plan?

This plan is available to individuals whose entry age falls within the range shown in the table below:

Premium Paying Term	Minimum Entry Age	Maximum Entry Age
20 years or up to age 80 next birthday	40 next birthday	50 next birthday
5 years or 10 years		70 next birthday

## 5 What are the options for premium payment frequency?

You have the flexibility to choose the payment frequency of monthly, quarterly, half-yearly or yearly.

## 6 How much premium do I have to pay?

The premium is level and guaranteed. The premium amount may vary depending on your entry age, gender, smoking status, Basic Sum Assured, Premium Paying Term and maturity option chosen.

## 7 Are the premiums paid for this plan eligible for income tax relief?

Yes, the premium paid for this plan may qualify you for a personal tax relief, subject to the final decision of the Inland Revenue Board of Malaysia.

## 8 Any optional riders I can attach to this plan?

No. There are no riders attachable to this plan.

## 9 What are the exclusions for this plan?

Your plan excludes:

- (a) Suicide while sane or insane within 12 months from the effective date of insurance;
- (b) Duelling, committing, attempting an unlawful act or provoking an assault or a felony or from any violation of law;
- (c) Additional accidental death while engaging in racing of any kind other than on foot; or
- (d) Additional accidental death 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.

## Important Notes

1. This brochure provides a brief description of the insurance product and shall not be construed as a policy of insurance. You are advised to refer to the Product Illustration and Product Disclosure Sheet for further information.
2. Please refer to the policy contract for further information and specific details as the exclusions and limitations highlighted in this brochure are not exhaustive.
3. You should satisfy yourself that this plan will best serve your needs and that the premium payable under the policy is an amount you can afford.
4. You may cancel your plan within 15 days from the date of delivery of the policy. MCIS Life will refund to you the total premium paid without interest.
5. It is important that you maintain your policy by paying the premiums regularly on the due dates in order for you to be eligible for the benefits under the policy. The policy will lapse when no premium is received by the end of grace period unless your policy has acquired guaranteed surrender value.
6. If you terminate your policy, you may not get back the total amount that you have paid.
7. The policy may not have a guaranteed surrender value on termination until after you have paid premiums for at least 24 months.
8. Should you require additional information about life insurance, please refer to the insuranceinfo by visiting [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).
9. In the event of conflict of interpretation between English and other languages or ambiguity arising out of the translation to other languages, the English text and its interpretation shall prevail.



Call us and we'll tell you more.

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