

# **Your Smart Way to** a Promising Future



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 (MCIS Life) or PIDM (visit www.pidm.gov.my).



Member of PIDM









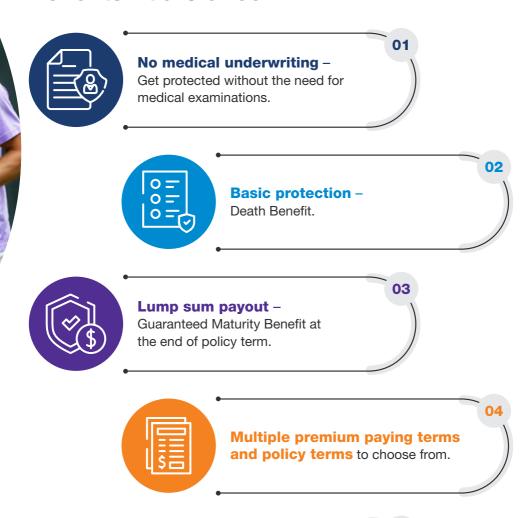


### M-SureWealth:

Enjoy a lump sum maturity payout and steady annual Guaranteed Cash Payments (if plan 2 is chosen) along with basic life protection.

With options to choose your premium paying terms, it's a flexible solution made for those who want shorter term commitment with meaningful longer term coverage.

### **Benefits At a Glance**





Option for yearly payout -

Guaranteed Cash Payment (GCP) every year for selected plans.

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**M-SureWealth** is a non-participating endowment plan that provides both protection and savings. It can be tailored to suit your preference as shown below:



- Death Benefit
- Maturity Benefit



- Death Benefit
- Maturity Benefit
- Guaranteed Cash Payment

#### **Benefits:**



#### **Death Benefit**

Policy Year at death of the Life Assured	Death Benefit	
1 to 2	100% of total Basic Premium paid less any indebtedness	
3 and onwards	<ul><li>(i) 100% of Basic Sum Assured (BSA); or</li><li>(ii) 103% of total Basic Premium paid; or</li><li>(iii) Guaranteed surrender value</li><li>whichever is higher, less any indebtedness</li></ul>	



#### **Maturity Benefit**

The following Maturity Benefit is payable less any indebtedness in one lump sum at the end of the policy term if the policy is still in-force:

#### (i) With Guaranteed Cash Payment:

Policy Term	Premium Paying Term (Percentage of Basic Sum Assured)		
	3 years	6 years	
10 years	127%	Not applicable	
15 years	152%	152%	
20 years	172%	172%	

#### (ii) Without Guaranteed Cash Payment:

Policy Term	Premium Paying Term (Percentage of Basic Sum Assured)		
	3 years	6 years	
10 years	190%	Not applicable	
15 years	270%	270%	
20 years	377%	355%	



#### **Guaranteed Cash Payment (GCP)**

Enjoy annual Guaranteed Cash Payments of 5% of your Basic Sum Assured, less any indebtedness, from the first policy year onwards - payable upon the Life Assured's survival and while the policy is still in-force.

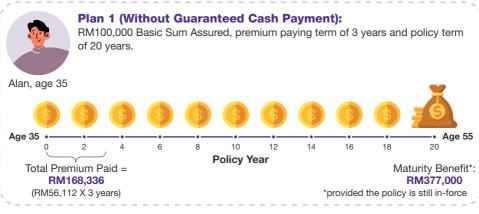
You have the option to either:

- (a) Receive the GCP every policy year; or
- (b) Accumulate the GCP with MCIS Insurance Berhad with interest. The rate of interest is not guaranteed and will be determined by MCIS Insurance Berhad yearly.

If you have not elected any of the above options, option (a) shall automatically apply.

You may switch between options (a) and (b) for your GCP at any time before the upcoming GCP.

#### How does it work?





### **Your Questions Answered**



### What is M-SureWealth?

M-SureWealth is a non-participating endowment plan that provides both protection and savings. Depending on your preference, the following benefits will be applicable for the chosen plan:



- Death Benefit
- Maturity Benefit



- Death Benefit
- Maturity Benefit
- Guaranteed Cash Payment



### Who is eligible to purchase this plan?

This plan is available to individuals at the minimum and maximum entry age as per the table below:

#### **Minimum Entry Age**

30 days

#### Maximum Entry Age (Age Next Birthday)

Policy Term of 10 years: 70 years old Policy Term of 15 years: 65 years old Policy Term of 20 years: 60 years old



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

This plan offers multiple policy terms of 10, 15 or 20 years, giving you the freedom to customise your coverage to align with your financial objectives.



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

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



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

The premium is guaranteed and the amount depends on the Basic Sum Assured, policy term and premium paying term.



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

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



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

No. There are no riders attachable to this plan.



### What are the exclusions for this plan?

This plan does not cover death caused directly or indirectly, wholly or partially, by any one of the following occurrences:

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

#### Note:

This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under the policy.

## **Important Notes**

- 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 after we have delivered the policy. MCIS Insurance Berhad 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. Should you require additional information about life insurance, please refer to *insuranceinfo* by visiting **www.insuranceinfo.com.my**.
- 8. 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.





Contact our Customer Service Representative today to sign up.

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