

M-CoreProtect



Protection Starts from Within

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).

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What is M-CoreProtect

Your body works as a system and so should your protection. M-CoreProtect is a non-participating whole life plan that covers a broad range of critical illnesses across major organs and functions.

It also provides you death coverage up to age 70, 80 or 90 next birthday. There is also an optional maturity benefit available.

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M-CoreProtect helps protect you through life's uncertainties, with protection that adapts to your journey.

Benefits at a Glance

Multiple
Premium
Paying Terms
and Policy
Terms



Level and
Guaranteed
Premium



Death
Benefit



Comprehensive
Severe Critical
Illness Coverage



Optional
Maturity
Benefit



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Don't just plan for life.
Protect what keeps
you alive.

Benefits

Death Benefit

A one-time payment of 100% of the Basic Sum Assured will be made, less any prior Critical Illness Benefit payouts and indebtedness - ensuring your loved ones are financially supported when they need it most.

Critical Illness Benefit

Receive lump sum payment if you're diagnosed with any **severe critical illness** – so you can focus on recovery. This plan covers severe impairments and surgeries of the covered critical illnesses.

Critical Illness	Benefit Payable
Cardiovascular System Digestive System Hematological System Hepatic System and Liver Function Neurological System Renal System and Kidney Function Respiratory System Sensory System Disabilities Infections Cancer Progressive Scleroderma Terminal Illness	100% of the Basic Sum Assured paid less any amount paid for Angioplasty and Other Invasive Treatments for Coronary Artery Disease and any indebtedness in one lump sum.
Angioplasty and Other Invasive Treatments for Coronary Artery Disease	10% of the Basic Sum Assured in one lump sum, subject to a maximum of RM25,000.

Note: Please refer to the policy contract for the definitions of the critical illnesses.

Optional Maturity Benefit

Enjoy 100% of the Basic Sum Assured less any indebtedness if your policy is still in force at maturity - a meaningful return for completing your policy term.

Benefits Illustration

Starting Strong, Staying Secure

Aida, 29, had just started her corporate job after years of freelancing. She was focused on building a future, saving for a home, supporting her parents, and building her emergency fund. After seeing a close relative struggle with medical costs, she realized that getting covered while she's still young and healthy was one of the smartest things she could do.



Enroll in M-CoreProtect at age 29

- Basic Sum Assured: RM500,000
- Premium Paying Term: 20 years (pays her premium until age 49)
- Policy Term: up to age 80 next birthday

“It was like fixing my cost of protection now, while I’m young.”



Diagnosed with end-stage liver failure at the age of 34

- ✓ RM500,000 paid because her condition was a severe impairment that met the definition of Hepatic System and Liver Function



Policy ends upon full payout

“M-CoreProtect gave me time to heal, without stressing about money or pausing my life plans. It felt like my younger self had protected me.”

Aida returned to work, managed her recovery, and continued to live independently.



Note: The example of scenario above is for illustration purposes only.

Benefits Illustration

The Protector Who Was Protected

Jason, 40, juggles a lot - aging parents who need care, teenage children preparing for college, and a career that keeps him on his toes. Like many in the sandwich generation, he constantly prioritises others. With M-CoreProtect, he's now taking a step to protect himself too.



Enrolled in M-CoreProtect at age 40

- Basic Sum Assured: RM1,000,000
- Premium Paying Term: 10 years (pays his premium until age 50)
- Policy Term: up to age 70 next birthday
- Chose the Optional Maturity Benefit

“With so many financial responsibilities already, I needed predictability. Locking in my premium helped me plan without surprises.”



Jason stayed healthy throughout the policy term



At age 70, he received the Maturity Benefit payout of RM1,000,000

“Paying premium for only 10 years gave me 30 years of peace of mind – a gift for my family and an extra cushion for retirement.”

The payout rewarded Jason for completing his policy term. With only 10 years of premium paid, Jason enjoyed 30 years of protection, and a maturity benefit that ensured continued security for his loved ones and strengthened his retirement savings.

Note: The example of scenario above is for illustration purposes only.

Frequently Asked Questions

What is M-CoreProtect?

M-CoreProtect is a non-participating whole life plan that offers protection and savings, if selected. This plan provides death and critical illness protection. If selected, a maturity benefit will be payable at the end of the policy term if the policy is still in force.

Who is eligible to purchase this plan?

This plan is applicable for individuals at the minimum and maximum entry ages as per the table below:

Premium Paying Term	Policy Term (up to Age Next Birthday)	Maximum Entry Age (Age Next Birthday)
10 years	90	70
10 years	80	70
10 years	70	60
20 years	90	70
20 years	80	60
20 years	70	50

Minimum entry age is 30 days.

What is the policy term for this plan?

This plan offers multiple policy terms of up to age 70, 80 or 90 next birthday, giving you the freedom to customize your coverage to align with your financial objectives.

What are the options for premium paying 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 level and guaranteed. This means that it will not change over the time you are paying premiums. However, it may vary depending on your entry age, gender, basic sum assured, smoking status, policy term, premium paying term, maturity option chosen and underwriting requirements of MCIS Life.

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.

Any optional riders can I attach to this plan?

No. There are no riders attachable to this plan.

Does this plan come with a waiting period?

Yes. Your critical illness coverage will only start if there are no signs or symptoms leading to the diagnosis of your condition during the applicable waiting period. For critical illnesses covered, the waiting period is 30 days from the effective date of insurance except for Cancer and Cardiovascular System, where the waiting period is 60 days.

What are the exclusions for this plan?

Your plan excludes:

- X** Death due to suicide while sane or insane within 12 months from the effective date of insurance;
- X** Death as a result of dueling, committing, attempting an unlawful act or provoking an assault or a felony or from any violation of law; and
- X** Critical illness due to pre-existing conditions.

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



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 less any medical expenses incurred 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 the insurance info 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.




Placeholder for agent stamp and contact details




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