

Ensuring a better future
for people you care
about the most



PeopleLink

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PeopleLink

As much as you want to always stay healthy and be there for your loved ones, deep down you know that life is unpredictable.



Stay prepared for any uncertainties that life may bring upon you by getting PeopleLink,

a basic life insurance policy that provides you with a solid base today and is flexible enough to cater for your ever-changing needs in the future. Provide your loved ones the assurance of a secured future, one that is bright and full of promises that they will have the financial means to achieve their dreams, even when you are no longer around.

PeopleLink is an affordable, regular premium non-participating investment-linked insurance plan that offers Death or Total and Permanent Disability (TPD) coverage to help your loved ones cope financially should anything unfortunate happen to you. In the event of accidental death, rest assured that they will receive 200% of the basic sum assured to cushion the financial shock.

Furthermore, this plan allows you to attach optional rider(s) for added peace of mind. What's even better, it offers potential investment returns with the convenience to top up your investment from time to time. With the boost in your savings, you can fulfil important financial goals like growing your children's education fund, starting a new business venture, embarking on a family trip and planning for a comfortable retirement.

Key Features



Protection against Death or Total and Permanent Disability (TPD)



Additional payout for Accidental Death



Compassionate benefit of RM3,000



5 years guaranteed coverage



Maturity benefit



Flexible premium paying terms of either 5, 10 or 20 years or to match the full coverage term



Flexible policy term options of 10 or 20 years, or ending at age 60, 70, 80 or 90 years old



Potential gains from investment-linked funds



Flexibility to switch between 9 investment-linked funds

Benefits



Death Benefit

In the event of death, your loved ones will receive 100% of the Basic Sum Assured plus Account Value (less any Total and Permanent Disability (TPD) Benefit paid under the policy and less any indebtedness on the policy) to help them cope financially.



Total and Permanent Disability (TPD) Benefit

This plan helps ease the financial burden that you and your loved ones may face should TPD occur before 70 (next birthday) by paying 100% of the Basic Sum Assured plus Account Value (less any indebtedness on the policy) after 6 months from the date of diagnosis.



Accidental Death Benefit

Your loved ones will receive 200% of the Basic Sum Assured plus Account Value (less any TPD Benefit paid under the policy and less any indebtedness on the policy) to cushion the financial shock, if accidental death happens.



Compassionate Benefit

In the event of death, your loved ones will be paid an additional RM3,000 to assist them with funeral expenses.



Maturity Benefit

Upon maturity of the policy, the Account Value (less any Total and Permanent Disability Benefit paid under the policy and less any indebtedness on the policy) will be payable.



Five (5) Years Guaranteed Coverage

The policy and its attachable riders (if any) will continue to be in-force within the first five (5) policy years even though the Account Value is insufficient to cover the insurance charge and policy fee, subject to terms and conditions¹.

¹ Provided that within the first 5 policy years:

- All premiums for the policy due including regular top-up has been paid on the due date or within the grace period of thirty (30) days for monthly and forty-five (45) days for all other frequency of premium payment from the due date; and
- There is no partial withdrawal of Account Value; and
- Any premium increase required by the Company to ensure sustainability of the policy shall be promptly paid within the grace period.

Notes: 1. Death Benefit and Accidental Death Benefit are subject to Juvenile Lien.

2. Account Value is the total value of units based on the Net Asset Value held in the fund with respect to the policy.

Eligibility & Requirements

Entry Age (age next birthday)

Minimum	Maximum
30 days	70 years old for coverage up to age 80/90 60 years old for coverage up to age 70

Policy Term

Options of 10/20 years or up to 60/70/80/90 years old.

Premium Payment Term

Options of 5, 10, 20 years or full coverage term.

Basic Sum Assured

Minimum	Maximum
RM50,000	RM450,000

Regular Premium + Regular Top-up Premium

Minimum RM1,500 p.a.

Regular Top-up Premium

Minimum RM120 p.a. (in multiples of RM120)

Investment Top-up Premium

Minimum RM100 (in multiples of RM100)

Withdrawal of Account Value

Minimum Withdrawal : RM250

Minimum Account Value Balance after Withdrawal : RM2,000

Premium Allocation

The allocated premiums will be used to purchase units in investment-linked funds of your choice. A portion of the unallocated premium, meanwhile, will be used for payment of commissions to intermediaries and management expenses. The following table shows the allocation rate for regular premiums:

Policy Year	Percentage Of Premium Allocation (%)		
	Premium Term: 5 years	Premium Term: 10 years	Premium Term: 20 years and above
1	85	75	60
2	85	75	60
3	90	85	60
4	90	85	80
5	100	90	80
6		90	80
7		100	100
8		100	100
9		100	100
10		100	100
11 onwards			100

The premium allocation rate for both Regular Top-up Premium and Investment Top-up Premium is 95% for all years.

Fees & Charge

Insurance Charge

Insurance charges are deducted monthly from the Account Value to pay the insurance coverage for this plan and unit deducting rider(s) attached (if any). The Insurance Charge is varied according to the attained age, gender, Sum at Risk, occupational class and medical rating. It also increases as you age and is not guaranteed.

Withdrawal of Account Value

No fee chargeable.

Policy Fee

RM6 per month for all frequency modes.

Fund Switching Charge

No fee chargeable.

Top Up Charge

No fee chargeable.

Surrender Charge

No fee chargeable.

Fund Management Charges (FMC)

Types of Funds	Fund Management Charges
MCIS Life Equity Fund	1.40% p.a.
MCIS Life Jati Fund	1.35% p.a.
MCIS Life Balanced Fund	1.25% p.a.
MCIS Life Dividend Fund	1.50% p.a.
MCIS Life AsiaPac Fund	0.85% p.a.
MCIS Life Global Yakin Fund	0.85% p.a.
MCIS Life Income Fund	0.50% p.a.
MCIS Life Titan Fund	0.85% p.a.
MCIS Life Emerging Asia Fund	0.85% p.a.

Notes:

1. The FMC are not guaranteed, and the Company reserves the right to revise these charges by giving you ninety (90) days written notice.
2. This is not a Shariah-compliant product. However, MCIS Life Jati Fund, MCIS Life Titan Fund, MCIS Life AsiaPac Fund and MCIS Life Global Yakin Fund invest in Shariah-approved securities.
3. For more information about the funds mentioned above, kindly refer to the Fund Fact Sheet.

Notes: The Company reserves the right to revise the charges above by giving you ninety (90) days prior written notice.

Your Questions Answered

1

What is PeopleLink?

PeopleLink is a non-participating, regular premium investment-linked plan with premium payment term options of 5, 10, 20 years or full coverage term. This plan offers coverage periods of 10 years, 20 years or up to age 60, 70, 80, 90 years old.

This plan offers the following benefits:

- a. Death or Total and Permanent Disability (TPD) benefits
- b. Accidental Death Benefit
- c. Compassionate Benefit of RM3,000
- d. Maturity Benefit

This product also provides No Lapse Guarantee during the first 5 years.

2

Can I add other coverage to PeopleLink?

You may attach various unit deducting rider(s) to this plan. Our agents will be pleased to recommend suitable riders to cater to your needs.

3

How do I know the unit price of my funds?

You can keep track of your unit prices via www.mcis.my

4

What are the options for Premium Payment Frequency?

You can choose to pay your premiums yearly, half-yearly, quarterly or monthly.

5

Can I surrender my policy?

Yes. You can surrender the policy at any time without any charges being imposed. Please note that buying a regular premium life policy is a long-term commitment and it is not advisable to hold the policy for a short period of time in view of the high initial costs. Please refer to the Product Illustration for more details.

6

What are the restrictions and exclusions for this plan?

- a. The Death Benefit shall not be payable if the Life Assured dies by duelling, self-inflicted injuries or suicide, whether sane or insane within thirteen (13) months from the Issue Date or date of reinstatement, whichever is later.
- b. The Total and Permanent Disability (TPD) Benefit shall not be payable for any disability caused directly or indirectly, wholly or partially by: attempted suicide or self-inflicted injuries or self-inflicted illness while sane or insane; military or naval service in time of declared or undeclared war or while under orders for warlike operation or restoration of public order.
- c. The Accidental Death Benefit shall not cover accidental death caused directly or indirectly, wholly or partially, by: self-inflicted injuries or suicide, while sane or insane; any injury sustained while on duty in any navy, army, air force, police or fire brigade.

Note: The above list is not exhaustive. Please refer to policy contract for further details of the exclusions.

Important Notes

1. This brochure provides a brief description of the insurance product and shall not be construed as a contract of insurance. Please refer to the policy contract for further information and specific details as the exclusions and limitations highlighted in this brochure are not exhaustive.
2. You are advised to refer to your Product Illustration for further information.
3. Please read and understand the Product Disclosure Sheet of this product.
4. 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.
5. You may cancel your investment-linked policy within 15 days after you have received the policy. The Company will refund to you any unallocated premiums, the Account Value based on the Net Asset Value at the valuation date immediately after the Company receive the cancellation request, any insurance charges and policy fees that have been deducted less any medical expenses which may have been incurred.
6. If you terminate your policy in the early years, you may get back less than the total amount that you have paid.
7. Since this is an investment-linked insurance, you will decide the investment-linked fund of your choice and the investment risk will be borne by you.
8. Please be advised that taking a premium holiday may lead to the possibility of lapsing your policy if the required charges, including rider charges exceed the Account Value. You will also lose the Five (5) Years Guaranteed Coverage benefit if the premium holiday is exercised within the first Five (5) policy years.
9. **This is an insurance product that is tied to the performance of the underlying assets and is not a pure investment product such as unit trusts.**
10. Unit values will be based on actual performances of the investment-linked funds and it is not guaranteed.
11. Past performance of a fund may not be a reliable guide for future performances, which may be different.
12. You may utilise the top-up facility as a means to maximise the investment value of the policy.
13. Please be aware that purchasing too many unit-deducting riders, if any, may deplete the investment-linked fund units.
14. Should you require additional information about investment-linked insurance, please refer to the *insuranceinfo* booklet on "Investment-linked Insurance". You can obtain a copy from the insurance agent or visit www.insuranceinfo.com.my.
15. 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.
16. 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.



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Contact our Customer Service Representative today to sign up.



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MCIS INSURANCE BERHAD

MCIS Insurance Berhad is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits insured under the insurance policies offered by MCIS Insurance Berhad are protected against loss of part or all of insurance benefits by PIDM, in the unlikely event of an insurer member failure. For further details of the protection limits and the scope of coverage, please obtain a PIDM information brochure from MCIS Insurance Berhad or visit PIDM website (www.pidm.com.my) or call PIDM toll free line (1-800-88-1266).

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