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PRODUCT DISCLOSURE SHEET	MCIS Insurance Berhad
Read this Product Disclosure Sheet before you decide to take out Wealth Multiplier. Be sure to also read the general terms and conditions.	Wealth Multiplier
	XXXX

### 1. What is this product about?

- Wealth Multiplier is a regular premium participating endowment plan which offers a combination of protection and savings. It also provides periodic survival benefit payments.
- This plan provides coverage up to 70 years old.

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

Basic Sum Assured = RM500,000  
This policy covers the following:

Policy Term = 15 years

<b>Death Benefit during policy term</b>	Basic Sum Assured (RM500,000) plus Accumulated Simple Reversionary Bonuses (if any) plus Terminal Bonus (if any).
<b>TPD Benefit (prior to age 60)</b>	Basic Sum Assured (RM500,000) plus Accumulated Simple Reversionary Bonuses (if any) will be payable in 2 instalments of 20% and 80% plus Terminal Bonus (if any).
<b>Periodic Survival Benefit</b>	3% of Basic Sum Assured (RM15,000) payable every year commencing at the end of the first policy year. The last periodic survival benefit is payable one (1) year before maturity.
<b>Maturity Benefit upon survival to end of Policy Term</b>	Basic Sum Assured (RM500,000) with Accumulated Simple Reversionary Bonuses (if any) plus Terminal Bonus (if any).
<b>Surrender Value</b>	This policy provides guaranteed and non-guaranteed surrender value. Please refer to the Sales Illustration for exact details.

#### Note:

- Simple Revisionary Bonuses and Terminal Bonus are **NOT GUARANTEED**. Please refer to the Sales Illustration for further information on the benefits and "Important Information Regarding Your Participating Policy" for the explanation on how the bonuses are determined.
- For a child below the age of 6, juvenile lien will apply where a proportion of the Basic Sum Assured and accumulated bonuses (if any) will be payable.
- Please refer to the policy contract for exact terms and conditions of the benefits.

The benefit(s) payable under eligible product are protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact MCIS Life or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

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

- The basic premium that you have to pay varies depending on the coverage chosen, age at entry, gender, policy term etc. Please refer to the Sales Illustrations for the exact detail.
  - The estimated basic premium that you have to pay: RM63,185.00 Yearly
  - Premium duration: 15 years
- The premium rates are applicable to standard risks. The policy terms and rates may vary depending on the underwriting requirements.
- The premium rate is guaranteed throughout the duration of the policy.

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

The total commission payable is 133.25% of one year premium.

### 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 such as medical condition, occupation and state your age correctly.
- Free-look period - you may cancel your policy by returning the policy within 15 days after you have received the policy. The premiums that you have paid (less any medical fee incurred) will be refunded to you.
- Grace period is 30 days for monthly payment frequency and 45 days for yearly, half-yearly and quarterly payment frequency.
- You should satisfy yourself that this plan will best serve your needs and that the premium payable under this plan is an amount you can afford.
- A surrender charge will be applicable on the guaranteed cash value of policy throughout the entire duration of policy. The surrender charge amount is depicted in table below.

Number of Policy Year Premiums Paid	Surrender Charge (% of Guaranteed Cash Surrender Value)
Less Than 3	100%
3 to 5	20%
6 and above	20%

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

### 6. What are the major exclusions under this policy?

The benefit under this policy shall not be payable in the event of the following:

- The Life Assured dies by duelling, self-inflicted injuries or suicide, whether sane or insane within thirteen (13) months of the Issue Date or date of reinstatement of this policy.
- The Life Assured dies while committing an unlawful act or dies in the hands of justice.

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

**7. Can I cancel my policy?**

You may cancel your policy by giving a written notice to the Company.

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 cash amount that the insurance company 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 *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 refer to our agents for other similar types of cover available.

**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.