

# Protecting you while optimising your investment opportunities



## SecureInvest

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# SecureInvest

**Like everyone else, you aspire to live a comfortable life.**

You want a secure future and to be able to enjoy the finer things that life has to offer, not only for yourself but for your loved ones too. Make your money work for you so you can fulfil your own aspirations as well as pass on your legacy of love to help those you care about realise theirs. The best way to achieve this is by growing your wealth and investments optimally and consistently.



**Introducing SecureInvest, an investment-linked plan designed with your financial needs in mind.**

With an affordable single premium payment, this plan allows you enjoy the best of both protection and investment with a diversified choice of funds. This plan also has a high premium allocation with at least 95% going towards your Account Value to optimise your long-term goals of wealth creation.

Better still, you have the flexibility to top up your investment when you want to boost your savings and make partial withdrawal when you need it. That's not all! This plan does not require any medical check-up, and the application is easy and hassle-free.

## Key Features



Protection against  
Natural and  
Accidental Death



Maturity Benefit



No medical underwriting  
required



Single premium  
payment



Withdraw funds or top up  
your investment based  
on your needs



Flexible policy term  
options of 5, 10, 15  
or 20 years



Potential gains from  
investment-linked funds



Flexibility to switch  
between 8  
investment-linked  
funds

## Benefits



### Natural Death Benefit

In the event of death due to natural causes, your loved ones will receive a lump sum to help them financially so that they can carry on with their daily lives. The benefit payable, less any indebtedness on the policy, is shown in the table below:

| Policy Year | Age Next Birthday at Policy Anniversary at the time of Death | Payment Amount   |
|-------------|--|--|
| 1           | All Ages   | 100% of Account Value (AV)   |
| 2 and above | 30 days to 49 years old                                      | Higher of:<br>125% of Single Premium plus<br>125% of Investment Top-Up<br>Premium (if any) minus 125%<br>of withdrawal of<br>Account Value (if any);<br>OR<br>100% of Account Value (AV) |
|             | 50 years old and above                                       | Higher of:<br>105% of Single Premium plus<br>105% of Investment Top-Up<br>Premium (if any) minus 105%<br>of withdrawal of<br>Account Value (if any);<br>OR<br>100% of Account Value (AV) |

## Benefits



### Accidental Death Benefit

If something as sudden as death due to accidental causes should happen, the amount payable less any indebtedness on the policy to help your loved ones cushion the financial shock will be as below:

Higher of:

150% of Single Premium plus

150% of Investment Top-Up Premium (if any) minus  
150% of withdrawal of Account Value (if any);

OR

100% of Account Value (AV)

The same benefit applies for all ages and policy years less any indebtedness on the policy



### Maturity Benefit

Upon maturity of the plan, you will receive 100% of Account Value (AV) less any indebtedness on the policy to live your dreams and enjoy life the way you want.

*Note:*

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

## Your Questions Answered

### **1** What is SecureInvest?

SecureInvest is a non-participating, single premium investment-linked plan with policy term options of 5, 10, 15 or 20 years. 95% of your premiums and investment top-up premium paid will be invested into funds of your choice. 5% of the unallocated rate from your premiums and investment top-up premium paid will be used to meet payment of commissions to intermediaries and management expenses. It also provides protection against Death and additional coverage for Accidental Death. You can sign up for this plan with no medical underwriting required subject to eligibility and financial underwriting, thus, making it simple and hassle-free.

### **2** Who is eligible for SecureInvest?

Anyone aged 30 days old to 70 years old (age next birthday) is eligible for this plan.

### **3** How long is the coverage for Secureinvest?

There are four options for you to choose from: 5, 10, 15 or 20 years.

### **4** What are the options for Premium Payment Frequency?

This is a single premium plan, starting from as low as RM5,000.

### **5** Can I surrender my policy?

Yes. You can surrender the policy at any time and receive the Account Value.

### **6** Can I add other coverage to Secureinvest?

No. There are no riders attachable to SecureInvest.

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## What are the charges?

| Types of Charges            | Amount   |
|-----------------------------|--|
| Insurance Charge            | Insurance charges are deducted monthly from the Account Value to pay for your insurance coverage. The insurance charge for insurance coverage is varied according to the attained age, gender, Sum at Risk, occupational class and medical rating. The insurance charges increase as you grow older. |
| Policy Fee                  | A one-time policy fee of RM150 will be charged at policy inception.  |
| Withdrawal of Account Value | No fee chargeable.<br>Minimum Withdrawal: RM500<br>Minimum Account Value Balance after Withdrawal: RM1,000   |
| Surrender Charge            | No fee chargeable.   |

### Fund Management Charges (FMC)

| Type 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.              |

#### Notes:

1. The FMC are not guaranteed, and the Company reserves the right to revise these charges by giving you three (3) months written notice.
2. This is not a Shariah-compliant product. However, MCIS Life Jati Fund, MCIS Life Titan 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.

*Note: The Company reserves the right to revise the charges above by giving you three (3) months prior written notice.*

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### What are the restrictions and exclusions of 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 Accidental Death Benefit shall not cover accidental death caused directly or indirectly, wholly or partially, by: assault or murder; riot or civil commotion, strikes or terrorist activities; self-destruction or any attempt threat while sane or insane; military or naval service in time of declared or undeclared war or while under orders for warlike operations or restoration of public order.

*Note: The above list is not exhaustive. Please refer to the 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 Bid Price / Net Asset Value (NAV) 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 premium 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. **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.**
9. Unit values will be based on actual performances of the investment-linked funds and it is not guaranteed.
10. Past performance of a fund may not be a reliable guide for future performances, which may be different.
11. You may utilise the top-up facility as a means to maximise the investment value of the policy.
12. 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](http://www.insuranceinfo.com.my).
13. 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.
14. 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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#### MCIS INSURANCE BERHAD

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