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PRODUCT DISCLOSURE SHEET

Date: <date>

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your life insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

1 What is MaxSaver?

MaxSaver is a non-participating plan that offers a combination of insurance protection and investment. This plan provides coverage for death or Total and Permanent Disability. This plan also provides Guaranteed Cash Payment and Maturity Benefit.

2 Know Your Coverage/Benefits

As an illustration, for RM43,225.00* yearly, you will receive the following coverage:

**The premium shown is applicable for a non-smoker male aged 30 next birthday, with premium payment term of 30 years, policy term of 30 years, Basic Sum Assured of RM500,000 and standard risk.*

Death	The higher amount of: • RM500,000; or • Total of MaxSaver Basic Premium paid, plus Account Value.
Total and Permanent Disability	The higher amount of: • RM500,000; or • Total of MaxSaver Basic Premium paid, plus Account Value.
Guaranteed Cash Payment	1st Policy Year: RM5,000 Please refer to the Sales Illustration for more details.
Maturity Benefit	Account Value.
Additional Coverage	This is the additional coverage that you may opt for together with this plan: 1. Hospital Benefit Rider 2. Revised Comprehensive Personal Accident Benefit 3. Accident Benefit Rider 4. Term Rider 5. Living Benefit Rider 6. Premium Waiver Rider 7. Payer Benefit Rider

Your life insurance **excludes**:

- Death due to suicide, while sane or insane within 13 months from the issue date or date of reinstatement, whichever is later;
- Death while committing an unlawful act or by the hands of justice; and
- Total and Permanent Disability exists at the issue date or at the date of reinstatement.

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

PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact MCIS Insurance Berhad or PIDM (visit www.pidm.gov.my).

MCIS Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

If you have any questions or require assistance on your life insurance, you can:



Call
03-7652 3388



Visit
[MaxSaver](#)



Email
customerservice@mcis.my

3 Know Your Obligations

For your life insurance, you must pay a premium of:

Basic Premium ¹	<premium amount> <frequency> for Basic Sum Assured of <amount>. The premium is applicable to standard risks.
1 st Policy Year Investment Top-Up Premium	<amount>
Policy Term: <duration> years	Premium Payment Term: <duration> years
MCIS Insurance Berhad allocates the MaxSaver Booster Premium to purchase units in your chosen investment-linked fund(s).	
MaxSaver Booster Premium allocated to purchase units	100% of MaxSaver Booster Premium or <amount>. Please refer to the Sales Illustration for more details.
You also have to pay the following fees and charges:	
Commission	<percentage> of total Premium¹ paid or <amount>. Please refer to the Sales Illustration for more details.

¹ Premium refers to the sum of MaxSaver Basic Premium and MaxSaver Booster Premium.

4 Other Key Terms

- You must disclose all material facts such as medical condition and state **your age** correctly. Otherwise, you may risk having your claim rejected or policy terminated.
- The policy terms and premium may vary depending on the underwriting requirements of MCIS Insurance Berhad.
- Premium is guaranteed.
- The Account Value of the plan depends on the performance of your chosen fund(s). Return on an investment-linked fund is not guaranteed.
- To maximise your Account Value, you can top-up your Investment Top-Up Premium at any time.
- Grace period of 30 days for monthly and 45 days for all other frequency of premium payment is applicable.
- You can obtain information on claim procedures and relevant forms by contacting MCIS Insurance Berhad.
- You are advised to nominate a nominee(s) for this plan and ensure that your nominee(s) are aware of the insurance plan that you have purchased.
- If you switch your policy from one insurer to another or transfer from one type of insurance plan to another, you may be subject to new terms and conditions of the new insurance plan or of the new insurer.

Note: This list is **non-exhaustive**. You should refer to the policy contract for the full list of terms and conditions.

Can I cancel my policy?

Yes, you may cancel your policy by giving a written notice to MCIS Insurance Berhad.

- **Free Look Period:** You may cancel your Policy within 15 days from the date of delivery of the Policy. MCIS Insurance Berhad will refund to you the MaxSaver Basic Premium paid less any medical expenses incurred without interest.
- **After Free Look Period:** If you decide not to continue your Policy after the free look period, you can surrender by writing to MCIS Insurance Berhad. Upon receiving the surrender request, MCIS Insurance Berhad will pay the Account Value (if any) less any indebtedness.