

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

1. What is this product about?

SecureInvest is a single premium investment-linked insurance that helps you to achieve investment goals while providing insurance protection on your investment. It comes with policy term options of 5, 10, 15 or 20 years.

SecureInvest provides coverage for Natural Death and Accidental Death, which pay the higher of Sum Assured or Account Value. Kindly refer to item 2 for details of the coverage.

2. What are the covers / benefits provided?

Single Premium = RM 5,000

Policy Term = 5 years

Fund Chosen:

Type of fund	MCIS Life AsiaPac Fund	MCIS Life Balanced Fund	MCIS Life Dividend Fund	MCIS Life Equity Fund	MCIS Life Global Yakin Fund	MCIS Life Income Fund	MCIS Life Jati Fund	MCIS Life Titan Fund	Total
Ratio of Funds Chosen (%)	100 %	0 %	0 %	0 %	0 %	0 %	0 %	0 %	100 %

This policy covers:

Natural Death Benefit	Policy Year	Age Next Birthday at Policy Anniversary during the time of Death	Amount
	1	All Ages	100% of Account Value (AV)
	2 and above	30 days old to 49 years old	Higher of: • 125% of Single Premium + 125% of Top-Ups (if any) – 125% of Withdrawals (if any), or • 100% of Account Value (AV)
		50 years old and above	Higher of: • 105% of Single Premium + 105% of Top-Ups (if any) – 105% of Withdrawals (if any), or • 100% of Account Value (AV)
Accidental Death Benefit	The benefit payable shall be the higher of: - 150% of Single Premium + 150% of Top-Up (if any) - 150% of Withdrawal (if any), or ; - 100% of Account Value		
Maturity Benefit	Upon survival of the life assured to the maturity date of the policy, Account Value less any indebtedness under this policy will be payable.		
Surrender Value	Account Value plus any refund of unexpired monthly insurance charges which is equal to or more than RM20.		

Notes:

- Please refer to the Product Illustration for further information on the product benefits.
- The value of the ILP depends on the price of the underlying units, which in turn depends on the performance of your chosen fund(s). Please refer to the brochure and fund fact sheet(s) for further information on the funds available and their objectives.
- Account Value = Number of Units x Bid Price at the next valuation date.

Reminder: Please read the sales literature which includes product benefits and objectives of the investment-linked funds. It is important to select a plan or a combination of funds that suit your financial goals and risk profile.

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 Life or PIDM (visit www.pidm.gov.my).

3. How much premium do I have to pay?

- This is a single premium policy. The minimum premium is RM5,000, and any additional premium payable shall be in multiples of hundreds.
 - The estimated single premium that you have to pay: RM 5,000
- You can top-up your investment when there is a need. Any top-up needs to be done in increments of RM100. The Company allocates 95% of the premium to purchase units in the investment-linked fund that you have chosen. Any unallocated amount will be used to pay commissions to agents/brokers/financial advisors and other expenses of the Company. You are advised to refer to the allocation rates given in the Product Illustration.

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

Details of insurance charges and other charges for the ILP are given in the Product Illustration, summary as follow:

Monthly Insurance Charge	The insurance charges are deducted monthly from the value of your units and will increase as you grow older.								
Fund Management Charge (FMC)	Fund	MCIS Life Income Fund	MCIS Life Balanced Fund	MCIS Life Dividend Fund	MCIS Life Equity Fund	MCIS Life Jati Fund	MCIS Life AsiaPac Fund	MCIS Life Global Yakin Fund	MCIS Life Titan Fund
	FMC	0.50%	1.25%	1.5%	1.4%	1.35%	0.85%	0.85%	0.85%
		Maximum 1.0% p.a.	Maximum 1.5% p.a.						
Policy Fee (One-time)	RM150 at policy inception.								
Switching Fee	No fund switching fee								

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 ILP by returning the policy within 15 days after you have received the policy. The Company will refund to you the unallocated premiums, the value of units that have been allocated (if any) at unit price at the next valuation date and any insurance charge and policy fee that have been deducted.
- Since this is an investment-linked insurance, you will decide the investment-linked fund of your choice and will adopt the investment risk. You should note the significant risks and benefits of investing in an investment-linked product to make an informed decision. You should ensure you understand the financial risks and potential losses that may arise from investing in the investment-linked product. You should ensure the fund chosen match your investment objectives and risk appetite. Please refer to the necessary and relevant marketing materials (e.g. brochure, fund fact sheet, etc) for further information. **Past performance of a fund is not a reliable guide to future performance which may be different.**
- Investment Account Value – the cash value of the ILP depends on the performance of the investment-linked funds selected. The higher the level of insurance coverage selected, the more units will be absorbed to pay for the insurance charges and the fewer units will remain to accumulate cash values under your policy.
- Policy lapse – The ILP will lapse when the value of investment units is insufficient to pay for the insurance and other charges.
- The Company reserves the right to suspend issuance or redemption of units under this Policy for a reasonable period under exceptional circumstances, such as and including intervening events resulting in temporary closure of any Stock Exchange or suspension of particular Stock in which the Fund is invested.

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?

This Policy shall not cover death caused directly or indirectly, wholly or partially, by any one of the following occurrences:

- the Life Assured dies from suicide whether the Life Assured is sane or insane;
- the Life Assured dies by dueling or self-inflicted injuries, whether sane or insane;
- the Life Assured dies while committing an unlawful act or by the hands of justice.

This Policy shall not cover accidental death caused directly or indirectly, wholly or partially, by any one of the following occurrences:

- assault or murder;
- riot or civil commotion, strikes or terrorist activities.

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.

If you find that the fund that you have chosen is no longer appropriate, you have the flexibility to switch fund. There are no charges for switching funds.

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 investment-linked insurance, please refer to the *insuranceinfo* booklet on 'Investment-linked Insurance'. You can obtain a copy from the insurance agent or alternatively, please visit 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 plan available?

Please ask your agent/broker/financial advisor for other similar types of plans offered by the Company.

IMPORTANT NOTE:

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. YOU MUST EVALUATE YOUR OPTIONS CAREFULLY AND SATISFY YOURSELF THAT THE INVESTMENT-LINKED PLAN CHOSEN MEET YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE PREMIUM THROUGHOUT THE POLICY DURATION. TO INCREASE INVESTMENT VALUE AT ANY TIME, IT IS ADVISABLE THAT YOU PAY THE ADDITIONAL PREMIUMS AS 'TOP UPS'. RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED.

The information provided in this disclosure sheet is valid as at XXXX.

SAMPLE