

# The savings and protection plan that guarantees you annual cash payments



## Growth Saver

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)).



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# Growth Saver








Growth Saver gives you the best of both savings and protection without the burden of long-term financial commitment.

Having a secured future with total financial freedom is everyone's dream. And we know it's yours too. We also know that making a long-term financial commitment in your pursuit of achieving that dream can sometimes be a struggle.

With Growth Saver, a unique participating endowment plan that combines savings and protection, realising your dreams is now easier. It offers short premium payment term from as low as 6 years. Besides short-term financial commitment, you'll get to enjoy steady and consistent annual cash payments from the end of first policy year.

## Key Features

 <p>Regular premium endowment plan with options to mature at the end of 15, 20 or 25 years</p>	 <p>Additional 100% of your Basic Sum Assured payable if death occurs due to accident during premium payment term, prior to age 65</p>	 <p>Guaranteed Cash Payments up to 4.75% of Basic Sum Assured</p>
 <p>Protection until policy matures</p>	 <p>Guaranteed 120% of your Basic Sum Assured is payable upon maturity</p>	

## Benefits

### Total and Permanent Disability Benefit<sup>1</sup>

In the event Total and Permanent Disability (TPD) occurs before the age of 65 years, the higher of Basic Sum Assured or accumulated Basic premium paid without interest, will be payable in 2 instalments as below:



First instalment (20% of Basic Sum Assured or 20% of accumulated Basic Premium paid without interest, whichever is higher) with any outstanding Guaranteed Cash Payments, accumulated Guaranteed Cash Payments (if any) and accumulated Non-Guaranteed Cash Dividends (if any), is payable 6 months from Date of Diagnosis; and

Second instalment (80% of Basic Sum Assured or 80% of accumulated Basic Premium paid without interest, whichever is higher) and the Non-Guaranteed Terminal Dividends<sup>2</sup> (if any), is payable 18 months from Date of Diagnosis.

### Death Benefit<sup>1&3</sup>

In the event of the demise of the life assured, the named nominee of your policy will receive the higher of Basic Sum Assured or accumulated Basic Premium paid without any interest, in one lump sum together with any outstanding Guaranteed Cash Payments, accumulated Guaranteed Cash Payments (if any), accumulated Non-Guaranteed Cash Dividends (if any) and Non-Guaranteed Terminal Dividends<sup>2</sup> (if any).



### Accidental Death Benefit<sup>1</sup>

Should death occur due to accident during the premium payment term and prior to age 65, the named nominee of your policy will receive an additional sum equivalent to the Basic Sum Assured. The maximum payment for this benefit is RM1,000,000 per life.



### Maturity Benefit<sup>1</sup>

Once your policy matures, you will receive 120% of your Basic Sum Assured, along with accumulated Guaranteed Cash Payments (if any), Accumulated Non-Guaranteed Cash Dividends (if any), Non-Guaranteed Maturity Dividend (if any) and Non-Guaranteed Terminal Dividends<sup>2</sup> (if any).



<sup>1</sup> Terms and conditions apply. Please refer to policy contract for further details.

<sup>2</sup> Terminal dividends payable upon TPD, death, surrender or maturity of policy are non-guaranteed and will depend on Company's operating & investment results with respect to this plan.

<sup>3</sup> Death benefit is subject to juvenile lien.

## The Cash

### Guaranteed Cash Payments

You will receive Guaranteed Cash Payments annually from the end of your first policy year, until your plan matures.



End of Policy Year	Guaranteed Cash Payments (% of Basic Sum Assured)
1 – 5	3.75%
6 - 10	4.25%
11 - 25	4.75%

### Non-Guaranteed Cash Dividends<sup>4</sup>

You may also receive a yearly, Non-Guaranteed Cash Dividend starting from the end of your first policy year. The table below illustrates a projection of the Non-Guaranteed Cash Dividends payable. The Non-Guaranteed Cash Dividends will be declared at policy year end.



End of Policy Year	Non-Guaranteed Cash Dividends (% of Basic Sum Assured)
1 – 5	2.0%
6 - 10	2.5%
11 - 25	3.0%



### Non-Guaranteed Maturity Dividend<sup>4</sup>

You may be paid a Non-Guaranteed amount upon maturity of your policy.

<sup>4</sup> Cash Dividends and Maturity Dividend are Non-Guaranteed and will depend on Company's operating & investment results with respect to this plan.

## Your Questions Answered

### 1 Is Growth Saver for you?

Growth Saver is ideal for anyone who is looking for a savings and protection plan, with a short-term financial commitment.

### 2 Am I eligible to take up Growth Saver?

If you are aged between 30 days and 60 years, you are eligible for this plan. Age is defined as age next birthday.

### 3 What are My Policy and Premium Payment Term Choices?

These are the choices available for you:

Policy Term	15	20	25
Premium Payment Term	6 or 10	6, 10 or 20	6,10 or 20

Some rules:

- Your entry age plus policy term should not exceed 80 years old.
- Be certain with your choice of policy term and premium payment term, as they cannot be changed once your policy has commenced.
- Do note that the different combinations of premium payment terms and policy terms results in different benefit payout. Refer to the sales illustration for the benefit details.

### 4 What are the Minimum and Maximum Basic Sum Assured?

The minimum Basic Sum Assured is RM10,000. The maximum Basic Sum Assured will be subject to medical and financial underwriting.

### 5 How much do I have to pay?

Your premium will depend on several factors: your sum assured, your age at entry and your gender. You do not need to worry about fluctuating premium rates because once you have signed up, we guarantee the same premium throughout the premium payment term of your policy. Surrender Value (if any) will be payable upon surrender. Please refer to the sales illustration for further details.

## 6

### **What are the Premium Payment Frequency?**

For your convenience, you can choose to pay your premium yearly, half-yearly, quarterly or monthly.

## 7

### **Can I withdraw the Guaranteed Cash Payments and Non-Guaranteed Cash Dividends?**

Certainly. You may choose any one of the following options:

- a. Option 1 – This default option pays the Guaranteed Cash Payments and Non-Guaranteed Cash Dividends to the Policy Owner. The Guaranteed Cash Payments will be paid together with Non-Guaranteed Cash Dividends upon declaration from Company.
- b. Option 2 – This second option allows you to keep your Guaranteed Cash Payments and Non-Guaranteed Cash Dividends with the Company to earn interest\*\*\* that may be determined by the Company from time to time, without giving notice. The Guaranteed Cash Payments and Non-Guaranteed Cash Dividends you have accumulated may be withdrawn at any time by giving written notice.

\*\*\* The interest rate is not guaranteed.

## 8

### **Can I add other Protection Plans to Growth Saver?**

You may attach various riders to your Growth Saver plan. Our agents would be pleased to recommend suitable riders to cater to your needs.

## 9

### **What are the Restrictions and Exclusions?\***

- 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 Policy Issue Date or Date Of Reinstatement whichever is later;
- b. The TPD Benefit shall not be payable if any of the disability is caused directly or indirectly, wholly or partly by: attempted self-destruction or self-inflicted injuries 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: 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.

*\* The above list is not exhaustive. You are advised to refer to the policy contract for further details on 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 Sales Illustration for further information.
3. Please read and understand the Product Disclosure Sheet of this product and attaching riders (if any).
4. You should satisfy yourself that this plan will best serve your needs and that the premiums payable under the policy is an amount you can afford.
5. You are entitled to a 15-day free-look period from the date of receipt of the policy. During this 15 days period, if you decide to cancel the policy, the Company will refund to you all premiums paid less any medical expenses incurred by the Company.
6. The cessation of premium payment before the premium payment term may lead to an early termination of your coverage.
7. If you terminate your policy in the early years, you may get back less than the amount that you have paid.
8. The policy may not have any guaranteed surrender value on termination until after you have paid premiums for at least 36 months.
9. The actual declaration of the Non-Guaranteed Cash Dividends and Maturity Dividend may differ according to projections. The actual payout will depend on the Company's operating and investment results with respect to this plan.
10. Should you require additional information about life insurance, please refer to the *insuranceinfo* booklet on "Life Insurance". You can obtain a copy from our insurance agent or visit **[www.insuranceinfo.com.my](http://www.insuranceinfo.com.my)**.
11. The premium paid for this plan may qualify you for a personal tax relief, subject to the final decision of the Inland Revenue Board of Malaysia.
12. 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.



**Pelan simpanan dan perlindungan yang  
menjamin anda bayaran tunai tahunan.**

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](http://www.pidm.com.my)) or call PIDM toll free line (1-800-88-1266).

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Perbadanan Insurans Deposit Malaysia  
Protecting Your Insurance And Deposits In Malaysia

**Growth Saver**



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# Growth Saver



**Growth Saver memberi anda simpanan dan perlindungan tanpa beban komitmen jangka panjang.**

Memiliki masa depan yang terjamin dengan kebebasan kewangan yang sepenuhnya adalah impian semua. Dan kami tahu ia adalah milik anda juga. Kami juga tahu bahawa komitmen kewangan jangka panjang dalam usaha anda mencapai impian kadang-kadang boleh mengecewakan.

Dengan Growth Saver, pelan unik simpanan merangkap perlindungan insurans hayat endowment berpenyertaan, merealisasikan impian anda kini lebih mudah. Ia menawarkan pembayaran premium pendek dari serendah 6 tahun. Selain komitmen kewangan yang pendek, anda akan menikmati bayaran tunai tahunan yang stabil dan konsisten bermula dari hujung polisi tahun pertama.

## Ciri-ciri

 <p>Pelan endowment premium tetap dengan pilihan matang pada akhir tahun ke 15, 20 dan 25</p>	 <p>Jaminan perlindungan dua kali ganda Kematian Akibat Kemalangan, sebelum berumur 65 tahun</p>	 <p>Jaminan bayaran Tunai sehingga 4.75% daripada Jumlah Asas Diinsuranskan</p>
 <p>Perlindungan dan Dividen Tunai tahunan sehingga polisi matang</p>	 <p>Jaminan 120% daripada Jumlah Asas Diinsuranskan akan dibayar pada tarikh matang</p>	

## Manfaat-manfaat

### Manfaat Ketidakupayaan Kekal dan Menyeluruh<sup>1</sup>

Sekiranya berlaku Ketidakupayaan Kekal dan Menyeluruh sebelum berumur 65 tahun, Jumlah Asas Diinsuranskan atau premium Asas yang telah dibayar tanpa sebarang faedah, yang mana lebih tinggi, akan dibayar dalam 2 ansuran seperti di bawah:



Ansuran pertama (20%) + Bayaran Tunai Dijamin tertunggak + Bayaran Tunai Dijamin terkumpul (jika ada) dan Dividen Tunai Tidak Dijamin terkumpul (jika ada)  
(Dibayar 6 bulan dari Tarikh Diagnosis)

Ansuran kedua (80%) + Dividen Terminal Tidak Dijamin<sup>2</sup> (jika ada)  
(Dibayar 18 bulan dari Tarikh Diagnosis)

### Manfaat Kematian<sup>1&3</sup>

Sekiranya berlaku kematian hayat yang diinsuranskan, penama yang dinamakan pada polisi terbabit akan menerima (yang mana lebih tinggi) Jumlah Asas Diinsuranskan atau Jumlah Premium Asas Terkumpul yang telah dibayar tanpa sebarang faedah, sekaligus bersama sebarang Bayaran Tunai Dijamin tertunggak, Bayaran Tunai Dijamin terkumpul, Dividen Tunai Tidak Dijamin terkumpul dan Dividen Terminal<sup>2</sup> (jika ada). Bagi kematian, Dividen Terminal<sup>2</sup> (jika ada), adalah berbeza berdasarkan Tempoh Bayaran Premium yang dipilih.



### Manfaat Kematian akibat Kemalangan<sup>1</sup>

Sekiranya kematian berlaku akibat kemalangan ketika tempoh bayaran premium dan sebelum berumur 65 tahun, penama yang dinamakan pada polisi anda akan menerima sejumlah tambahan bersamaan dengan Jumlah Asas Diinsuranskan. Bayaran maksima bagi manfaat ini adalah RM1 juta setiap hayat.



### Manfaat Kematangan<sup>1</sup>

Setelah polisi anda matang, anda akan menerima 120% daripada Jumlah Asas yang Diinsuranskan sekaligus dengan Bayaran Tunai Dijamin terkumpul, Dividen Tunai Tidak Dijamin terkumpul, Dividen Kematangan Tidak Dijamin dan sebarang Dividen Terminal Tidak Dijamin<sup>2</sup>. Dividen Terminal Tidak Dijamin<sup>2</sup> (jika ada) ketika matang berbeza bergantung kepada Tempoh Bayaran Premium yang dipilih.



<sup>1</sup> Tertakluk kepada terma dan syarat. Sila rujuk kontrak polisi untuk maklumat menyeluruh.

<sup>2</sup> Dividen Terminal akan dibayar akibat TPD, kematian, serahan polisi atau pada polisi matang adalah tidak dijamin dan akan bergantung kepada keputusan operasi dan pelaburan Syarikat untuk pelan jenis ini.

<sup>3</sup> Manfaat Kematian adalah tertakluk kepada lien juvenile.

## Tunai

### Bayaran Tunai Dijamin

Anda akan menerima Bayaran Tunai Dijamin tahunan dari hujung tahun pertama polisi anda, sehingga pelan anda matang.



Hujung Tahun Polisi	Bayaran Tunai Dijamin (% daripada Jumlah Asas Diinsuranskan)
1 – 5	3.75%
6 – 10	4.25%
11 – 25	4.75%

### Dividen Tunai<sup>4</sup>

Anda juga akan menerima setiap tahun, Dividen Tunai Tidak Dijamin tahunan bermula dari hujung tahun polisi pertama anda. Jadual di bawah menunjukkan unjuran bagi Dividen Tunai Tidak Dijamin berbayar. Dividen Tunai Tidak Dijamin akan diisytiharkan di hujung tahun polisi.



Hujung Tahun Polisi	Dividen Tunai Tidak Dijamin (% Jumlah Asas Diinsuranskan)
1 – 5	2.0%
6 – 10	2.5%
11 – 25	3.0%

### Dividen Kematangan<sup>4</sup>

Jumlah tidak dijamin sebanyak 6% daripada Jumlah Asas Diinsuranskan adalah berbayar ketika polisi matang.



<sup>4</sup> Dividen Tunai dan Dividen Matang adalah tidak dijamin dan bergantung kepada operasi dan keputusan pelaburan syarikat berkenaan pelan jenis ini.

## Soalan Anda Dijawab

# 1

### Adakah Growth Saver untuk Anda?

Growth Saver adalah sangat sesuai bagi sesiapa yang inginkan pelan simpanan dan perlindungan, dengan komitmen jangka pendek.

# 2

### Adakah Saya layak untuk Menyertai Growth Saver?

Jika anda berumur di antara 30 hari dan 60 tahun, anda layak menyertai pelan ini. Umur didefinisikan sebagai umur pada tarikh lahir berikutnya.

# 3

### Apakah Pilihan Polisi dan Tempoh Bayaran Premium Saya?

Berikut adalah pilihan yang disediakan:

Tempoh Polisi	15	20	25
Tempoh Bayaran Premium	6 atau 10	6, 10 atau 20	6,10 atau 20

Syarat-syaratnya:

- Umur kemasukan anda berserta tempoh polisi tidak melebihi 80 tahun.
- Pastikan pilihan tempoh polisi dan tempoh bayaran premium anda, kerana ia tidak boleh diubah setelah polisi dimulakan.
- Sila ambil perhatian bahawa perbezaan kombinasi bagi tempoh bayaran premium dan tempoh polisi menghasilkan pembayaran manfaat yang berbeza. Sila rujuk kepada ilustrasi jualan untuk butir-butir manfaat.

# 4

### Berapakah Jumlah Minima dan Maksima yang boleh Diinsuranskan?

Jumlah minima adalah RM10,000. Jumlah maksima tertakluk kepada kelayakan pengunderaitan perubatan dan kewangan.

# 5

### Berapakah yang Harus Saya Bayar?

Premium anda bergantung kepada beberapa faktor: jumlah yang diinsuranskan, umur kemasukan dan jantina anda. Anda tidak perlu bimbang mengenai kemungkinan naik turun kadar premium kerana sebaik sahaja anda mendaftar, kami memberi jaminan premium yang sama sepanjang tempoh bayaran polisi anda.

## 6 Apakah Keperaturan Pembayaran Premium dan Cara Membayarinya?

Bagi kemudahan anda, anda boleh memilih samada membayar premium secara tahunan, setiap 6 bulan, setiap 3 bulan atau bulanan.

Pembayaran boleh dibuat melalui:

- potongan peribadi
- kad kredit
- potongan Angkasa
- auto-debit melalui Maybank, CIMB Bank, BSN Commercial Bank, RHB Bank dan OCBC

Namun begitu, pembayaran terus secara bulanan tidak terdapat di bawah pelan ini.

## 7 Bolehkah Saya Mengeluarkan Bayaran Tunai Dijamin dan Bayaran Tunai Tidak Dijamin?

Sudah tentu. Anda boleh memilih salah satu dari pilihan berikut:

- Pilihan 1 – Pilihan ini membayar Bayaran Tunai Dijamin dan Dividen Tunai Tidak Dijamin kepada Pemegang Polisi. Bayaran Tunai Dijamin akan dibayar bersama dengan Dividen Tunai Tidak Dijamin selepas pengisytiharan oleh Syarikat.
- Pilihan 2 – Dengan pilihan kedua ini, anda boleh menyimpan Bayaran Tunai Dijamin dan Dividen Tunai Tidak Dijamin anda dengan Syarikat supaya mendapat faedah\*\*\* yang akan diumumkan dari masa ke semasa. Bayaran Tunai Dijamin dan Dividen Tunai Tidak Dijamin yang telah terkumpul boleh dikeluarkan pada bila-bila masa.

\*\*\* Kadar faedah tidak dijamin dan bergantung kepada keputusan operasi dan pelaburan Syarikat.

## 8 Bolehkah Saya Menambah Pelan Perlindungan Lain kepada Growth Saver?

Anda boleh memilih untuk menambah pelbagai rider kepada pelan Growth Saver anda. Ejen-ejen kami sedia mengesyorkan rider yang sesuai dengan keperluan anda.

## 9 Apakah Had dan Pengecualian?\*

Manfaat tidak akan dibayar sekiranya berlaku keadaan berikut:

- Kematian dalam tempoh 13 bulan pertama dari tarikh Polisi dikeluarkan atau dari Tarikh Polisi Berkuatkuasa semula akibat bunuh diri atau melakukan kecederaan ke atas diri sendiri.
- Mati ketika melakukan jenayah atau di bawah hukuman perundangan.

\* Senarai di atas tidak menyeluruh. Sila rujuk kontrak polisi untuk butir-butir penuh mengenai pengecualian.

## Nota Penting

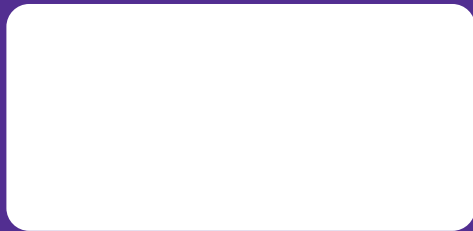
- Risalah ini memberi gambaran ringkas tentang produk insurans dan ianya bukan kontrak insurans. Sila rujuk kepada kontrak polisi untuk keterangan lanjut kerana senarai pengecualian dan had yang dinyatakan di atas adalah tidak menyeluruh.
- Anda dinasihatkan untuk bertanya dan merujuk ilustrasi jualan berhubung polisi hayat ini.
- Sila baca Risalah Pendedahan Produk bagi produk ini dan rider yang ditambah (jika ada).
- Anda perlu memastikan bahawa pelan ini bersesuaian dengan keperluan anda dan premium yang perlu dibayar adalah seiring dengan kemampuan anda.
- Anda layak mendapat tempoh bertenang selama 15 hari dari tarikh penerimaan Polisi ini. Sekiranya anda mengambil keputusan untuk membatalkan polisi dalam tempoh ini, syarikat akan mengembalikan semua premium yang telah dibayar selepas ditolak sebarang kos pemeriksaan perubatan yang ditanggung oleh Syarikat.
- Semua rider yang disertakan dengan polisi akan dikeluarkan di akhir tempoh bayaran premium.
- Pemberhentian pembayaran premium sebelum tamat tempoh bayaran premium mungkin akan menyebabkan perlindungan untuk pemegang polisi ditamatkan lebih awal.
- Sekiranya anda menamatkan polisi anda pada awal tahun, anda mungkin akan mendapat amaun kurang daripada apa yang anda telah bayar.
- Polisi mungkin tidak akan mempunyai nilai wang tunai dijamin di atas penamatan sehingga anda telah membayar premium selama 3 tahun.
- Pengesahan sebenar Dividen Tunai Tidak Dijamin dan Dividen Kematangan mungkin berbeza mengikut unjuran. Bayaran sebenar akan bergantung kepada operasi Syarikat dan keputusan pelaburan berkenaan pelan jenis ini.
- Bagi panduan maklumat asas, anda boleh merujuk pada Buku Pendidikan Pengguna mengenai Insurans Perubatan dan Kesihatan yang diterbitkan oleh Bank Negara. Anda juga boleh mendapatkan buku panduan ini melalui laman [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).
- Anda mungkin layak menerima pelepasan cukai pendapatan untuk premium insurans hayat dan sumbangan EPF, atau premium insurans pengajian atau perubatan, tertakluk pada syarat-syarat yang dikenakan oleh Jabatan Hasil Dalam Negeri. Untuk maklumat lanjut, sila layari [www.hasil.gov.my](http://www.hasil.gov.my) dan rujuk pada undang-undang dan peraturan.
- Versi Bahasa Inggeris dianggap mutlak sekiranya berlaku sebarang pertikaian atau kekeliruan yang timbul daripada terjemahan di dalam risalah ini.

### MCIS INSURANCE BERHAD

MCIS Insurance Berhad merupakan ahli Perbadanan Insurans Deposit Malaysia (PIDM). Sebagai ahli PIDM, beberapa manfaat yang diinsuranskan di bawah polisi insurans yang ditawarkan oleh MCIS Insurance Berhad dilindungi oleh PIDM daripada kehilangan sebahagian atau kesemua manfaat insurans, sekiranya berlaku kegagalan sesebuah ahli penginsurans. Untuk maklumat lanjut mengenai had-had perlindungan dan skop perlindungan, sila dapatkan risalah maklumat PIDM dari MCIS Insurance Berhad atau layari laman web PIDM ([www.pidm.gov.my](http://www.pidm.gov.my)) atau hubungi talian bebas tol PIDM (1-800-88-1266).

AHLI





Call us and we'll tell you more.

*Untuk keterangan lanjut, sila hubungi kami.*

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