



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 EduSecure?**

EduSecure is a non-participating endowment 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 (EduRewards), Maturity Benefit (EduRewards Plus) and an option to convert to another regular premium plan at the company's choice upon maturity.

2 Know Your Coverage/Benefits

As an illustration, for **RM69,543.40*** yearly, you will receive the following **coverage**:

**The premium shown is applicable for a non-smoker male aged 5 next birthday, with premium payment term of 13 years, policy term of 17 years, Basic Sum Assured of RM500,000 and standard risk.*

Death	The higher amount of: ▪ RM500,000 ; or ▪ Total of EduSecure Basic Premium paid (excluding any loading), plus Account Value.
Total and Permanent Disability	The higher amount of: ▪ RM500,000 ; or ▪ Total of EduSecure Basic Premium paid (excluding any loading), plus Account Value.
Guaranteed Cash Payment (EduRewards)	RM150,000 when the child is aged 18, 19, 20 and 21 next birthday.
Maturity Benefit (EduRewards Plus)	RM150,000 plus Account Value.
Additional Coverage	This is the additional coverage that you may opt for together with this plan: 1. Term Rider - Payer
<p>Your life insurance excludes:</p> <ul style="list-style-type: none"> ▪ Death due to suicide, whether sane or insane within 13 months from the policy 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 existing at the issue date or at the date of reinstatement. <p>Note: This list is non-exhaustive. You should refer to the policy contract for the full list of exclusions.</p>	

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
EduSecure



Email
customerservice@mcis.my

3 Know Your Obligations

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

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 a portion of the EduSecure Saver Premium to purchase units in your chosen investment-linked fund(s).	
EduSecure Saver Premium allocated to purchase units	95% of EduSecure Saver 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 Premium ¹ paid or <amount>. Please refer to the Sales Illustration for more details.

¹Premium refers to the sum of EduSecure Basic Premium and EduSecure Saver 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. Your life insurance plan will lapse in the event that any premium is not paid within the grace period, unless your Policy has acquired guaranteed surrender value.
- 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 EduSecure Basic Premium paid, unallocated EduSecure Saver Premium and any Account Value 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 and guaranteed surrender value from EduSecure Basic (if any) less surrender charge and less any indebtedness.