

The endowment plan that helps you achieve your financial goals



Wealth Multiplier

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).



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Wealth Multiplier

Wealth Multiplier provides you with sound financial security for your well being. With the assurance of a regular cash flow, you will have sufficient income to ensure you are duly rewarded for all your years of hard work.



Key Features



Regular premium participating endowment product to cater to your savings and protection needs



Guaranteed survival benefit options of once every year OR once every 3 years.



100% of your Basic Sum Assured payable upon maturity

Your Questions Answered

1

What is Wealth Multiplier?

Wealth Multiplier is a regular premium participating endowment plan which offers a combination of protection and savings.

Guaranteed Survival Benefit

You can choose one of the following two options for the Guaranteed Survival Benefit:

- a) 3% of your Basic Sum Assured every year commencing at the end of the first policy year. The last Guaranteed Survival Benefit is payable one (1) year before the maturity date; or
- b) 10% of your Basic Sum Assured every three (3) years commencing at the end of the third policy year. The last Guaranteed Survival Benefit is payable three (3) years before the maturity date.

Maturity Benefit

Upon maturity of your policy, you will receive 100% of the Basic Sum Assured plus accrued Bonuses (if any) and Terminal Bonus (if any), less any Total and Permanent Disability Benefit paid under the policy and less any indebtedness on the policy.

Death Benefit

In the event of death, we will pay your family a lump sum comprising your Basic Sum Assured plus accrued Bonuses (if any) and Terminal Bonus (if any), less any Total and Permanent Disability Benefit paid under the policy and less any indebtedness on the policy.

Total Permanent Disability Benefit

In the event of Total Permanent Disability (TPD) prior to age 60, the benefits, less any indebtedness on the policy, will be payable in 2 instalments as follows:

- a) First instalment (20% of Basic Sum Assured) with accrued bonus (if any), is payable 6 months from Date of Diagnosis; and
- b) Second instalment (80% of Basic Sum Assured) with Terminal Bonus (if any), is payable 18 months from Date of Diagnosis.

Your Questions Answered

2

Who is Wealth Multiplier for?

Wealth Multiplier is ideal for those who want a plan that combines savings and protection while enjoying regular income.

3

Who is eligible for Wealth Multiplier?

Any person aged between 30 days old and 55 next birthday is eligible for this plan.

4

What is the Policy Term?

You have a choice of policy terms of 15, 18, 21, 24, 27 or 30 years. Hence, you can choose the term that best fits your financial plans. However, the age at entry plus the term of the policy should not exceed 70 years.

5

What is the Minimum and Maximum Basic Sum Assured?

Minimum Basic Sum Assured is RM5,000. Maximum Basic Sum Assured is subject to medical and financial underwriting.

6

How much premium do I have to pay?

Your premiums will depend on your choice of Basic Sum Assured, age, gender, and the duration of the plan. You do not need to worry about fluctuating premium rates. Once you have signed up, we guarantee the same premium throughout the duration of the policy.

7

What is the Premium Payment Frequency?

You can choose to pay your premium either yearly, half-yearly, quarterly or monthly.

8

Can I add other protection Plans to Wealth Multiplier?

Certainly. For a more comprehensive protection plan, you can choose to attach various riders to your Wealth Multiplier. Please refer to our agents for the riders available.

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.

Note: The above list is not exhaustive. Please refer to policy contract for further details on the exclusions.

Important Notes

1. This brochure provides a brief description of the insurance product and is not 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 the Product Disclosure Sheet for 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 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 you have paid.
8. The policy may not have a guaranteed surrender value on termination until after you have paid premiums for at least 36 months.
9. The actual declaration of the bonus may differ from projections and they are not guaranteed.
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**.
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.

Contact our Customer Service Representative today to sign up.

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MCIS INSURANCE BERHAD

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