

Grow your wealth with Ezy



EzySaver

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EzySaver

Build Wealth For Financial Security

Sufficient financial savings is an important element of a well thought future for both yourself and your loved ones. A secure future from the aspect of being able to live life the way you want to in the years to come requires that you begin saving sufficiently for all your needs starting right now.



Grow your wealth with EzySaver today.

Understanding the context of your challenges when it comes to saving regularly via a plan which gives more than just an accumulated savings sum led us to craft EzySaver. EzySaver is a regular premium non-participating endowment plan which comprises of both non-participating (EzySaver Basic) and investment-linked (EzySaver Booster) elements where 70% of the premiums paid are channelled to EzySaver Basic while the remainder goes towards EzySaver Booster. The premiums allocated to EzySaver Booster is utilised to invest in your selected investment-linked fund(s) from our variety of investment-linked funds to generate potentially better investment returns to enhance your overall savings.

With Guaranteed Cash Payment at the end of every year (commencing from the end of the 3rd policy year till end of the policy term), you are on solid footing to grow your wealth easily.

Key Features



Death Benefit



Accidental Death Benefit



Maturity Benefit



No Medical Underwriting



Guaranteed Cash Payments



Flexible Premium
Paying Term



Potential Gains from
Investment-linked Funds

Terms and conditions apply.



Benefits



Death Benefit

If death occurs during the policy term, the death benefit shall be:

| Policy Year | Death Benefits |
|-------------|---|
| 1 & 2 | a. Refund of total EzySaver Basic premium(s) paid without interest; and b. Account Value (if any) less any indebtedness. |
| 3 to 20 | a. The higher amount of <ul style="list-style-type: none"> • Total EzySaver Basic premium(s) paid without interest; or • 100% of the Basic Sum Assured; and b. Account Value (if any) less any indebtedness |



Accidental Death Benefit

In the event of death due to accidental causes before age 80 is attained, an amount equivalent to 100% of the Basic Sum Assured will be payable on top of the Death Benefit.



Maturity Benefit

Upon maturity of the policy, 120% of the Basic Sum Assured and Account Value (if any) less any indebtedness will be payable.



No Medical Underwriting

Hassle-free and no medical underwriting is required to take up EzySaver, subject to eligibility and financial underwriting.




Notes:

1. Death Benefit and Accidental Death Benefit are subject to Juvenile Lien.
2. Account Value is equivalent to the number of units under the policy multiplied by the Bid/Net Asset Value (NAV) Price on the relevant valuation date.

Benefits

Guaranteed Cash Payments

While the policy is in-force, Guaranteed Cash Payments less any indebtedness under the policy will be payable every year starting from the end of the 3rd policy year until the end of policy term.



| End of Policy Year | Guaranteed Cash Payments |
|--------------------|--------------------------------------|
| 3 – 8 | 3% of the Basic Sum Assured |
| 9 – 14 | 7% of the Basic Sum Assured |
| 15 – 20 | 12% of the Basic Sum Assured |
| Total | 132% of the Basic Sum Assured |

You have the following choice:


- 1 Receive the Guaranteed Cash Payments when it is due **or** Re-invest the Guaranteed Cash Payments into your chosen investment-linked fund(s) 2

Flexible Premium Paying Term

Choose the premium paying term that best suits your needs and financial position:

- 
- 1 Limited payment term of 10 years **or** Full payment term of 20 years 2

Potential Gains From Investment-Linked Funds



Premiums paid for EzySaver Booster will be invested into our investment-linked funds of your choice at 95%* allocation rate. If you select the re-invest option under the Guaranteed Cash Payments (Option 2), 100% of your Guaranteed Cash Payments will be invested into your investment-linked funds at 100% allocation rate.

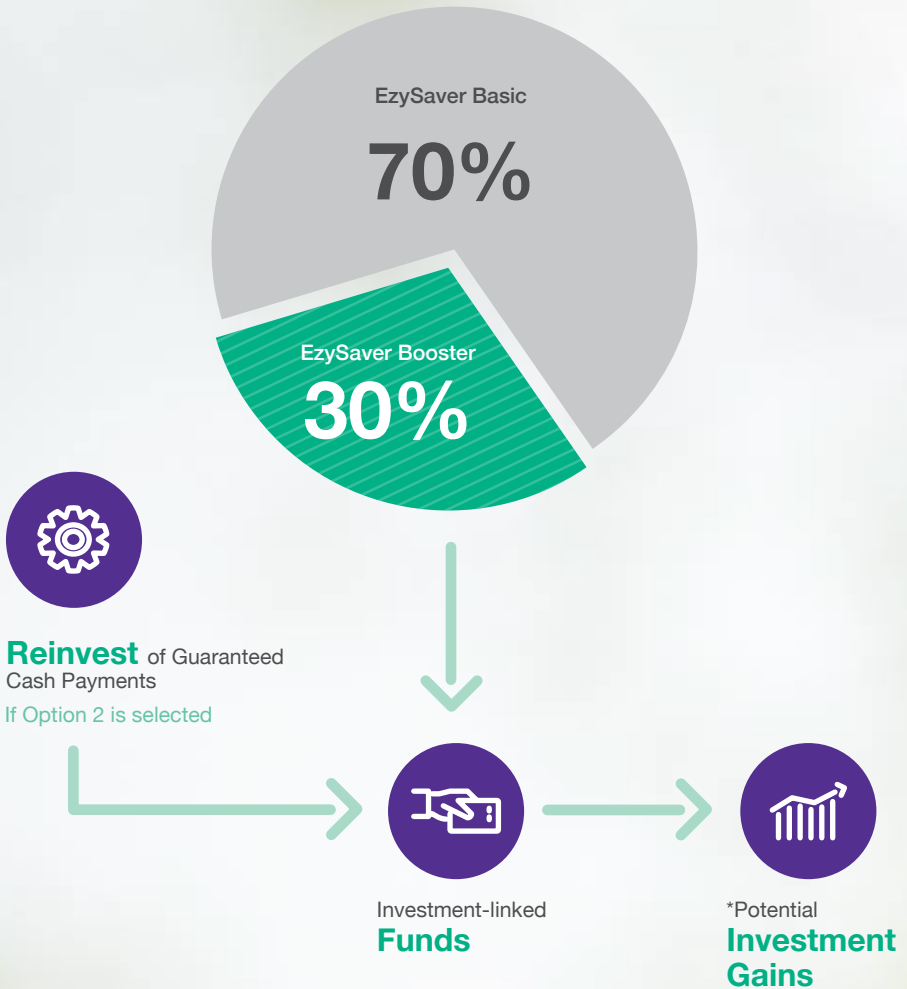
With this investment element, you may potentially grow your investment gains which can help build up your wealth for financial security.

* The 5% unallocated portion will be used to meet company expenses and direct distribution costs including commissions payable to your agent.

Note: The product features above are not exhaustive. Please refer to the policy contract for more details.

How Does Ezysaver Work?

PREMIUM APPORTIONMENT



**Kindly note that the investment gains are NOT guaranteed.*

Fees and Charges

1

Fund Switching Fee

No fee chargeable

2

Withdrawal of Account Value

No fee chargeable

| | |
|--|---------|
| Minimum Withdrawal Amount | RM250 |
| Minimum Account Value balance after Withdrawal | RM1,000 |

3

Fund Management Charges (FMC)

| Type of Funds | Fund Management Charges |
|-----------------------------|-------------------------|
| MCIS Life Equity Fund | 1.40% p.a. |
| MCIS Life Jati Fund | 1.35% p.a. |
| MCIS Life Balanced Fund | 1.25% p.a. |
| MCIS Life Dividend Fund | 1.50% p.a. |
| MCIS Life AsiaPac Fund | 0.85% p.a. |
| MCIS Life Global Yakin Fund | 0.85% p.a. |
| MCIS Life Income Fund | 0.50% p.a. |
| MCIS Life Titan Fund | 0.85% p.a. |

Notes:

1. The FMC are not guaranteed, and the Company reserves the right to revise these charges by giving you three (3) months written notice.
2. This is not a Shariah-compliant product. However, MCIS Life Jati Fund, MCIS Life Titan Fund and MCIS Life Global Yakin Fund invest in Shariah-approved securities.
3. For more information about the funds mentioned above, kindly refer to the Fund Fact Sheet.

Note: The Company reserves the right to revise the charges above by giving you three (3) months prior written notice.

Your Questions Answered

1 What is EzySaver?

EzySaver is a regular premium non-participating endowment plan that offers Guaranteed Cash Payments and potential investment returns. Upon maturity of the policy, 120% of the Basic Sum Assured plus any Account Value less any indebtedness will be payable as Maturity Benefit.

It also provides protection against Death and additional coverage for Accidental Death. You can enrol into the plan with no medical underwriting subject to eligibility and financial underwriting, so that you can take up this plan in a simple and hassle-free way.

2 Who is eligible for EzySaver?

Individuals who fall within the below mentioned age group are eligible for this plan as long as they are not bedridden, able to walk on his/her own and able to go shopping (except for online shopping) on his/her own.

Minimum : 1 year old (age next birthday, subject to minimum 30 days old)

Maximum : 65 years old (age next birthday) for Premium Paying Term of 10 years

50 years old (age next birthday) for Premium Paying Term of 20 years

3 What is the coverage period for EzySaver?

The coverage period for this plan is 20 years.

4 What are the options for Premium Payment Frequency?

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

5 What is the minimum and maximum coverage for EzySaver?

The minimum Basic Sum Assured is RM10,000. The maximum Basic Sum Assured will be RM100,000.

6 Can I surrender my policy?

Yes. You can surrender the policy at any time subject to a surrender charge on the guaranteed surrender value from EzySaver Basic premium as shown below:

| Policy Month | Surrender Charges (Percentage of Guaranteed Surrender Value) |
|--------------|---|
| 1 to 35 | 100% |
| 36 onwards | 20% |

A guaranteed surrender value from EzySaver Basic premium less surrender charge (as stated in the table above) as at the surrender date and Account Value (if any), subject to recovery of any indebtedness to the Company in respect of the policy will be payable upon surrender.

7 Can I add other coverage to EzySaver?

No, there are no riders attachable to EzySaver

8 What are the restrictions and exclusions for EzySaver?

- 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 Issue Date or date of reinstatement, whichever is later.
- b. 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.

Note: The above list is not exhaustive. Please refer to the policy contract for further details of 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.
4. You should satisfy yourself that this plan will best serve your needs and that the premium 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 the premium paid for EzySaver Basic without interest, any unallocated premium of EzySaver Booster and Account Value (if any) based on the Bid/Net Asset Value (NAV) Price on the next valuation date immediately after the Company receive the cancellation request.
6. The cessation of premium payment before the premium paying 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 total amount that you have paid.
8. Please note that buying a regular premium life policy is a long-term commitment and it is not advisable to hold the policy for a short period of time in view of the high initial costs.
9. The policy will not have any guaranteed surrender value from EzySaver Basic premium until 3 years of premiums have been paid in full.
10. Grace period is 30 days for monthly payment frequency and 45 days for yearly, half-yearly and quarterly payment frequency. If any premium remains unpaid at the end of its grace period, the policy shall lapse and have no further value except as may be provided under the Automatic Non-Forfeiture Provisions in the policy contract. The premium due and unpaid during the grace period will be a debt under the policy.
11. You will decide the investment-linked fund of your choice and the investment risk will be borne by you.
12. **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.**
13. Unit values will be based on actual performances of the investment-linked funds and it is not guaranteed.
14. Past performance of a fund may not be a reliable guide for future performances, which may be different.
15. Should you require additional information about life insurance, please refer to relevant *insuranceinfo* booklet. You can obtain a copy from the insurance agent or visit **www.insuranceinfo.com.my**.
16. 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.
17. 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

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) or call PIDM toll free line (1-800-88-1266).

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