



PRODUCT DISCLOSURE SHEET

Date: <date>

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your investment-linked insurance.

Other customers have read this PDS and found it helpful; **you should read it too.****1 What is SecureInvest?**

SecureInvest is a non-participating plan that offers a combination of insurance protection and investment. This plan provides coverage for death. This plan also provides Maturity Benefit.

2 Know Your Coverage/BenefitsAs an illustration, for **RM500,000.00*** single premium, you will receive the following **coverage**:**The premium shown is applicable for a non-smoker male aged 30 next birthday, with policy term of 20 years, Basic Sum Assured of RM625,000 and standard risk.*

Natural Death	<table><tr><th>Policy Year</th><th>Age Next Birthday at Policy Anniversary during the time of Death</th><th>Amount</th></tr><tr><td>1</td><td>All Age</td><td>100% of Account Value</td></tr><tr><td rowspan="2">2 and above</td><td>49 years old and below</td><td>Higher of:<ul style="list-style-type: none">▪ RM625,000 + 125% of Investment Top-Up Premium (if any) - 125% of withdrawal of Account Value (if any); or▪ 100% of Account Value</td></tr><tr><td>50 years old and above</td><td>Higher of:<ul style="list-style-type: none">▪ RM525,000 + 105% of Investment Top-Up Premium (if any) - 105% of withdrawal of Account Value (if any); or▪ 100% of Account Value</td></tr></table>	Policy Year	Age Next Birthday at Policy Anniversary during the time of Death	Amount	1	All Age	100% of Account Value	2 and above	49 years old and below	Higher of: <ul style="list-style-type: none">▪ RM625,000 + 125% of Investment Top-Up Premium (if any) - 125% of withdrawal of Account Value (if any); or▪ 100% of Account Value	50 years old and above	Higher of: <ul style="list-style-type: none">▪ RM525,000 + 105% of Investment Top-Up Premium (if any) - 105% of withdrawal of Account Value (if any); or▪ 100% of Account Value
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Accidental Death	Higher of: <ul style="list-style-type: none">▪ RM750,000 + 150% of Investment Top-Up Premium (if any) - 150% of withdrawal of Account Value (if any); or▪ 100% of Account Value											
Maturity Benefit	Account Value.											
Additional Coverage	Not applicable.											
<p>Your investment-linked insurance excludes:</p> <ul style="list-style-type: none">▪ Death due to suicide or self-inflicted injuries, while sane or insane within 13 months from the policy issue date or date of reinstatement, whichever is later;▪ Death as a result of duelling, committing, attempting an unlawful act or provoking an assault or a felony or from any violation of law; and▪ Accidental Death due to riot or civil commotion, strikes or terrorist activities. <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 investment-linked insurance, you can:

Call
03-7652 3388Visit
SecureInvestEmail
customerservice@mcis.my

3 Know Your Obligations

For your investment-linked insurance, you must pay a premium of:	
Single Premium	<premium amount> for Basic Sum Assured of <amount>.
Policy Term: <duration> years	Premium Payment Term: Single
MCIS Insurance Berhad allocates a portion of the premium paid to purchase units in your chosen investment-linked fund(s).	
Premium paid allocated to purchase units	<percentage> of premium paid or <amount>. Please refer to the Product Illustration for more details.
You also have to pay the following fees and charges:	
Commission	<percentage> of premium paid or <amount>. Please refer to the Product Illustration for more details.

4 Other Key Terms

- You must disclose all material facts and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
- The policy terms and Insurance Charges may vary depending on the underwriting requirements of MCIS Insurance Berhad.
- Insurance Charges are guaranteed while other applicable charges are not guaranteed. MCIS Insurance Berhad reserves the right to revise the other applicable charges by giving 3 months' prior written notice.
- The Account Value of the investment-linked insurance 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.
- 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 unallocated premiums, the Account Value and any Insurance Charges and administrative fees that have been deducted less any medical expenses incurred.
- **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 less any indebtedness.