



# Premier Capital Income **TRUE SAVER** Limited Offer

Introducing Premier Capital Income True Saver, an all-in-one savings and insurance plan that promises **guaranteed annual cash payout** as it **protects your capital**. Start getting more from your savings with this exclusive plan today.

## Trying times shouldn't deter your prospects

With the current economic uncertainties, it's nearly impossible to generate returns without encountering risks. Despite the current market downtrend, Maybank now offers a prudent plan that will deliver the results. Available for a limited time only, Premier Capital Income True Saver will secure the returns you need in these trying times.

## Returns matter

And so does knowing in advance how much you will be getting each year. With Premier Capital Income True Saver, you can now set your sights on gaining attractive annual cash payout from your savings, without having to worry about investment risks. The annual cash payout is guaranteed and is payable to you upon survival at the end of the policy year.

## Summary of Features and Benefits of Premier Capital Income True Saver:

	Year	Premier Capital Income True Saver
Annual Cash Payout	1	4.30%
	2	3.30%
	3	3.30%
	4	3.30%
	5	3.30%
	6	3.30%
	7	3.30%
Maturity Benefit	8	103.30%
Total Returns over 8 years		27.40%
Minimum Amount		RM15,000.00
Maximum Amount		RM4 million
Launch Date		10 March 2009
Eligibility		20 - 65 years
Fund Size		RM150 million
Tenure		8 years

## Sample Illustration based on Premier Capital Income True Saver

Based on Investment of RM 100,000.00	Fixed Deposit*		Premier Capital Income True Saver	
	Year	RM	Year	RM
Annual Cash Payout	1	3,000.00	1	4,300.00
	2	3,000.00	2	3,300.00
	3	3,000.00	3	3,300.00
	4	3,000.00	4	3,300.00
	5	3,000.00	5	3,300.00
	6	3,000.00	6	3,300.00
	7	3,000.00	7	3,300.00
	8	103,000.00	8	103,300.00
Total Cash Payout over 8 years ^		RM 124,000.00		RM 127,400.00

\* Based on a 1 year fixed deposit rate of 3.0%

^ In order to fully receive your guaranteed returns, you must fulfil the entire tenure of 8 years.

## Protect more than just your capital

Premier Capital True Saver Income doubles as an insurance scheme by providing your beneficiaries with up to 25% more than your initial capital, in the event of unforeseen circumstances.

It's time your savings did more for you.

## Gain more from your savings with Premier Capital Income True Saver

- ✓ 100% Guaranteed Capital
- ✓ 100% Guaranteed Annual Payouts for 8 years
- ✓ Insurance Protection at No Additional Costs
- ✓ Absolutely No Investment Risk
- ✓ Tax-Free Payouts & Maturity Values
- ✓ Speedy Benefit Distribution

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Who knows you better

# Be in the know

## What's in it for me?

Premier Capital Income True Saver is a secure savings and insurance plan designed to offer guaranteed returns and capital protection, without being affected by the current economic uncertainties. With this plan, you will receive guaranteed annual cash payout with the assurance of knowing the exact amount at the end of your tenure.

## What is an endowment plan?

An endowment plan functions as a life insurance savings plan, designed to protect the policy holder whilst providing a guaranteed payout at the end of a specified period.

## Any additional costs for the insurance coverage?

Insurance coverage is provided at no additional cost. Premier Capital Income True Saver gives an insurance coverage in the event of Death and Total and Permanent Disability (TPD) for 8 years, with TPD coverage provided up to age of 60 years. If Death/TPD claim is made, you will receive the insurance coverage as illustrated below. (Note: For TPD claim, the insurance coverage will be paid in two installments.)

Entry Age	Sum Covered (% of the Initial Single Premium)							
	Year							
	1	2	3	4	5	6	7	8
20 - 54 years								125
55 years and above								110

## And if I'd still like to withdraw before the end of the tenure?

If you choose to surrender before the eighth year, you will receive the Cash Surrender Value of your policy. Sample illustration below is based on RM100,000 single premium.

Policy Year	Annual Payout (RM)	Cash Surrender Value (RM)	Total Cash Received Upon Surrender* (RM)
1	4,300.00	80,000.00	80,000.00
2	3,300.00	86,000.00	90,300.00
3	3,300.00	86,000.00	93,600.00
4	3,300.00	92,000.00	102,900.00
5	3,300.00	92,000.00	106,200.00
6	3,300.00	92,000.00	109,500.00
7	3,300.00	93,000.00	113,800.00
8	103,300.00	93,000.00	117,100.00

\* This includes all accumulated past annual payout.

**Commission Disclosure:** Commission borne by you and paid from your premium is up to 1% of your single premium.

## Take advantage of Premier Capital Income True Saver today before it's too late!

### Important Note

Maybank reserves the right to close Premier Capital Income True Saver without prior notice. • This brochure is for general information only. It is not a contract of insurance. The exact terms and conditions are governed by the wordings appearing in the policy contract issued. • Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable may be less than the total premium paid. 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. • You are given a free-look/cooling-off period of fifteen (15) days from the date of delivery of the policy contract to review the suitability of your newly purchased insurance plan. If you return the policy contract during this period, all premiums paid (less any medical expenses incurred) will be refunded to you and the policy contract shall be cancelled. • In the event of a conflict between the English version of these terms and conditions and those translated into BM and Mandarin, the English version shall prevail.

This plan is underwritten by Mayban Life Assurance Berhad (235175-H), a subsidiary of Malayan Banking Berhad (3813-K). Mayban Life Assurance Berhad is located on Level 19, Tower C, Dataran Maybank, No. 1 Jalan Maarof, 59000 Kuala Lumpur.

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