

# Premier Capital Income Secure Saver



Your savings should always work harder than your hard-earned cash. That's why we've created Premier Capital Income Secure Saver VIP.

## Taking care of both your finances and protection

With an annual cash payout of 4.2% for the first year and 3.3% for year 2 to 5, Premier Capital Income Secure Saver VIP ensures that your savings are secured. On top of that, the Premier Capital Income Secure Saver VIP gives an insurance coverage up to 125% for 5 years at no additional cost in the event of Death or Total and Permanent Disability (TPD).

## Features and benefits of Premier Capital Income Secure Saver VIP

	Year	Premier Capital Income Secure Saver VIP
Annual Cash Payout	1	4.2%
	2	3.3%
	3	3.3%
	4	3.3%
Maturity Benefit	5	103.3%
Total Cash Payout over 5 Years Plus Maturity Benefit		117.4%
Minimum Single Premium		RM15,000.00
Offer Period		For Limited Time Only
Eligibility		20 - 65 Years
Tenure		5 Years

## Sample illustration based on Premier Capital Income Secure Saver VIP







Based on Investment of RM100,000.00	Premier Capital Income Secure Saver VIP		Fixed Deposit*	
	Year	RM	Year	RM
Annual Cash Payout**	1	4,200.00	1	3,000.00
	2	3,300.00	2	3,000.00
	3	3,300.00	3	3,000.00
	4	3,300.00	4	3,000.00
	5	103,300.00 (Inclusive of Maturity Benefit)	5	103,000.00 (Inclusive of Maturity Benefit)
<b>Total Cash Payout over 5 Years Plus Maturity Benefit<sup>^</sup></b>	<b>RM117,400.00</b>		<b>RM115,000.00</b>	

\* Based on a 5 Year Maybank's fixed deposit rate of 3.0% as at 03/02/2010

\*\* The annual cash payout is guaranteed and is payable to you upon survival at the end of the policy year.

<sup>^</sup> In order to fully receive your guaranteed returns, you must fulfill the entire tenure of 5 years

**Make the most of your savings with Premier Capital Income Secure Saver VIP**

-  **100% Capital Guaranteed when held until maturity**
-  **Guaranteed 4.2% Annual Cash Payout for the first year and 3.3% for year 2 to 5**
-  **Insurance Coverage at no additional costs**
-  **Higher Payout than Current 5-Year Fixed Deposit**
-  **Absolutely no market risk**
-  **Speedy Benefit Distribution**

## What's in it for me?

Premier Capital Income Secure Saver VIP is a secure savings and insurance plan designed to offer guaranteed returns and capital protection at maturity, 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 maturity.

## 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 annual payout and capital guaranteed at maturity.

## Can I get a loan with this plan?

You can use your policy as collateral against an overdraft facility. Please check with our Financial Executive / Relationship Banker on the applicable margin of finance and interest charges.

## Are there any investment risks?

Unlike many other products in the current market, Premier Capital Income Secure Saver VIP is not exposed to any market risks such as stock market performance or interest rate movement. With this factor, you can rest assured that your money is safe with us, even in times of financial turmoil.

## Any charges I should be aware of?

There are no deductible costs like policy fee, initial charge or management fee. The only charge applicable is the surrender charge, if you choose to terminate the plan anytime during the 5-year tenure.

# Be in the Know

## Insurance coverage

Insurance coverage is provided at no additional cost. Premier Capital Income Secure Saver VIP gives insurance coverage in the event of Death or Total and Permanent Disability (TPD) for 5 years, with TPD coverage provided up to the age of 60 years. If Death / TPD claim is made, you will receive the insurance coverage as illustrated below. (Note: For TPD claims, the insurance coverage will be paid in two installments.)

Entry Age	Sum Insured (% of the Initial Single Premium)				
	Year				
	1	2	3	4	5
20 - 54 Years	125	125	125	125	125
55 Years and Above	110	110	110	110	110

Note : This policy does not cover suicide within one (1) year from the Issue Date. For further details, kindly refer to the Policy Contract.

\* For any Single Premium in excess of RM4,000,000 (inclusive of all other Single Premium policies on the same life with the Company), the Sum Insured is 100% of the Single Premium.

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

If you choose to surrender before the fifth year, you will receive the Cash Surrender Value of your policy. Sample illustration below is based on RM100,000.00 Single Premium.

End of Policy Year	Annual Payout (RM)	Guaranteed Surrender/Maturity Value (RM)	Total Cash Received Upon Surrender/Maturity* (RM)
1	4,200.00	80,000.00	84,200.00
2	3,300.00	85,000.00	92,500.00
3	3,300.00	90,000.00	100,800.00
4	3,300.00	92,000.00	106,100.00
5	3,300.00	100,000.00	117,400.00

\* This includes all accumulated annual payout at the end of the year. The policy matures at the end of 5 years.

**Commission Disclosure:** Commission borne by you and paid from your premium is 0.2% of your Single Premium.

Grab the opportunity to make your money work harder for you with **Premier Capital Income Secure Saver VIP**

## Important Note

Maybank reserves the right to close Premier Capital Income Secure Saver VIP 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. • For detailed illustration of product, please refer to sales illustration. • 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 receipt 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). Maybank Life Assurance Berhad is licensed under Insurance Act 1996 and regulated by Bank Negara Malaysia. Maybank Life Assurance Berhad is located on Level 19, Tower C, Dataran Maybank, No. 1 Jalan Maarof, 59000 Kuala Lumpur.