

# GREAT IS GIVING YOUR STAFF EXTRA PROTECTION FOR THE FUTURE



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GID/ASK/V5/012021



GROUP MULTIPLE BENEFITS INSURANCE SCHEME



Setting aside RM1 a day is all you need to secure your staff’s peace of mind with additional financial protection for their loved ones.

GROUP MULTIPLE BENEFITS INSURANCE SCHEME (GMBIS)

GMBIS is an affordable insurance plan that provides comprehensive protection against loss of life, total permanent disability, accident and 45 Critical Illnesses with an optional hospital benefit. The plan offers sum assured payable either upon permanent disability, loss of life, maturity or diagnosis of any of the 45 Critical Illnesses together with Total Investment Value (if any). The total investment value depends on the performance of the unit funds and the total number of years of contribution.

The plan can be set up as a tax-approved employee benefits scheme to provide a retirement gratuity on top your employee’s EPF savings. This cost-effective and tax-efficient scheme adds an extra layer of life protection and financial security to your employee’s retirement and can be tailored to your company’s specific needs.

BENEFITS AT A GLANCE

- Maximum protection at minimum cost from as low as RM1 per day
- Double indemnity of coverage if death or permanent disability is due to accidental cause
- Offer can be extended to include spouse and children
- Ease of payment of premiums through salary deduction / credit card / direct debit or Bank Standing Instruction facility
- Premiums paid are eligible for income tax relief
- This exclusive offer is only given to groups of people/members of associations, unions or companies with at least 100 members
- Premium is fixed irrespective of age
- Coverage continues with payment until maturity even after staff/member leaves the organisation

Terms and conditions apply.

OVERVIEW

ELIGIBILITY Min/Max Entry Age	Member / Spouse Child	Age 19 - 60 years next birthday Age 30 days - 23 years next birthday (unmarried, not working and full time student)
MATURITY AGE	Age 65 years next birthday	
BENEFITS	Term Assurance	
	- Death due to all causes - Total Permanent Disability (TPD) due to all causes	
	Personal Accident	
	- Death: 100% sum assured payable - TPD: 100% sum assured payable - Other permanent disablement payable according to Schedule of Compensation	
	Critical Illnesses	
	- Benefits payable upon fulfill one of the 45 Critical Illnesses	
	Funeral Expenses	
	- Lump sum payment upon notification of death, irrespective of cause	
	Affordability	
	- Premiums from as low as RM1 per day!	
EXAMPLE OF A GMBIS PLAN With Premium Contribution Of RM1 Per Day*	This plan offers you the flexibility to choose your preferred combination of benefits. For example, for a premium contribution of RM30 per month (RM1 per day), members are eligible to receive the following benefits:  <b>Term Assurance</b> - RM30,000 for loss of life or TPD <b>Personal Accident</b> - RM60,000 for accidental death or accidental TPD <b>Critical Illnesses</b> - RM30,000 if diagnosed with any of the 45 Critical Illnesses** <b>Funeral Expenses</b> - RM3,000 <b>Total Investment Value (TIV)</b> <b>Maturity Benefit</b> - TIV is payable upon reaching age of 65 years next birthday (subject to no claim on basic benefits)	

Terms and conditions apply. \* For illustrative purposes only. \*\* Subject to 45 Critical Illnesses terms and conditions.

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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.

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