

The promise of a secured future for your loved ones.

PNB MetLife

Bachat Yojana

Individual, Non-Linked, Participating, Savings Life Insurance Plan
UIN: 117N088V05



Enjoy a worry-free life with the power to achieve your financial goals. **PNB MetLife Bachat Yojna** helps you address your long-term financial objectives on affordable premiums while ensuring a safe and secure future for you. **Give your family the assurance of PNB MetLife Bachat Yojana.**



WHAT ARE THE ADVANTAGES?



Long term savings with affordable premiums



Pay only for 10 years and get covered for 15 years



Create a corpus with accrued bonuses for your future goals



Financial protection to your family with Death benefit



Tax Saving Benefit~

HOW DOES THE PLAN WORK?

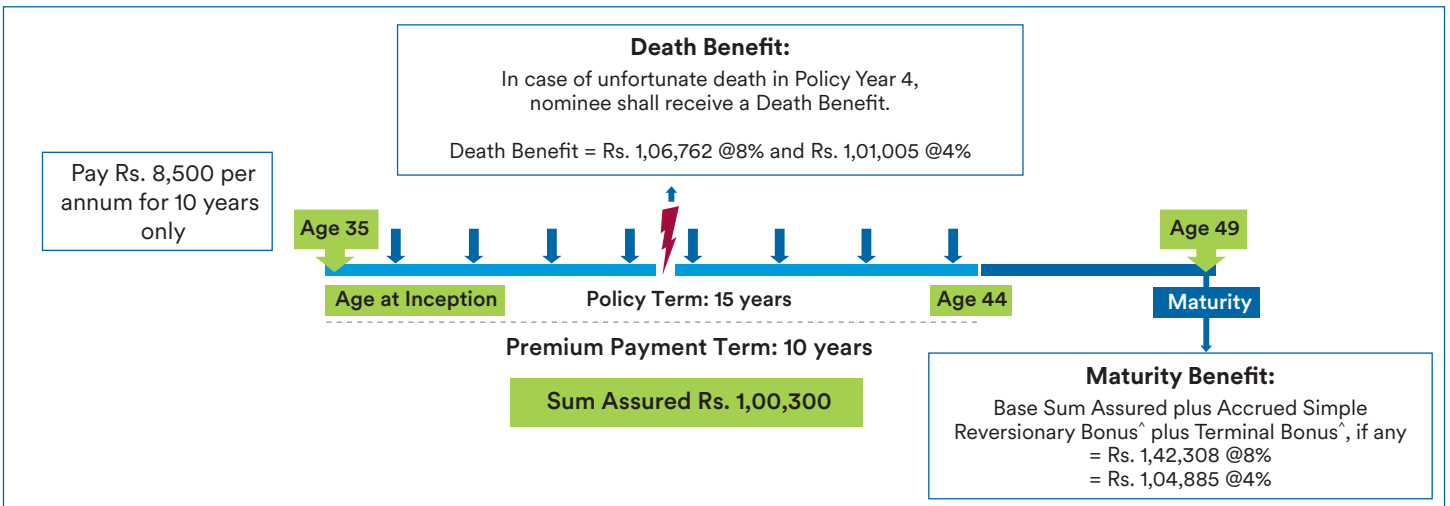
Ramesh aged 35 & Asha and has a family having 3 children. Ramesh is the only breadwinner for the family and all through life has taken care of their needs. He has responsibilities like children's education, marriage expenses and many more such expenses. Keeping in mind his future needs...

He invested in PNB MetLife Bachat Yojana plan which will help him create wealth for his family's future needs. The plan pays sum assured along with accrued bonuses on maturity.

Now, in case unfortunate demise of the insured anytime during the policy term, nominee will receive the Death Benefit as under, PNB MetLife Bachat Yojana Plan.

Premium Invested	Sum Assured	Policy term	Premium Payment term
Rs. 8,500 per annum	Rs. 1,00,300	15 years	10 years

Maturity Benefit = Base Sum Assured plus accrued Simple Reversionary Bonus[^] plus Terminal Bonus[^], if any



POLICY DETAILS

Particulars	Details	
	Minimum	Maximum
Age at entry*	20 years	60 years
Age at maturity*	35 years	75 years
Premium Payment Term	10 years Limited Pay	
Policy Term	15 years	
Premium	Annual : Rs. 6,000 p.a Semi-Annual: Rs. 10,000 p.a Monthly/PSP: Rs. 15,000 p.a	Rs. 23,999 p.a
Sum Assured	Rs. 64,800	Rs. 5,00,000

*Age Last Birthday, Base Sum Assured = Annual Premium x Sum Assured Multiple, The SA multiple is dependant Age of the insured and the Tenure of the Policy.



1800-425-6969



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[^]Tax benefits are as per the Income Tax Act, 1961, & are subject to amendments made thereto from time to time. Please consult your tax consultant for more details. Goods and Services Tax (GST) shall be levied as per prevailing tax laws which are subject to change from time to time. Benefit option, chosen at inception, cannot be altered during the term.

PNB MetLife India Insurance Company Limited, Registered office address: Unit No. 701, 702 & 703, 7th Floor, West Wing, Raheja Towers, 26/27 M G Road, Bangalore - 560001, Karnataka. IRDAI Registration number 117. CI No: U66010KA2001PLC028883. PNB MetLife Bachat Yojana is an Individual, Non-Linked, Participating, Savings Life Insurance Plan (UIN:117N088V05). Please consult your advisor for more details. For more details on terms & conditions, please read the Sales brochure carefully before concluding any sale. This version of the document invalidates all previous printed versions for this particular plan. The risk factors of the bonuses projected under the product are not guaranteed. Past performance doesn't construe any indication of future bonuses. *Simple Reversionary Bonus if declared, will be added to the policy only after completion of the 3rd policy year. Terminal Bonus, if declared will be added from the end of 5th policy year. Both bonuses, if declared shall be paid in case of maturity or death of life assured whichever is earlier. The product is subject to the overall performance of the insurer in terms of investments, management of expenses, mortality and lapses. The marks "PNB" and "MetLife" are registered trademarks of Punjab National Bank and Metropolitan Life Insurance Company, respectively. PNB MetLife India Insurance Company Limited is a licensed user of these marks. Email: indiaservice@pnbmetlife.co.in or Write to us: 1st Floor, Techniplex-1, Techniplex Complex, off Veer Savarkar Flyover, Goregaon (West), Mumbai - 400062, Maharashtra. AD-F/2024-25/1195.

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