

IN THIS POLICY, THE INSURER SHALL NOT OFFER ANY LIQUIDITY DURING THE FIRST FIVE YEARS OF THE CONTRACT. THE POLICYHOLDER WILL NOT BE ABLE TO SURRENDER/WITHDRAW THE MONIES INVESTED IN LINKED INSURANCE PRODUCTS COMPLETELY OR PARTIALLY TILL THE END OF THE FIFTH YEAR. THIS ADVERTISEMENT IS DESIGNED FOR COMBINATION OF BENEFITS OF TWO INDIVIDUAL AND SEPARATE PRODUCTS NAMED (1) PNB MetLife Smart Platinum Plus (Individual, Unit Linked, Non-Participating, Life Insurance Plan) - UIN:117L125V03 and (2) PNB MetLife Guaranteed Future Plan (Individual, Non-Linked, Non-Participating, Savings Life Insurance Plan) - UIN:117N124V12. THESE PRODUCTS ARE ALSO AVAILABLE FOR SALE INDIVIDUALLY WITHOUT THE COMBINATION OFFERED/ SUGGESTED. THIS BENEFIT ILLUSTRATION IS THE ARITHMETIC COMBINATION AND CHRONOLOGICAL LISTING OF COMBINED BENEFITS OF INDIVIDUAL PRODUCTS. THE CUSTOMER IS ADVISED TO REFER THE DETAILED SALES BROCHURE OF RESPECTIVE INDIVIDUAL PRODUCTS MENTIONED HEREIN BEFORE CONCLUDING SALE.



HIT A 4 WITH 1 SOLUTION

PNB MetLife

Capital Guarantee Plus Solution



Tax[^] Free



Guaranteed[#] Returns



Protection^{\$}



Market Growth

ELIGIBILITY CRITERIA

PARAMETERS	COMBINED BENEFITS																
Options	PNB MetLife Guaranteed Future Plan: Endowment PNB MetLife Smart Platinum Plus: Wealth																
Premium Criteria	Three options available for combined premium : Option 1: 50:50 (i.e., combined premium will be divided in equal proportion in PNB MetLife Guaranteed Future Plan & PNB MetLife Smart Platinum Plus) Option 2: 2/3 - 1/3 (i.e., combined premium will be divided as 2/3 in PNB MetLife Guaranteed Future Plan & 1/3 in PNB MetLife Smart Platinum Plus) Premium Payment Term for PNB MetLife Smart Platinum Plus & PNB MetLife Guaranteed Future Plan will be different. Premium shall reduce post completion of PNB MetLife Smart Platinum Plus Premium Payment Term Option 3: Rs. 7.5 Lakhs (i.e., combined premium will be divided as Rs. 5 Lakhs in PNB MetLife Guaranteed Future Plan & Rs. 2.5 Lakhs in PNB MetLife Smart Platinum Plus)																
Premium Payment Term	PNB MetLife Guaranteed Future Plan (PPT/PT): 5/12; 7/15; 8/16; 9/18; 10/20; 11/22; 12/20; 12/24; 13/26 PNB MetLife Smart Platinum Plus (Limited Pay): 5, 7, 10																
Min Entry Age [®]	(PPT/PT): Age: 5/12: 6Years; 7/15: 3 Years; 8/16: 2 Years; 9/18: 30 days; 10/20: 30 days; 11/22: 30 days; 12/20: 30 days; 12/24: 30 days; 13/26: 30 days																
Max Entry Age [®]	60 years																
Max Maturity Age [®]	80 or 99 years [§]																
Min Annualised Premium	Minimum premium for the combined solution is : <table border="1"> <thead> <tr> <th>Mode of Premium</th> <th>Option 1</th> <th>Option 2</th> <th>Option 3</th> </tr> </thead> <tbody> <tr> <td>Annual</td> <td>Rs. 96,000/-</td> <td>Rs. 1,46,000/-</td> <td>Rs. 7,50,000/-</td> </tr> <tr> <td>Semi-Annual (per half year)</td> <td>Rs. 60,000/-</td> <td>Rs. 91,000/-</td> <td>Rs. 3,75,000/-</td> </tr> <tr> <td>Monthly (per month)</td> <td>Rs. 20,000/-</td> <td>Rs. 31,000/-</td> <td>-</td> </tr> </tbody> </table>	Mode of Premium	Option 1	Option 2	Option 3	Annual	Rs. 96,000/-	Rs. 1,46,000/-	Rs. 7,50,000/-	Semi-Annual (per half year)	Rs. 60,000/-	Rs. 91,000/-	Rs. 3,75,000/-	Monthly (per month)	Rs. 20,000/-	Rs. 31,000/-	-
Mode of Premium	Option 1	Option 2	Option 3														
Annual	Rs. 96,000/-	Rs. 1,46,000/-	Rs. 7,50,000/-														
Semi-Annual (per half year)	Rs. 60,000/-	Rs. 91,000/-	Rs. 3,75,000/-														
Monthly (per month)	Rs. 20,000/-	Rs. 31,000/-	-														
Mode of Premium	Annual, Half Yearly, Monthly**																

[®]All references to age are as on age last birthday.

For policies issued to minor lives the risk cover starts immediately at inception. In case the life assured is a minor, the policy will vest with the life assured when the life assured attains an age of 18 years.

**Monthly mode is available for Standing instruction/direct debit options (including Electronic Clearing System (ECS), and Automated Clearing House (ACH).

[§]Applicable to PNB MetLife Smart Platinum Plus.

KEY BENEFITS



GUARANTEED^{*} RETURN OF 100% OF PREMIUMS PAID¹



TAX BENEFITS^{*}



WEALTH CREATION WITH MARKET-LINKED RETURNS



WHOLE LIFE COVER

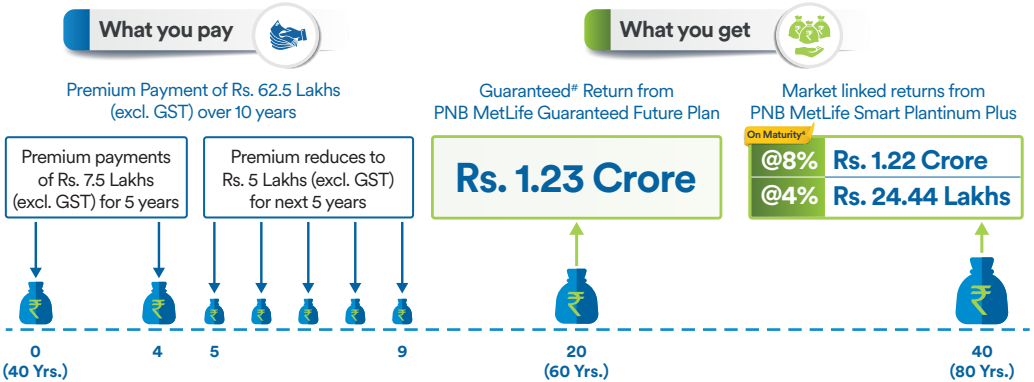


FUND BOOSTERS^{**} TO ENHANCE YOUR FUND VALUE^{*}

Capital Guarantee[#]	✓ Return of Premium Guaranteed[#]
Growth Potential	✓ Market linked returns with Zero risk to the invested amount
Fund Performance	✓ One of Top Performing Fund with 3 years CAGR of 34.0% ²
Liquidity	✓ Partial withdrawals allowed post 5 years ³

[#]Mid cap fund as on 30th April 2024.

³Partial Withdrawal is only available with PNB MetLife Smart Platinum Plus. Please refer policy terms and conditions for further details.



Liquidity through partial withdrawals

Life cover throughout the Policy term

The above illustration is for male life aged 40 years old investing in PNB MetLife Guaranteed Future Plan (MGFP) for PPT: 10 years & PT: 20 years and in PNB MetLife Smart Platinum Plus (MSPP): 5 pay till maturity age 80 years. For illustrative purpose, the fund chosen is Virtue II.

The examples shown above are for illustration purpose only. If your policy offers guaranteed returns, then these will be clearly marked "guaranteed" in the Benefit Illustration. For full details, please refer to the Benefit Illustration. The above illustration has been determined using assumed investment returns at 4% and 8% respectively. Assumed rate of returns are not guaranteed and these are not the upper or lower limits.

www.pnbnmetlife.com 1800-425-6969

This version of the document invalidates all previous printed versions for this particular plan. No survival benefit will be payable under Endowment option. ⁵Safeguard your family's future with life cover for entire policy term. ⁶Terms and Conditions Apply. ^{**}Get rewarded with fund booster at end of year 10th Policy Year. ¹Total Premium payable along with accrued Guaranteed Additions and accrued Wealth additions is paid as a lumpsum at the end of the policy term. (This is only for MGFP endowment Option and not linked to MSPP). ^{*}Provided the policy is in-force and due premiums have been paid. Policyholder cannot choose the date preceding the due date of the income payout. Unit-linked life insurance products are different from the traditional insurance products and are subject to risk factors. Premiums paid in unit-linked life insurance policies are subject to investment risks associated with capital markets, and NAVs of the units may go up or down, based on the performance of the fund and factors influencing the capital market and the insured is responsible for his/her decisions. PNB MetLife Insurance Company Limited is only the name of the Life Insurance Company and PNB MetLife Smart Platinum Plus is only the name of the unit-linked life insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. Please know the associated risks and the applicable charges from your insurance agent or intermediary or policy document issued by us. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. The past performance of the funds is not indicative of the future performance. PNB MetLife India Insurance Company Limited, Registered 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 Guaranteed Future Plan is an Individual, Non-Linked, Non-participating, Savings Life Insurance Plan (UIN: 117N124V12). PNB MetLife Smart Platinum Plus (Individual, Unit Linked, Non-Participating, Life Insurance Plan) - UIN:117L125V03. For more details on risk factors, terms and conditions, please read the individual sales brochure before concluding any sale. ⁴As per the current Income tax provisions, income from life insurance policies ULIP and other than ULIP plans are taxable if premium or aggregate premium paid during the year is more than Rs. 2,50,000/- and Rs. 5,00,000/- respectively. Death benefit is exempt from tax. Tax benefits are as per Income Tax Act 1961 and are subject to amendments made thereto from time to time. Please consult your tax consultant for more details. Goods and Service Tax (GST) shall be levied as per prevailing tax laws. Trade Logo displayed above belongs to Punjab National Bank and Metropolitan Life Insurance Company and used by PNB MetLife India Insurance Company Limited under License. Email: indiaservice@pnbnmetlife.co.in or Write to us: 1st Floor, Techniplex -1, Techniplex Complex, Off Veer Savarkar Flyover, Goregaon (West), Mumbai - 400062. AD-F/2024-25/807.

Beware of Spurious Phone Calls and Fictitious /Fraudulent Offers!

IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.