



PNB MetLife

Goal Ensuring Multiplier

Individual, Unit-Linked, Non-Participating, Life Insurance Plan



Invest in
India's Economic Growth with

India Opportunities Fund



Why choose PNB MetLife Goal Ensuring Multiplier (GEM) ?

PNB MetLife Goal Ensuring Multiplier (GEM) provides you life insurance cover and helps you to invest systematically thereby creating long-term wealth to fulfill your dreams.

KEY FEATURES



Return of Charges
ROPAC², ROFMC¹, ROMC⁴



Fund Boosters⁵
added in the fund value



Flexible Premium Payment



Life cover throughout policy term
to protect your loved ones⁵



'Smart Child' Option to give wings to you Child's Dreams⁶



Tax benefits* under Section 10(10D) and Section 80C

What is India Opportunities Fund?

In the 75th year of India's independence and in the spirit of celebrating the "Azadi Ka Amrit Mahotsav", we have launched the new "India Opportunities Fund" under PNB MetLife Goal Ensuring Multiplier plan.

I



Invest in 100% Equity Oriented Fund



O



Opportunity to Capitalize on mega trends of Atmanirbhar Bharat, Digital India, Economic Reforms & Make-in-India



F



Fund Investments in key Sectors and Stocks benefitting from the mega trends



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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 Goal Ensuring Multiplier Plan 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. The examples shown above are for illustration purpose only. 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. The above premium figures are exclusive of Goods and Services Tax and Cess. Goods and Services Tax and Cess, as applicable thereon, shall be charged as per the prevalent tax laws over and above the said premiums. ¹Return of Fund Management Charges (ROFMC) for Single pay & 5 Pay would be for FMC deducted for first 5 years and for 7 pay & above would be for FMC deducted for first 7 years. This will be credited back at the end of the 10th policy year. ²Return of Premium Allocation Charges (ROPAC) is expressed as percentage of Premium Allocation charges deducted in the policy. The value of ROPAC would be 150% for policies with term greater than or equal to 20 years (paid equally at end of 10th, 15th and 20th policy year), 100% for policy term 15-19 years (paid equally at the end of 10th and 15th year) and 50% for policy term 10-14 years (at the end of 10th year). We give you back in equal instalments at the end of 10th, 15th and 20th policy year a total of up-to 150% of Premium Allocation Charges. ³Fund Boosters will be allocated to the policy fund at the end of 15th, 20th, 25th & 30th year (For Regular pay, 5, 7 & 10 pay). Single Pay Policy will get Fund Booster additionally at the end of 10th policy year also. ⁴Return of Mortality Charges (ROMC) is expressed as percentage of mortality charges deducted in the policy (net of any taxes). ROMC is not available for Single Pay. Get 25% to 100% of the Total Mortality Charges returned to you at maturity (based on the plan option and the policy term chosen by you). ⁵For the Joint Life coverage, the entry age for any one of the lives should be at least 18 years. ⁶For policies issued to minor lives under Wealth (Single Life) and Smart Child options, the minimum policy term would be subject to the life assured being at least 18 years at the time of maturity of the policy. ⁷Tax Benefits under this plan may be available as per the provisions and conditions of the Income Tax Act, 1961 and are subject to any changes made in the tax laws in future. Please consult your tax advisor for advice on the availability of tax benefits for the Premiums paid and proceeds received under the policy for more details. Please read the sales Brochures carefully before concluding any sales. Waiver of Premium on death is available in Smart Child, Goal Assured & Income Assured options and Waiver of Premium on critical illness is available in Wealth + Care option. PNB MetLife India Insurance Company Limited Registered office: Unit No. 701, 702 & 703, 7th Floor, West Wing, Raheja Towers, 26/27 M G Road, Bangalore -560001, Karnataka. IRDA of India Registration number 117. CI No. U66010KA2001PLCO28883. PNB MetLife Goal Ensuring Multiplier is an Individual, Unit-linked, Non-Participating, Life insurance plan (UIN: 117L133V01). 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 at 1st Floor, Techniplex -1, Techniplex Complex, Off Veer Savarkar Flyover, Goregaon (West), Mumbai -400062. AD-F/2023-24/762.

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