

# Empower your dreams at every stage of life.

PNB MetLife

## Guaranteed Goal Plan

An Individual, Non-Linked, Non-Participating Savings, Life Insurance Plan  
UIN: 117N131V05



UP TO 3X\*\*  
OF TOTAL PREMIUM



WAIVER OF  
FUTURE PREMIUMS  
WITH FAMILY  
CARE BENEFIT<sup>3</sup>



A plan that gives you the freedom to keep chasing your dreams even after your retirement.

### KEY FEATURES



WAIVER OF PREMIUMS  
ON DIAGNOSIS OF  
CRITICAL ILLNESSES<sup>4</sup>



FLEXIBILITY TO ACCUMULATE  
SURVIVAL BENEFITS AND RECEIVE  
BENEFITS ON THE DAY OF YOUR CHOICE<sup>5</sup>



SAVE TAX<sup>6</sup> UNDER  
SECTION 80C & 10(10D)

### PLAN AT GLANCE

Policy Term (Years) 5, 7, 10, 12, 15 & 20

Minimum age<sup>1</sup> at entry (Years)

Cover Type	Minimum Entry Age
Single Life	0 (30 days)
Joint Life	18 Years

Maximum age<sup>1</sup> at entry (Years)

Cover Type	Age at entry (Last Birthday)
Single Life	65
Joint Life	60

Maximum age<sup>1</sup> at maturity (Years)

Cover Type	Policy Term					
	5	7	10	12	15	20
Single Life	70	72	75	77	80	
Joint Life	65	67	70	72	75	80

Minimum Annualised Premium (Rs.)

PPT Premium	Single Premium
	50,000

## PLAN AT GLANCE

### Maximum Annualised Premium (Rs.)

Subject to maximum Sum Assured on Death as per Board Approved Underwriting Policy

### Minimum Sum Assured

PPT		Single Premium	
Min. Sum Assured	Single Life	Joint Life	
	62,500	5,00,000	

### Rider Options

PNB MetLife Accidental Death Benefit Rider Plus (UIN: 117B020V04)  
PNB MetLife Serious Illness Rider (UIN: 117B021V04)

### Premium Payment Modes

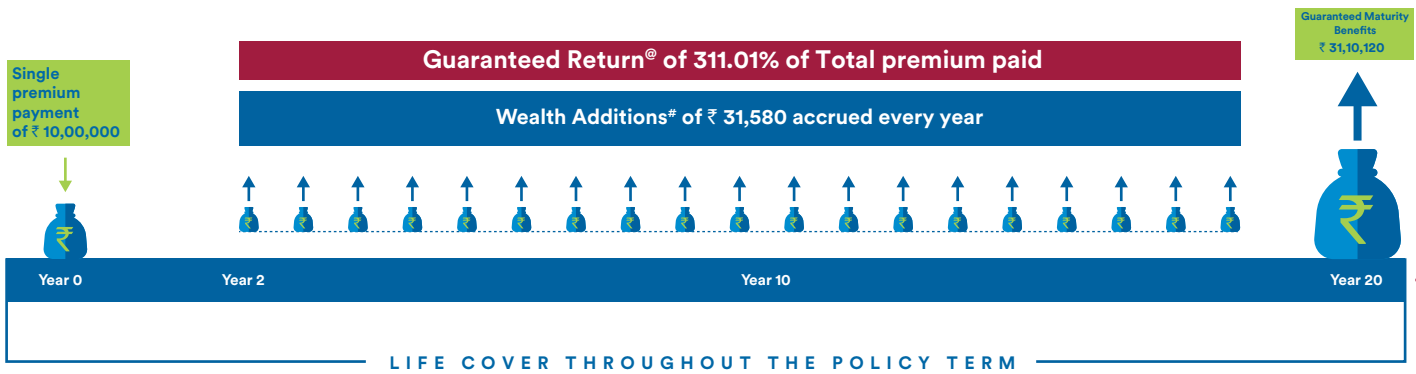
Yearly/ Half-Yearly/Quarterly/ Monthly<sup>2</sup>

## HOW DOES THE PLAN WORK?

Kush aged 40 Years while planning for his retirement needs has decided to purchase PNB MetLife Guaranteed Goal Plan for tension free future. He pays single premium of 10 Lakh for a goal of getting a lumpsum benefit at the age of 60 years. He opts for lumpsum option with a policy term of 20 years.

### SCENARIO I:

If Kush survives the entire policy term, he would be eligible for lumpsum amount of Rs. 31,10,120 as maturity benefit which is the sum of Wealth Addition and Sum Assured at Maturity.



### SCENARIO II:

In case of unfortunate demise of Kush in the 10th policy year, his nominee receives a lump sum benefit of Rs. 12,50,000 and the policy terminates.



[www.pnbmetlife.com](http://www.pnbmetlife.com)



1-800-425-6969

The above benefits will be payable provided the policy in-force and all due instalment premiums have been paid. \*\*Returns mentioned above are applicable for inforced policies at Age 40, AP 1 Lakhs, Lumpsum Option, Annual Mode, Premium Payment Term 12 Years, Policy Term 30 Years. Notes: <sup>1</sup>All reference to age are as on age last birthday. For Joint Life, age (last birthday) of older of the two lives will be considered as entry age. <sup>2</sup>Monthly mode is available only for Standing Instruction/direct debit options (including Electronic Clearing System (ECS), and Automated Clearing House (ACH). <sup>3</sup>Waiver of Premium in case of Death of Life Assured. <sup>4</sup>Waiver of Premium in case of diagnosis of any of 35 Critical Illness listed. <sup>5</sup>Policyholder cannot choose the date preceding the due date of the Guaranteed Survival Benefit payout. <sup>6</sup>Wealth Additions (WA) will be payable as a % of Total Annualised premium paid till date, where, WA=WA rate x Total Annualised premium paid till date. <sup>7</sup>Tax benefits are as per the Income Tax Act, 1961 & are subjected 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. <sup>8</sup>Total Benefit varies basis actual Entry Age, Premium Payment Term, Policy Term, Annualised Premium amount, and Option chosen. 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 Guaranteed Goal Plan is an Individual, Non-Linked, Non-Participating Savings, Life Insurance plan (UIN: 117N131V05). For more details on risk factors, terms & conditions, please read the sales brochure before conducting a sale. Please consult your advisor for more details. This version of the document invalidates all previous printed versions for this particular plan. 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/2024-25/1128.

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