

Your Creation Your Pride

Design Your Future & Grow your Wealth

PNB MetLife

GROW PLAN

An Individual, Non- Linked,
Participating, Savings Life Insurance Plan
(UIN: 117N167V01)



**Lifelong Increasing
Income from 2nd year**



**Life Cover
till 100 years**



Legacy Creation



 **pnb MetLife**

Milkar life aage badhaein

PNB MetLife GROW Plan is an Individual, Non – Linked, Participating, Savings Life Insurance Plan that provides you with increasing income up-to age 100 years. The plan provides a holistic solution to help you achieve your lifelong aspirations by providing reliable, regular increasing income while ensuring life coverage.

Watch your income GROW along with your aspirations!

KEY FEATURES – INCREASING INCOME OPTION



Future-Proof your family dreams:

Stay ahead of life's rising costs with **increasing income every year**



Unlock your financial freedom:

Maintain your desired lifestyle while securing your financial freedom



Create a lasting legacy

for your loved ones



Total Customization:

Design your financial journey with complete flexibility

- Choose your ideal income start year
- Select maturity age from 70, 75, 80, 85 or even 100 years
- Flexible premium payment terms from 7 to 15 years

PLAN AT GLANCE

Particulars	Plan Option
Maturity Option	To Age 70 To Age 75 To Age 80 To Age 85 To Age 100
Premium Payment Term (PPT) (Years)	7 to 15
Policy Term (PT) (Years)	Maturity Age minus Entry Age of the Life Assured
Income Start Year	2 nd /3 rd /4 th /5 th or (PPT+1) th policy year
Minimum Age at Entry ¹ (Years)	0 years (30 days)
Maximum Age at Entry ¹ (Years)	For Maturity Options - To Age 70: 40 To Age 75: 45 To Age 80: 50 To Age 85: 55 To Age 100: 60
Annualized Premium	<u>Minimum</u> : Rs. 24,000 <u>Maximum</u> : Subject to Board Approved Underwriting Policy
Minimum Sum Assured	Rs. 2,40,000
Premium Payment Mode~/Survival Benefit Payout Frequency	Annual/Half – Yearly/Quarterly/Monthly

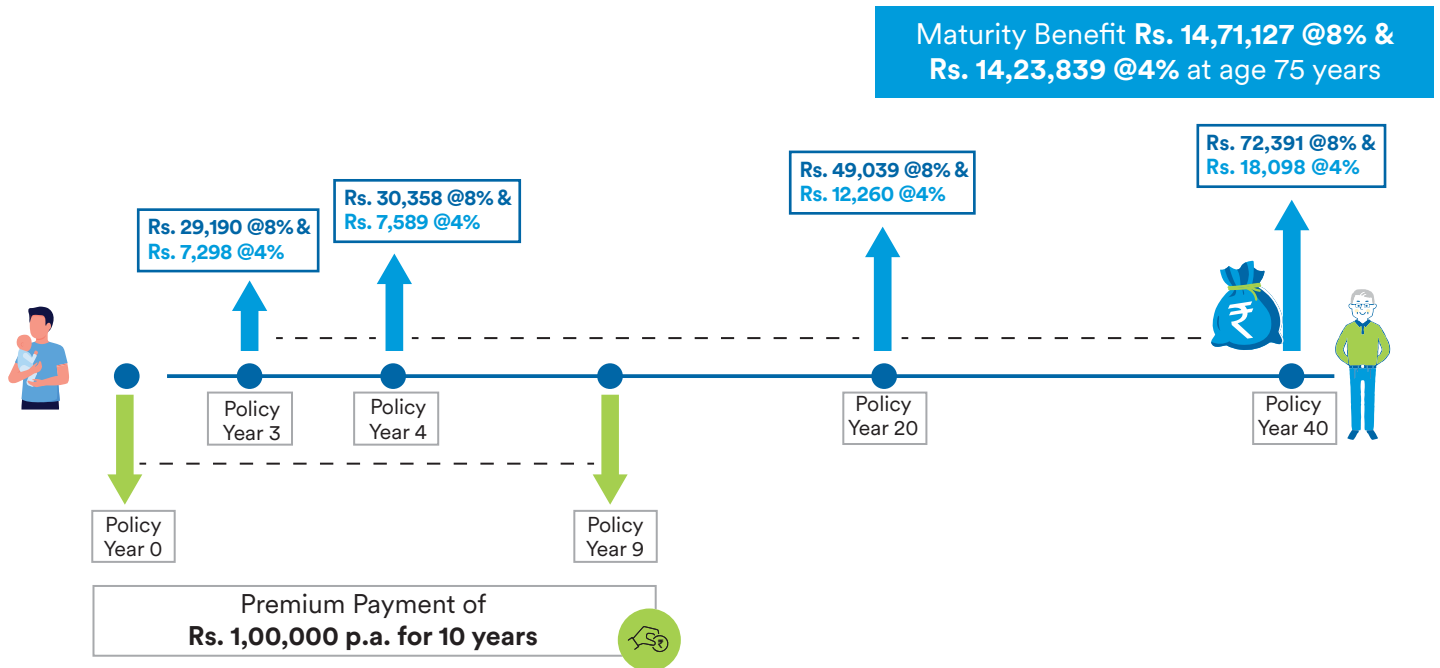
How does the plan work?



Avinash, a 35-year-old father, plans to save for his newborn son's future education by choosing a plan that would provide regular income to meet rising tuition costs. He decides to pay the premium of Rs. 1,00,000 annually for 10 years with the goal of receiving payouts when his son begins pre-school at age 3.

Maturity Option chosen: To Age 75 | Income Start Year: 3rd policy year

Total premiums payable over the premium payment term of 10 years by Avinash is Rs. 10,00,000



In case of unfortunate demise of Avinash anytime during the policy term, lumpsum death benefit shall be payable and policy shall terminate.



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1800-425-6969



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Survival Benefit in Increasing Income Option shall be payable every year in arrears as per Survival Benefit Payout Frequency chosen starting from the Income Start Year till the end of policy term. All reference to age is as on age last birthday. For policies issued to minor lives the risk cover starts immediately at inception. Also, 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 of premium payment is available only for standing instructions/ direct debit options (including Electronic Clearing System (ECS), and Automated Clearing House (ACH)). Benefits shown above are provided all premiums are paid and the policy is in-force. For more details on terms and conditions please read sales brochure carefully before concluding a sale. Please consult your advisor for more details. 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 risk factors of the bonuses projected under the product are not guaranteed. Past performance doesn't construe any indication of future bonuses. The product is subject to the overall performance of the insurer in terms of investments, management of expenses, mortality and lapses. 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. 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/2025-26/027

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