

Unlock your Golden Years by Locking your Annuity Rates!

PNB MetLife

Grand Assured Income Plan

An Individual, Non-Linked, Non-Participating, Deferred Annuity Product
UIN: 117N134V06



An assured stream of income is a requirement for every individual to live comfortably in their golden years. Therefore, an early start and systematic planning for life after retirement will ensure you continue to live worry free. PNB MetLife Grand Assured Income Plan (GAIN) is a Deferred Annuity Plan which allows you to gradually build your retirement corpus with the flexibility to choose the deferment period so that you can enjoy and live a grand lifestyle!

KEY FEATURES



Guaranteed Income
for Lifetime*



Get higher Annuity Rates
for higher Purchase Price



Wide range of
need-based Annuity Options#



Choose preferred pay-out dates
to receive your Annuity Payments.**



Flexible & Affordable
Premiums Payment Options

Plan at a Glance:

Parameters	Minimum		Maximum	
Age at Entry ¹ (Years)	40 Years QROPS: 55 Years		Life Annuity with Return of Purchase Price on Death or Survival: 65 Years All other options: 84 Years (Annuity Shall commence latest by 85 years)	
Minimum Annuity	Annual	Half Yearly	Quarterly	Monthly
	Rs 12,000	Rs 6,000	Rs 3,000	Rs 1,000
Purchase Price	Minimum Single Pay: Rs 100,000		Maximum Purchase Price: No Limit	
	Minimum Limited Pay [®] For 5 & 7 Pay: Rs. 30,000	For 10 Pay: Rs. 20,000		
PPT/Deferment Period [^] (Years)	Single Pay/1-10, 5Pay/5-10, 7Pay/7-10, 10 Pay/10			

¹All references to age are as on age last birthday.

[®]Limited Pay available for option A, B & C Only

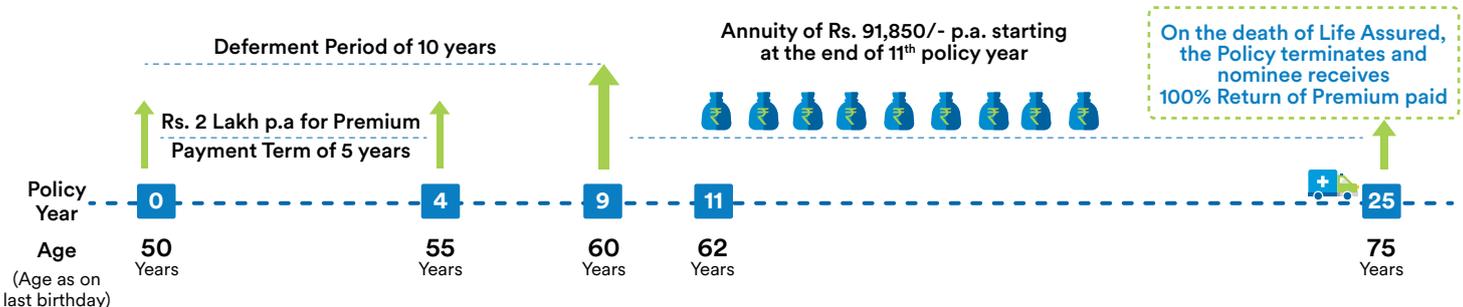
If this product is purchased as QROPS (Qualifying Recognized Overseas Pension Scheme) through transfer of UK tax relieved assets, it would be offered only to customers who are 55 years of age or above (as on last birthday).

Overseas transfer charge under QROPS - In the event of applicable tax charge arising as a result of an overseas transfer (Her Majesty Revenue & Customs (HMRC) - policy paper - The overseas transfer charge - guidance, published 8th March 2017) for which the Scheme Manager i.e. PNB MetLife India Insurance Company Limited may become liable, we shall deduct an amount only to the extent of the applicable tax charge from the policy value and remit the same to HMRC.

How does the Plan Work?

Scenario 1: Life Annuity with Return of Purchase Price

Raj, aged 50 years is looking for a lifelong Annuity plan to make his retirement stress free. He chooses PNB MetLife GAIN – Life Annuity with Return of Purchase Plan with an option to pay Rs. 2 Lakh p.a. for 5 years with deferment period of 10 years.



Scenario 2: Joint Life Annuity with Return of Purchase Price

Sahil, aged 60 years is looking for a Joint Life Annuity plan for him & his wife Priya (aged 55 years). He opts to invest in PNB MetLife GAIN – Joint Life Annuity with Return of Purchase Price plan and pays a lumpsum premium of Rs. 10 Lakh with deferment period of 5 years.

