



*Milkar life aage badhaein*

# Guaranteed<sup>1</sup> Income to LIFT Your Dreams



Flexible Income  
Payout Options



Long term Income  
for 25, 30 & 35 Years



Tax Free Income  
Payouts\*






## PNB MetLife LONG INCOME FOR TOMORROW

An Individual, Non - Linked, Non - Participating, Savings,  
Life Insurance Plan (UIN: 117N166V01)



**PNB MetLife Long Income For Tomorrow** is an Individual, Non – Linked, Non – Participating, Savings Life Insurance Plan that not only provides you Guaranteed Income for a long-term but also secures your family in your absence. The plan offers a curated solution to ensure fulfilment of your long-term savings goals.

## Key Features – Increasing Income Option

-  Guaranteed Income increasing<sup>1</sup> by 5% every year during the Income Payout Period<sup>2</sup>
-  Choice of suitable Cover option<sup>3</sup> – Life Option and Enhanced Life Option
-  Get Guaranteed Income<sup>1</sup> for the Income Payout Period<sup>2</sup> of your choice
-  Guaranteed MoneyBack Benefit
-  Life Cover throughout policy term to protect your loved ones

## Plan at a glance

<b>Cover Options<sup>3</sup></b>	Life Option and Enhanced Life Option							
<b>Deferment Period (in years)</b>	0, 1 and 2							
<b>Income Payout Period<sup>2</sup> (in years)</b>	25, 30 and 35							
<b>Premium Payment Term (PPT) / Policy Term (in years)</b>	<b>Cover Option</b>	<b>PPT</b>	<b>Deferment Period</b>	<b>Income Payout Period</b>	<b>Policy Term</b>			
	<b>Life Option</b> (Policy Term: PPT + Deferment Period)	5	7	10	25,30,35	5		
						6		
						7		
						7		
						8		
						9		
		10						
		11						
		12						
		<b>Enhanced Life Option</b> (Policy Term: PPT + Deferment Period + Income Payout Period)	5	7		10	25,30,35	30, 35, 40
								31, 36, 41
								32, 37, 42
	32, 37, 42							
	33, 38, 43							
	34, 39, 44							
	35, 40, 45							
36, 41, 46								
37, 42, 47								
<b>Age at entry<sup>4</sup> (in years)</b>	<u>Minimum</u> – 0 (30 days) <u>Maximum</u> – PPT 5: 50 years, PPT 7: 55 years, PPT 10: 60 years							
<b>Age at Maturity<sup>4</sup> (in years)</b>	<u>Minimum</u> – 18 <u>Maximum</u> – 99							
<b>Annualised Premium (Rs.)</b>	<u>Minimum</u> – PPT 5: 30,000 PPT 7 and 10: 24,000  <u>Maximum</u> – As per Board Approved Underwriting Policy							
<b>Basic Sum Assured (Rs.)</b>	<u>Life Option:</u> 10 times of Annualised Premium for all PPTs <u>Enhanced Life Option:</u> 10 times of Annualised Premium for PPT 5 and 7 11 times of Annualised Premium for PPT 10							
<b>Premium Payment/Income Payout Modes</b>	Annual, Half-Yearly, Quarterly, Monthly <sup>^</sup>							

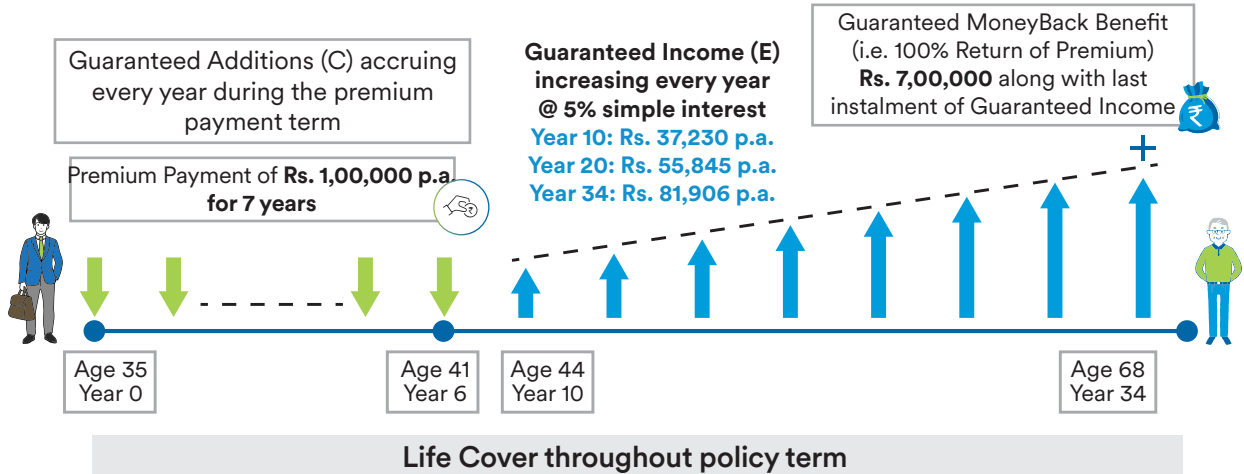
<sup>^</sup>Monthly mode available only for standing instructions/ direct debit options (including Electronic Clearing System (ECS), and Automated Clearing House (ACH))

## How does the plan work?

Raj aged 35 years understands the importance of comfortable life. With increasing lifestyle expenses weighing on his mind, he chooses a plan that would provide him with an income stream for 25 years that keeps pace with rising expenses.

He chooses PNB MetLife Long Income For Tomorrow and selects “Enhanced Life Option” as his cover. His annual premium is Rs. 1,00,000 p.a. (exclusive of taxes) for 7 years and deferment period chosen is 2 years

**Scenario 1:** On survival, Raj will start receiving the Guaranteed Income during Income Payout Period of 25 years along with Guaranteed MoneyBack Benefit at the end of the Income Payout Period



**Scenario 2:** In case of unfortunate demise of Raj in 25<sup>th</sup> policy year, the Claimant<sup>5</sup> shall receive a lumpsum death benefit of Rs. 10,00,000 and the policy shall terminate.

### Benefits explained for Scenario 1:

What You Pay	What You Get
Rs. 1,00,000 p.a. for 7 years (i.e. Rs. 7,00,000)	<p>Guaranteed Income starting from Policy Year 10 increasing every year at 5% (Policy Year 10: Rs. 37,230 p.a. Policy Year 20: Rs. 55,845 p.a. Policy Year 34: Rs. 81,906 p.a.)</p> <p>+ Guaranteed MoneyBack Benefit of Rs. 7,00,000</p> <p><b>i.e., Total Benefit of Rs. 21,89,200 (3.13x returns) over the Income Payout Period<sup>2</sup></b></p>



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<sup>1</sup>Guaranteed Income will increase at 5% simple interest rate every year starting from 2nd year of the Income Payout Period. Amount of Guaranteed Income will vary based on Annualized Premium, Premium Payment Term (PPT), age at entry, Income Payout Period, Income Payout Option, Deferment Period and Cover Option chosen. Benefits shown above are provided all premiums are paid and the policy is in-force. <sup>2</sup>Income Payout Period is the period (in complete years) chosen by the policyholder that shall commence after the end of Premium Payment Term and the Deferment Period. <sup>3</sup>For both Cover options, the life cover is available till the end of Policy Term (where For Life Option, Policy Term is Premium Payment Term plus Deferment Period and For Enhanced Life Option, Policy Term is Premium Payment Term plus Deferment Period plus Income Payout Period). <sup>4</sup>All reference to age are 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. <sup>5</sup>Claimant is the person entitled to receive the Policy benefits as per the terms and conditions of the Policy. It includes the Policyholder, the nominee, the assignee, or their respective legal heir, the legal representative(s) or the holder(s) of succession certificate, as the case may be. For more details on terms and conditions please read sales brochure carefully before concluding a sale. Please consult your advisor for more details. 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 Long Income For Tomorrow (UIN:117N166V01) is an Individual, Non-Linked, Non-Participating, Savings, Life Insurance Plan. For more details on terms & conditions, please read the Sales brochure carefully before concluding any sale. \*Tax benefits are as per the Income Tax Act, 1961 & are subject 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. 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/2024-25/1543

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