

PNB MetLife Goal Ensuring Multiplier

UIN: 117L133V01

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

Key Highlights - GEM



Return of charges – **ROFMC¹**,
ROPAC² & ROMC³



TAX Efficient –
Single Premium
Structure



TOP UP
Premiums



2 New Fund
Introduced (**NFO**)



Exclusive **Child**
Proposition

1. Return 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.

2. Return 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)

3. Return 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.

BENEFIT STRUCTURE

Basic Benefit Options



Wealth

Maturity Benefit/Death Benefit



Joint Life

Can cover your spouse/child/grand-child under this option



Wealth + Care

Maturity Benefit/Death Benefit & Waiver of Premium On Critical Illnesses



Goal Assured

Lumpsum on Death & WOP on Death & Maturity Benefit



Income Assured

Lump sum on death & WOP on Death & Income on death & Maturity Benefit



Smart Child

Exclusive Child offering with WOP on Proposer's death & Maturity Benefit

Option to choose any one benefit type!

CHOOSE ANY ONE PREMIUM PAYMENT OPTIONS

Single Pay

Pay just once and stay protected for entire term.



Limited Pay

Pay for a limited term of 5, 7 & 10 years but enjoy coverage throughout the policy term



Regular Pay

Pay regularly throughout the term



- Option to reduce your premium paying term after the premium is paid for the first five years. If You have selected Wealth Option you can also choose to pay premiums only once

FLEXIBILITY TO CHOOSE POLICY TERM

Fixed Term

Stay protected for a fixed period of time (Wealth, Wealth + Care, Goal Assured, Income Assured & Smart Child Option)



Whole Life

Stay protected for whole life up to 99 years under Wealth Option



Protect your family's dream for whole life !!!



Loyalty Benefits (1/2)



Return of Fund Management Charges (ROFMC¹)

Boost the corpus with **ROFMC** at the end of **10th policy year**.

- **Single Pay & 5 Pay:** total FMC deducted in the policy up to end of 5th policy year
- **7,10 & Regular Pay:** total FMC deducted in the policy up to end of 7th policy year

Return of Premium Allocation Charges[#](ROPAC²)

- **For PT* 10 -14 years:** **50%** ROPAC benefit (at the end of 10th year)
- **For PT* 15 -19 years:** **100%** ROPAC benefit (50% each at end of 10th & 15th policy year)
- **For PT* 20 + years:** **150%** ROPAC benefit (50% each at end of 10th , 15th & 20th policy year)

*PT refers to Policy Term ; # The value of units added at each instance will be percentage of the total Premium Allocation Charges deducted by the company (net of taxes) up-to 10th policy year. ¹ Return 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)

Loyalty Benefits (2/2)

Return of Mortality Charges (ROMC³)

- Mortality Charges added back will range between **25% to 100%** of total mortality charges deducted (not available for Single Pay option)

| Option / Policy Term | 10 -14 Years | 15 Years Onwards |
|--------------------------------------|--------------|------------------|
| Wealth, Wealth + Care & Smart Child* | 50% | 100% |
| Goal Assured & Income Assured | 25% | 50% |

Fund Boosters[#]

| Premium Payment Term | Fund Booster % | End of policy year |
|------------------------------|--------------------|------------------------|
| Regular Pay 5 7 & 10 Pay | 1% of Fund Value | 15 20 25 30 |
| Single Pay | 2.4% of Fund Value | 10 15 20 25 30 |



*For the Smart Child option, in case of death of Proposer & Survival of the Life Assured till the end of the term, the mortality charge with respect to the Life Assured would only be considered for this benefit.
[#] Fund Boosters would not be applicable on any Top-Up fund. Fund Boosters would be added by creating appropriate number of units as per the NAV as on the due date of credit. ³Return 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.

CHARGES

Premium Allocation Charges (PAC)

| Policy Year | Premium Allocation Charge per Annum | | |
|-------------|-------------------------------------|---|---|
| | Single Premium | Regular Premium, 5 Pay, 7 Pay, 10 Pay | |
| | | Annual Mode | Half-yearly, Quarterly, Monthly Modes |
| 1 | 3% | Direct Sales: 8% Other than Direct Sales: 9% | Direct Sales: 8% Other than Direct Sales: 9% |
| 2 – 5 | NA | 4.5% | 3.25% |
| 6 -7 | NA | 4.5% | 3.5% |
| 8 – 9 | NA | 3.5% | 3.5% |
| 10 onwards | NA | Nil | Nil |

Policy Administration Charges*

The following Charge would be deducted from the Fund Value at the beginning of each month by cancellation of an appropriate number of Units using the relevant NAV of these Units, irrespective of the receipt of due Installment Premium at the premium due date.

- (i) **Single Premium Policies:** 0.70% P.A, of the Single premium across the policy term
- (ii) **Other than Single Premium Policies:** 1.4% P.A of the Annualized Premium, inflating at 5% to a maximum of 2.2% P.A.

Policy Administration Charges would be deducted throughout the policy term. Under no circumstances this Charges would exceed Rs 500 per month

CHARGES

Discontinuous or Surrender Charges

For Single Premium Policies:

| Where the policy is discontinued during the Policy Year | Discontinuance Charges | |
|---|---|--|
| | Annualised Premium ≤ 3,00,000 | Annualised Premium > 3,00,000 |
| 1 | Lower of 2% * (SP or FV) subject to maximum of Rs.3,000 | Lower of 1% * (SP or FV) subject to maximum of Rs.6,000 |
| 2 | Lower of 1.5% * (SP or FV) subject to maximum of Rs.2,000 | Lower of 0.7% * (SP or FV) subject to maximum of Rs.5,000 |
| 3 | Lower of 1% * (SP or FV) subject to maximum of Rs.1,500 | Lower of 0.5% * (SP or FV) subject to maximum of Rs.4,000 |
| 4 | Lower of 0.5% * (SP or FV) subject to maximum of Rs.1,000 | Lower of 0.35% * (SP or FV) subject to maximum of Rs.2,000 |
| 5+ | Nil | Nil |

For Other than Single Premium Policies:

| Where the policy is discontinued during the Policy Year | Discontinuance Charges | |
|---|--|---|
| | Annualised Premium ≤ 50,000 | Annualised Premium > 50,000 |
| 1 | Lower of 20% * (AP or FV) subject to maximum of Rs.3,000 | Lower of 6% * (AP or FV) subject to maximum of Rs.6,000 |
| 2 | Lower of 15% * (AP or FV) subject to maximum of Rs.2,000 | Lower of 4% * (AP or FV) subject to maximum of Rs.5,000 |
| 3 | Lower of 10% * (AP or FV) subject to maximum of Rs.1,500 | Lower of 3% * (AP or FV) subject to maximum of Rs.4,000 |
| 4 | Lower of 5% * (AP or FV) subject to maximum of Rs.1,000 | Lower of 2% * (AP or FV) subject to maximum of Rs.2,000 |
| 5+ | Nil | Nil |

No discontinuance charges would be imposed on Top up premiums

EXISTING FUNDS

Fund Management Charges (FMC)

| Fund Options | FMC p.a. | Risk Type |
|-----------------------------|----------|----------------|
| Protector II | 1.00% | Low Risk |
| Bond Opportunities Fund | 1.00% | Low Risk |
| Liquid Fund | 1.00% | Low Risk |
| Balancer II | 1.15% | Medium Risk |
| Balanced Opportunities Fund | 1.15% | Medium Risk |
| Multiplier III | 1.25% | High Risk |
| Premier Multi-Cap Fund | 1.25% | Very High Risk |
| Mid Cap Fund | 1.25% | Very High Risk |
| CREST (thematic fund) | 1.25% | Very High Risk |
| Flexi Cap | 1.25% | Very High Risk |
| Virtue II | 1.25% | Very High Risk |

NEW FUND OFFERING

India Opportunities Fund

- This fund will generate wealth by investing in companies which will benefit from following trends:
 - Digitization
 - Make – in – India (Atmanirbhar Bharat)
 - Strengthening reforms

Sustainable Equity Fund

- This fund will focus on 3 factors – Environmental, Social & Governance
- Wealth generation by investing in companies that focus on above ESG parameters



OTHER FLEXIBILITIES

Change in Sum Assured

- Choose to increase/decrease SA if all due premiums are paid till request
- All due premiums need to be paid till date of the request
- Any increase in sum assured may be exercised provided that the life assured is aged not more than 60 years last birthday on the policy anniversary when this option is exercised

Change in PPT

- Can change PPT at any time (except for single pay & 5 Pay)
- This option is exercised before the expiry of the existing Premium Paying Term
- This option may be exercised only once during the entire Policy Term.

Change in Premium Amount

- Option to reduce instalment premium after first 5 policy years provided all due premiums are paid
- This option is not available for Single Pay Policies
- This option would not be available after waiver of premium benefit has been triggered under the policy.
- Once reduced, the premium cannot be subsequently increased.

Partial Withdrawal

- Available after completion of lock-in period (5 years) or completion of 18 years by Life Assured
- Each partial withdrawal shall be subject to the minimum amount of Rs.5,000
- The Partial Withdrawals are free of any charge

Switching

Can switch partially/fully between the available unit-linked funds at any time

Premium Redirection

Option to change the allocation of future premiums (free of charge)

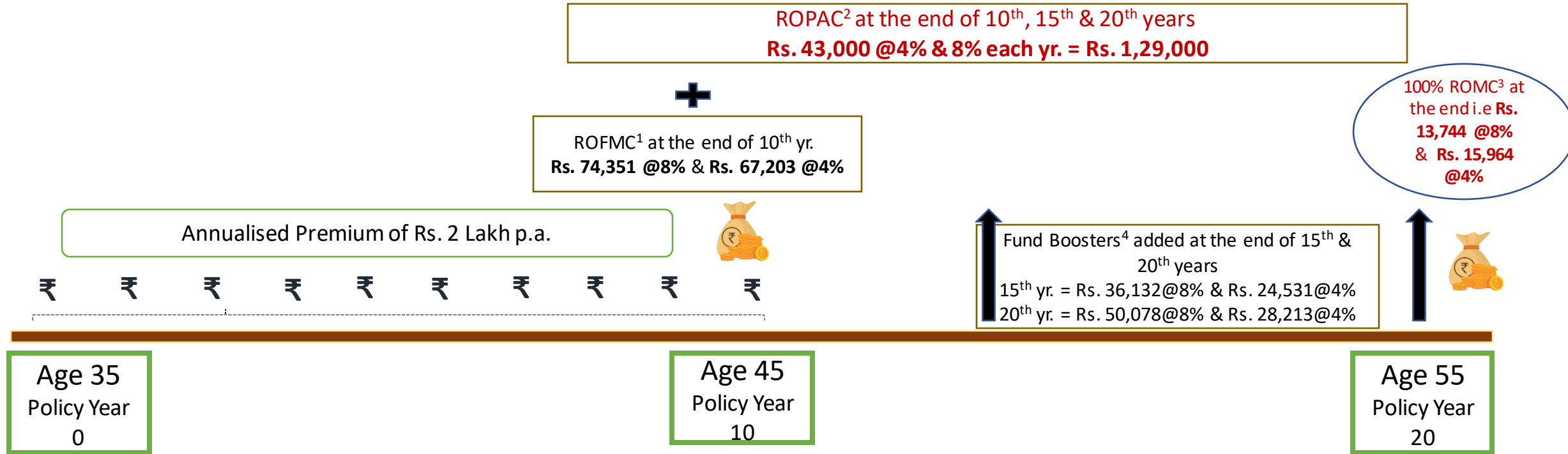
Illustrations



Sample Illustration 1: Wealth (Single Life)

Rahul aged 35 years, wants to invest in a plan that gives him a generous corpus as well as life protection throughout the term of his policy. He chooses PNB MetLife Goal Ensuring Multiplier (GEM) – Wealth Option

He decides to pay Rs. 2 Lakh p.a. for 10 years and chooses the policy term as 20 years (with SA multiple 10)



*Fund Values of maturity mentioned here are applicable when there is no death during the policy term.

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3. Return 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.

4. Fund 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.

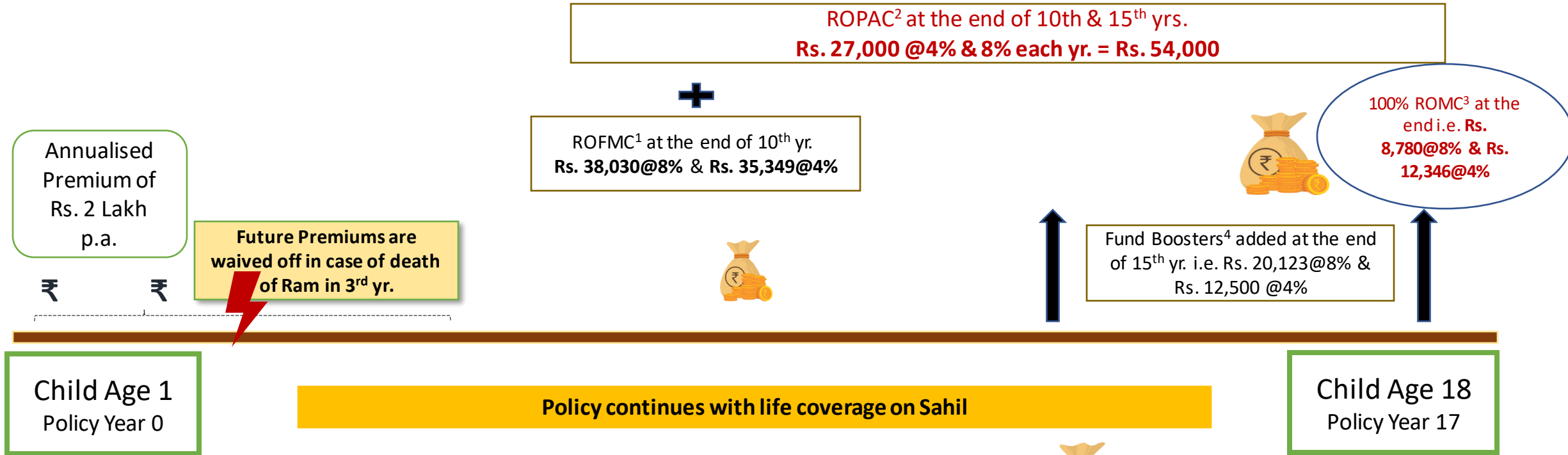
Fund Value at Maturity* (Rs.)

| @4% | @8% |
|-----------|-----------|
| 29,37,897 | 52,56,433 |

Sample Illustration 6: Smart Child

Ram aged 30 years has a 1 yr. old son (Sahil). He wants to invest in a plan that helps him generate funds for his son's education. He chooses PNB MetLife Goal Ensuring Multiplier (GEM) – Smart Child Option to avail benefits when his son turns 18 years

He decides to pay Rs. 2 Lakh p.a. for 5 years and chooses the policy term as 17 years (with SA multiple 10)



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4. Fund 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.

BOUNDARY CONDITIONS (1/2)

| Product Specifications | Minimum | Maximum |
|----------------------------|---|--|
| <p>Age at entry</p> | <p>Wealth: 0(30 days) for Single & Joint life¹ Wealth + Care Goal Assured & Income Assured: 18 years Smart Child Option: 0 (30 days)for Life Assured & 18 years for Policyholder</p> | <p>Wealth: 60 years for Single life & 55 years for Joint life Wealth + Care: 60 years Goal Assured: 40 years Income Assured: 45 years Smart Child Option: 25 years for Life Assured & 60 years for Policyholder</p> |
| <p>Maturity Age</p> | <p>Wealth: <u>Single Life</u> - 99 years (whole life) & 90 years (other than whole life) <u>Joint Life</u> – 65 years Wealth + Care: 85 years Goal Assured: 70 years Income Assured: 65 years Smart Child Option: 50 years for Life Assured & 85 years for Policyholder</p> | |
| <p>Policy Term</p> | <p>Wealth: Single & Joint Life: 10 years Wealth + Care Goal Assured Income Assured & Smart Child Option: 10 years</p> | <p>Wealth: <u>Single Life:</u> 99 minus Age at entry (whole life) & 30 years (other than whole life) <u>Joint Life:</u> 10 years Wealth + Care Goal Assured & Smart Child Option: 25 years Income Assured: 20 years</p> |

BOUNDARY CONDITIONS (2/2)

| Product Specifications | Minimum | Maximum |
|-------------------------------|---|---|
| Premium Payment Term | Wealth: <u>Single Life</u> – Single Pay 5 7 10 pay & Regular Pay <u>Joint Life</u> – Single Pay Wealth + Care² Goal Assured Income Assured & Smart Child Option: 5 7 10 pay & Regular Pay | |
| Annualized Premium | Annualized Premium of Rs. 18,000 for all options & Rs. 1,50,000 for Single premium | As per company underwriting policy |
| Sum Assured (in '000s) | Single Pay: 187.5 5 7 10 & Regular Pay: 126 Top-Up Premium: 12.5 | Subject to Board Approved Underwriting Policy |
| Premium Payment Mode | Single, Yearly, Quarterly, Half-Yearly & Monthly | |

1. For the Joint Life coverage, the entry age for any one of the lives should be at least 18 years.

2. For the Wealth + Care option, maximum Premium Paying Term will be subject to age of life assured not exceeding 75 years at the end of premium paying term.

3. For 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.

Minimum Sum Assured (SA)

Minimum SA on death (Rs.)

| PPT | Single Pay | 5 | 7 | 10 | Regular Pay | Top-up premium |
|---------------------|------------|----------|---|----|-------------|----------------|
| Minimum Sum Assured | 1,87,500 | 1,26,000 | | | | 12,500 |

Minimum SA Multiples

| Plan Option | Premium Paying Term | Minimum Sum Assured cover multiple | | | | | | | | | | | | | | |
|--|-----------------------------------|---|--------|--------|-------|--------|---|---|---|---|----|-------|--------|---|---|---|
| Wealth | Regular Pay, 5 Pay, 7 Pay, 10 Pay | Single Life (Other than Whole Life): <table border="1"> <thead> <tr> <th>RP</th> <th>5 pay</th> <th>7 pay</th> <th>10 pay</th> </tr> </thead> <tbody> <tr> <td>7</td> <td>7</td> <td>7</td> <td>7</td> </tr> </tbody> </table> Single Life (Whole Life): <table border="1"> <thead> <tr> <th>RP</th> <th>7 pay</th> <th>10 pay</th> </tr> </thead> <tbody> <tr> <td>7</td> <td>7</td> <td>7</td> </tr> </tbody> </table> | RP | 5 pay | 7 pay | 10 pay | 7 | 7 | 7 | 7 | RP | 7 pay | 10 pay | 7 | 7 | 7 |
| | RP | 5 pay | 7 pay | 10 pay | | | | | | | | | | | | |
| 7 | 7 | 7 | 7 | | | | | | | | | | | | | |
| RP | 7 pay | 10 pay | | | | | | | | | | | | | | |
| 7 | 7 | 7 | | | | | | | | | | | | | | |
| | Single Pay | <u>Single Life:</u> 1.25 <u>Joint Life:</u> First Death – 1.25 Second Death - 10 | | | | | | | | | | | | | | |
| Wealth + Care | Regular Pay, 5 Pay, 7 Pay, 10 Pay | <table border="1"> <thead> <tr> <th>RP</th> <th>5 pay</th> <th>7 pay</th> <th>10 pay</th> </tr> </thead> <tbody> <tr> <td>7</td> <td>7</td> <td>7</td> <td>7</td> </tr> </tbody> </table> | RP | 5 pay | 7 pay | 10 pay | 7 | 7 | 7 | 7 | | | | | | |
| RP | 5 pay | 7 pay | 10 pay | | | | | | | | | | | | | |
| 7 | 7 | 7 | 7 | | | | | | | | | | | | | |
| Goal Assured, Income Assured and Smart Child | Regular Pay, 5 Pay, 7 Pay, 10 Pay | 10 | | | | | | | | | | | | | | |

Maximum Sum Assured Cover Multiple

| Plan Option | Premium Paying Term | Minimum Sum Assured cover multiple | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|-----------------------------------|---|--------------|--------|--------|-------|--------|-------|----|----|----|----|-------|----|---|----|----|--------------|----|-------|--------|------|----|----|----|-------|----|---|----|
| Wealth | Regular Pay, 5 Pay, 7 Pay, 10 Pay | <p>Single Life (Other than Whole Life):</p> <table border="1"> <thead> <tr> <th>Age at entry</th> <th>RP</th> <th>5 pay</th> <th>7 pay</th> <th>10 pay</th> </tr> </thead> <tbody> <tr> <td>0-54</td> <td>10</td> <td>10</td> <td>10</td> <td>10</td> </tr> <tr> <td>55-60</td> <td>10</td> <td>7</td> <td>10</td> <td>10</td> </tr> </tbody> </table> <p>Single Life (Whole Life):</p> <table border="1"> <thead> <tr> <th>Age at entry</th> <th>RP</th> <th>7 pay</th> <th>10 pay</th> </tr> </thead> <tbody> <tr> <td>0-54</td> <td>10</td> <td>10</td> <td>10</td> </tr> <tr> <td>55-60</td> <td>10</td> <td>7</td> <td>10</td> </tr> </tbody> </table> <p>Joint Life: Not Applicable</p> | Age at entry | RP | 5 pay | 7 pay | 10 pay | 0-54 | 10 | 10 | 10 | 10 | 55-60 | 10 | 7 | 10 | 10 | Age at entry | RP | 7 pay | 10 pay | 0-54 | 10 | 10 | 10 | 55-60 | 10 | 7 | 10 |
| | Age at entry | RP | 5 pay | 7 pay | 10 pay | | | | | | | | | | | | | | | | | | | | | | | | |
| 0-54 | 10 | 10 | 10 | 10 | | | | | | | | | | | | | | | | | | | | | | | | | |
| 55-60 | 10 | 7 | 10 | 10 | | | | | | | | | | | | | | | | | | | | | | | | | |
| Age at entry | RP | 7 pay | 10 pay | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 0-54 | 10 | 10 | 10 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 55-60 | 10 | 7 | 10 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Single Pay | <p>Single Life:</p> <table border="1"> <thead> <tr> <th>Age at entry</th> <th>SP</th> </tr> </thead> <tbody> <tr> <td>0-40</td> <td>2.5</td> </tr> <tr> <td>41-60</td> <td>1.25</td> </tr> </tbody> </table> <p>Joint Life: First Death – 1.25 & Second Death - 10</p> | Age at entry | SP | 0-40 | 2.5 | 41-60 | 1.25 | | | | | | | | | | | | | | | | | | | | | |
| Age at entry | SP | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 0-40 | 2.5 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 41-60 | 1.25 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Wealth + Care | Regular Pay, 5 Pay, 7 Pay, 10 Pay | <table border="1"> <thead> <tr> <th>Age at entry</th> <th>RP</th> <th>5 pay</th> <th>7 pay</th> <th>10 pay</th> </tr> </thead> <tbody> <tr> <td>18-54</td> <td>10</td> <td>10</td> <td>10</td> <td>10</td> </tr> <tr> <td>55-60</td> <td>10</td> <td>7</td> <td>10</td> <td>10</td> </tr> </tbody> </table> | Age at entry | RP | 5 pay | 7 pay | 10 pay | 18-54 | 10 | 10 | 10 | 10 | 55-60 | 10 | 7 | 10 | 10 | | | | | | | | | | | | |
| Age at entry | RP | 5 pay | 7 pay | 10 pay | | | | | | | | | | | | | | | | | | | | | | | | | |
| 18-54 | 10 | 10 | 10 | 10 | | | | | | | | | | | | | | | | | | | | | | | | | |
| 55-60 | 10 | 7 | 10 | 10 | | | | | | | | | | | | | | | | | | | | | | | | | |
| Goal Assured, Income Assured and Smart Child | Regular Pay, 5 Pay, 7 Pay, 10 Pay | 10 | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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Disclaimers

Extract of Section 41 of the Insurance Act, 1938, as amended from time to time states

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, except such rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or table of insurer.
2. Any Person making default in complying with the provisions on this section shall be punishable with fine which may extend to ten lakh rupees.



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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. *For More details on risk factors, terms and condition please read the sales brochure before concluding the sale. For Further details on all the conditions exclusions related to product, please contact our insurance advisors. The Investment risk in investment portfolio is borne by the policyholder. 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). ³Return 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. ⁴Tax 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. ⁵Waiver 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 Goal Ensuring Multiplier is an Individual, Unit-Linked, Non-Participating, Life Insurance Plan (UIN:117L133V01). 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. CIN no. U66010KA2001PLC028883. Please consult your advisor for more details. Please read the Sales brochure carefully before concluding any sale. 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. Call us Toll-free at 1-800-425-6969. Phone: 080-66006969, Website: www.pnbmetlife.com, Email: indiaservice@pnbmetlife.co.in or Write to us: 1st Floor, Techniplex-1, Techniplex Complex, Opposite Veer Savarkar Flyover, Goregaon (West), Mumbai - 400062, Maharashtra. Phone: +91-22-41790000, Fax: +91-22-41790203. AD-F/2022-23/240.

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