

# If you have a Goal, we have a plan to Guarantee it

**PNB MetLife**

## Guaranteed Future Plan

Individual, Non-linked, Non-Participating, Savings, Life insurance plan



**PNB MetLife Guaranteed Future Plan** is an Individual, Non-linked, Non-Participating, Savings, Life insurance plan, that helps you save systematically and get guaranteed returns to meet your life's financial goals. The plan offers two-fold benefits, to customize your savings based on your needs and a protected future for you and your loved ones.

### KEY FEATURES



Guaranteed<sup>1</sup>  
Benefits



Flexibility – Guaranteed  
payout as lumpsum  
or regular income



Life cover throughout  
policy term to protect  
your loved ones



Loan<sup>2</sup>  
Against  
Policy

### PLAN AT A GLANCE

|  |  |
|--|--|
| Minimum age <sup>3</sup> at entry (Years)    | 0 (30 days)  |
| Maximum age <sup>3</sup> at entry (Years)    | 60 years   |
| Minimum age <sup>3</sup> at Maturity (Years) | 18 Years   |
| Maximum age <sup>3</sup> at Maturity (Years) | 75 Years   |
| Minimum Annualised Premium (Rs.)             | Limited Pay: Rs. 24,000  |
| Maximum Annualised Premium (Rs.)             | 100 Crores subject to maximum Basic Sum Assured limit as per Board Approved Underwriting Policy. |
| Minimum Basic Sum Assured                    | For Limited pay: 10 x Annualised premium.  |
| Rider options                                | PNB MetLife Accidental Death Benefit Rider Plus,<br>PNB MetLife Serious Illness Rider            |
| Premium Payment modes                        | Yearly / Half Yearly / Monthly <sup>4</sup>  |

## HOW DOES THE PLAN WORK?

Rahul, aged 40 years, wants to accumulate sufficient wealth by the time he retires so that he doesn't have to depend on anyone else during his retirement years. He opts for "PNB MetLife Guaranteed Future Plan" and chooses "Endowment" option with premium payment term of 10 years, policy term 20 years and chooses to pay yearly premium of Rs. 1,00,000 (exclusive of Goods and Service tax). He gets Basic Sum Assured of Rs. 10 lakhs, assuming that he is in good health and minimum life cover of Rs. 11 lakh throughout policy term.

He gets a Guaranteed benefit of Rs. 24,12,000 at the end of 20th policy year and a minimum life cover of Rs. 11 lakh for 20 years.

| Year  | Annualised Premium (Rs.) | Guaranteed* addition accrual @32% of Annualised Premiums | Wealth additions @10.92% of Total Premium payable from 11th to 20th Year | He gets Guaranteed* Total Tax Free benefit U/s 10 (10 D) |
|-------|--------------------------|--|--|--|
| 1     | 1,00,000                 | 32,000   | Benefits continue even when you stop paying the premium                  | 24,12,000  |
| 2     | 1,00,000                 | 32,000   |  |  |
| 3     | 1,00,000                 | 32,000   |  |  |
| 4     | 1,00,000                 | 32,000   |  |  |
| 5     | 1,00,000                 | 32,000   |  |  |
| 6     | 1,00,000                 | 32,000   |  |  |
| 7     | 1,00,000                 | 32,000   |  |  |
| 8     | 1,00,000                 | 32,000   |  |  |
| 9     | 1,00,000                 | 32,000   |  |  |
| 10    | 1,00,000                 | 32,000   |  |  |
| 11    | STOP PAYING PREMIUM      |  | 1,09,200   |  |
| 12    |                          |  | 1,09,200   |  |
| 13    |                          |  | 1,09,200   |  |
| 14    |                          |  | 1,09,200   |  |
| 15    |                          |  | 1,09,200   |  |
| 16    |                          |  | 1,09,200   |  |
| 17    |                          |  | 1,09,200   |  |
| 18    |                          |  | 1,09,200   |  |
| 19    |                          |  | 1,09,200   |  |
| 20    |                          |  | 1,09,200   |  |
| Total | 10,00,000                | 3,20,000   | 10,92,000  |  |

**241%  
GUARANTEED\***

**SAVE TAX\* UNDER  
SECTION 80 C  
& 10 (10D)**

| Age | Guaranteed addition from 1 <sup>st</sup> to 10 <sup>th</sup> year<br>(including High premium reward of 12% of Annualised premium) | Wealth addition from 11 <sup>th</sup> to 20 <sup>th</sup> year |
|-----|---|--|
| 35  | 32%   | 11.34%   |
| 40  | 32%   | 10.92%   |
| 45  | 32%   | 10.27%   |
| 50  | 32%   | 9.52%  |
| 55  | 32%   | 7.92%  |

## MINIMUM LIFE COVER OF 11 x ANNUALIZED PREMIUM

### TO KNOW MORE



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



1800-425-6969

Benefits shown above are provided all premiums are paid and the policy is in-force.

\*Terms and conditions apply

<sup>2</sup>The interest rate for loan against the policy is derived basis the 10 years G-Sec rate in beginning each financial year and it is subjected to the change. Company reserves the right to change this interest rate, subject to prior approval from IRDAI. T&C apply.

<sup>3</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>4</sup>Monthly mode is available only for Standing Instruction/direct debit options (including Electronic Clearing System (ECS), and Automated Clearing House (ACH))

\*Wealth addition & Guaranteed addition percentage will vary with age at entry of the life assured, PPT, Policy Term and premium amount. The above premium figures are for age 40 years exclusive of Goods and Services Tax and Cess. Please refer to the final BI and product brochure before concluding the sale.

<sup>^</sup>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.

<sup>\*</sup>Benefits shown as a % of total premium payable & subject to terms & conditions.

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 Future Plan is an Individual, Non-linked, Non-Participating, Savings, Life insurance plan (UIN: 117N124V04). Please consult your advisor for more details. 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. Call us Toll-free at 1-800-425-6969. Phone: 080-66006969, Website: [www.pnbmetlife.com](http://www.pnbmetlife.com), Email: [indiaservice@pnbmetlife.co.in](mailto:indiaservice@pnbmetlife.co.in) or Write to us: 1st Floor, Techniplex-1, Techniplex Complex, off Veer Savarkar Flyover, Goregaon (West), Mumbai - 400062, Maharashtra. Phone: +91-22-41790000, Fax: +91-22-41790203. AD-F/2021-22/790

#### BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS /FRAUDULENT OFFERS!

IRDAI is not involved in activities like selling policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.