

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



Guaranteed¹
Benefits



Flexibility – Guaranteed
payout as lumpsum
or regular income



Life cover throughout
policy term to protect
your loved ones



Loan²
Against
Policy

PLAN AT A GLANCE




Minimum age ³ at entry (Years)	0 (30 days)
Maximum age ³ at entry (Years)	60 years
Minimum age ³ at Maturity (Years)	18 years
Maximum age ³ at Maturity (Years)	75 Years
Minimum Annualised Premium (Rs.)	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, PNB MetLife Serious Illness Rider
Premium Payment modes	Yearly / Half Yearly / Monthly ⁴
Deferment period options (Years)	<p>You can choose to defer survival benefit payout by choosing any one Deferment Period (in complete years) at inception of the policy. Deferment period starts at end of the Premium Payment Term. Options available are as mentioned below:</p> <p>For Limited Pay:</p> <ul style="list-style-type: none"> PPT > 5 years: 0, 1 or 2 (option to choose the Deferment period) PPT 5 years: 2 (Deferment period is fixed) <p>[*]You can choose to receive the survival benefits on any one date, succeeding the due date of first income payout, to coincide with any special date like birthdate or anniversary date. This option needs to be selected at policy inception and cannot be changed during the policy tenure.</p>
Income Payout period (Years)	Income Payout Period is the period equal to the Premium Payment Term (PPT) which shall commence after the end of PPT and the Deferment Period (if applicable) chosen by the policyholder.
Income Pay-out Factors	<p>Yearly / Half-yearly/ Monthly</p> <p>For monthly income payout is chosen, a factor of 0.95/12 will be applied to annual income;</p> <p>For half-yearly income payout is chosen, a factor of 0.97/2 will be applied to annual income</p>

HOW DOES THE PLAN WORK?

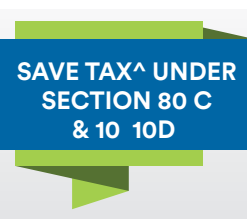
Aryan, aged 40 years is married to Neha and has a new born son Vihaan. Aryan wants to save for his son's education and wants a plan which provides guaranteed regular income payouts to meet Vihaan's tuition fees and considerable lumpsum for Vihaan's higher education. He invests in PNB MetLife Guaranteed Future Plan and selects:

- Benefit Payout option – option 3 - 'Income + Lumpsum'
- Premium payment term of 12 years, Deferment period of 1 year and Policy term of 25 years
- Annualised Premium of Rs. 1,00,000 (exclusive of taxes/cesses) and gets Basic Sum Assured of Rs. 10,00,000

He will start receiving Guaranteed income payout of Rs. 1,67,000 from the end of 14th year which he uses to pay his son's tuition fees and receives a lumpsum of Rs. 7,61,760 at maturity which he can use towards his child's higher education.

Year	Annualised Premium (Rs.)	Guaranteed Income Payout from end of 14 th Years Onwards	Wealth additions additions accrual in Policy Account from end of 14 th Year Onwards	Total Benefit payout
1	1,00,000	 <p>Annualised Premium + Guaranteed additions @67% of Annualised Premium</p>	 <p>5.29% of Total Premium payable</p>	
2	1,00,000			
3	1,00,000			
4	1,00,000			
5	1,00,000			
6	1,00,000			
7	1,00,000			
8	1,00,000			
9	1,00,000			
10	1,00,000			
11	1,00,000			
12	1,00,000			
13	STOP PAYING PREMIUM			
14		1,00,000+67,000	63,480	1,67,000
15		1,00,000+67,000	63,480	1,67,000
16		1,00,000+67,000	63,480	1,67,000
17		1,00,000+67,000	63,480	1,67,000
18		1,00,000+67,000	63,480	1,67,000
19		1,00,000+67,000	63,480	1,67,000
20		1,00,000+67,000	63,480	1,67,000
21		1,00,000+67,000	63,480	1,67,000
22		1,00,000+67,000	63,480	1,67,000
23		1,00,000+67,000	63,480	1,67,000
24		1,00,000+67,000	63,480	1,67,000
25		1,00,000+67,000	63,480	9,28,760
Total	12,00,000	20,04,000	7,61,760	27,65,760

AGE	Guaranteed additions as % of Annualised Premium (Including High Premium reward of 12%)	Wealth addition as (% of Total Premiums Payable)
35	55% + 12% = 67%	5.61%
40	55% + 12% = 67%	5.29%
45	55% + 12% = 67%	4.55%
50	55% + 12% = 67%	3.4%



MINIMUM LIFE COVER OF 11 x ANNUALIZED PREMIUM

TO KNOW MORE



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

*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.

*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.

*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.

*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

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, Email: 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/2021-22/789.

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.