

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 Basic Sum Assured	For Limited pay: 10 x Annualised premium; For Single pay: 1.25 x Single 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)	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: For Limited Pay: <ul style="list-style-type: none"> • PPT > 5 years: 0, 1 or 2 (option to choose the Deferment period) • For Single pay: 5 (Deferment period is fixed) <p><small>*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.</small></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	Yearly /Half-yearly/ Monthly For monthly income payout is chosen, a factor of 0.95/12 will be applied to annual income; For half-yearly income payout is chosen, a factor of 0.97/2 will be applied to annual income




HOW DOES THE PLAN WORK?

Ayush, aged 40 years wants to invest in a savings plan that provides him a secondary income to cater to his rising needs and also ensures his lifestyle needs are met by providing periodic lumpsum. He invests in PNB MetLife Guaranteed Future Plan and selects:

- Benefit Payout option – Option 4 - Income + Boosters
- Premium payment term of 15 years, Deferment period of 0 year and Policy term of 30 years
- Annualised Premium of Rs. 1,00,000 (exclusive of taxes/cesses) and gets Basic Sum Assured of Rs.10,00,000

He starts receiving a guaranteed income of Rs. 1,89,360 from end of 16th policy year till end of the policy term. He can choose to start receiving a Guaranteed Income payout on any date to coincide with his anniversary or birthday, provided it is succeeding the due date of income payout.

In addition to Guaranteed Income payouts, he also receives Booster additions of Rs. 2,84,780 at the end of 19th, & 25th & 30th policy year.

Year	What you pay (Rs.)	Guaranteed Income Payout from 16 th Years Onwards (Rs.)	Booster additions* Payout in Policy Account (Rs.)	Total Benefit payout (Rs.)
1	1,00,000	 <p>Annualised Premium + Guaranteed additions* @89.36% of Annualised Premium</p>	 <p>284.78% 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	1,00,000			
14	1,00,000			
15	1,00,000			
16	STOP PAYING PREMIUM	1,00,000+89,360	-	1,89,360
17		1,00,000+89,360	-	1,89,360
18		1,00,000+89,360	-	1,89,360
19		1,00,000+89,360	2,84,780	4,74,140
20		1,00,000+89,360	-	1,89,360
21		1,00,000+89,360	-	1,89,360
22		1,00,000+89,360	-	1,89,360
23		1,00,000+89,360	-	1,89,360
24		1,00,000+89,360	-	1,89,360
25		1,00,000+89,360	2,84,780	4,74,140
26		1,00,000+89,360	-	1,89,360
27		1,00,000+89,360	-	1,89,360
28		1,00,000+89,360	-	1,89,360
29		1,00,000+89,360	-	1,89,360
30		1,00,000+89,360	2,84,780	4,74,140
Total	15,00,000	28,40,400	8,54,340	36,94,740

AGE	Guaranteed additions as % of Annualised Premium (Including High Premium reward of 12%)	Booster addition as (% of Annual Premium)
35	77.69% + 12% = 89.69%	311.36%
40	77.36% + 12% = 89.36%	284.78%
45	76.89% + 12% = 88.89%	248.02%

SAVE TAX[^] UNDER SECTION 80 C & 10 10D

MINIMUM LIFE COVER OF 11 x ANNUALIZED PREMIUM

TO KNOW MORE



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

¹Terms and conditions apply

²The 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.

³All 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.

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

⁵Booster 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 any sale.

⁶Tax 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: 117N124V07). For more details on risk factors, terms & conditions, please read this 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. 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/2022-23/765.

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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.