

If you have a Goal, we have a plan to Guarantee¹ it

PNB MetLife

Guaranteed Future Plan

An Individual, Non-linked, Non-Participating, Savings, Life Insurance Plan.
UIN: 117N124V10



PNB MetLife Guaranteed Future Plan is an Individual, Non-linked, Non-Participating, Savings, Life insurance plan, that helps you save systematically and get guaranteed¹ 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 – Guaranteed¹
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)	92 Years
Minimum Basic Sum Assured	For Limited pay: 10 x Annualised premium.
Rider options	PNB MetLife Accidental Death Benefit Rider Plus (UIN: 117B020V03), PNB MetLife Serious Illness Rider (UIN: 117B021V03)
Premium Payment modes	Yearly / Half Yearly / Monthly ⁴

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 Guaranteed¹ benefit of Rs. 24,75,800/- 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 @ 38.38% of Annualised Premiums (Rs.)	Wealth Additions* @10.92% of Total Premium Payable from 11 th to 20 th Year (Rs.)	He gets Guaranteed* ¹ Total Tax Free benefit U/s 10 (10D) (Rs.)	
1	1,00,000	38,380	Benefits continue even when you stop paying the premium (Rs.)	24,75,800	
2	1,00,000	38,380			
3	1,00,000	38,380			
4	1,00,000	38,380			
5	1,00,000	38,380			
6	1,00,000	38,380			
7	1,00,000	38,380			
8	1,00,000	38,380			
9	1,00,000	38,380			
10	1,00,000	38,380			
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	3,83,800	10,92,000		

248% GUARANTEED[#]

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

Age	Guaranteed addition* from 1 st to 10 th year (% of Annualised Premium, including High Premium reward of 12%)	Wealth addition* from 11 th to 20 th years (% of total Premium payable)
35	38.70%	11.34%
40	38.38%	10.92%
45	37.85%	10.27%
50	37.45%	9.52%
55	35.50%	7.92%

MINIMUM LIFE COVER OF 11 x ANNUALIZED PREMIUM

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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. 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)). ^{*}Wealth addition & Guaranteed addition percentage will vary with age at entry of the life assured, Premium payment term. The above premium figures are for age 40 years exclusive of Goods and Services Tax and Cess. [^]Tax benefits are as per the Income Tax Act, 1961 & are subject to amendment made thereto from time to time. Please consult your tax consultant for more details. [#]Benefits shown as a % of total premium payable & subject to terms & conditions. PNB MetLife India Insurance Company Limited, Registered 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. Please consult your advisor for more details. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. This version of the document invalidates all previous printed versions for this particular plan. Trade Logo displayed above belongs to Punjab National Bank and Metropolitan Life Insurance Company and used by PNB MetLife India Insurance Company Limited under License. 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/2024-25/228.

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