

# If you have a Goal, we have a plan to Guarantee<sup>1</sup> it



PNB MetLife

## Guaranteed Future Plan

An Individual, Non-linked, Non-Participating, Savings, Life Insurance Plan.  
UIN: 117N124V13

**PNB MetLife Guaranteed Future Plan** is an Individual, Non-linked, Non-Participating, Savings, Life insurance plan, that helps you save systematically and get guaranteed<sup>1</sup> 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<sup>1</sup>  
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)	92 Years
Minimum Basic Sum Assured	For Limited pay: 10 x Annualised premium
Rider options	PNB MetLife Accidental Death Benefit Rider Plus (UIN: 117B020V04), PNB MetLife Serious Illness Rider (UIN: 117B021V04)
Premium Payment modes	Yearly / Half Yearly / Monthly <sup>4</sup>
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"> <li>• PPT &gt; 5 years: 0, 1 or 2 (option to choose the Deferment period)</li> <li>• PPT 5 years: 2 (Deferment period is fixed)</li> </ul> <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 means the period which shall commence after the end of Premium Payment Term 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?

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.1,58,980 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 <sup>th</sup> Years Onwards (Rs.)	Wealth additions* accrual in Policy Account from end of 14 <sup>th</sup> Year Onwards (Rs.)	Total Benefit payout (Rs.)
1	1,00,000	<p>Sum of all Annualized premium plus Guaranteed Additions* accrued divided by Income payout period</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				
14		1,58,980	63,480	1,58,980
15		1,58,980	63,480	1,58,980
16		1,58,980	63,480	1,58,980
17		1,58,980	63,480	1,58,980
18		1,58,980	63,480	1,58,980
19		1,58,980	63,480	1,58,980
20	STOP PAYING PREMIUM	1,58,980	63,480	1,58,980
21		1,58,980	63,480	1,58,980
22		1,58,980	63,480	1,58,980
23		1,58,980	63,480	1,58,980
24		1,58,980	63,480	1,58,980
25		1,58,980	63,480	9,20,740
<b>Total</b>	<b>12,00,000</b>	<b>19,07,760</b>	<b>7,61,760</b>	<b>26,69,520</b>

AGE	Guaranteed additions* as % of Annualised Premium (Including High Premium reward of 12%)	Wealth addition* as (% of Total Premiums Payable)
35	46.64% + 12% = 58.64%	5.61%
40	46.98% + 12% = 58.98%	5.29%
45	48.64% + 12% = 60.64%	4.55%
50	49.15% + 12% = 61.15%	3.4%

**158.98% of Annualised Premium**  
TAX FREE GUARANTEED<sup>1</sup>  
INCOME + LUMP SUM

**SAVE TAX<sup>^</sup> UNDER SECTION 80 (C) & 10 (10D)**

## MINIMUM LIFE COVER OF 11 x ANNUALIZED PREMIUM

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

**1800-425-6969**

Benefits shown above are payable, provided all premiums are paid and the policy is in-force. <sup>1</sup>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. <sup>3</sup>All reference to age are as on age last birthday. <sup>4</sup>Monthly mode is available only for Standing Instruction/direct debit options (including Electronic Clearing System (ECS), and Automated Clearing House (ACH)). <sup>5</sup>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. <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. Goods and Services Tax (GST) shall be levied as per prevailing tax laws which are subject to change from time to time. 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. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. Please consult your advisor for more details. 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](mailto: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/2024-25/1096.

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