

Income bhi Secure Future bhi Secure

KEY BENEFITS



Secure your family's well-being with regular income for 10 years



Get 100% of Total Premiums¹ paid on survival, till Maturity (excluding taxes)



Flexibility to choose policy term and premium paying term combination



Smriti Mandhana

Vice Captain Indian Cricket Team



Enjoy the simple onboarding process with no medicals



Get life cover for the entire policy term



Avail Tax benefits² on premiums paid and benefits received, as per prevailing tax laws

PNB MetLife POS Suraksha, a life insurance plan that is hassle free and ensures peace of mind with regular monthly income for your family, in case of your untimely demise. It also provides Return of all Premiums on survival till maturity.

PLAN AT A GLANCE

Premium paying term/ Policy term	<ul style="list-style-type: none"> 10 pay 15 term 15 pay 15 term 				
Min/Max Sum Assured	Rs. 50,000 to Rs. 25 lakh (in multiples of Rs. 50,000)				
Waiting period	90 days				
Age at entry ³ (years)	Policy term	Minimum age	Maximum age		
	15	18	50		
Death payout	Lump Sum / Level Monthly income (1.1% Sum Assured per month which adds as 132% of Sum Assured as total Income to be Paid Monthly in Next 10 Years after Death of Life Insured)				
Maturity benefit	100% Return of Premium				
Minimum Instalment Premium (Rs.) (Exclusive of taxes)	Premium Paying Term	Policy Term	Annual Mode (Rs.)	Half-Yearly Mode (Rs.)	Monthly Mode (Rs.)
	10	15	2,000	1,026	177
	15	15	2,000	1,026	177

¹Total premiums paid will be equal to all premiums payable during the premium paying term of the policy excluding taxes paid by the policyholder.

²Tax 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.

³All reference to age are as on age last birthday.



HOW THE PLAN WORKS

Girdhari Lal, age 40 was worried about the financial safety of family. He bought PNB MetLife POS Suraksha Plan with term of 15 years, he will pay Annual Premium of Rs. 9,945/- for next 10 years for a Sum Assured of Rs. 5 Lakh. He opted for Monthly Income to be paid in case of his death to the nominee.

Let us see how the plan works if he survives till the end of the policy term

Pays premium of Rs. 9,945/- per annum for 10 years



100% of total premium paid will be paid on Maturity = **Rs. 99,450/-**

Let us see how the plan works if he dies after paying the premiums for first 4 years



For illustrative purpose only.

DEATH BENEFIT OPTIONS

- **Lump Sum Option:** If the Schedule specifies that the Lump Sum Option is in force, the Sum Assured on Death shall be paid in one lump sum.
- **Level Monthly Income Option:** If level monthly income option is chosen by the Life Assured, the Company shall pay death benefit as level monthly income over 120 months, where monthly income factor is 1.10%. (132% of Basic Sum Assured in next 10 years) The first payment is made at the end of one month from the date of death of Life Assured.

Please Note -

- A Waiting Period of 90 days will be applicable from date of commencement of risk. In the event of death within waiting period - 100% of all premiums paid till date of death will be paid as Death benefit, and post Waiting Period Sum Assured on Death Is payable.
- The Company will not be liable to pay Sum Assured on Death if the death occurs during a waiting period for reasons other than accident.



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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.