

IN THIS POLICY, THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER. The unit linked insurance products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender/withdraw the monies invested in unit linked insurance products completely or partially till the end of the fifth year.

# Dream Big Retire Grand

with



SMART INVEST PENSION PLAN

PRO

Individual, Non-Participating, Unit Linked, Pension Savings Plan (UIN: 117L138V01)



**Zero**

Premium Allocation &  
Policy Admin charges



**Flexible**

Fund options



**Waiver**

of Premiums~



**Tax free**

Vesting Benefit&



 **pnb MetLife**

*Milkar life aage badhaein*

~Available with Retire Secure Plus Plan Option.&Withdraw upto 60% of the accumulated amount as tax-free. 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.

## Key Benefits - Retire Secure Plus Plan Option



Ensure your family's financial security even in your absence with an Inbuilt Waiver of Premium on death through Retire Secure Plus Option.



Build a secure future with a perfect blend of Life cover and retirement corpus accumulation.



Zero Premium Allocation & Policy Administration Charges: Maximize investment growth with no such charges throughout the Policy Term.



Multiple Strategies & Fund options: Choice of multiple investment strategies and fund options to suit your varied investment needs.



Multiple Flexibilities like Unlimited Switches, Premium Redirection, Partial Withdrawals, Top-Up Premiums.



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Retire Secure Plus Plan Option offers life cover to safeguard your loved ones in case of unfortunate demise of Life Assured, with the added in-built benefit of waiver of premium on death and flexibility to the nominee to optimize the policy for future needs.

### ★ Plan at a glance

Particulars	Retire Secure Plus
Minimum Age* at Entry	25 years
Maximum Age* at Entry	Regular Pay: 60 years Limited Pay 5 and 7 years: 55 years Limited Pay 10 and 15 years: 50 years
Minimum Age* at Vesting	35 years
Maximum Age* at Vesting	Regular Pay: Upto Entry Age* 40: 75 years Entry Age* > 40: 70 years Limited Pay: 75 years
Minimum Annualized Premium^	Limited Pay/Regular Pay– Rs. 24,000 Monthly Mode – Rs. 2,000, Quarterly – Rs. 6,000, Half Yearly – Rs. 12,000

Maximum Annualized Premium^	No Limit, as per Board Approved Underwriting Policy (BAUP)											
Sum Assured	105% of the Total Premiums Paid upto the date of death											
Premium Payment Term	Regular Pay Limited Pay-5/7/10/15 years											
Minimum Policy Term	<table><tr><td>PPT</td><td>PT</td></tr><tr><td>Regular Pay, Limited Pay 5 years</td><td>10 years</td></tr><tr><td>Limited Pay 7 years</td><td>12 years</td></tr><tr><td>Limited Pay 10 years</td><td>15 years</td></tr><tr><td>Limited Pay 15 years</td><td>20 years</td></tr></table>		PPT	PT	Regular Pay, Limited Pay 5 years	10 years	Limited Pay 7 years	12 years	Limited Pay 10 years	15 years	Limited Pay 15 years	20 years
PPT	PT											
Regular Pay, Limited Pay 5 years	10 years											
Limited Pay 7 years	12 years											
Limited Pay 10 years	15 years											
Limited Pay 15 years	20 years											
Maximum Policy Term	Limited Pay / Regular Pay: 50 years											
Premium Payment Mode	Yearly, Half-Yearly, Quarterly & Monthly**											

\*All references to age are as on age last birthday

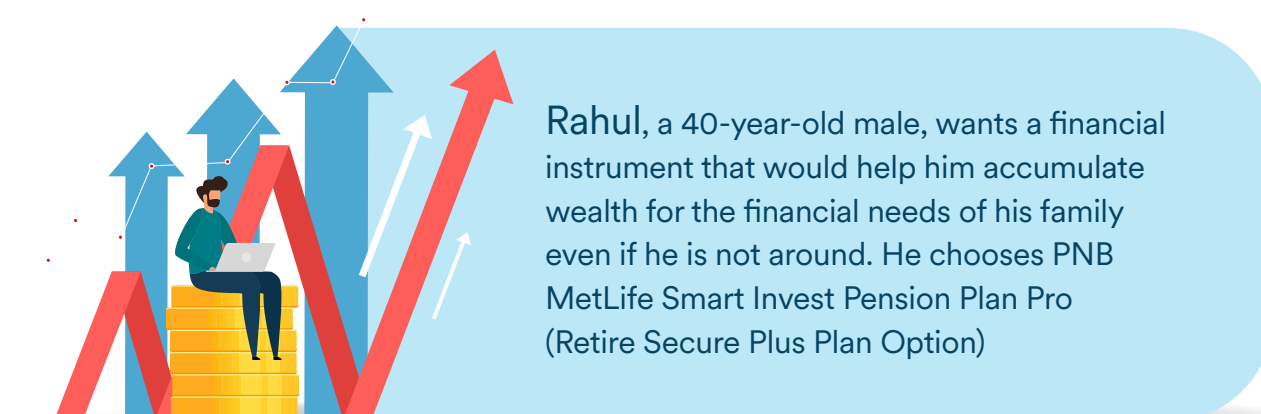
\*\*Monthly mode is available for Standing instruction/direct debit options (including Electronic Clearing System (ECS), and Automated Clearing House (ACH)

^Annualized premium means the premium amount payable in a year excluding taxes, rider premiums and underwriting extra premium on riders, if any.

## ★ How Does this plan work?

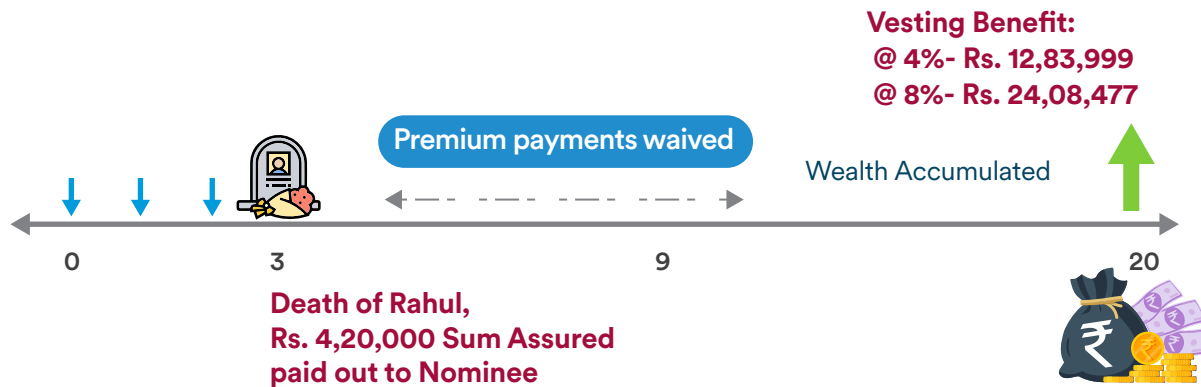
If securing your family's financial future is your goal, Retire Secure Plus option helps you save systematically and earn market-linked returns.

If case of death of Life Assured, not only Death Benefit will be paid out to take care of any immediate financial needs of the family; we also continue to keep the policy funded ensuring your family's financial security is maintained without disruption. The policy then also pays accumulated funds as vesting benefit at the end of the policy term.



## ★ Premium Details

<b>Annualized Premium</b>	Rs. 1 lakh p.a.	<b>Vesting age</b>	60 years
<b>Premium Paying Term</b>	10 years	<b>Fund Name</b>	Pension Premier Multi-Cap Fund
<b>Policy Term</b>	20 years		



### ★ Benefit Details

Assumed Investment Returns	@ 8% p.a.	@ 4% p.a.
Vesting Benefit	Rs. 24,08,477	Rs. 12,83,999

Rahul's Family will receive **Rs. 4,20,000** on his death and further policy will continue till Vesting Date with future premiums being funded by the Company and Vesting Benefit will be paid out to the nominee at the end of 20th policy year.

The values shown in the Scenario above are for illustration purpose only and are subject to underwriting by the insurer. If your policy offers guaranteed returns, then these will be clearly marked "guaranteed" in the Benefit Illustration. Since your policy offers variable returns, the given illustration shows different rates of assumed future investment return based on assumed investment returns of 8% and 4%. These are not guaranteed returns and are not the upper or lower limit of what one might get in this policy. The maturity benefit of your policy is dependent on a number of factors, including future performance.



1800-425-6969



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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 Smart Invest Pension Plan Pro (UIN: 117L138V01) is an Individual, Non-Participating, Unit linked, Pension Savings Plan. i Linked insurance products are different from the traditional insurance products and are subject to the risk factors. ii. The premium paid in linked insurance policies are subject to investment risks associated with capital markets and publicly available index. The NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market/publicly available index and the insured is responsible for his/her decisions. iii PNB MetLife India Insurance Company Ltd is only the name of the Life Insurance Company and PNB MetLife Smart Invest Pension Plan Pro is only the name of the linked insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. iv. Please know the associated risks and the applicable charges, from your insurance agent or intermediary or policy document issued by the insurance company. v. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. The past performance of the funds is not indicative of the future performance. For more details on terms & conditions, please read the Sales brochure carefully before concluding any sale. Please refer to the detailed Terms and Conditions which are contained in the Policy Document. 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. 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/2025-26/189

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