

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

The Linked Insurance Product 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 Linked Insurance Products completely or partially till the end of the fifth year. This advertisement is designed for combination of Benefits of two individual and separate products named (1) PNB MetLife Goal Ensuring Multiplier (Individual, Unit Linked, Non-Participating, Life Insurance Plan) - UIN:117L133V05 and (2) PNB MetLife Guaranteed Future Plan (Individual, Non-Linked, Non-Participating, Savings Life Insurance Plan) - UIN:117N124V14. These products are also available for sale individually without the combination offered/ suggested. This Leaflet is the arithmetic combination and chronological listing of combined benefits of individual products. The customer is advised to refer the detailed sales brochure of respective individual products mentioned herein before concluding sale.

# A Winning Combination



**Capital Guarantee<sup>1</sup>**



**Market Linked Returns**



**Life Cover**

 **pnb MetLife**

*Milkar life aage badhaein*

### KEY FEATURES

Capital Guarantee <sup>1</sup> - Return of Premiums Guaranteed <sup>1</sup>	Protection - Life insurance coverage throughout the policy term
Increased Growth - Upside of Market Linked Returns	Liquidity - Partial Withdrawals allowed after 5 years <sup>2</sup>
<b>TAX</b> Tax Benefits <sup>3</sup>	

<sup>1</sup>Terms and conditions apply.

<sup>2</sup>Partial Withdrawal is only available with PNB MetLife Goal Ensuring Multiplier. Please refer policy terms and conditions for further details

<sup>3</sup>Tax benefits are as per the Income Tax Act, 1961 & are subject to amendments made there to 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.

### ELIGIBILITY CRITERIA

Parameters	Combined Benefits								
<b>Options</b>	PNB MetLife Goal Ensuring Multiplier - Wealth Option PNB MetLife Guaranteed Future Plan - Endowment Option								
<b>Premium Payment Term (PPT)/ Policy Term (PT)Options</b>	<table border="1"> <thead> <tr> <th>PPT</th> <th>PT</th> </tr> </thead> <tbody> <tr> <td>5 pay</td> <td>12, 15, 20, 25 &amp; 30 Years</td> </tr> <tr> <td>7 pay &amp; 10 pay</td> <td>15, 20, 25 &amp; 30 Years</td> </tr> </tbody> </table>	PPT	PT	5 pay	12, 15, 20, 25 & 30 Years	7 pay & 10 pay	15, 20, 25 & 30 Years		
PPT	PT								
5 pay	12, 15, 20, 25 & 30 Years								
7 pay & 10 pay	15, 20, 25 & 30 Years								
<b>Entry Age* (in years)</b>	Minimum: <table border="1"> <thead> <tr> <th>Policy Term</th> <th>Minimum Entry age<sup>#</sup></th> </tr> </thead> <tbody> <tr> <td>12</td> <td>6 Years last birthday</td> </tr> <tr> <td>15</td> <td>3 Years last birthday</td> </tr> <tr> <td>20 &amp; above</td> <td>0 (30 Days)</td> </tr> </tbody> </table> Maximum: 60 Years	Policy Term	Minimum Entry age <sup>#</sup>	12	6 Years last birthday	15	3 Years last birthday	20 & above	0 (30 Days)
Policy Term	Minimum Entry age <sup>#</sup>								
12	6 Years last birthday								
15	3 Years last birthday								
20 & above	0 (30 Days)								
<b>Maturity Age</b>	90 Years								
<b>Annualised Premium</b>	Minimum premium will vary basis entry age, premium payment term and policy term								
<b>Premium Payment Mode</b>	Yearly, Half Yearly, 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)

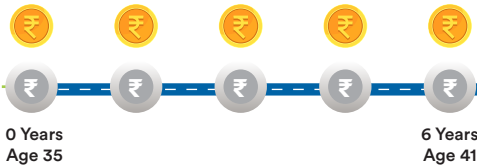
<sup>#</sup>For policies issued to minor lives, the minimum policy term would be subject to the life assured being at least 18 years at the time of maturity of the policy.

## HOW DOES THE SOLUTION WORK?

### You Pay

Premium Payment of Rs. 17,50,000 over 7 Years

Annualised Premium of Rs. 2,50,000 p.a. for 7 years



Premiums payable throughout the PPT of << 7 Years >>



### You Get

Maturity Benefit from PNB MetLife Goal Ensuring Multiplier at the end of the 15th policy year

<< Rs. 14,39,236 >> @ 8% or  
<< Rs. 9,22,263 >> @ 4%



Guaranteed' Maturity Benefit of << Rs. 19,31,580 >> at the end of the 15th policy year from PNB MetLife Guaranteed Future Plan



Life Cover throughout Policy Term of << 15 Years >>

The above illustration is for male life aged 35 years old investing in PNB MetLife Guaranteed Future Plan (Endowment) and PNB MetLife Goal Ensuring Multiplier (Wealth Option) for PPT: 7 years & PT: 15 Years | Annualised Premium: Rs. 1,50,000 in PNB MetLife Guaranteed Future Plan, Rs. 1,00,000 in PNB MetLife Goal Ensuring Multiplier. For illustrative purpose, the fund chosen is Bharat Consumption Fund.

The examples shown above are for illustration purpose only. The above illustration has been determined using assumed investment returns at 4% and 8% respectively. Assumed rate of returns are not guaranteed and these are not the upper or lower limits. Premium mentioned is exclusive of Goods and Services Tax, applicable surcharge, and Cess.



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1800-425-6969

No survival benefit will be payable under Endowment Option. Unit Linked Life Insurance Products are different from Traditional Products Insurance Products and are subject to risk factors. Premiums paid in unit-linked life insurance policies are subject to investment risks associated with capital markets, and NAVs of the units may go up or down, based on the performance of the fund and factors influencing the capital market and the insured is responsible for his/her decisions. PNB MetLife Insurance Company Limited is only the name of the Life Insurance Company and PNB MetLife Goal Ensuring Multiplier is only the name of the unit-linked life insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. Please know the associated risks and the applicable charges from your insurance agent or intermediary or policy document issued by us.

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. 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. 1) PNB MetLife Goal Ensuring Multiplier (Individual, Unit Linked, Non-Participating, Life Insurance Plan) - UIN:117L133V05 and (2) PNB MetLife Guaranteed Future Plan (Individual, Non-Linked, Non-Participating, Savings Life Insurance Plan) - UIN: 117N124V14. For more details or risk factors, terms, and conditions, please read the individual sales brochure before concluding any sale. \*Tax benefits are as per the Income Tax Act, 1961 & are subject to amendments made there to 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](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/2024-25/1606

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