

SALARIED INDIA KA TERM PLAN

A plan that gives up to **21% discount¹**
on the 1st year premium.

Individual Claim settlement
ratio² of 99.57%



Premium
Break benefit³



100% of all Premiums paid
back as Special Exit Value⁴



PNB MetLife

Digi Protect
Term Plan

An Exclusive Term Plan for Salaried Individuals

(UIN-117N141V01)

Individual, Non-Linked, Non-Participating, Pure Risk, Life Insurance Plan

Terms & Conditions Apply. ¹Discounts on First-Year Premium—5% for Salaried Customers, 4% for Income Tax Filers, and 12% for Online Channel purchases. ²Individual Death Claim Settlement Ratio as per latest annual audited figures reported to IRDAI for FY 24-25. ³Option to avail Premium Break for 12 consecutive months after paying 3 full years Premium. Policyholder will need to pay the total outstanding amount (Deferred amount + next due Premium) at the end of the Premium Break period. ⁴On exit from Policy during the Policy Term, all premiums paid shall be refunded to the Policyholder. This option can be exercised in any Policy Year starting from 30th Policy Year excluding the last 4 Policy Years (for Regular Pay) and in any year starting from 25th Policy Years excluding the last 5 Policy Years (for Limited Pay). This option is not available for Policy Term less than 40 years. The detailed Terms and Conditions are contained in the Policy Document.

PNB MetLife DigiProtect Term Plan

Individual, Non-Linked, Non-Participating, Pure Risk, Life Insurance Plan

PNB MetLife DigiProtect Term Plan is designed to match the way life really unfolds —flexible, thoughtful, and future-ready. From offering immediate financial support during difficult times to valuing every role within a family, it brings you peace of mind today and security for tomorrow. With the option to step away and get back what you've invested, it puts you in control of your financial journey. And if life takes an unexpected turn, it ensures your loved ones receive timely support, without delays. It's more than just protection—it's the confidence to live boldly, knowing the future is in safe hands.

Key Features

- **Life Cover** with early payout on diagnosis of **Terminal Illness**
- **Choice of Benefit Payout option to Nominee** at the time of claim – ensuring financial support in the most suitable form
- Option to take **Premium Break** during financially challenging times
- Option to exit the Policy once your need for cover is over and receive all the premiums paid back as **Special Exit value**
- **Express Claim Payout** when your family needs it most
- **Enhanced Affordability** with exclusive discounts for salaried individuals, taxfilers and online buyers

Plan at a Glance

Particulars	Minimum	Maximum
Age* at entry	18 years	For Regular Pay, Limited Pay (10,15, 20): 60 years For Pay till 60: 49 years
Maturity Age*	28 years	85 years
Policy Term	Regular Pay: 10 years Limited Pay- 10,15,20 Years & Pay till 60: PPT + 1 Year	67 years [Running PT (85 Years – age at entry)]
Sum Assured	Rs. 50,00,000	No Limit, subject to Board Approved Underwriting Policy (BAUP)
Premium Paying Term	Regular Pay Limited Pay- 10,15, 20 Years, Pay till 60	
Premium Payment Mode	Annual, Half-Yearly, Quarterly and 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))

How does the Plan work?

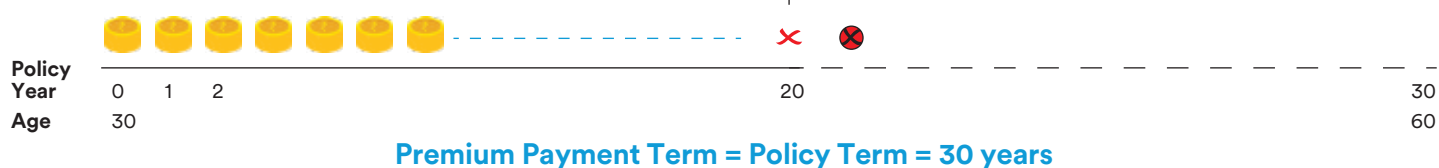
Illustration 1- Vidhur, a 30-year-old young professional working with a start-up with big dreams for his future, wanted to ensure his loved ones are financially protected no matter what. Therefore he decided to opt for PNB MetLife DigiProtect Term Plan. The plan gives him peace of mind, knowing his family will be financially secure even in his absence.



Regular Premium Payment of Rs. 10,050 p.a. for Sum Assured of Rs. 1Cr.

Vidhur dies

Lump Sum of Rs 1Cr. will be paid out as Death Benefit. On payment of Death Benefit Policy will terminate.



Total Premium Paid up to the date of death = Rs. 2,01,000

In case of his unfortunate event of death during the Policy Year, a lump sum Death Benefit of Rs 1Cr. shall be payable to the Claimant and the Policy will terminate thereafter.

The above premium rates are for non-smoker category and is excluding all applicable discounts and taxes. It is assumed that all due premiums have been paid before the date of death.

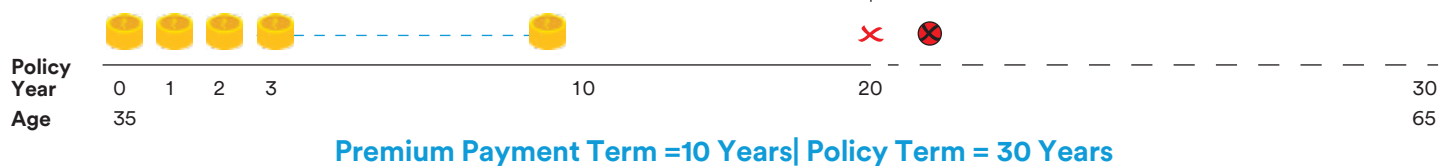
Illustration 2 - Rohit, a 35- year – old recently started a family and wanted to ensure his family’s financial security even in his absence. To safeguard his loved ones, he chose to opt for PNB MetLife DigiProtect Term Plan.



Regular Premium Payment of Rs. 29,970 p.a. for 10 years for Sum Assured of Rs. 1Cr.

Rohit dies

Lump Sum of Rs 1Cr. will be paid out as Death Benefit. On payment of Death Benefit Policy will terminate.



Total Premium Paid up to the date of death = Rs. 2,99,700

In case of his unfortunate event of death during the Policy Year, a lump sum Death Benefit of Rs 1Cr. shall be payable to the Claimant and the Policy will terminate thereafter.

The above premium rates are for non-smoker category and is excluding all applicable discounts and taxes. It is assumed that all due premiums have been paid before the date of death.



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www.pnbmetlife.com

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 DigiProtect Term Plan (UIN:117N141V01) is an Individual, Non-Linked, Non-Participating, Pure Risk, Life Insurance Plan. For more details on terms & conditions, please read the Sales brochure carefully before concluding any sale. This product brochure is only indicative of terms, conditions, warranties and exceptions contained in the insurance Policy. 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) at prevailing rate 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/2025-26/729.

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS!

IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.