

# INSTANT CASHBACK\*

► GUARANTEED INCOME<sup>1</sup> UP TO 40 YRS

PNB MetLife  
**RISE**  
Plan

An Individual, Non-linked, Non-Participating,  
Savings, Life Insurance Product (UIN:117N169V01)

#AlwaysReadyForLife



T&C apply. \*Cashback available only with Smart Income Pro Plan Option, ranging from 5% to 50% of the first year annualized premium (in multiples of 5%), payable within 30 days from the date of realization of the first-year premium by the Company post policy issuance. Where, Annualized Premium means the premium amount payable in a year, excluding taxes, rider premiums, underwriting extra premiums and loadings for modal premiums. <sup>1</sup>Provided the policy is in-force & all due premiums have been paid.

Life's goals like supporting family, planning milestones, and securing a lifestyle—require steady income and financial protection. Unexpected events can disrupt these plans, making life insurance essential for peace of mind. The **PNB MetLife RISE Plan** offers comprehensive coverage with guaranteed regular income and instant cashback, ensuring your family's financial security today and tomorrow. Enjoy life worry-free while safeguarding your loved ones' future.

## KEY FEATURES:

 **Get Instant Cashback\*** – Enjoy the option of receiving instant cashback\* upon policy issuance for immediate liquidity benefits.

 Enjoy Guaranteed<sup>9</sup> Income immediately<sup>2</sup>- starting from your very first policy year

 **Flexible Guaranteed Income Modes** – Choose between two guaranteed income modes: **Advance<sup>3</sup>** or **Arrears**.

 Accumulate<sup>4</sup> your survival benefit and withdraw it whenever you need.

 **Assured Lump Sum** - Receive a guaranteed<sup>9</sup> lump sum (100% Return of Premiums) at the end of the policy term.

 Build a financially secure future with Guaranteed<sup>9</sup> Benefits and Comprehensive Life Cover.

## PLAN AT A GLANCE

Parameters	Eligibility Criteria		
Age <sup>5</sup> at Entry	Minimum: 0 years (30 days)		
	Maximum:		
	Premium Payment Term (in years)	Entry Age <sup>5</sup> (in years)	
		Smart Income	Smart Income Pro
	5	55	50
	6	60	55
	7 to 12	65	60
Age <sup>5</sup> at Maturity (in years)	Minimum: 20 Maximum: 85		
Annualized <sup>6</sup> Premium (Rs.)	Minimum: 24,000 Maximum: No Limit, subject to Board Approved Underwriting Policy (BAUP)		

Sum Assured (Rs.)	Minimum:		
	Entry Age <sup>5</sup>	0-49 years	50 years onwards
	Sum Assured	1,68,000	1,20,000
Maximum: No Limit, subject to Board Approved Underwriting Policy (BAUP)			
Sum Assured Multiple	Entry Age <sup>5</sup>	0-49 years	50 years onwards
	Sum Assured Multiple	10 or 7	10 or 5
	Premium Payment Frequency		
Annual <sup>8</sup> / Half-Yearly/ Quarterly/ Monthly <sup>7</sup>			
Guaranteed Income Payout Mode and Frequency	Guaranteed Income in Advance <sup>3</sup> – Yearly Guaranteed Income in Arrears – Yearly/Half-Yearly/Quarterly/Monthly		

## PREMIUM PAYMENT TERM, POLICY TERM, GUARANTEED INCOME START YEAR, GUARANTEED INCOME PAYOUT PERIOD

Option	Premium Payment Term (in years)	Guaranteed Income Start Year (in years)	Guaranteed Income Payout Period (in years)	Policy Term (in years)
Smart Income	5 to 12	1	20, 25, 30, 35, 40	20, 25, 30, 35, 40
		2		21, 26, 31, 36, 41
		3		22, 27, 32, 37, 42
		4		23, 28, 33, 38, 43
		5		24, 29, 34, 39, 44
Smart Income Pro		2	19, 24, 29, 34, 39	20, 25, 30, 35, 40

<sup>2</sup>Applicable only For Smart Income Plan Option, Guaranteed Income Mode: Advance and Guaranteed Income Start year 1.

<sup>3</sup>Guaranteed Income in Advance is applicable only for annual premium payment frequency and yearly guaranteed income payout frequency

<sup>4</sup>Survival benefit is accumulated at 3% p.a. compounded monthly.

<sup>5</sup>All references to age are as on age last birthday

<sup>6</sup>Annualized Premium shall be the premium amount payable in a year, excluding taxes, rider premiums, underwriting extra premiums and loadings for modal premiums.

<sup>7</sup>Monthly Premium payment frequency is available for Standing instruction/direct debit options (including Electronic Clearing System (ECS), and Automated Clearing House (ACH).

<sup>8</sup>Smart Income Pro Plan option is only available with Annual Premium Payment Frequency throughout the Policy Term

<sup>9</sup>The Guaranteed Benefits are applicable only if all due premiums are paid.

## HOW DOES THE PLAN WORK?

### Illustration 1

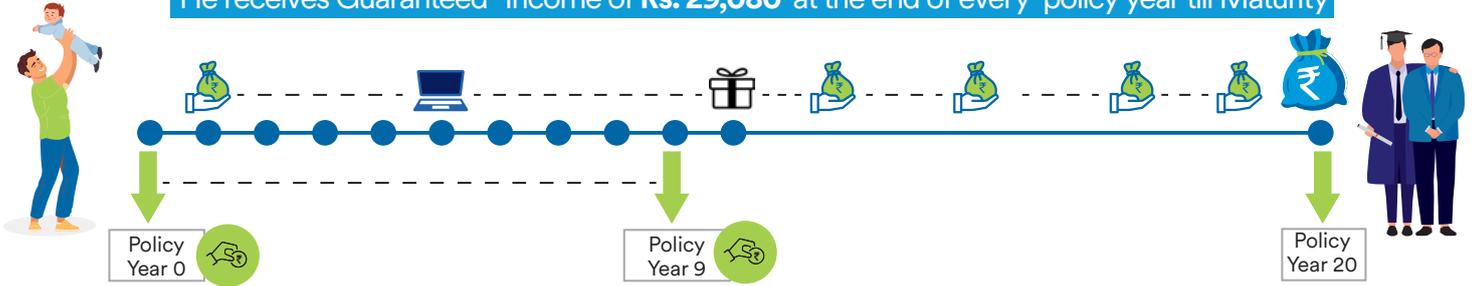
Mr. Kumar, aged 30,(healthy,male,non-smoker) dreams of building a heartfelt tradition for his son (6 months old) starting with a thoughtful gift every year on his birthday and when he grows up he wants to mark that milestone with a lumpsum amount. To make this sustainable, he is looking for an income plan for his son. He chooses the PNB MetLife RISE Plan to start a Guaranteed Income for his son.

### Plan Details –

Plan Option	Smart Income	Annualized Premium	Rs. 1,00,000
Policy Term	20 Years	Premium Payment Term	10 Years
Guaranteed Income Payout Period	20 Years	Guaranteed Income Start Year	1 <sup>st</sup> Policy Year
Guaranteed Income Mode	Arrears	Guaranteed Income Payout Frequency	Yearly

Maturity Benefit (Rs. 10,00,000)  
+ Last Year's Income (Rs. 29,080)  
at the end Policy Term

He receives Guaranteed<sup>9</sup> Income of Rs. 29,080 at the end of every policy year till Maturity



He pays Premium of Rs. 1,00,000 for 10 Years

He starts receiving a Guaranteed<sup>9</sup> Income starting from end of 1st policy year and a Lump Sum amount at Maturity, which can be used for his son's higher education or other major milestones.

### Benefit Details –

Total Premiums Paid	Rs. 10,00,000
Total benefit	Rs. 15,81,600

In case of Mr. Kumar's unfortunate demise in the 15th Policy Year, his nominee will receive a lumpsum death benefit of Rs. 10,50,000 and Policy Terminates.



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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 RISE Plan (UIN:117N169V01) is an Individual, Non-Linked, Non-Participating, Savings, Life Insurance Product. For more details on terms & conditions, please read the Sales brochure carefully before concluding any sale. The detailed Terms and Conditions are contained in the Policy Document. Tax benefits are as per Income Tax Laws in force & are subject to amendments made thereto from time to time. Please consult your tax consultant for more details. Goods and Services Tax (GST) levied at prevailing rate subject to change from time to time. Please consult your Tax advisor for more details. Please consult your Tax advisor for more details. 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/2025-26/1023

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