

INSTANT CASHBACK*

► GUARANTEED INCOME¹ 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. ¹Provided 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 Guaranteed⁹ Income immediately²- starting from your very first policy year

 **Flexible Guaranteed Income Modes** – Choose between two guaranteed income modes: **Advance³** or **Arrears**.

 Accumulate⁴ your survival benefit and withdraw it whenever you need.

 **Assured Lump Sum** - Receive a guaranteed⁹ lump sum (100% Return of Premiums) at the end of the policy term.

 Build a financially secure future with Guaranteed⁹ Benefits and Comprehensive Life Cover.

PLAN AT A GLANCE

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

| | | | |
|---|---|------------|------------------|
| Sum Assured (Rs.) | Minimum: | | |
| | Entry Age ⁵ | 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 ⁵ | 0-49 years | 50 years onwards |
| | Sum Assured Multiple | 10 or 7 | 10 or 5 |
| | Premium Payment Frequency | | |
| Annual ⁸ / Half-Yearly/ Quarterly/ Monthly ⁷ | | | |
| Guaranteed Income Payout Mode and Frequency | Guaranteed Income in Advance ³ – 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 |

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

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

⁴Survival benefit is accumulated at 3% p.a. compounded monthly.

⁵All references to age are as on age last birthday

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

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

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

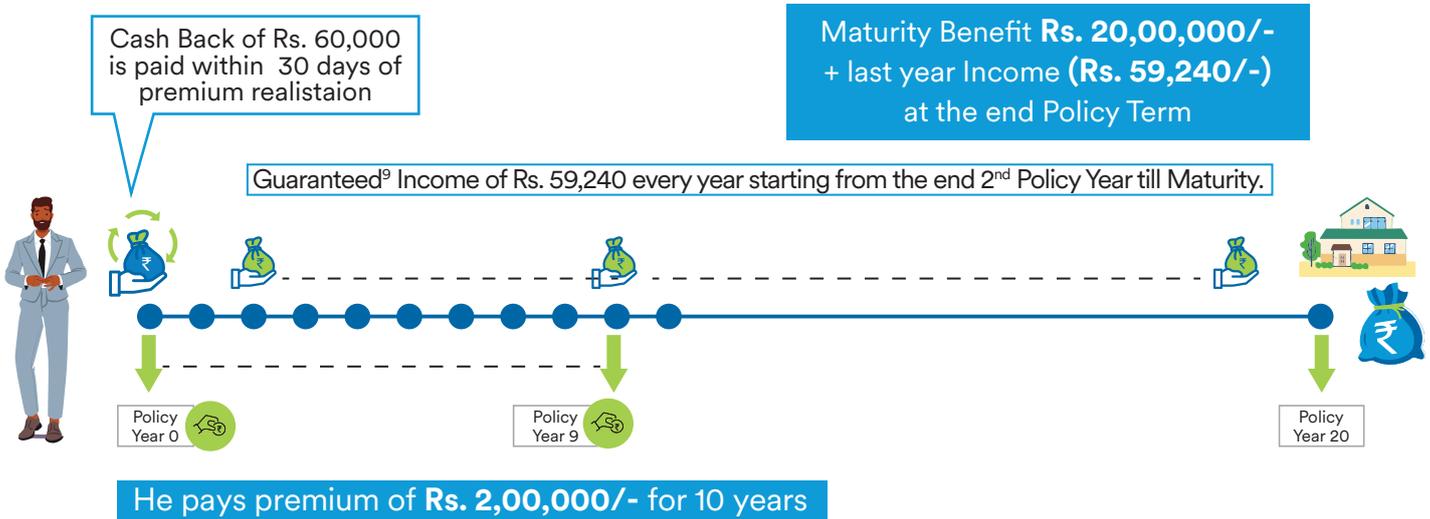
⁹The Guaranteed Benefits are applicable only if all due premiums are paid.

How does the plan work?

Hemanth, 35-year-old self-employed professional (healthy, male, non-smoker) wants a secure source of supplementary income to meet his living needs. He decides to purchase PNB MetLife RISE Plan.

Plan Details –

| | | | |
|---------------------------------|------------------|------------------------------------|-----------------------------|
| Plan Option | Smart Income Pro | Annualized Premium | Rs. 2,00,000 |
| Policy Term | 20 Years | Premium Payment Term | 10 Years |
| Guaranteed Income Payout Period | 19 Years | Guaranteed Income Start Year | 2 st Policy Year |
| Guaranteed Income Mode | Arrears | Guaranteed Income Payout Frequency | Yearly |
| Cashback (%) | 30% | | |



Benefit Details –

| | |
|---------------------|---------------|
| Total Premiums Paid | Rs. 20,00,000 |
| Total benefit | Rs. 31,85,560 |

On Survival and provided all premiums have been paid, the Guaranteed Income will start from 2nd policy year as per the chosen Guaranteed Income mode (Arrear / Advance) till Year 20. On survival till the end of the 20th Year, the Guaranteed Maturity Benefit is paid out.

In case of Hemanth's unfortunate demise in the 15th Policy Year, his nominee will receive a lumpsum death benefit of Rs. 21,00,000 and policy terminates.



1800-425-6969



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 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 or Write to us: 1st Floor, Techniplex -1, Techniplex Complex, Off Veer Savarkar Flyover, Goregaon (West), Mumbai – 400062, Maharashtra. AD-F/2025-26/1025

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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.