

PNB MetLife

# Century Plan

An Individual, Non-linked, Participating, Savings, Life Insurance Plan  
UIN: 117N129V02



INCOME TILL 100.  
STARTING NOW.

## Key Benefits - Future Income Option

|                                       |  |   |                            |   |   |
|---------------------------------------|--|---|----------------------------|---|---|
|                                       |  |   |                            |   |   |
| Cash Bonus from 15 <sup>th</sup> year | Guaranteed Cash Bonus @30% <sup>1</sup> during fixed income period | Choose maturity option: up to age 100 or up to age 80 | Protection for your family | Option to accumulate your Survival benefits | Flexibility <sup>2</sup> to choose Date of payout |

\*Tax benefits are as per 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.

<sup>1</sup>Minimum cash bonus is guaranteed @30% of Annualized premium for Fixed Income Payout period under Future Income Option when Family Care Benefit is not opted, and @10% of Annualized premium when Family Care is opted.

<sup>2</sup>Policyholder cannot choose the date preceding the due date of the income payout.

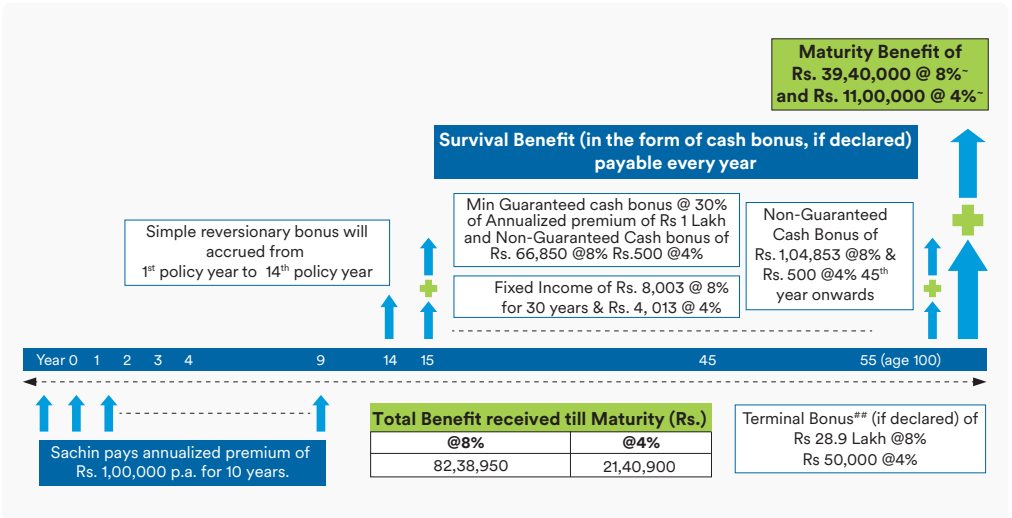
## Plan at a glance

| Particulars                               | Premium Payment Term | Family Care Option | Future Income Option   |
|---|----------------------|--------------------|--|
| Policy Term                               | All                  | With/Without       | Maturity Option 1: 80 minus Age at entry;<br>Maturity Option 2: 100 minus Age at entry |
| Premium Payment Term (years)              |                      | With/Without       | 8, 10, 12, 15  |
| Minimum Age at Entry <sup>#</sup> (years) | All                  | Without            | 0 (30 days)  |
|   | All                  | With               | 18   |
| Maximum Age at Entry <sup>#</sup> (years) | 8                    | Without            | 55   |
|   | 10, 12, & 15         |                    | 60   |
|   | 8, 10, 12, & 15      | With               | 50   |
| Minimum Annualized Premium (Rs.)          | 8                    | With/Without       | 60,000   |
|   | 10, 12, & 15         |                    | 24,000   |

<sup>#</sup> All reference to age is as on age last birthday. For policies issued to minor lives the risk cover starts immediately at inception. Also, in case the life assured is a minor, the policy will vest with the life assured when the life assured attains an age of 18 years.

## How does the plan work?

Sachin, aged 45 years wants to secure an income for his retirement years. He opts for “PNB MetLife Century Plan” and chooses “Future Income” option with premium payment term of 10 years, policy term ‘up to age 100’ and chooses annual mode of income payout. He decides to pay a yearly premium of Rs. 1,00,000 (exclusive of Goods and Service tax), assuming that he is in good health.



In case of unfortunate demise of Sachin in the 20th policy year his nominee shall receive lumpsum Death benefit of Rs. 14,76,930 @ 8% and Rs. 11,91,820 @ 4%.



[www.pnbmetlife.com](http://www.pnbmetlife.com)



1800-425-6969

\*\*Terminal Bonus, if declared is included in the Maturity Benefit shown in the illustration. 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. The risk factors of the bonuses projected under the product are not guaranteed. Past performance doesn't construe any indication of future bonuses. The product is subject to the overall performance of the insurer in terms of investments, management of expenses, mortality and lapses. 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. Benefit option, chosen at inception, cannot be altered during the term. For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding any sale. This version of the document invalidates all previous printed versions for this particular plan. 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/2024-25/829.

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