

PNB MetLife

Guaranteed Future Plan

An Individual, Non-linked, Non-Participating, Savings,
Life Insurance Plan.

UIN: 117N124V06



Circle of Life-need based selling

A complete plan to complete all your needs!



Gift your child a promising tomorrow, today!

Invest in our Child Education Solutions.



Make the right choice today, to fulfil your dreams tomorrow!

Invest in our Long Term Savings Solutions



Ensure a secure tomorrow for your loved ones, today!

Protect your loved ones with our Family Protection Solutions



Make your money work, even after you retire!

Plan your future with our Retirement Solutions



Know More

We All Have Our **Dreams & Aspirations**

We Live & Work To See That They Do Not
Remain Just **Dreams**

Some Important Milestones In Life Are
Non-Negotiable And Absolutely Precious....





Independent
 Freedom to choose what you want to do with your life is important and providing your child that freedom is also a precious dream coming true

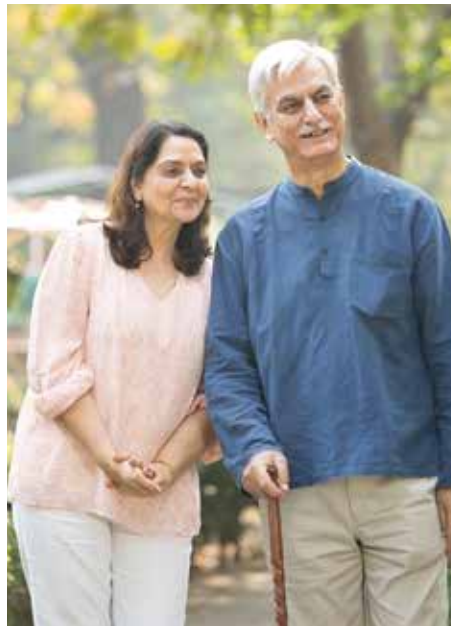


Settle In
 Comfortable Retirement life with warmth of the memories of all the Precious moments of life you both made come true is amazing

Financial Protection
 Life is Precious, so ensuring that your loved one's remained financially protected is one of our key financial goal



Moving On
 Supporting & blessing your child in moving on in life with a new relationship is a precious moment to cherish for lifetime.



Some situations in life
force us to think about
certainty of our **Precious
Life and Financial Goals**



What you expect from your investments?



Protection of Investment



Creation of Wealth



Fulfillment of Financial Goals



Long Term Guarantee



Tax benefits





Presenting our Guaranteed Plan

If you have a Goal, we have a plan to Guarantee it

PNB MetLife Guaranteed Future Plan, a solution that helps you save systematically and get guaranteed returns to meet your life's financial goals. The plan offers two-fold benefits, to customize your savings based on your needs and a protected future for you and your loved ones.

Know More

PNB MetLife

Guaranteed Future Plan

An Individual, Non-linked, Non-Participating, Savings, Life Insurance Plan



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KEY FEATURES



Guaranteed¹
Benefits



Flexibility to opt for Guaranteed
payout as lumpsum or regular income



Life cover throughout policy
term to protect your loved ones



Tax Saving²
Benefit



¹Terms and conditions apply

²Tax 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) shall be levied as per prevailing tax laws which are subject to change from time to time.

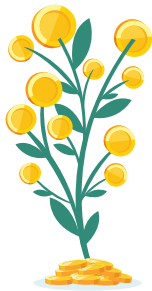
Glimpse of the Benefits

- 1 **100% Guaranteed* Benefits with life cover for entire policy term**
- 2 **Option to receive benefits as Lumpsum, Income or both**
- 3 **Guaranteed* Additions, Wealth Additions and High Premium Rewards**
- 4 **Option of Income Boosters at fixed intervals**
- 5 **Option to receive Guaranteed* income on special days like on birthday or anniversary**
- 6 **Enjoy Tax[^] free income & maturity benefits**
- 7 **Enhance protection by adding optional Riders (Accidental Death Benefit and Serious Illness)**



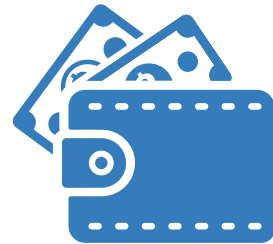
*Terms and conditions apply. Guaranteed Additions (GA) will accrue throughout Premium Payment Term as a percentage of Annualised Premium and will vary based on Premium payment term, entry age and benefit option chosen. Wealth Additions (WA) will be available with 'Endowment' & 'Income + Lumpsum' options. WAs accrue after completion of Premium Payment Term as a percentage of Total Premiums Payable and will vary based on Premium payment term and entry age. [^] 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) shall be levied as per prevailing tax laws which are subject to change from time to time.

Benefits in Details - MGFP



GUARANTEED RETURNS

- Guaranteed Lump sum of **up to 385%** of Total premiums payable[^]
- Guaranteed additions** – Accrue with every premium payment
- Wealth additions** – Accrue after premium payment
- High Premium Rewards of **up to 12%** of Annualized Premium for Premium payment of 30,000 or above



LIQUIDITY WITH GUARANTEE

- Income Option- Guaranteed Income of up to 265% of Annualized premium[#]
- Income + Lump sum Option- Guaranteed Income of up to 185% of Annualized premium PLUS Lump sum of up to 137% of Total premiums payable[#]
- Income + Booster Option: Guaranteed Income of up to 178% of Annualized premium #PLUS Booster additions up to 453% of Annualized premium[#]



MULTIPLE OPTIONS

- To choose to from 4 plan options:
 - **Endowment option**
 - **Income option**
 - **Income + Lump sum option**
 - **Income + Booster option**
- To choose from various premium payment options from **5, 7 to 15 years** or **Single pay**
- To choose to receive **Monthly, Half-yearly or Yearly Income**
- To receive your income payout on special occasions like **Birthday/Anniversaries***

**Terms and conditions apply. Guaranteed Additions (GA) will accrue throughout Premium Payment Term as a percentage of Annualised Premium and will vary based on Premium payment term, entry age and benefit option chosen.

Wealth Additions (WA) will be available with 'Endowment' & 'Income + Lumpsum' options. WAs accrue after completion of Premium Payment Term as a percentage of Total Premiums Payable and will vary based on Premium payment term and entry age.

[^] Numbers mentioned are inclusive of Guaranteed additions. Benefits vary basis age at entry, PPT, policy term and amount of premium paid. % shown above is excluding high premium reward.

^{*}The date needs to be selected at policy inception and cannot be changed during the policy tenure. Policyholder can choose to receive the survival benefits on any one date, succeeding the date of issuance, as per their choice.

[#] Numbers mentioned are inclusive of Guaranteed additions. Benefits vary basis age at entry, PPT, policy term and amount of premium paid. Guaranteed Income varies from: for Income Option: 113% to 265% ; Income + Lumpsum: 104% to 185% & Guaranteed Lumpsum varies from 10% to 137%; Income +Booster: from 103% to 178% & Booster additions from 49% to 453%; basis age at entry, PPT, policy term and amount of premium paid. Max income % shown are exclusive of high premium reward.



Endowment option (Lump Sum – Payout)

Guaranteed fulfilment of your long-term financial goals



Endowment – Premium Paying Term 10 Years & Policy term 20 Years

Year	Annualised Premium (Rs.)	Guaranteed* addition accrual 41.77% of Annualised Premiums	Guaranteed Wealth Addition** accrual from 11th to 20th Year @ 10.92% of Total Premiums Paid during PPT	Guaranteed* Total Tax-Free^ benefit U/s 10 (10 D)
1	1,00,000	41,770	Benefits continue even when you stop paying the premium	25,09,700
2	1,00,000	41,770		
3	1,00,000	41,770		
4	1,00,000	41,770		
5	1,00,000	41,770		
6	1,00,000	41,770		
7	1,00,000	41,770		
8	1,00,000	41,770		
9	1,00,000	41,770		
10	1,00,000	41,770		
11	STOP PAYING PREMIUM		1,09,200	
12			1,09,200	
13			1,09,200	
14			1,09,200	
15			1,09,200	
16			1,09,200	
17			1,09,200	
18			1,09,200	
19			1,09,200	
20			1,09,200	
Total	10,00,000	4,17,700	10,92,000	

Age at entry: 40 years., Annual Premium: Rs. 1 Lakh ;

Policy Term:20 years; Premium Payment Term =10 years,

Death Benefit at inception = Rs. 11 Lakh,

Basic Sum Assured = Rs. 10 Lakh

250%
OF TOTAL PREMIUMS PAID
GUARANTEED TAX-FREE^
MATURITY BENEFIT

Min. life cover of 11 times of Annual premium



*Where, Annualised Premium shall be the premium payable in a year chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any. Total Premiums Payable shall be the total Premiums payable during the PPT excluding any extra premium, frequency loadings on premium, if any, the premiums paid towards the Riders, if any, and applicable tax and cess.

**Wealth addition & Guaranteed additions percentage will vary with age at entry of the life assured , PPT, Policy Term and premium amount

The above premium figures are for age 40 years exclusive of Goods and Services Tax and Cess. Please refer to the final BI and product brochure before concluding the sale.

^Tax benefits are subject to prevailing tax laws, please consult your tax advisor for details

Increasing Life Insurance Cover

In the MGFP Endowment option, we not only provide Life Insurance cover for the entire term of the policy, but we also continue to increase* it even after the completion of the premium paying term.

Year	Life Insurance Cover
5th Year	11 lakhs
10th Year	17.41 Lakhs
15th Year	26.12 Lakhs
25th Year	46.25 Lakhs
29th Year	54.30 Lakhs



*The pattern of increase in life insurance cover may vary based on entry age, policy term, premium paying term and amount of Annualised Premium. Values illustrated above are for 40 year old male, 15 PPT/30 Term, and Rs.1 lakh Annualised Premium.



Rs. 1 Cr. In your bank account with MGFP Plan

What you pay (Bank Acc.)	What you get (Life Insurance)
₹ 3.91 lakhs for 10 years*	Get guaranteed ₹ 1 Cr at the end of 20 years
₹ 2.40 lakhs for 13 years**	Get guaranteed ₹ 1 Cr at the end of 26 years
₹ 1.72 lakhs for 15 years^	Get guaranteed ₹ 1 Cr at the end of 30 years

* Equivalent to paying ₹ 1071 per day for 10 years

** Equivalent to paying ₹ 657 per day for 13 years

^ Equivalent to paying ₹ 471 per day for 15 years

Insurance Policy gives you Guarantee from Day 1 and you continue to get insurance cover during the policy term.

Therefore, PNB MetLife Guaranteed Future Plan is Precious !!!

Disclaimer – This is only for illustrative purpose for Age 35 with annualized premiums, term and ppt mentioned above in an Endowment option. Where, Annualised Premium shall be the premium payable in a year chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any. For more details, please refer to the detailed illustration



Income Option

Guaranteed Regular Income to take care of various financial requirements.



The client has the option to decide on which date the income will get credited into his/her account. It can be birthday or anniversary also.

In addition to the choice of date, you can also opt for the mode of income : Yearly, Half Yearly, Monthly

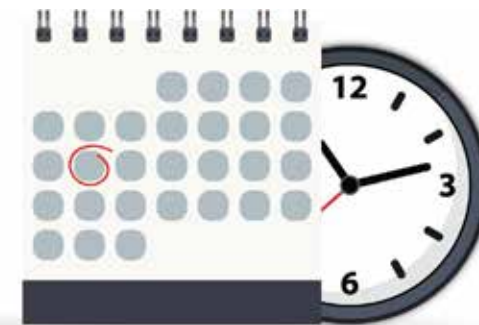
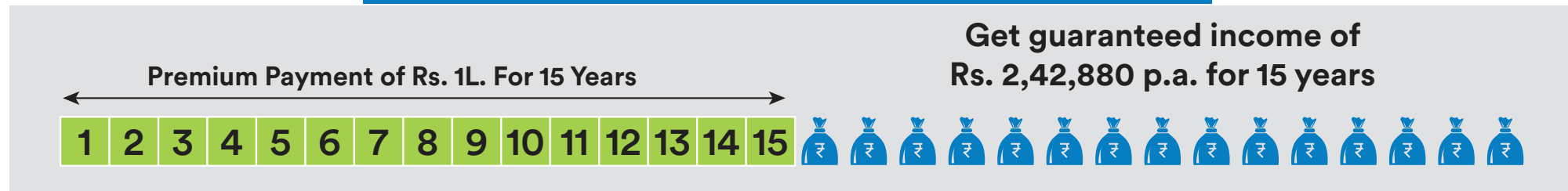


Illustration - Income Option

Sachin, aged 40 years wants to plan his retirement and invest in a plan that provides him a guaranteed income payouts during his golden years. He invests in PNB MetLife Guaranteed Future Plan and selects:

- Benefit Payout option – Option 2 - 'Income Option'
- Premium payment term of 15 years, Deferment period of 0 years and Policy term of 30 years
- Annualized Premium of Rs. 1,00,000* (exclusive of taxes/cesses) and gets Basic Sum Assured of Rs. 10,00,000

LIFE COVER THROUGHOUT THE POLICY TERM



What you Pay

15,00,000

What you Get

36,43,200

2.43 Times

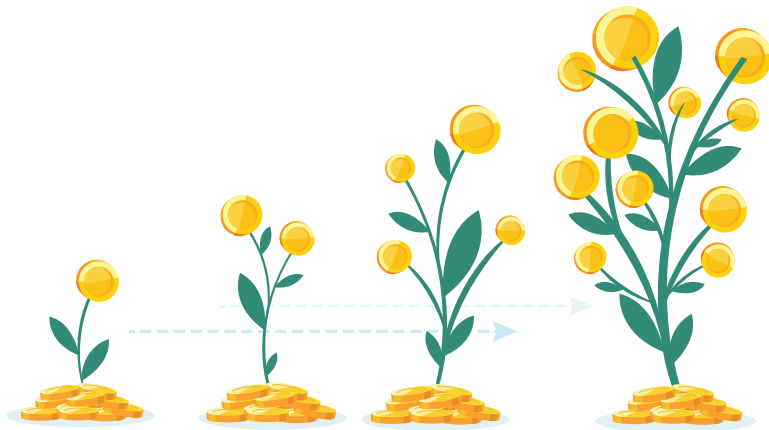
In case of unfortunate demise of Sachin in the 25th policy year, his nominee receives a lump sum benefit of Rs.15,75,000 and the policy terminates.

Disclaimer - * Where, Annualised Premium shall be the premium payable in a year chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.
^The death benefit may vary depending in which the death occurs and will be minimum 10 times of Annualized Premium .



Income + Lump Sum Option

Guaranteed Lump Sum for bigger financial goals & Regular Income to take care of various regular financial requirements in between.



The client has the option to decide on which date the income will get credited into his/her account. It can be birthday or anniversary.

In addition to the choice of date, you can also opt for the mode of income : Yearly, Half Yearly, Monthly

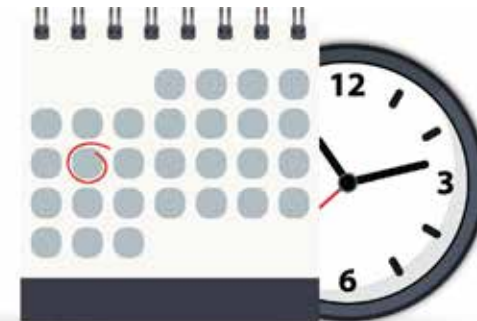
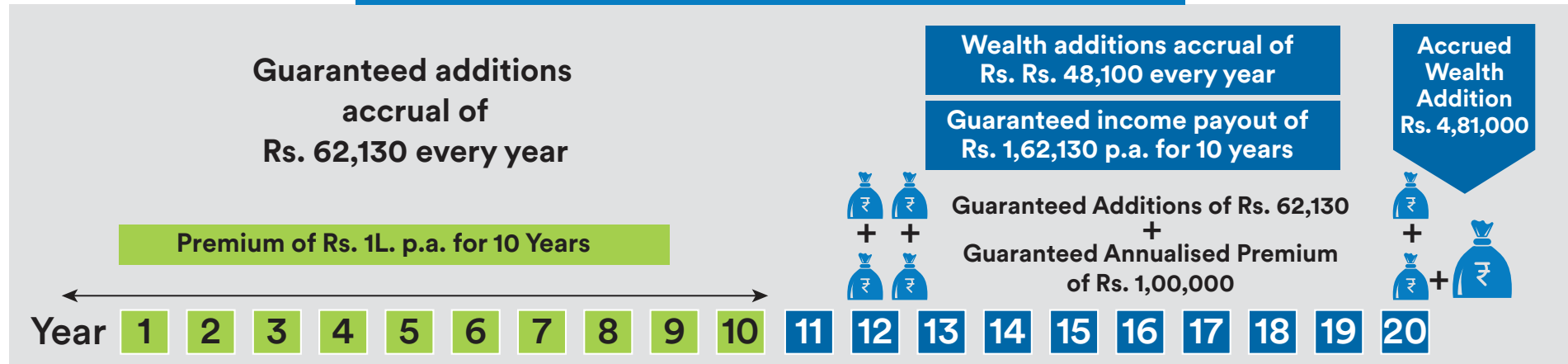


Illustration - Income + Lump Sum Option

Aryan, aged 35 years is married to Neha and has a son Vihaan who is 2-year-old. Aryan wants to save for his son's education and wants a plan which provides guaranteed regular income payouts to meet Vihaan's tuition fees and considerable lump sum for Vihaan's higher education. He can choose to start receiving Guaranteed Income payout on any date to coincide with the date on which Vihaan's tuition fees is due provided it is succeeding the due date of income payout. He invests in PNB MetLife Guaranteed Future Plan and selects:

- Benefit Payout option – option 3 - 'Income + Lump sum'
- Premium payment term of 10 years, Deferment period of 1 year and Policy term of 21 years
- Annualized Premium of Rs. 1,00,000* and gets Basic Sum Assured of Rs. 10,00,000

LIFE COVER THROUGHOUT THE POLICY TERM



In case of unfortunate demise of Aryan in the 15th policy year, his nominee receives a lump sum benefit of Rs. 13,27,310 and the policy terminates.

Disclaimer - * Where, Annualised Premium shall be the premium payable in a year chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.
Wealth addition & Guaranteed additions percentage will vary with age at entry of the life assured, PPT, Policy Term, Deferment Period and premium amount. Customer has a choice of deferment period of 0,1 or 2 years
^The death benefit may vary depending in which the death occurs and will be minimum 10 times of Annualized Premium.



Income + Booster Option

Regular Income to take care of various regular financial requirements & Booster Income in between for your immediate or planned requirements.

The client has the option to decide on which date the income will get credited into his/her account. It can be birthday or anniversary also.

In addition to the choice of date, you can also opt for the mode of income: Yearly, Half Yearly, Monthly

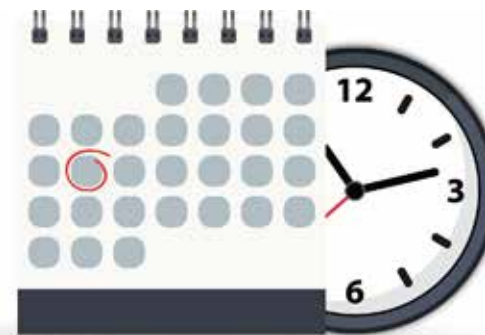
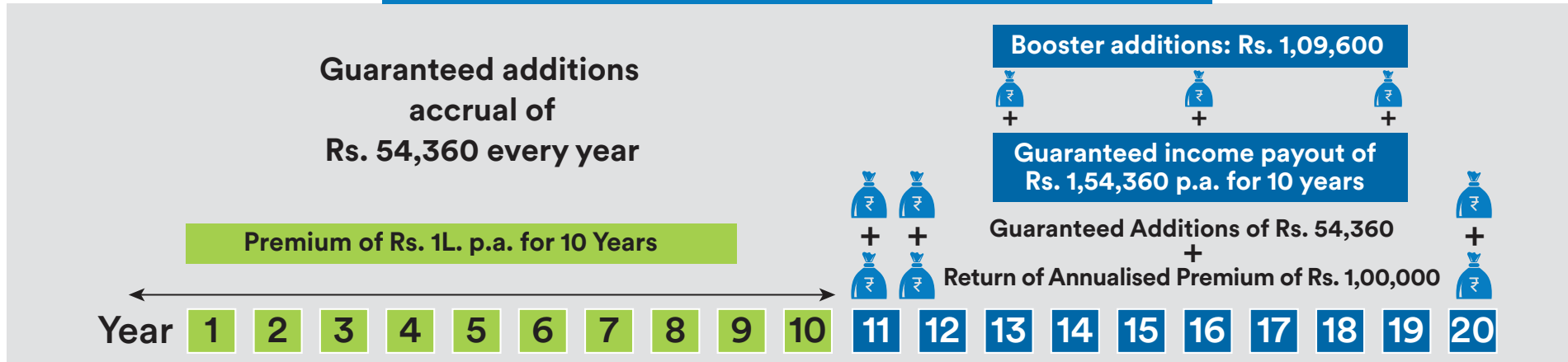


Illustration - Income + Booster Option

Ayush, aged 30 years wants to invest in a savings plan that provides him a secondary income to cater to his rising needs and also ensures his lifestyle needs are met by providing periodic lump sum. He invests in PNB MetLife Guaranteed Future Plan and selects:

- Benefit Payout option – Option 4 - Income + Boosters
- Premium payment term of 10 years, Deferment period of 0 year and Policy term of 20 years
- Annualized Premium of Rs. 1,00,000* and gets Basic Sum Assured of Rs. 10,00,000

LIFE COVER THROUGHOUT THE POLICY TERM



In case of Ayush’s unfortunate demise in the 15th policy year, his nominee receives a lump sum benefit[^] of Rs. 11,50,000 and the policy terminates.

Disclaimer - * Where, Annualised Premium shall be the premium payable in a year chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any. Wealth addition & Guaranteed additions percentage will vary with age at entry of the life assured, PPT, Policy Term, Deferment Period and premium amount. Customer has a choice of deferment period of 0,1 or 2 years
[^]The death benefit may vary depending in which the death occurs and will be minimum 10 times of Annualized Premium.



Why you should buy PNB MetLife Guaranteed Future Plan?



Policy holder money is GUARANTEED* from Day 1.



Long term GUARANTEE* on the premium which is going to be paid by you in future.



The returns are tax free u/s 10(10D).^



Life insurance cover throughout the policy term.



*Terms and conditions apply .

^ 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) shall be levied as per prevailing tax laws which are subject to change from time to time.

Boundary Conditions

Particulars	Minimum	Maximum										
Age at Entry (Age in years as on last Birthday)	Policy Term (Years)	Minimum Entry Age										
	12	6 years last birthday										
	14	4 years last birthday										
	15	3 years last birthday										
	16	2 years last birthday										
	17	1 year last birthday										
	18 and above	0 (30 days)										
Age at Maturity (Age in years as on last Birthday)	18	Single Pay - 80 ; Limited Pay – 75										
Annualized Premium (Rs.)	Single Pay: Rs. 2,00,000 Limited Pay : Rs. 11,287	1,00,00,00,000 subject to maximum Basic Sum Assured limit as per Board Approved Underwriting Policy.										
Basic Sum Assured (Rs.)	For Limited pay: 10 x Annualised premium For Single pay: 1.25 x Single premium	As per Board approved underwriting policy										
Premium Payment Term (years)	For Option 1: Endowment Option: 12 pay 20 is available too for endowment option											
	PPT	5	7	8	9	10	11	12	13	14	15	
	PT	12	15	16	18	20	22	24	26	28	30	
Policy Term (years)	For Options 2,3 & 4:											
	PPT	SP ^{\$}	5*	7	8	9	10	11	12	13	14	15
	PT	15,20 & 30	12	14, 15 & 16	16, 17 & 18	18, 19 & 20	20, 21 & 22	22, 23 & 24	24, 25 & 26	26, 27 & 28	28, 29 & 30	30, 31 & 32
*Not available under Option 4: Income + Booster^{\$} SP will not be available for Option 1 and Option 3												

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Please share your updated mobile number, email address to stay connected on your policy updates.

Disclaimers

Extract of Section 41 of the Insurance Act, 1938, as amended from time to time states

- (1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer
- (2) Any Person making default in complying with the provisions of this section shall be punishable with fine which may extend to ten lakh rupees.

TO KNOW MORE



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