





Gift karo behtar education, aur tayyari karo bade sapno ki with

PNB MetLife

Wealth & Income Solution



With evolving needs and ever changing life style, there is a greater demand for long-term financial planning and secured higher returns. To assist you with your long-term goals, PNB MetLife brings to you a two- in-one solution - a perfect combination of PNB MetLife Super Saver (UIN 117N123V02) and PNB MetLife Guaranteed Future Plan (UIN no. 117N124V05) that provides you with assured 'Wealth & Income', thus meeting your needs of buying your dream home, felicitating your child's higher education and planning for your retirement.

Key Benefits



Pay only for limited years and enjoy life cover throughout Policy term



Wealth creation in addition to guaranteed*
Income



Flexibility of premium payment



*Option to decide premium payment split between two plans



Guaranteed tax^ free income

Eligibility Criteria			
Parameters	Details		
Minimum Age¹ at Entry	18 years		
Maximum Age¹ at Entry	55 years		
Maximum Age ¹ at Maturity	70 years		
Premium Frequency	Annual		
Payment Type	Limited		
Coverage Term	Minimum: 20 years Maximum: 32 years		
*Premium Split Option	Following options available:		
	PNB MetLife Super Saver Plan	PNB MetLife Guaranteed Future Plan	
	40%	60%	
	50%	50%	
	60%	40%	
Choice of Payout	Not applicable	Yearly Monthly	
Premium Payment term	5,7 and 10 years	10,11,12,13, 14 and 15 years	

How does the plan work?



Avinash, 35 Years old has a son aged 6 years with his wife Asha. He is looking for a solution wherein he will receive guaranteed income to secure his child's future as well as have some income in hand for his retirement and exigencies like health expenses.

He invests in PNB MetLife Wealth & Income Solution wherein he will have a lump sum benefit and additional income for another 15 years.

Premium Payment Term	Term	Premium to be paid
15 years	30 years	Rs. 5 Lakhs per annum

Premium Payment	PNB MetLife Super Saver Plan (40%)	PNB MetLife Guaranteed Future Plan (60%)
Split	Rs. 2 Lakhs	Rs. 3 Lakhs

Benefit Payout

What you Pay

Rs. 55 Lakhs What you Get

Lumpsum @ 4% is **Rs. 12.45 Lakhs** Lumpsum @ 8% is **Rs. 14.51 Lakhs**

Rs. 1.11 Crore as Income benefit

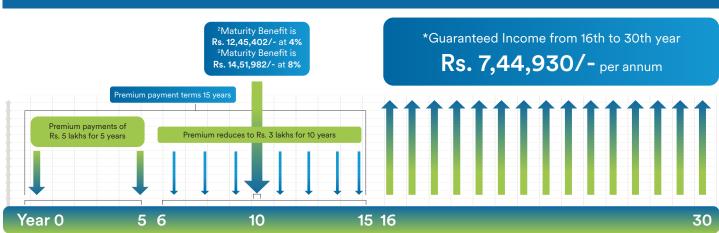
Total Benefit of Rs 1.24 Crore at 4%

Total Benefit of Rs 1.26 Crore at 8%

(inclusive of lumpsum and income) paid to Avinash

during the entire policy term

Life cover throughout Policy Term



²The maturity benefit amount shown above is illustrated at 4% and 8% returns from PNB MetLife Super Saver Plan. These benefits are not guaranteed, these are not the upper and lower limits of what you might get back, as the value of your policy is dependent on number of factors including future investment performance. *Income Benefit from PNB MetLife Guaranteed Future Plan. These benefits are guaranteed to be paid as detailed in the illustration. The benefits illustrated in the timeline above are combination of Benefits of individual and separate products named (1) PNB MetLife Guaranteed Future Plan (2) PNB MetLife Super Saver Plan. These products are also available for sale individually without the combination suggested here. This benefit illustration is the arithmetic combination and chronological listing of combined benefits of individual products. The customer is advised to refer to the detailed sales brochure and benefit illustrations of respective individual products mentioned herein before concluding the sale. Benefits stipulated are subject to premiums paid and policies in-force.



1800-425-6969











*Terms & Conditions Apply. ¹Age as per Last Birthday.

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