

Meet the Brand

Brand Guidelines



Background

**The world around us is changing. And so are we.
Our customers constantly seek someone who not only
handles their financial needs but is also a trustworthy
partner. We continue to stand for our relationship with our
partners, stakeholders and most importantly, our customers.**

We are straightforward. We are warm. We are human.

Our Brand Strategy

Our business is changing, so our brand needs to evolve too — to represent who we are today and where we're going tomorrow.



Brand Purpose

Karo bade sapno ki tayyari

PNB MetLife as the enabler, instilling confidence amongst our customers so that they can dream bold

Exhorting them to embrace the bold possibilities' life presents

With products and services that **guarantee the future of his loved ones and secure his own life goals**

Brand Positioning

Milkar Life Aage Badhaein

With uncertainties knocking doors, and the fear of unknown taking control over decision-making, PNB MetLife aims to help people realise their dreams and be their partner. It works on the idea of paving the way for people when they find themselves in the middle of nowhere. With Milkar Life Aage Badhaein, we instil in our customers the quality of fearlessness, so that they move ahead without caution, believing that we are always with them at every step.

Personality Traits

companionship. trustworthy. innovative

Visual Identity

Visual Identity

A simple kit of parts. This page highlights the key elements that make up our brand and visual identity. Please refer to the contents of the page for further information on each section of the guidelines.

Toolkit

Logo



Imagery Style

We use photography to illustrate the human benefits of our products and services. Our photo style is candid, honest, and authentic, with images reproduced in full colour. We have four different image types: Warm & Natural People Photography, Patron Portraits, Consultant Images & Concept Based Imagery. We use portraiture only when it accompanies customer quotes in order to humanise the voice of the customer.

Warm & natural people photography



Patron portraits



Consultant images



Concept based photography



Colour Palette

Our primary colour palette is made up of shades of blue, green, and maroon.



Design sprint

The new design language of PNB MetLife takes inspiration from the old Indian tradition of rangoli which is followed across India in different forms, yet its essence stays the same everywhere. Similarly, with elements and patterns of basic shapes like circles, triangles and squares inspired by the rangoli, the brand also stands for the authentic Indian culture which is unique but simplistic.



Circles Rangoli Graphic

Typography

Utopia is a contemporary serif that we use to communicate with our customers in a friendly, approachable manner. We use Utopia as the lead typeface when introducing ourselves and speaking to our existing customers. We use Utopia primarily for headlines. MetLife Circular is a friendly sans serif with unmistakable character yet universal appeal. We use MetLife Circular for body copy.

Utopia
Family

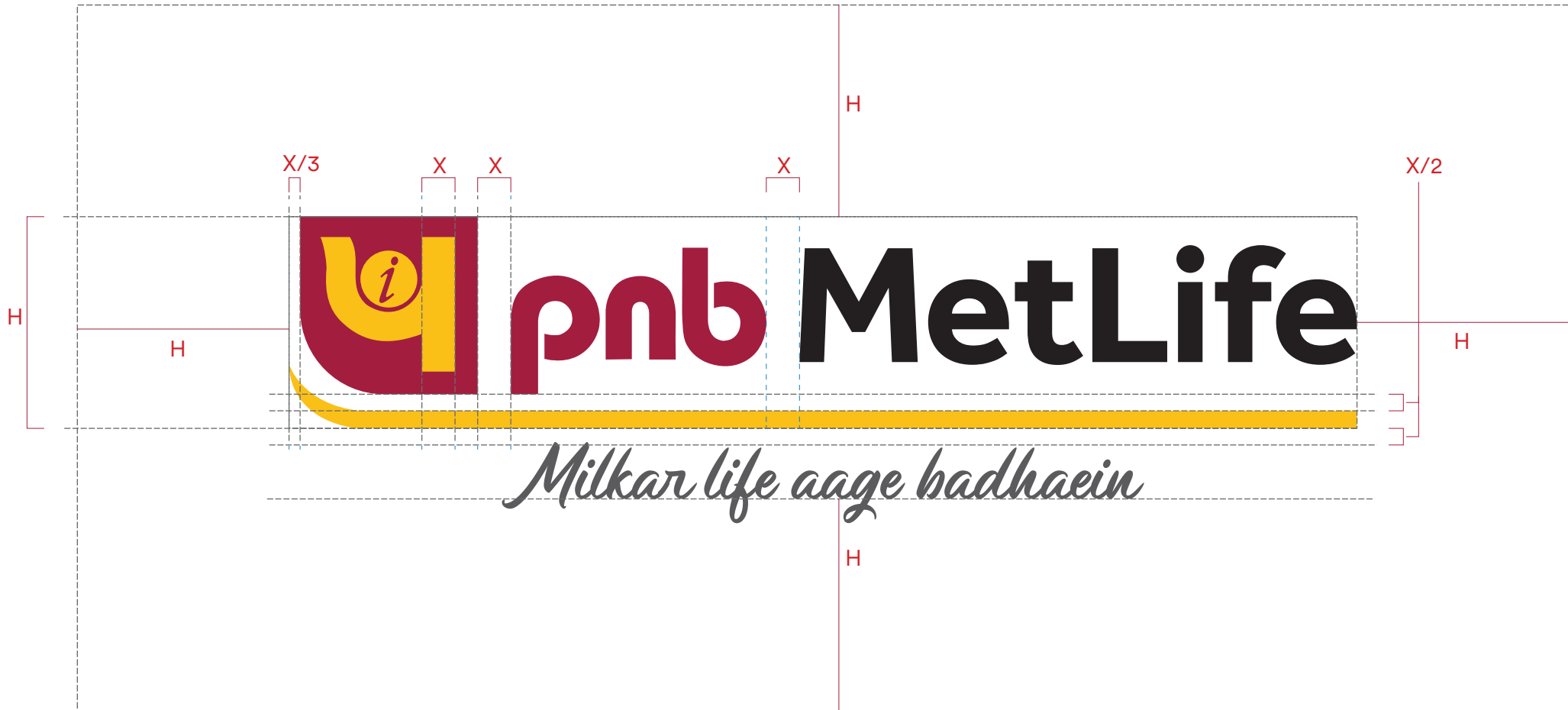
MetLife
Circular
Family

Brand Logo

Brand Logo

Our logo is made up of 2 parts - one half being the PNB Logo and the other being the MetLife wordmark. The logo is always to be used as a conjunction of the two. The tagline is always a part of the logo unless being used in spaces where the visibility may be affected.

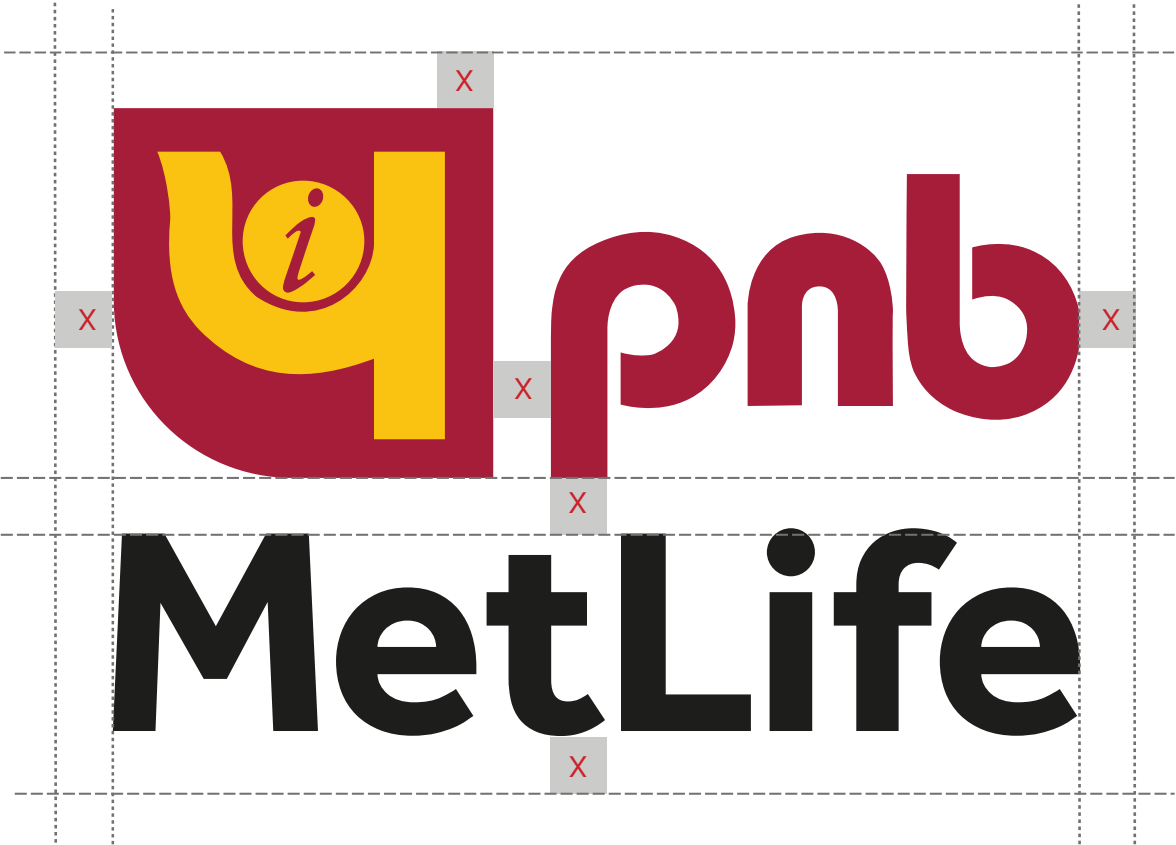
Construction of the Logo & Free Space



Versions

Stacked Logo

A lengthy logo can lead to visibility and legibility issues in smaller spaces like social media display pictures and posts. Hence, a stacked version of the logo will be ideal as illustrated below.



Mobile Application Examples & Recommended Use

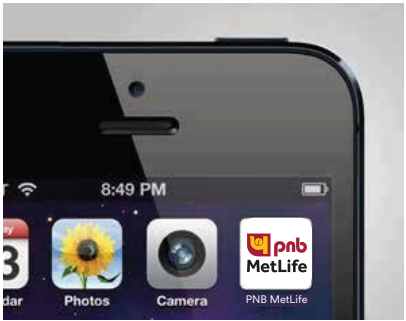
Social media display picture



App icons



16 x 16
pixels at 8-bit



Brand Logo

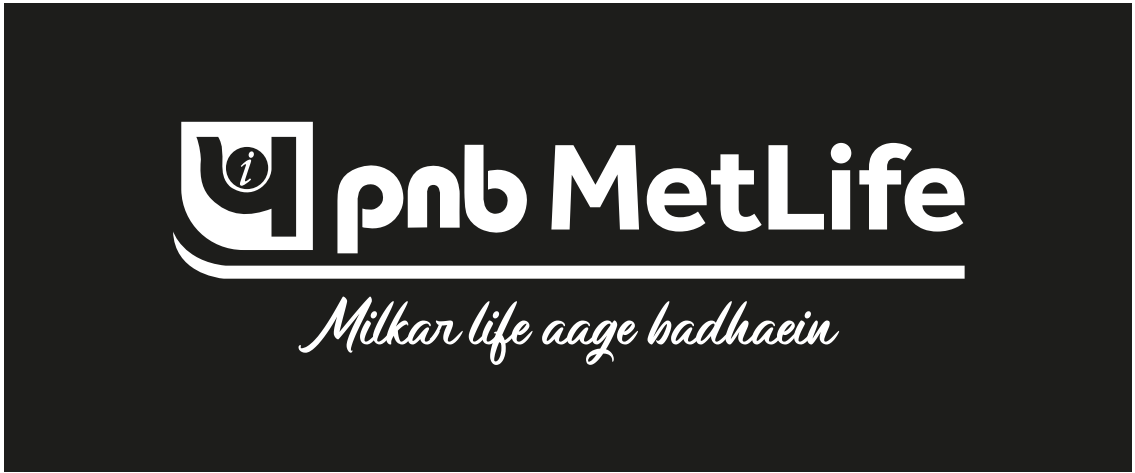
Explained here is the reversed logo usage for offline, online as well as social platform. Please refer the examples of reversed and monochrome versions to be placed on a coloured/dark background. Any use of patch or band as a base to enhance the logo appearance has to be avoided.

Versions

Primary Logo



Logo in Reverse



Single Colour Logo



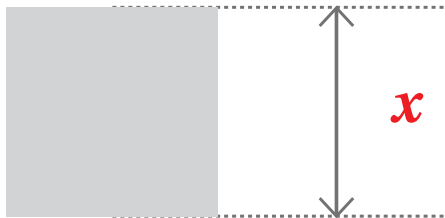
Other Colour Versions



Brand Logo

The minimum clearspace rules ensure the legibility and impact of the logo by isolating it from competing visual elements such as text and supporting graphics. This zone should be considered as the absolute minimum safe distance to be left clear.

Minimum Clear Space



The logo clearspace measurement is the size of the box around the PNB logo. This will proportionately increase or decrease based on where it is being applied.



Brand Logo

There are many instances in which the use of the logo might be incorrect. The following examples show some common ways that the logo could be misused.

To ensure your applications always look on-brand, please check that you are not doing any of the following in your designs.

Wrong Uses



Don't distort, warp or rotate the logo, or change or alter the supplied artwork in any way.



Don't change or alter the logo, such as changing the colours or moving the elements separately.



Don't change colour of the logo or any character of the logo.



Don't use logo version that doesn't stand out on dark background and light background.



Don't use shadow behind the logo.



Don't rotate logo in any scenario.

Brand Logo

There are many instances in which the use of the logo might be incorrect. The following examples show some common ways that the logo could be misused.

To ensure your applications always look on-brand, please check that you are not doing any of the following in your designs.

Wrong Uses on Images



Don't place logo on a busy background.



Don't use the incorrect clear space rules, or place the logo outside the page margins.



Don't position the logo over key subject matter in a photograph or break the minimum clear space rules.



Don't size the logo disproportionately to the application.

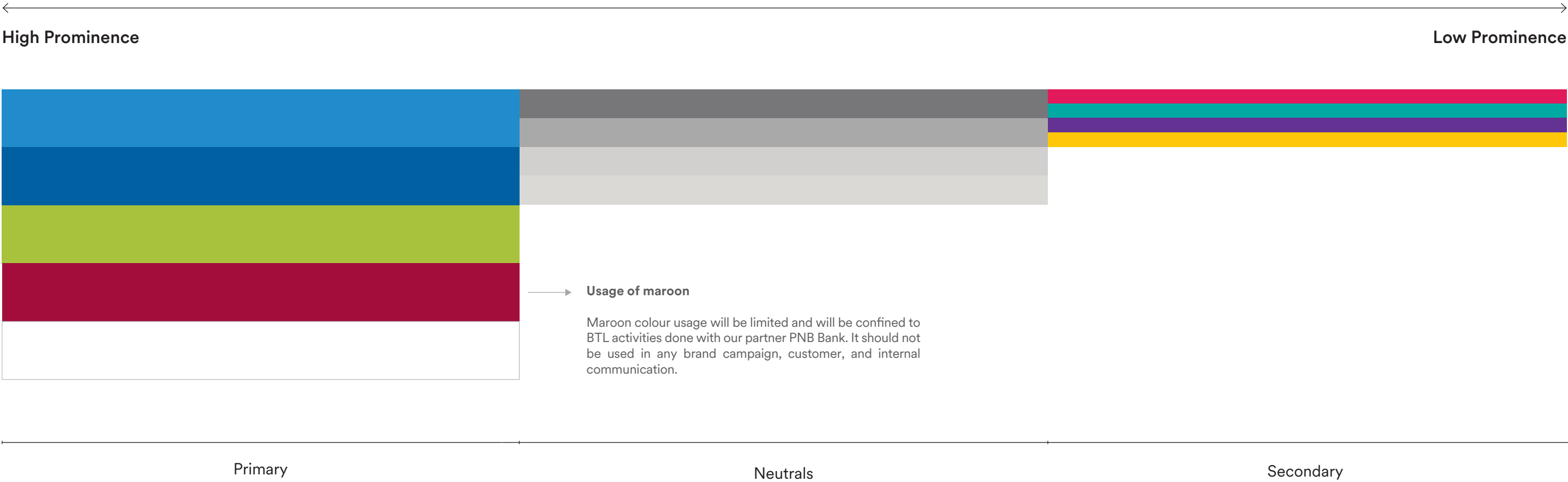
Brand Colour Palette

Colour Palette Proportion

Colour Palette Proportion

Our primary colour palette is made up of shades of blue, green, and maroon. The shades of blue represent our heritage, green indicates growth and vitality, and maroon signifies warmth and reliability.

Secondary palette is a mix of brighter colours that complement the ideas behind the primary palette and brings a pop of colours. It is used with the primary palette for data visualisation, like charts, diagrams, etc. The neutral palette consists of shades of grey that balances the other palettes and is majorly used to make tables, etc.



Brand Colour Palette

Primary Palette

The way we use colour is important. Blue and Green are our primary brand colours and should be dominant in our communications. Our primary colours should be used together, in equal amounts, with plenty of white space to add modernity and freshness. Typography is primarily black.

Neutral Palette

Our neutrals are used more sparingly than our primary colours. Neutrals are used to support our primary colours and when tonal colours are necessary.

Secondary Palette

Our vibrant secondary palette brings energy to our visual system but plays a small role. Our secondary colours should be used sparingly to accent our primary and neutrals palettes.

Colour Palette Specifications

Primary Palette

<div>MetLife Blue</div> <div>Pantone 2193C C:89 M:18 Y:0 K:0 R:0 G:144 B:218 HEX: #0090DA</div>	<div>MetLife Dark Blue</div> <div>Pantone 2384C C:99 M:48 Y:1 K:14 R:0 G:97 B:160 HEX: #0061A0</div>	<div>MetLife Green</div> <div>Pantone 2300C C:40 M:0 Y:89 K:0 R:164 G:206 B:78 HEX: #A4CE4E</div>	<div>PNB Maroon</div> <div>Pantone 201C C:10 M:100 Y:60 K:30 R:165 G:15 B:54 HEX: #A50F36</div>
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Neutral Palette

<div>MetLife Dark Grey</div> <div>Pantone Cool Grey 9 C:30 M:22 Y:17 K:57 R:117 G:120 B:123 HEX: #75787B</div>	<div>MetLife Dark Grey</div> <div>Pantone Cool Grey 6 C:16 M:11 Y:11 K:27 R:167 G:168B:170 HEX: #A7A8AA</div>	<div>MetLife Grey</div> <div>Pantone Cool Grey 2 C:5 M:3 Y:5 K:11 R:217 G:217 B:214 HEX: #D9D9D6</div>	<div>MetLife Light Grey</div> <div>Pantone Cool Grey 1 C:4 M:2 Y:4 K:8 R:242 G:242 B:242 HEX: #F2F2F2</div>
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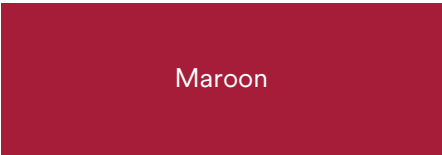
Secondary Palette

<div>MetLife Berry</div> <div>Pantone 2040C C:0 M:96 Y:43 K:0 R:219 G:10 B:91 HEX: #DB0A5B</div>	<div>MetLife Teal</div> <div>Pantone 2399C C:90 M:0 Y:43 K:0 R:0 G:172 B:160 HEX: #00ACA0</div>	<div>MetLife Purple</div> <div>Pantone 267C C:82 M:97 Y:0 K:0 R:95 G:37 B:159 HEX: #5F259F</div>	<div>MetLife & PNB Yellow</div> <div>Pantone 7548C C:0 M:12 Y:98 K:0 R:255 G:198 B:0 HEX: #FFC600</div>
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Colour Palette

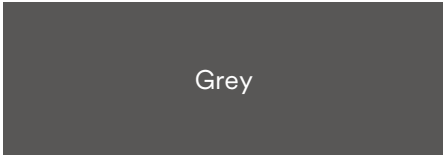
The PNB MetLife logo comprises of yellow, maroon, black, and grey colours. The colour references of various logo elements in CMYK and RGB are mentioned alongside the respective colour.

Colour Palette : Logo



Maroon

Pantone 201C
C:10 M:100 Y:60 K:30
R:165 G:15 B:54
HEX: #A50F36



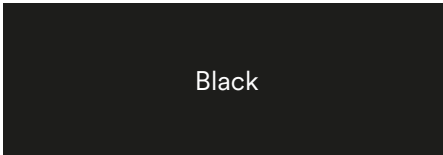
Grey

Pantone P-169 15C
C:63 M:55 Y:55 K:30
R:88 G:88 B:86
HEX: #585856



Deep Yellow

Pantone 7548C
C:0 M:25 Y:100 K:0
R:255 G:198 B:0
HEX: #FFC600



Black

Pantone P-179 15C
C:71 M:65 Y:67 K:77
R:19 G:29 B:27
HEX: #1d1d1b

Design Sprint

Design Sprint

The new design language of PNB MetLife take inspiration from the Indian tradition of “Rangoli” which is followed across India in different forms, yet its essence stays the same everywhere.

Design Sprint : Inspiration



Design Sprint

The new design language shows that the brand is modern and up-to-date yet deeply rooted in culture as it believes in staying authentic to India, while constantly transforming itself to serve the customer better

The 5 Pillars

Harmony: Create a balance of rich Indian tradition

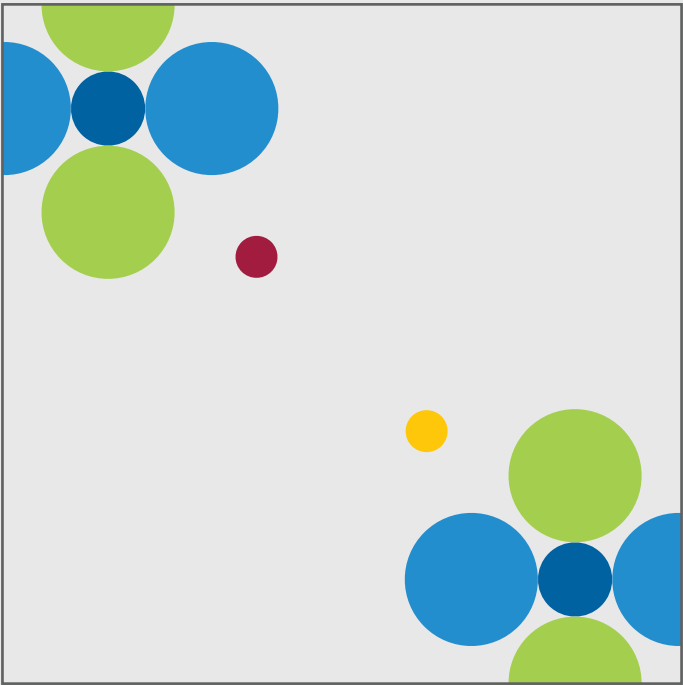
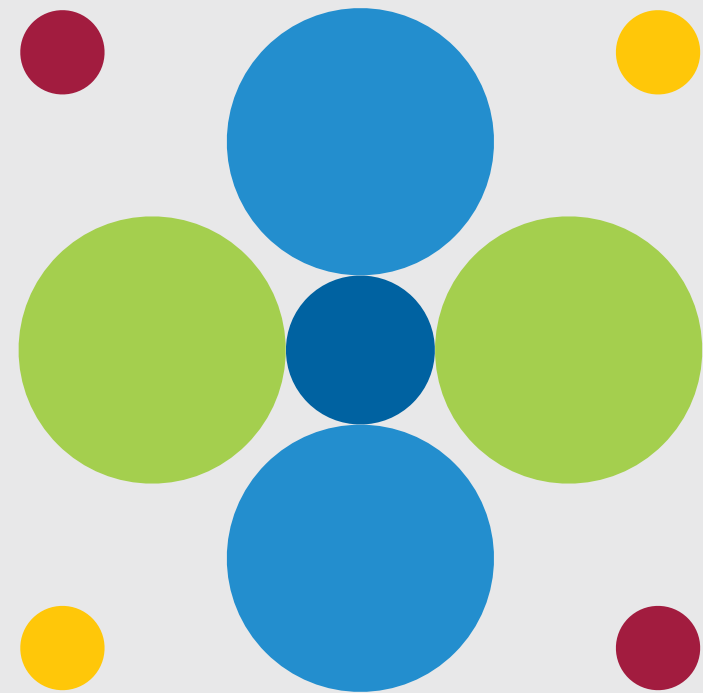
Vibrant: Strengthen emotional connections with warmth and energy

Diverse: Reflect the real diversity of our core audiences

Unify: Create visual cohesion and consistency

New-Age: Be seen as a brand that embraces technology

Design Sprint : Pillars

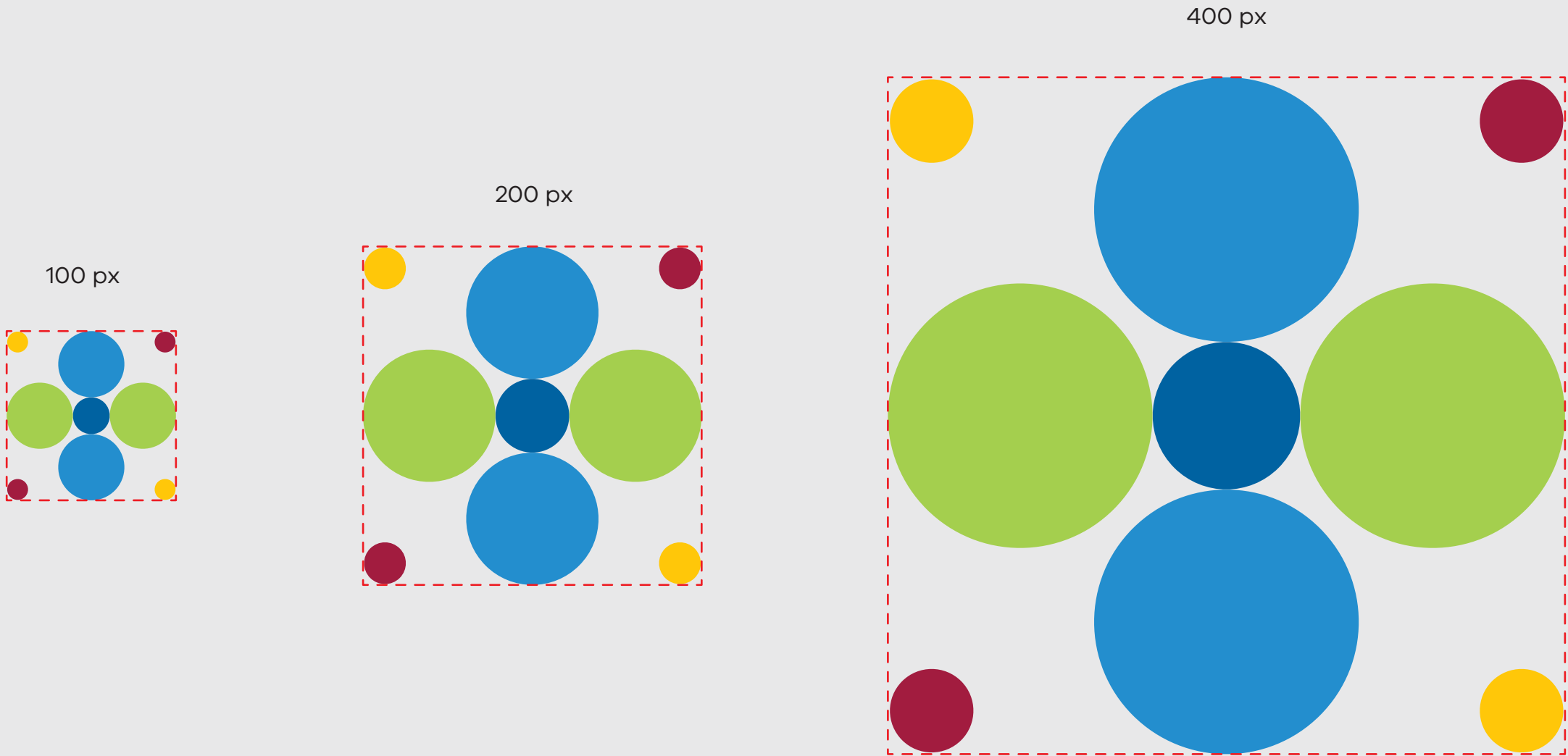


Design Sprint

Reduction Values

In case of using two or more graphics together, always have a 50% size difference between them.

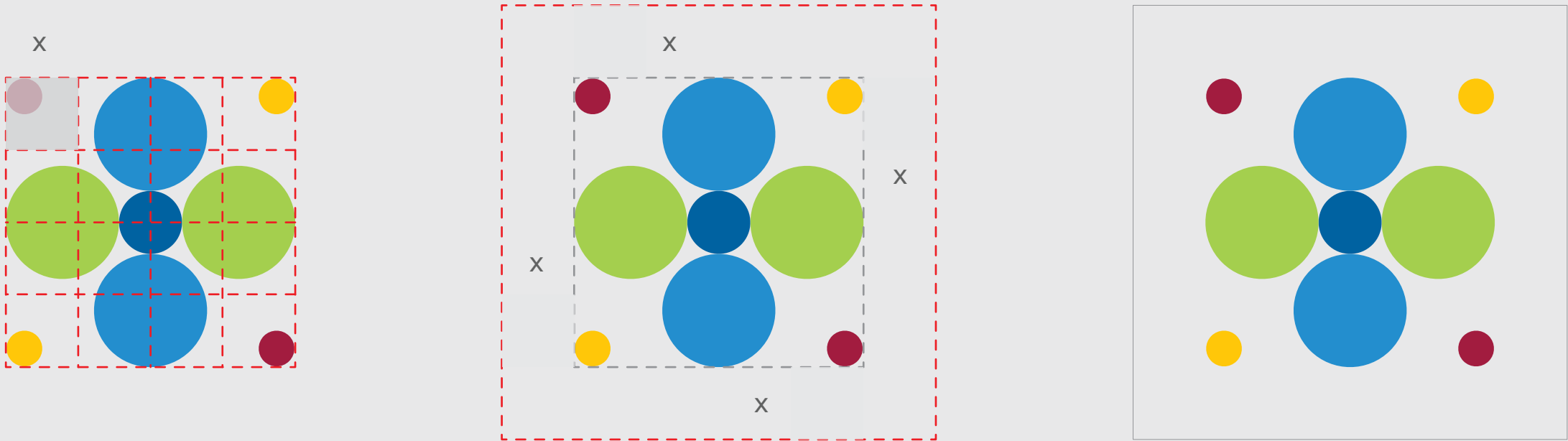
To ensure that the graphic will be visible on every collateral, don't reduce the graphic more than 100 px



Design Sprint

Safe Area

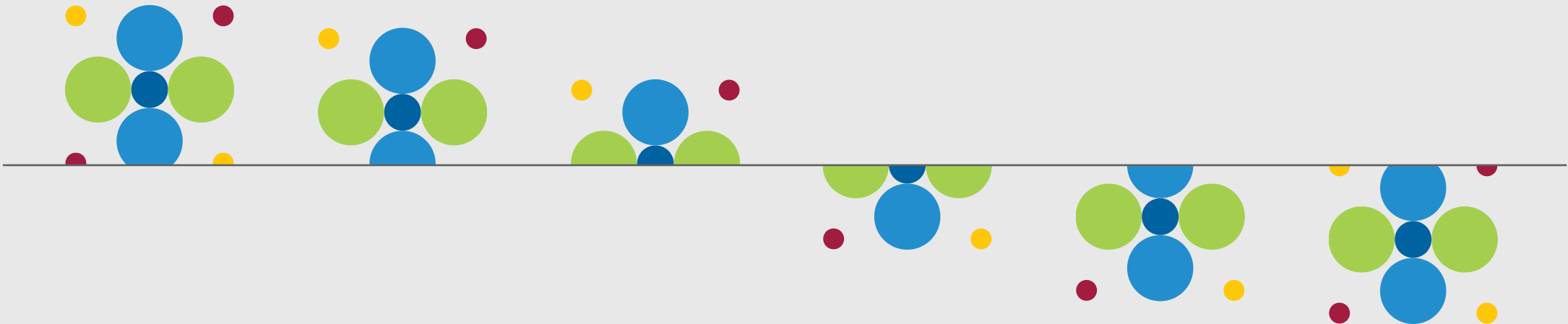
The advisable safe area around each side of the graphic is a minimum of 1/16th of the size of the graphic itself.



Design Sprint

Cropping values on the sides

The graphic can only be cropped in half from the centre or in the ratio of ¾ from the top or the bottom.

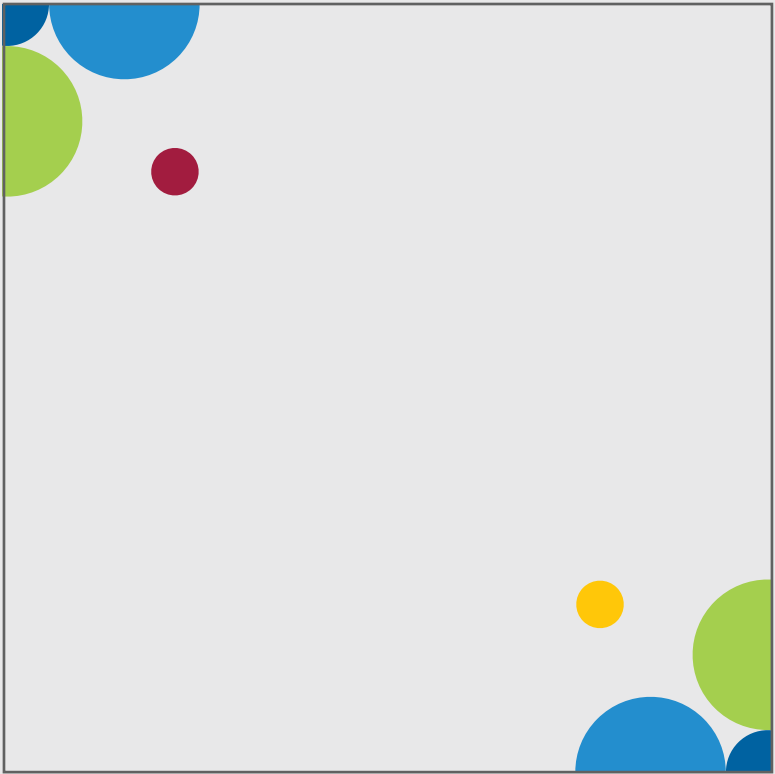
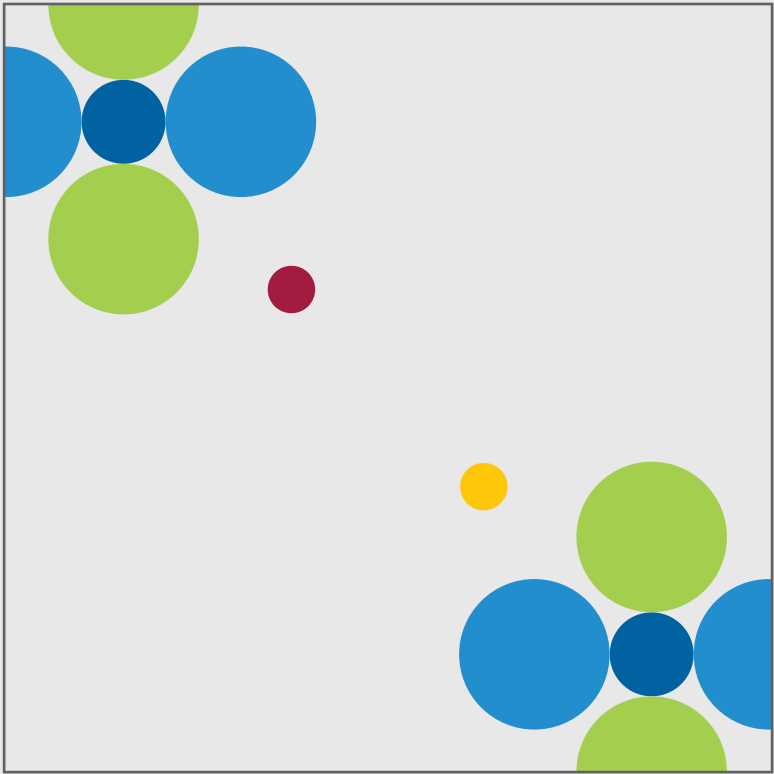


Design Sprint

Cropping values on the corners

In case of cropping a minor part of the graphic in the corner, the cropping of the graphic may only be done such that half of both the circles on either side are visible.

In case of cropping out the larger part of the graphic at the corner, it should be done only from the centre and 1/4th of the graphic should be visible.



Design Sprint


- 1. Do not stretch
- 2. Do not rotate randomly, follow rotation values
- 3. Do not use one colour
- 4. Do not break the graphics elements
- 5. No shadow to be added
- 6. Do not add any shape/border around
- 7. Do not convert the graphic to an outline
- 8. Do not keep graphics too close, follow the safe area
- 9. Do not place the graphic on any coloured background
- 10. Do not place the graphic on any gradient background
- 11. Do not add a gradient throughout the graphic
- 12. Do not place the graphic on an image without the safe area

Note: The above points apply to the usage of these graphics in all brand communication.

Don'ts


X

01



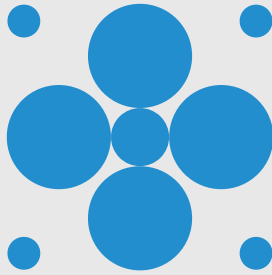
X

02




X

03



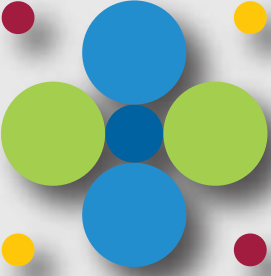
X

04



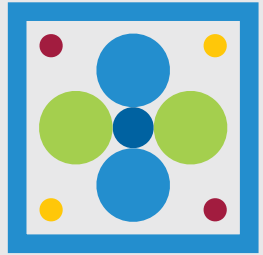
X

05



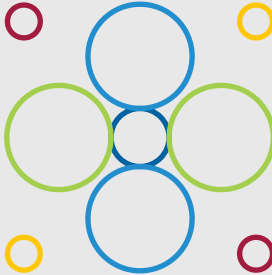
X

06



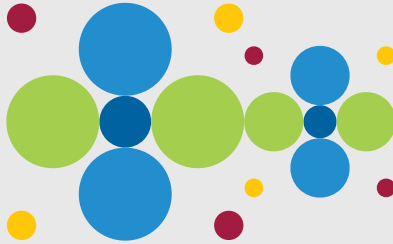
X

07



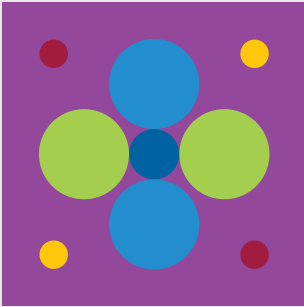
X

08



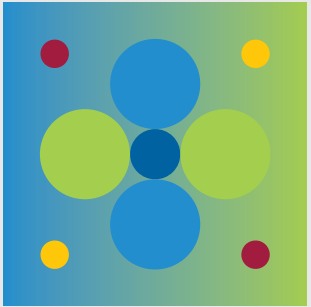
X

09



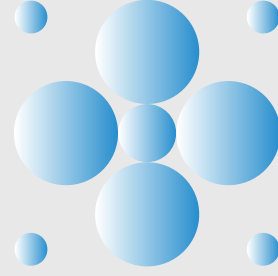
X

10




X

11



X

12



Typeface Family

Typography

Our brand typefaces are the Utopia Family and MetLife Circular Family for the majority of our communications.

Our recommendation is to use Utopia Bold for headlines and MetLife Circular Bold, Medium, Normal, and Light for subheads, body copy or information graphics. Upper/Lowercase is preferred over all-capitals.

Every effort should be made to maintain brand consistency across all customer touchpoints, even on digital platforms, by using the preferred typefaces and font weights.

If in case the primary typeface is absent, we recommend the use of Georgia Bold for headlines, and Arial Regular and Arial Bold for all other purposes.

The fonts used in vernacular languages should represent and align with the brand typefaces with respect to its style and aesthetics.

Brand Typeface Families

Primary Typeface

For headlines: Utopia Bold

AaBbCcDdEeFfGgHhIiJjKkLlMmNnOo
PpQqRrSsTtUuVvWwXxYyZz
0123456789.,””!@#\$\$%^&*()

For all other uses: MetLife Circular Normal

AaBbCcDdEeFfGgHhIiJjKkLlMmNn
OoPpQqRrSsTtUuVvWwXxYyZz
0123456789.,””!@#\$\$%^&*()

For all other uses: MetLife Circular Medium

AaBbCcDdEeFfGgHhIiJjKkLlMmNn
OoPpQqRrSsTtUuVvWwXxYyZz
0123456789.,””!@#\$\$%^&*()

For all other uses: MetLife Circular Bold

AaBbCcDdEeFfGgHhIiJjKkLlMmNn
OoPpQqRrSsTtUuVvWwXxYyZz
0123456789.,””!@#\$\$%^&*()

In absence of Primary Typeface

For headlines: Georgia Bold

AaBbCcDdEeFfGgHhIiJjKkLlMmNn
OoPpQqRrSsTtUuVvWwXxYyZz
0123456789.,””!@#\$\$%^&*()

For all other uses: Arial Regular

AaBbCcDdEeFfGgHhIiJjKkLlMmNn
OoPpQqRrSsTtUuVvWwXxYyZz
0123456789.,””!@#\$\$%^&*()

For all other uses: Arial Bold

AaBbCcDdEeFfGgHhIiJjKkLlMmNn
OoPpQqRrSsTtUuVvWwXxYyZz
0123456789.,””!@#\$\$%^&*()

Imagery Style

Imagery Style

1. Portrait

A close-up portrait is used to represent the aspirational touchpoint that PNB MetLife brings to the life of its customers. Portrait subjects are genuine, approachable people seen in an environment that is personal to them. The subject is centered and shot straight on while looking at the camera, featuring a tight crop to head and chest, with an out-of-focus background.

We use portraiture only when it accompanies customer quotations in order to humanize and give vitality to the voice of the customer. Portraits are never used in a pair nor as the voice of MetLife.

2. Single Image

A single image is either contextual or feature images. The subject is shot against a natural setting like homes, restaurants, etc., looking into any communication device or in a candid pose as per the messaging. The shot delivers a promising future, as the subject looks elated for the prospect of receiving good news.

Portrait/Single Image

1
PORTRAIT



2
SINGLE IMAGE



Workplace



Emotional Milestone

Imagery Style

Outdoor Images focus on representing the openness and movement PNB MetLife brings to the life of its consumer base. Including open and straightforward shots of individuals, families, and couples engaged in different activities to showcase the solidarity, calmness, and security they have even in an open-ended environment.

Outdoor Images

NATURAL OUTDOOR
CANDID



Conversational



Family engagement



Representing peace in life

Culturally Relevant Images

Culturally-Relevant Images focus on varied successful touchpoints in the life of our consumers brought together by PNB MetLife. These are happy shots of people-representing diversity in celebrations of a happy occasion like a child going for higher studies, buying a new car, etc.

NATURAL SETUP



Imagery Style

Conceptual photography are the supporting photos that illustrate a situation or a concept in life. They may or may not feature people.

There are various degrees of abstraction that we use through the bank - depending on the communication.

There are 2 kind of conceptual images:

- 1 **Close-up of the hands & interaction**
These are close up shots of the hands taken in a natural setting like home, office, cafe or a limbo shot against a blank background.
- 2 **The Abstract**
These are abstract conceptual shots without people and only objects - to illustrate concepts or even just settings from life.

This expression is primarily taken in use for communication centered on Rewards and Recognition, Product Posts, and Below the Line Marketing activities.

Conceptual Images

1
CLOSE-UP OF HANDS
& INTERACTION



2
THE ABSTRACT



Imagery Style

The MetLife image style is a unique aspect of our personality. Please review the examples here for an idea of what is considered off-brand. When choosing photographs of people, look for realistic interpretations of situations.

Images should connect to and involve the viewer, communicating that MetLife understands its customers. Please be conscious of the overall tone, as well as the composition of elements.

Photography Style Misuse



⊗ Do not use photos that are too saturated.



⊗ Do not use photos that are too dark.



⊗ Do not use photos that are too busy.



⊗ Do not use photos that are tinted or filtered.

The Strip

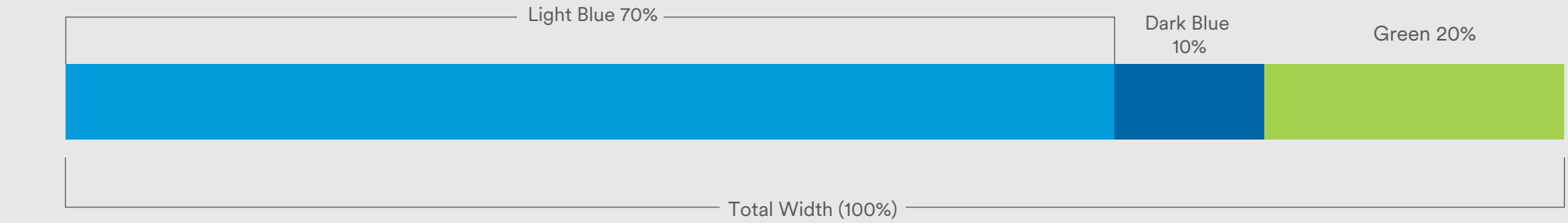
The Strip

The strip is of the main element of our communication. The height of the strip has to be calculated carefully on the basis of the logo and its margin in any given layout. The strip will always come at the bottom of our communication material.

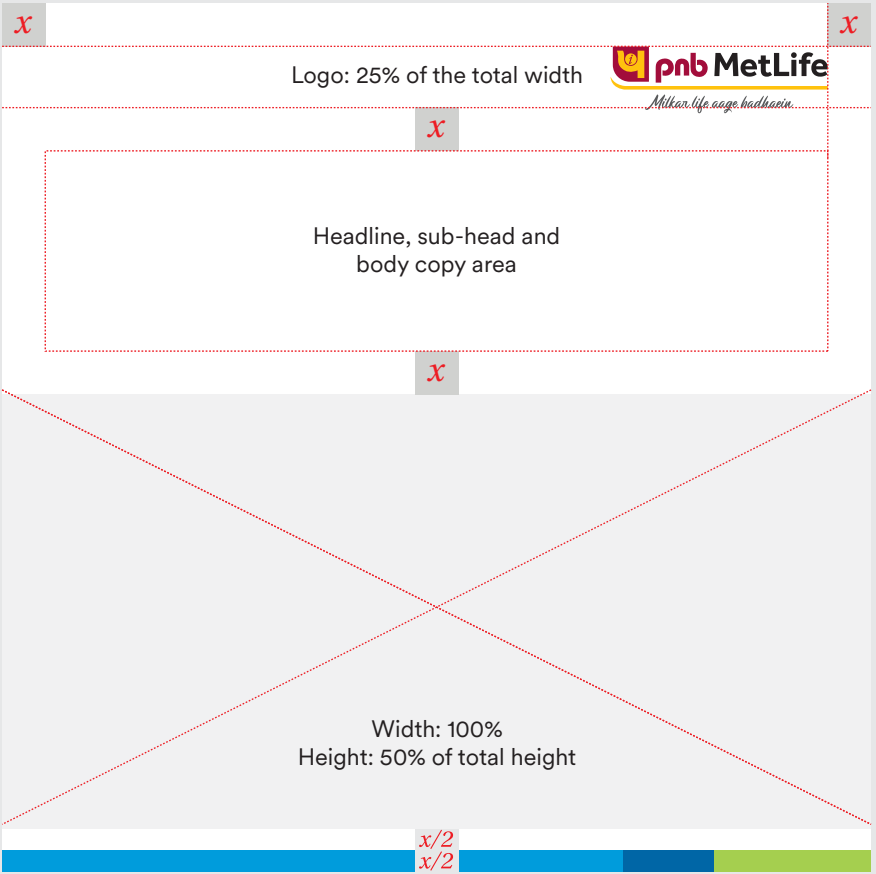
IMPORTANT: 30% Rule

If the size of the logo exceeds more than 30% of the overall width or height (whichever is on the higher side) of the layout, in that case the height of the strip will stop increasing and remain constant to that of the maximum value calculated at 30%.

Strip Scalable Proportions



Please note - The strip will always come at the bottom of the communication material and should be scaled proportionately and then scaled down to the height of (x/2).



Communication Guidelines

Typography Application

Headline: 30-35 Utopia Bold.
Placerat prod dolor. Nam eim
assum constituto

Space after: 11pt

Subhead: 12-15 MetLife Circular Normal. Postulant ut vixat.
Animal ornatus accumsan has an, in harum atomorum usu. Veri
viderer fastidii ne per, putent maiestatis dissentiunt in duo. Ut nec
posse iudico posidonium, no invenire honestatis scriben tur his,
ne mel noluisse definiebas contentiones.

Section head: 10-13 MetLife Circular Bold.
Mesarchum moderatius id has, pri an legendos
qualisque similique. Mea augue quodsi eilm,
te dicta ullamcorper mel, eos ea rebum offendit
adversarium.

Space after: 11pt

Body head: 9-11 MetLife Circular Bold.
Body copy: 9-11 MetLife Circular Normal. Latine liberavisse, sea ei
magna principes, sint argumentum eos id. Ad vimein dolore hendrerit, cu
eos graeci tacimates scribentur.

Space after: 6pt

Paragraph: Te est persius apeirian disputationi, cum in aeterno fuisset.
Usu odio legere consulatu cu, laboramus honestatis ex has, at est lorem
commune adversarium. At usu omnis brute, vis viris latine euismod no.
Eos an homero platonem.

Bullets

6pt

Space after: 6pt

- Qui discere quaerendum: Alii volumus oportere ei vix. Mucius doming
cum et, ius id populo nominavi. Graeco om nesque recteque no has.
Eam no delenit ceteros. Cu putant vocent eam, eu eam.
- Lorem pehein vix: Eos ut elitr utinam, veniam graeco euismod quo cu,
clita cetero accusamus sed no. Temcausae delectus mea, duo dicam
epicuri te. Fabulas men titum repudiare vix id, mel mollis scaevola rem.

Communication Guidelines

- The size of the stock image must be placed horizontally, and its height should be 40% the height of the press ad.
- PNB MetLife logo should be 40% the width of the ad and must be placed at the top right corner only.
- A minimum of two brand graphics should be used while following the proportions and cropping guidelines.
- One of the brand graphics should overlap on the stock image and on the communication area and must follow the cropping guidelines.
- The fonts and product name should follow the typography guidelines.

Reference Vertical Press ad



Vertical press ad

AD Template OOH 1:1

Reference 1:1

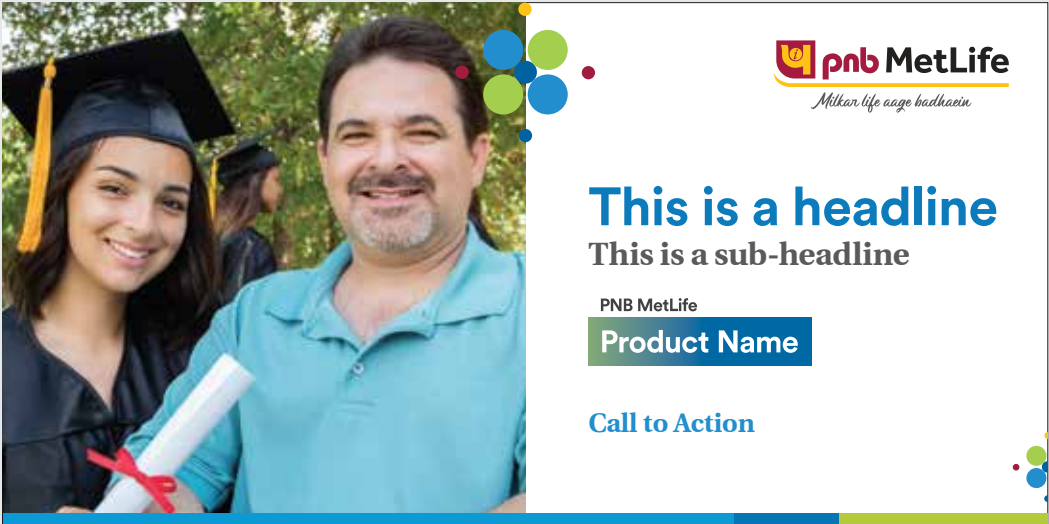


With Stock Image



Only Brand Graphics

AD Template OOH 2:1



With Stock Image



Only Brand Graphics

AD Template : Reference Vertical Press ad

This is a headline

This is a sub-headline

PNB MetLife

Product Name

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat. Ut wisi enim ad minim veniam, quis nostrud exerci tation ullamcorper suscipit lobortis nisl ut aliquip ex ea commodo consequat. Duis autem vel eum iriure dolor in hendrerit in vulputate velit esse molestie consequat, vel illum dolore eu feugiat nulla facilisis

Call to Action

With Stock Image

This is a headline

This is a sub-headline

PNB MetLife

Product Name

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Call to Action

Only Brand Graphics

Communication Guidelines

Brochure

Upgrading lives through our CSR initiatives that focus on women empowerment and environmental conservation.

ChEM Education
Supporting the education of 1000 girls in UP and Punjab

Health and Hygiene Awareness
Supporting 4000 adolescent girls in West Bengal

Financial Independence for Women
Supporting the vocational training of 5000 women in UP

Environmental Sustainability
Planting 60,000 trees by 2024 in Haryana, Maharashtra and Karnataka

Our Partners:

PNB MetLife
Mikar life aage badhane

Follow us on:

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**Benefits mentioned above are applicable for informed policies of Age 40, AP 11, Life, Lumpsum Option, Annual Mode, PPT, Term 30. Total Benefit varies based on actual Entry Age, Premium Payment Term, Policy Term, Annualized Premium amount, and Option chosen. The benefits are as per Income Tax Act, 1961, and are subject to amendment made therein from time to time. Please consult your tax consultant for more details. Good and Service Tax (GST) shall be levied as per prevailing tax laws which are subject to change from time to time. PNB MetLife India Insurance Company Limited, Registered office address: Unit No. 701, 702 & 703, 7th Floor, West Wing, Sakinaka Tower, 20/27 MG Road, Bangalore - 560001, Karnataka, India. Registration number: IT-C No. 16601042009/2008883. PNB MetLife Guaranteed Goal Plan is an Individual, Non-Linked, Non-Participating Savings, Life Insurance plan (LIC-170220197). Please consult your advisor for more details. Please read the Sales brochure carefully before concluding any sale. India Insurance Company Limited is a licensed user of these marks. Call us at 1800-405-4945. Phone: 085-4600695. Website: www.pnbmetlife.com. Email: info@pnbmetlife.com. Write to us: 10 Floor, TechnoLevee, TechnoLevee Complex, Off Vihar Swastika Tower, Gurgaon (Haryana), India - 122002. Maharashtra: Phone: 022-4600695. Fax: 022-4600695. AIA/F/2022-02-01/0

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS!
IDOA is not involved in activities like selling policies, announcing bonus or dividend of premiums. Public receiving such phone calls are requested to lodge a police complaint.

Big Dreams Ki Double Guarantee.*

PNB MetLife
Guaranteed Goal Plan

UP TO 3X OF TOTAL PREMIUM**

***WAIVER ON FUTURE PREMIUMS WITH FAMILY CARE BENEFIT**

+ WAIVER OF PREMIUMS ON DIAGNOSIS OF CRITICAL ILLNESSES

TABOR-MADE PAYMENT AND PAYOUT OPTIONS

TAX *SAVE TAX UNDER SECTION 80C & 10(10D)

**T AC 100%

PNB MetLife
Guaranteed Future Plan

An Individual, Non-Linked, Non-Participating Savings, Life Insurance plan

We all go through various phases of life - from being young and unmarried to married, having children and then the golden years. Throughout life we have various aspirations for ourselves and for our family members like providing world class education to children, once they grow-up helping them with starting off in life and in marriage, buying a house, creating a retirement plan for yourself etc.

These goals are often accompanied by added responsibilities, unforeseen expenses and the likelihood of any uncertainty like death, disease or disability. These unforeseen events can be financially catastrophic for the family. Saving for each of these life goals in a disciplined manner throughout ones earning years is the only proven strategy for achieving your financial goals. Adequate protection for the unforeseen events is essential to ensure these goals are not jeopardized.

At PNB MetLife, we are always in the pursuit of offering products & solutions which meet these specific needs. Life Insurance offers you the dual benefits of allowing you to save and also safeguard you and your family from some of the unforeseen contingencies.

With the same ethos, we present to you the "PNB MetLife Guaranteed Future Plan", a plan that helps you systematically save and offers guaranteed returns. It also safeguards you against certain unforeseen life events. The plan assures that you are able to meet your life's financial goals with higher degree of certainty. The plan offers you complete control and flexibility to customize your savings schedule based on your needs and affordability. You can also choose the manner in which you receive maturity amounts (i.e. Income, Lump-sum or combination thereof) and can also customize the timing to best meet your requirements.

KEY BENEFITS

- Safeguard your family's future with life cover for entire policy term
- Secure your future with Guaranteed benefits
- Boost your corpus with Guaranteed additions and Wealth additions
Get additional Revesters - Additional income payouts at fixed intervals with Income + Revesters Option
- Get flexibility to receive benefits as Lumpsum or Guaranteed Income
- Customization of income payouts to suit your needs - Choose any date to commence the income pay-out to coincide with any special date like birthday or anniversary date.
- Get rewarded for higher premium payment.

* Guaranteed additions will be available with all options. Wealth additions will be available with Lumpsum & Income + Lumpsum options only.

** Bonuses will be available with Income + Lumpsum. Option only and will not be available with other options.

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Scenario 1: If Insured survives till Maturity, he will receive a lumpsum of Rs. 18,04,340 at maturity when his daughter turns 18 years of age.

Benefits	Amount (Rs.)
Guaranteed additions (GUA) @10% - accrue every year throughout PPT	10,000
High premium reward - added to the GUA	10,000
Accrued Guaranteed additions (G)	22,000 x 7 = 1,54,000
Accrued Wealth additions (W)	34,280 x 8 = 4,30,240
Adjusted Wealth additions (W)	34,280 x 8 = 4,30,240
Total premiums payable (P)	7,30,000
Guaranteed Maturity Benefit (G+P+W)	18,04,340

Scenario 2: In case of unfortunate demise of Insured in the 10th policy year, his nominee receives a lump sum benefit of Rs. 18,04,340 and the policy terminates.

Where Sum Assured at death is as mentioned under "Death Benefit" section in this document.

Illustration:

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

- Benefit Payout option - Option 3 - Income Option
- Premium payment term of 10 years, Deferral period of 0 years and Policy term of 20 years.
- Annualized Premium of Rs. 1,00,000 (exclusive of taxes/charges) and gets Sum Assured of Rs. 10,00,000.

Scenario 3: He starts receiving Guaranteed income payout of Rs. 2,28,750 from end of 10th policy year till end of the policy term.

He can choose to start receiving Guaranteed income payout at any selected date during the income payout and till the due date of last income payment provided it is according to the due date of income payout.

Benefits	Amount (Rs.)
Guaranteed additions (GUA) @10% - accrue every year throughout PPT	10,000
High premium reward - added to the GUA	10,000
Accrued Guaranteed additions (G)	22,000 x 7 = 1,54,000
Accrued Wealth additions (W)	34,280 x 8 = 4,30,240
Total premiums payable (P)	7,30,000
Guaranteed Maturity Benefit (G+P+W)	18,04,340

Scenario 2: In case of unfortunate demise of Insured in the 10th policy year, his nominee receives a lump sum benefit of Rs. 18,04,340 and the policy terminates.

Where Sum Assured at death is as mentioned under "Death Benefit" section in this document.

Illustration:

Arjun, aged 40 years is married to Neha and has a son Vishnu who is 2-year-old. Arjun wants to save for his son's education and create a plan which provides guaranteed regular income payouts to meet Vishnu's tuition fees and miscellaneous expenses for Vishnu's higher education. He can choose to start receiving Guaranteed income payout on any date to coincide with the date on which Vishnu's tuition fees is due provided it is according to the due date of income payout. He invests in PNB MetLife Guaranteed Future Plan and selects:

- Benefit Payout option - option 3 - Income + Lumpsum
- Premium payment term of 10 years, Deferral period of 1 year and Policy term of 20 years.
- Annualized Premium of Rs. 1,00,000 (exclusive of taxes/charges) and gets Sum Assured of Rs. 10,00,000.

Scenario 3: He will start receiving Guaranteed income payout of Rs. 1,58,000 from the end of 10th year which he

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Emailer



With Stock Image



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Social Media Post

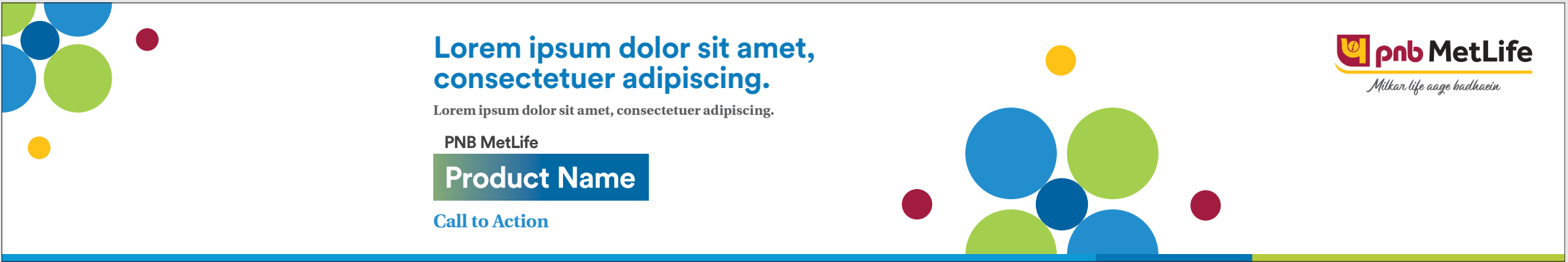


With Stock Image



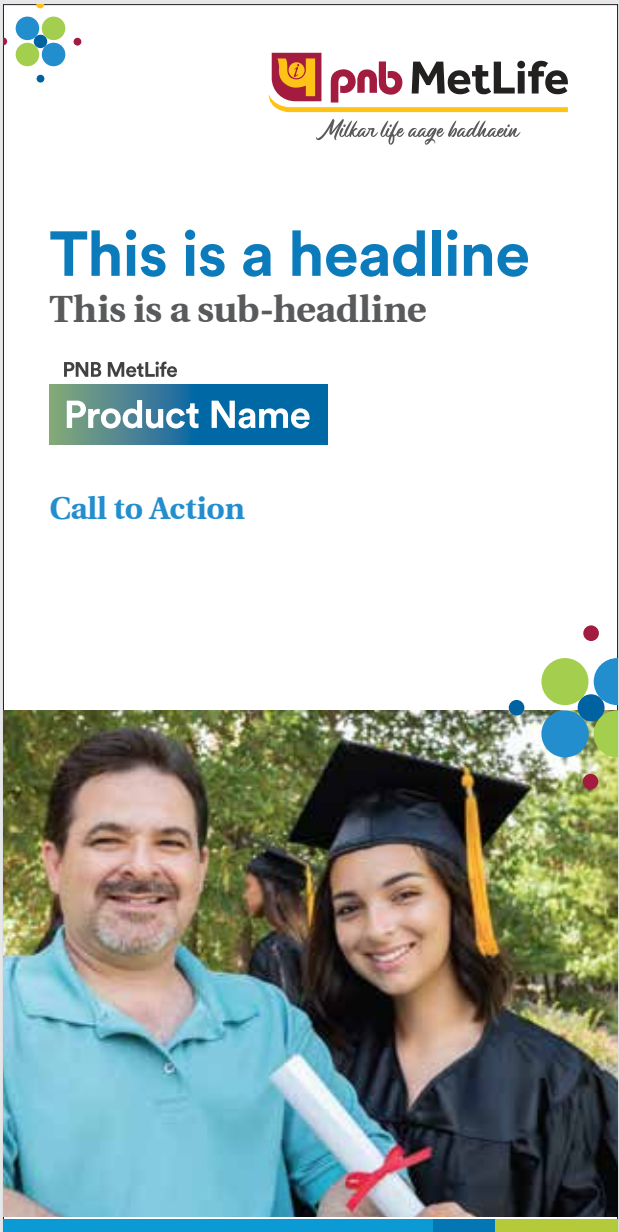
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Web Banners



With Stock Image

Standee



1:2

Poster



With Stock Image



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PNB MetLife's Name Use

We should always take care when using PNB MetLife's name and logos. As a PNB MetLife employee, you may receive requests from third parties/vendors to refer to or identify PNB MetLife, or to use PNB MetLife's name and logo, promotional or marketing materials, presentations, announcements, testimonials, and advertising. In addition, you should not wear PNB MetLife apparel or display other indicia of PNB MetLife affiliation when participating in public meetings, demonstrations or events involving political or social-advocacy-related issues as that may be interpreted as PNB MetLife endorsing or sponsoring the meeting, demonstration or event.

Before giving such permission, obtain the following approval:

- Brand Team: Kanchan Phookan, Email: kanchan.phookan@pnbmetlife.com or Amit Sinha, Email: asinha6@pnbmetlife.com or Sourabh Lohtia, Email: slohtia1@pnbmetlife.com. The request will be routed for review based on the use case identified.

If you are unclear about the proposed use of PNB MetLife 's name or logo contact PNB MetLife Brand Marketing team for additional guidance. If you have a question regarding PNB MetLife 's intellectual property policies, please contact the Legal Department for guidance with respect to PNB MetLife 's intellectual property policies, including laws and policies governing copyrights (including copyrights in materials owned by others), trademarks, logos, patents, and trade secrets. Also, if approved for use, remember to check the latest standards on logo use and reproduction guidelines with the brand manual. This resource will help you and other third party vendors with specific guidance on typography, color, experience principles and specific use cases.

Operational Policies

Third parties may refer to PNB MetLife in its customer lists, only in response to RFPs (request for proposals) and only after obtaining PNB MetLife 's prior written consent.

Third parties may not otherwise refer or identify PNB MetLife in press releases, promotional or marketing materials, presentations, announcements, testimonials, or advertising unless they obtain, for each item, the prior written consent from Brand, Compliance and legal teams.

Third party content and logo

All marketing and communication materials must comply with intellectual property laws. Use of third-party content / logo is permitted only with valid licenses or written approvals. These guidelines are meant to serve as a reference for best practices.

PNB MetLife name use guidelines is for PNB MetLife Employees only.