



Media Coverage Report

May 2021



WIRES



No.	Publication/Portal	Headline	Date
1.	PTI	MetLife Foundation donates USD 1.2 million for COVID-19 relief	May 25, 2021
2.	UNI	MetLife Foundation donates USD 1.2 million for COVID-19 relief	May 26, 2021

Publication : PTI	Edition : Online
Date : May 25, 2021	Headline: MetLife Foundation donates USD 1.2 million for COVID-19 relief



MetLife Foundation on Tuesday announced it has donated USD 1.2 million (over Rs 8.73 crore) towards COVID-19 relief efforts in the country.

The donation will be channeled through not-for-profit organisations which are working with central and local governments.

Under this, the funding will be used for the deployment of around 600 beds, medical equipment, and other supplies such as oxygen concentrators, PPE kits among others.

The relief material will go to states such as Delhi, Maharashtra, Karnataka, Uttar Pradesh, Madhya Pradesh, Uttarakhand, Rajasthan, Bihar, Jharkhand, and Odisha. The not-for-profit organisations working towards these are Habitat For Humanity, American India Foundation, Healing Fields Foundation and Trickle up.

This donation will help to enhance efforts in building long-term medical infrastructure in India and helping our communities during these unprecedented times, said Ashish Kumar Srivastava, Managing Director, and Chief Executive Officer, PNB MetLife.

Publication : UNI	Edition : Online
Date : May 25, 2021	Headline: MetLife Foundation donates USD 1.2 million for COVID-19 relief



MetLife Foundation donates USD 1.2 million for COVID-19 relief efforts in India

Kolkata, May 26 (UNI) In light of the continuing pressures on healthcare, frontline workers, individuals and families, MetLife Foundation has donated USD1.2 million, to support relief efforts and alleviate the strains on India's healthcare system.

The donation will be channelled through not-for-profit organizations that are working in close collaboration with central and local governments: Habitat for Humanity, American India Foundation, Healing Fields Foundation and Trickle up.

Tags: #MetLife Foundation donates USD **Please log in to get detailed story.**
1.2 million for COVID-19 relief efforts in India

PRINT



No.	Publication/Portal	Headline	Date
3.	The Hindu Business Line	Insurance premium tracker	May 2, 2021
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9.	Mint	MetLife Foundation donates Rs 8.7 cr	May 26, 2021
10.	Aaj	MetLife Foundation donates \$1.2 mn for Covid relief efforts	May 26, 2021
11.	The Economic Times	MetLife Foundation Donates \$1.2 m for Covid Relief Efforts	May 27, 2021
12.	Echo Of India	MetLife Foundation donates USD 1.2 m for COVID-19 relief efforts in India	May 27, 2021
13.	Rashtriya Prastavana	MetLife Foundation donates \$1.2 mn for Covid relief efforts	May 28, 2021
14.	Eenadu	For 100 years: PNB MetLife century plan	May 28, 2021
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22.	Divya Gujarati	PNB MetLife Century Plan - lifelong income and protection for generations	May 28, 2021
23.	Gujarat Pranam	PNB MetLife Century Plan - lifelong income and protection for generations	May 28, 2021
24.	Nirmal Gujarat	PNB MetLife Century Plan - lifelong income and protection for generations	May 28, 2021
25.	Prabhat Daily	PNB MetLife Century Plan - lifelong income and protection for generations	May 28, 2021
26.	Satellite Samachar	PNB MetLife Century Plan - lifelong income and protection for generations	May 28, 2021
27.	Karnavati Express	PNB MetLife Century Plan - lifelong income and protection for generations	May 29, 2021
28.	The Hindu Business Line	New savings plan	May 30, 2021
29.	The Hindu Business Line	Term Insurance Premium Tracker	May 30, 2021
30.	The Economic Times Wealth	Product Launches	May 31, 2021
31.	Suryakaal	PNB MetLife Century Plan - lifelong income and protection for generations	May 31, 2021

Publication : The Hindu Business Line	Edition : Bangalore, Chennai, Hyderabad, Mumbai
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Insurance premium tracker						
For a 30-year-old male/female, non smoker, living in a metro city, Sum assured ₹ 1 crore with coverage up to 70 yrs						
Insurance company	Plan name	Max coverage up to	Max policy term	Annual Premium (inclusive of GST)		Claim Settlement Ratio (%)
				Male	Female	
Aditya Birla Capital	DigiShield Plan	85	55	12744	10738	97.5
Aegon Life	iTerm Insurance	100	82	9114	8933	98.0
Bajaj Allianz	Smart Protect Goal	99	81	10911	9328	98.0
Bharti AXA	Premier Protect Plan	75	57	11092	9794	97.3
Canara HSBC OBC Life	iSelect+ Term Plan	99	81	12552	10771	98.1
HDFC Life	Click2Protect Plus	85	67	13352	12016	99.1
ICICI Prudential	iProtect Smart	99	81	15628	13786	97.8
India First Life	e-Term Plan	80	40	10148	8614	96.7
Kotak Life Insurance	Kotak e-Term Plan	75	57	11918	10266	96.3
Max Life	Smart Secure Plus	85	67	12238	10221	99.2
PNB Met Life	Mera Term Plan Plus	99	81	12272	10384	97.2
SBI Life	eShield	80	62	15070	12898	94.5
TATA AIA Life*	Maha Raksha Supreme	100	82	12980	11328	99.1
Exide	Smart Term Plan	75	30	17178	14904	98.1
Edelweiss Tokio	Zindgi+	80	62	11223	9078	97.8

Claim settlement ratio as per data provided by insurer
*TATA MRS whole life is available only on limited pay option

Source: www.policybazaar.com

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Insurance premium tracker						
For a 30-year-old male/female, non smoker, living in a metro city, Sum assured ₹1 crore with coverage up to 70 yrs						
Insurance company	Plan name	Max coverage up to	Max policy term	Annual Premium (inclusive of GST)		Claim Settlement Ratio (%)
				Male	Female	
Aditya Birla Capital	DigiShield Plan	85	55	12,744	10,738	97.5
Aegon Life	iTerm Insurance Plan	100	82	9,114	8,933	98.0
Bajaj Allianz	Smart Protect Goal	99	81	10911	9,328	98.0
Bharti AXA	Premier Protect Plan	75	57	11092	9794	97.3
Canara HSBC OBC Life Insurance	iSelect Star Term Plan	99	81	12,552	10,771	98.1
Edelweiss Tokio	Zindgi+	80	62	11,223	9,078	97.8
Exide	Smart Term Edge Comprehensive	75	30	17,178	14,904	98.1
HDFC Life	C2PL Life Protect	85	67	13,352	12,016	99.1
ICICI Prudential	iProtect Smart	99	81	15628	13786	97.8
India First Life	e-Term Plan	80	40	10,148	8,614	96.7
Kotak Life Insurance	Kotak e-Term Plan	75	57	11,918	10,266	96.3
Max Life Insurance	Smart Secure Plus	85	67	12238	10221	99.2
PNB Met Life	Mera Term Plan Plus	99	81	12,272	10,384	97.2
SBI Life	eShield	80	62	15,070	12,898	94.5
TATA AIA Life	Maha Raksha Supreme	100*	82	12,980	11,328	99.1

Claim settlement ratio as per data provided by insurer
*TATA MRS whole life is available only on limited pay option

Source: www.policybazaar.com

Publication : The Economic Times Wealth	Edition : All
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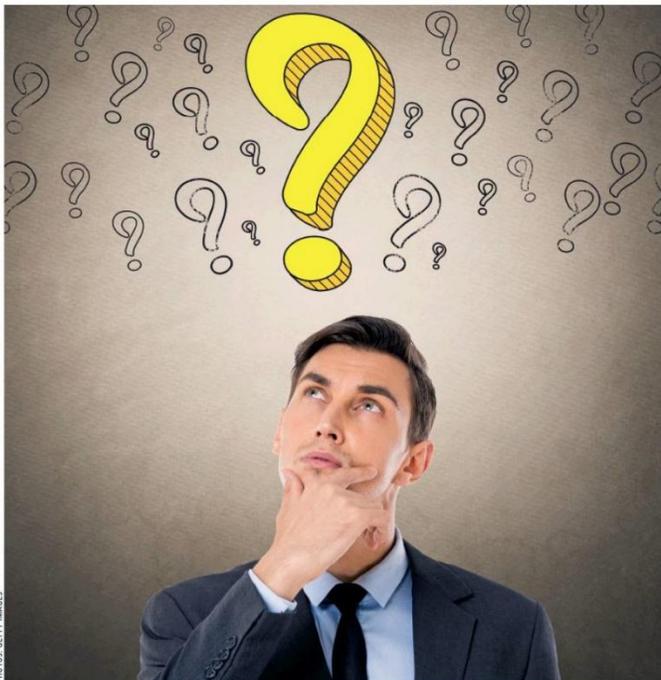
GUARANTEED INCOME PLANS

DO THEY SUIT YOUR NEEDS?

Investors are turning to insurance plans that give guaranteed returns. Find out what these plans offer before you buy. **P2**

Publication: The Economic Times Wealth	Edition: All
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GUARANTEED INCOME PLANS Do they suit your needs?



PHOTOS: GETTY IMAGES

As rates fall and tax-free options dry up, investors are turning to traditional insurance plans that give guaranteed returns. Find out what's under the hood before you invest in one.

By Sanket Dhanorkar

When the government rolled back the cut in small savings rates, millions of investors heaved a sigh of relief. Investors are already feeling the pinch of low rates on bank deposits. The 5-year term deposit rates are hovering around 6.5%. In the 30% tax bracket, the post-tax return is 4.5%.

At the same time, guaranteed income plans from life insurance companies are offering yields as high as 5.5-6% (see tables). Long derided for giving low returns, these traditional plans are now giving more than what bank deposits offer. The tax-free payouts add to their charm, and the life insurance cover for the buyer is the cherry on the cake. Insurers and bank relationship managers are finding it easy to push these plans. But are these policies the right fit for you? While they do have their benefits, there are a few things that insurers and agents are not letting on. Here's what you need to know about these guaranteed income plans.

Triple benefits for the buyer

These policies are essentially deferred payout plans where the investor gets the entire corpus in lump sum or over a period of time after the policy matures. For example, you can invest ₹1 lakh annually for 10 years and will get back ₹97,850 per year from the 12th year onwards, for the next 25 years. At the end of 25 years, you get back all the premiums paid. Alternatively, invest the same amount for 10 years and get ₹24 lakh lump sum after 20 years.

These returns are neither linked to the market nor is any part of the payout in the form of bonuses linked to the profits of the insurer. The entire payout is guaranteed, where the policyholder needn't worry about market volatility.

Further, these plans take care of reinvestment risk over the very long term. They offer assured payouts at prevailing rates for periods stretching from 15 to 45 years. You effectively lock in the prevailing rate of return for up to 45 years and eliminate the uncertainty of future income streams, points out Vivek Jain, Head of Investments, *Policybazaar.com*. These will continue to fetch a steady, fixed return even as rates ebb and flow in the interim. For someone who is looking to create an assured income stream over many years, there is nothing else like this. Bank fixed deposits have a maximum tenure of 10 years. Rates of most small savings instruments get reset to prevailing government securities yields. Even PPF and EPF fetch variable return every year. Suresh Sadagopan, Founder, Ladder 7 Financial Advisories, says, "These plans may appeal to individuals who want safe, guaranteed returns over longer periods of time."

The tax benefits and life cover are the icing on the cake. Any premium payments up to ₹1.5 lakh a year fetch deduction under Section 80C. Not only this, payouts are entirely tax-free under Section 10(10D) as these plans come with added insurance cover of at least 10 times the annualised premium. This makes guaranteed income plans superior to many traditional alter-

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These plans give a lumpsum payout on maturity

The 35-year old buyer will pay till he is 45 and get the tax-free corpus on maturity when he is 55 years old.

Name of plan	Guaranteed Income Goal	Sanchay	Guaranteed Return Insurance Plan	Smart Wealth Plan	Guaranteed Income For Tomorrow	Guaranteed Income Pro	Guaranteed Future Plan
Insurer	Bajaj Allianz Life	HDFC Life	TATA AIA Life	Max Life	ICICI Prudential	Bharti AXA Life	PNB MetLife
Policy term (years)	20	20	20	20	20	20	20
Pay term (years)	10	10	10	10	10	10	10
Yearly premium (₹)	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000
Maturity corpus (₹)	24,02,236	22,89,498	23,15,000	23,20,720	23,40,465	23,51,463	22,90,000
Death benefit (₹)	10,00,000	10,00,000	14,75,000	10,00,000	10,00,000	21,51,463	11,25,000
IRR (without GST)	5.73%	5.41%	5.48%	5.50%	5.56%	5.59%	5.41%
IRR (with GST)	5.56%	5.25%	5.32%	5.34%	5.39%	5.42%	5.25%

Illustrations are for 35-year-old male non-smoker. IRR is internal rate of return. Source: Insurance company websites, Policybazaar.com.

Short-term payout plans provide regular income for 10-12 years

A 35-year old buyer will start getting income at 45-47 and payouts will continue till he is 55-59 years old

Name of plan	Sanchay Plus-Guaranteed Income	GIFT-income	Guaranteed Income Pro-Short term income	Smart Wealth Plan	Guaranteed Income Goal
Insurer	HDFC Life	ICICI Prudential	Bharti AXA	Max Life	Bajaj Allianz
Policy term (years)	11	11	13	13	10
Payment term (years)	10	10	12	12	10
Annual premium (₹)	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000
Payout period (years)	10	10	12	12	10
Income per year (₹)	1,93,640	1,97,765	2,11,800	2,00,860	1,22,568-2,32,879
Total returns (₹)	19,36,400	19,77,650	25,41,600	24,10,320	17,77,238
Death benefit (₹)	12,40,000	10,00,000	12,50,000	11,00,000	10,00,000
IRR (without GST)	5.66%	5.85%	5.51%	5.11%	5.09%
IRR (with GST)	5.44%	5.63%	5.34%	4.92%	4.87%

Illustrations are for 35-year-old male non-smoker. IRR is internal rate of return. Source: Company websites, Policybazaar. List of plans is only indicative, not exhaustive.

natives even though their absolute returns are lower. The post-tax return from Senior Citizens' Savings Scheme—currently offering 7.4%—falls to 5.18% in the 30% tax slab. Returns from NSC and Post Office MIS are 5.44% and 5.28% in the 20% tax slab, and even lower in the 30% slab. From the tax perspective, these plans are attractive for HNI investors after this year's budget introduced a tax on income from large contributions to the Provident Fund. With interest on contributions exceeding ₹2.5 lakh a year now taxable, returns from EPF and VPF will fall from 8.5% to less than 5.5% in the higher income slabs (see table).

Time value is the spoilsport

There are certain caveats, though. First, the income does not start immediately. In most regular income plans, the payouts start after 5, 10 or more years. Even after the premium paying term is over, the actual payout can start after a gap of 1-2 years. When payouts are not immediate, the time value of money is working against you. The longer the delay, the greater is the erosion in the worth of the payout. As shown in the graphic on page 4, the first payout of ₹1.94 lakh in the 12th year will actually be worth only ₹1.08 lakh. This keeps eroding every year, with the final payout only worth ₹69,500. This deferred payout is also what allows the insurance company to offer the high yield. The longer it delays the payout, the more time it has to deploy your money and earn returns on the investment.

Low on liquidity

Liquidity is another critical aspect. The policy term is the lock-in period of the plan and there is no cash flow during that period. Be certain that you will not need that money over the entire policy term before you sign on the dotted line. Avoid going for high-value plans that will lock-in a large sum for the long term. You won't be able to liquidate the policy before it ma-

Small savings have high rates but are taxable

The post-tax returns of these schemes can't match the returns of guaranteed income plans

	Interest rate for Apr-June 2021	Post-tax rate of return for different slabs	
	-	30%	20%
SCSS	7.40%	5.18%	5.92%
NSC	6.80%	4.76%	5.44%
MIS	6.60%	4.62%	5.28%
5-year time deposit	6.70%	4.69%	5.36%

PF is no longer a tax-free haven

Interest on contributions above ₹2.5 lakh a year is now taxable, which reduces the effective return from the Provident Fund. Here is how the tax and surcharges on higher incomes reduce the rate.

Individual's contribution to Provident Fund in a year	Overall weighted returns (%) from PF
Up to ₹2.5 lakh	8.5
₹3 lakh	8.06
₹6 lakh	6.95
₹12 lakh	6.4
₹24 lakh	6.12
₹36 lakh	5.79
₹48 lakh	5.73
₹60 lakh	5.58
₹1.2 crore	5.27
₹2.5 crore	4.91



Long-term plans give steady tax-free income for 20-35 years

A 35-year old buyer will start getting income from the age of 45 and payouts will continue till he is 70.

Name of plan	Sanchay Plus-Long Term Income	Smart Wealth Plan-Long Term Income	Guaranteed Income Pro-Long term Income	Fortune Guarantee Plus-Regular Income
Insurer	HDFC Life	Max Life	Bharti Axa Life	TATA AIA Life
Policy term (years)	11	11	13	10
Payment term (years)	10	10	12	10
Annual premium (₹)	1,00,000	1,00,000	1,00,000	1,00,000
Payout period (years)	25	25	25	25
Income per year (₹)	97,850	92,000	1,00,900	85,000
Lumpsum payment (₹)	10,30,000	10,00,000	12,00,000	10,00,000
Total Returns (₹)	34,76,250	33,00,000	36,22,500	30,40,000
Death benefit (₹)	12,36,000	11,00,000	12,50,000	12,00,000
IRR (without GST)	6.04%	5.73%	5.06%	5.68%
IRR (with GST)	5.90%	5.60%	4.94%	5.54%

Illustrations are for 35-yr-old male non-smoker. IRR is internal rate of return. Source: Company websites, Policybazaar. List of plans is only indicative, not exhaustive.

Inflation erodes value of deferred payments

Longer the delay in receiving the payout, higher is the erosion of its worth.



tures. Amol Joshi, Founder, PlanRupe Investment Services, cautions, "You can never know what life will throw at you and when you will need to draw a large sum at short notice."

A long lock-in also prevents you from opportunities that arise in future. The rates offered by these plans may be relatively high now, but may not remain so for long, argues Sadagopan. "We don't know if sub-6% annualised return will be good enough for the next 25 years," he remarks. If interest rates rise in the coming years, the value proposition for these plans will get diluted (see story on page 5). Rohit Shah, CEO, Getting You Rich, exhorts, "Committing to a long-term lock-in at the bottom of the rate cycle is not a smart idea. Wait for interest rates to rise and then see if these plans still offer competitive rates."

Foreclosing these plans comes at a steep cost. A bank FD can easily be broken and the proceeds invested at higher rates. Only a couple of plans allow for greater liquid-

ity. ICICI Prudential Life Insurance's Guaranteed Income for Tomorrow starts offering payout from the second year itself, even if premium paying term is 10 years. Tata AIA's Fortune Guarantee Plus - Single Pay pays back 100% of the premium at any time if policyholder wishes to surrender the policy after paying the entire premium in the first year itself.

For all other plans, you will have to incur hefty surrender charges if you wish to cash out early. "Your policy starts acquiring surrender value after two years' premiums have been paid," notes Jain. The surrender value usually starts with 30% of total premiums paid, then keeps increasing progressively every year. So if you have paid ₹2 lakh as premium after two years, the plan will pay back ₹60,000 as surrender value in the third year. Towards the end of the policy term, the surrender value will extend up to 90% of the total premiums paid. The earlier you surrender the policy, higher the amount you forego.

Apart from this guaranteed surrender value, the policy may also acquire a special surrender value—a bonus payment at the discretion of the insurer.

Alternatively, if you stop paying premiums after two years, your policy will continue with reduced benefits as a paid up policy. If you do not wish to surrender your policy or convert into paid up, most plans allow you to avail loan against the policy. This is provided the policy has acquired a surrender benefit. The loan amount is a percentage of this benefit. The interest rate varies across insurers.

There are better ways to buy life insurance cover...

If you are purely targeting guaranteed income over the long term, there may be a case for putting money in these plans. But insurers insist benefits extend beyond guaranteed income. The additional life insurance cover is not charged separately but absorbed in the premium. This may be true, but traditional insurance plans offer very poor coverage. A yearly premium of ₹1 lakh will fetch you a meagre cover of about ₹10 lakh. A pure term life insurance cover of ₹1 crore will cost a 35-year-old male about ₹12,000 a year. For the same cover, a traditional insurance plan will charge a premium of ₹10 lakh a year.

Besides, these plans offer protection for a limited period of time—usually the premium paying term. So you are without a life cover for the rest of the policy term. Only in PNB MetLife's Guaranteed Future Plan is the 'death benefit' available for entire policy term of 20 years. Investors must also realise that the mortality charges towards life cover are factored into the premium. "Even when you don't need the life cover, you are paying for it," points out Joshi. If not for these embedded charges, returns would be higher. Financial advisers always maintain that insurance should be kept separate from savings. Hemant Rustagi, CEO, Wiselvest Advisors, insists, "You will not be able to do proper justice to either aspect if you

mix the two," he warns, adding that a term plan is a basic necessity for insurance needs.

... or save income tax

A traditional plan is not the best way to save taxes either. There are other instruments that help you save tax in a better way. At contributions less than ₹2.5 lakh, VPF is an ideal option for risk averse investors. For those not covered by PF, the PPF can be a good way to build a tax-free corpus. However, both PPF and VPF don't offer regular income. If this is what you seek, RBI taxable bonds are a good alternative, suggest experts. "These are floating rate, fully guaranteed instruments that come with a lower lock-in of seven years and pay out interest every six months," says Shah. Since interest income—currently 7.15%—on these bonds is taxable, it is more suited to those in lower tax slabs.

If you are willing to look beyond fixed income and take some risk, the National Pension System (NPS) is a good option. The equity portion of NPS allows for greater wealth creation if you can commit to a lock-in until retirement. Additionally, NPS allows for multiple tax savings that enhance its tax efficiency. Experts maintain that for investing time horizons extending beyond 15-20 years, equity should be the preferred asset class. Joshi insists, "If you can commit money over such long time horizon, a large chunk of it should flow towards equities. This will better protect your purchasing power over such time frames." You can arrange for regular cash flow from equity funds in a tax-efficient manner through systematic withdrawals, says Kalpesh Ashar, Founder, Full Circle Financial Planners and Advisors.

Cross-check the returns calculation

Investors should not get swayed by the returns being touted by insurance agents. These plans claim to offer internal rate of return (IRR) up to 6.04%. However, returns may vary between offline and online variants. Online plans at times fetch higher than offline counterparts. For instance, for a 10-year plan with an annual premium of ₹1 lakh, HDFC Life Sanchay Plus pays ₹34.76 lakh over 25 years in its online variant, compared to ₹33.75 lakh for the offline plan. This works out to an IRR of 6.04% versus 5.88%, respectively.

Further, investors must note that this IRR is what the insurer offers. The actual return in the investor's hands works out lower after considering GST on the premiums paid. Currently, investors have to bear GST at 4.5% of the annual premium in the first year and 2.25% from the second year onwards. After factoring in this tax outgo, our calculations show that actual IRR for the investor in the same plans is 5.9% and 5.74% respectively. Investors should make note of these differences. Preferably, run the benefit illustrations with a financial adviser before buying a policy.

Please send your feedback to etwealth@timesgroup.com

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TAKING COVER Life Insurance

Handling death claim nitty-gritty

Insurers are taking several steps to ease documentation and settlement processes



Claim settlement
As per insurance regulator IRDAI, life insurers must settle death claims within 30 days of claim intimation. But if a claim warrants an investigation, then the insurer should conduct such investigation within 90 days from the date of receipt of the claim intimation and the claim should be settled within 30 days thereafter. That said, many insurers settle claims within seven working days or less.

For instance, Tata AIA Life and Exide Life settle the claim within two days (48 hours) upon receipt of the mandatory documents, while ICICI Pru Life claims to settle death claims within a day. PNB Met Life has a three-hour turnaround time for approval of death claims upon receipt of required documents.

BAVADHARINI KS
BI, Research Bureau

The loss of a loved one is irreplaceable and is difficult for the family to cope with, but life insurance helps soften the financial blow. In the unfortunate event of the death of a policyholder, the nominees required to carry out certain procedures to receive the claim amount. Here is how one needs to go about the process.

Making death claims
Every claim from a life policy starts with claim initiation, then processing and settlement. Considering the restrictions on movement due to Covid-19, many insurers, including SBI Life, Tata AIA Life, ICICI Pru Life and Exide Life, have made the entire process online.

If you are a nominee, then you can raise the claim request to the respective insurer through any one of the

modes – email, Whatsapp or Chatbot. You can call the customer service or your agent for the same. Insurers like PNB Met Life and SBI Life have set up dedicated helpdesks to handle Covid-19 death claims requests.

Once you have notified the insurer, the next step is to submit the documents.

There are a few basic documents that are to be submitted irrespective of the type of claims – maturity, accidental or death. These include original policy document, bank account statement or cancelled cheque leaf, nominee's or life assured's (in case of maturity or accident claim) identification proof such as PAN card or Aadhaar.

In case of death claim, in addition to the documents mentioned, the claim form (available with the insurer online), death certificate from competent authority (usually Government officials), doctor's certificate,

medical records or test results should be signed and submitted.

Given the current pandemic situation, many insurers like SBI Life and ICICI Pru Life have made this process digital. Policyholders/nominees can upload claim-related documents through WhatsApp, Mobile App, Chatbots (LiGo in case of ICICI Pru Life) and company website.

Ease of documentation
A few insurers have eased the documentation requirements due to restrictions in place across the country on account of Covid. For instance where death has occurred in a hospital, instead of requiring death certificate mandatorily from municipal authority, LIC has allowed alternate proofs of death such as death summary containing clear date and time of death issued by Government/ESI/ Armed Forces/Corporate Hospitals and counter-signed by LIC's class I of-

Other claims
Norms have been eased up for other claims with life insurers too.

In the case of pension policies (annuities), the insured or the annuitant has to produce life certificate.

Normally, it would require their physical presence as proof of life. Given the current Covid situation, many insurers accept digital life certificate. LIC, for instance, has waived of production of life certificate for annuities with return of capital options due up to October 31, 2021.

Besides accepting life certificates sent through email in other cases, LIC has also introduced life certificate procurement through video call process.

Private insurers such as SBI Life and Bajaj Allianz Life too, have started accepting digital life certificate and have made the entire process online.



User guide

- For death claim, the nominee should notify the claim
- Most processes moved online due to pandemic
- Life insurers must settle death claims within 30 days of claim intimation



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INSURANCE PERSPECTIVE

Insurance distribution model to remain the same; **the only difference will be in approach towards the distributors**



SAMEER BANSAL
Chief Distribution Officer, PNB MetLife

The year 2020 has brought many changes in everyone's lives, and a major one is the way people purchase essentials goods and services, including life and health insurance. As we prepare for the future, we must do so with a digital mindset.

Digitization will continue to play a pivotal role in how insurance products are bought and distributed. A successful digital transformation will involve empowering people to work in new ways, including learning new skills, and improving these skills further will be essential to the sector's growth.

Previously, interacting with consumers through digital mediums had limitations because of the trust deficit in insurance. Also, the need to gain a deeper understanding of an individual financial protection needs made face-to-face interaction critical. However, in a post-COVID-19 Global Customer Behavior Shift Study by MetLife showcased that 53% of people expect to interact with their insurance agent more online than before the pandemic, and even more expect to buy life and health insurance digitally in the future. This presents a unique opportunity to reimagine insurance distribution through innovation and enhanced technologies. The insurance industry has made great strides in recent year to integrate new and customer-friendly technologies by proactively collaborating with platforms like Paytm and phone pe, and moving closer towards an embedded insurance model. This has been driven by customer's ever-increasing expectations of ease and convenience.

Increasingly we expect insurance to be bundled as a juncture feature on other products, services, or platforms. That means the insurance product is not sold to the customer ad hoc but is instead provided as a native feature to protect it against risks. Embedded insurance is transforming

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INSURANCE PERSPECTIVE

the insurance distribution model, providing insurers and their customers with a seemingly limitless number of unique and niche value propositions offered in real-time or at the point of sale. These trends will take the ease of purchasing insurance to new heights as it will further push insurance into the category of a necessity and begin the new era of insurance commodification.

Multi-channel Distribution Strategies going forward:

Bancassurance channels will play a critical role in increasing the ease for insurance customers. Banks and the insurers' partnership will allow them to utilize the banks' extensive database and advanced digital platforms and engage with the customer at the bank's end, proving to be an unconventional and beneficial touchpoint. In addition, while it will provide customers with a complete financial solution, it will also provide consultation based on an individual's specific needs, their current standing and more, thereby making the process hassle-free. Along with consultations, the channel acts as a one-stop-shop platform that will allow customers to get the required service along with the amalgamation of other financial services under one roof.

Digitization of the agency channel will also help in increasing the number of touchpoints significantly. The future agency network will provide customers with end-to-end solutions, from lead generation and lead management to sales support and after-purchase services. Here, the noteworthy transition will be from the face-to-face approach to a hybrid approach through virtual branch models. Given the pandemic has accelerated digitalization, customers are increasingly looking for digital tools as the primary factor for their financial and protection needs. With customers increasingly wanting convenience, responsiveness and the ability to have critical information readily available, the demand for a better customer experience will drive the change in the digitization of the agency channel. Lastly, in the age of ROPO (read online, purchase offline) web aggregators such as PolicyBazaar might prove to be the first point of engagement with many consumers who are interested in comparing and profiling various products available in the market.

Impact of the diversifying consumer base
The pandemic has accelerated us towards rapid



Today less than 10% of applications of new policies are carried through our branches, the rest are all through online platforms.

digitization, but the pace at which different consumer segments opt into digital mediums is not uniform. Many people between the ages of 55 to 75 years may have adapted to online shopping, but they still have a long way to go before they become as comfortable as someone in their 20s or 30s with purchasing financial products online. These are of course generalisations, but the point is we need to segment our customers based on their comfort and preferences towards digital or traditional mediums. Older customers tend to remain more comfortable with offline, face-to-face interaction with agents at the branch. In contrast, the younger generation is rapidly adopting online purchasing with minimal

engagement with the insurer. Both these segments have a completely different set of challenges. Hence, the key here is to provide different distribution approaches that cater to all needs. Our approach will also be translated into how these two distribution channels will integrate technology to give customers the most effective and delightful experience.

At PNB MetLife, we have adopted the model of phygital in our distribution chain to ensure better customer deliveries. For example, in the bancassurance channel, while most of the sale happens via face-to-face mode, the after-sale process thrives on our e-branch next platform, which is a digital tool for the sales team to monitor the status of the policies they have sourced and also get information on any requirements raised by the back-office team. Today less than 10% of applications of new policies are carried through our branches, the rest are all through online platforms. This along with our other digital tools helps us to address the needs of our customers faster and better.

In conclusion

As we progressively move from surviving to thriving in the new narrative, the unification of the technology and the human touch will enhance the customer experience and provide a fresh perspective to the customer journey. •

Views expressed in this article are the personal opinion of **Sameer Bansal**, Chief Distribution Officer, PNB MetLife.

Publication: The Hindu	Edition: Bangalore, Chennai, Hyderabad, Kochi, Mumbai, New Delhi
Date: May 24, 2021	Page: 12

Life insurance term plan premium			
Male: 30 Years, Sum Insured - ₹1 crore, Cover up to - 70 Years			
Insurance company	Plan name	Maximum cover up to (Years)	Annual premium ₹
Aditya Birla Capital	Life Shield Plan	85	12,998
Aegon Life	iTerm Insurance Plan	100	9,114
Bajaj Allianz	Smart Protect Goal	85	10,911
Bharti AXA	Premier Protect Plan	75	11092**
Canara HSBC OBC	iSelect Star Term Plan	99	11,605
HDFC Life	Click2Protect Plus	85	12,601
ICICI Prudential	iProtect Smart	99	15,628
India First Life	e-Term Plan	80	8,260
Kotak Life Insurance	Kotak e-Term Plan	75	9,558
Max Life insurance	Smart Term Plan	85	11,800***
PNB Met Life	Mera Term Plan Plus	99	12,272
Reliance Nippon Life	Digi Term	80	11,012
SBI Life	eShield	80	15,070
TATA AIA Life	Maha Raksha Supreme	100	12,980

Bharti AXA coverage upto 65 years for age 30 years | *Max Life offers additional 5% discount for First year

Publication: Mint	Edition: Ahmedabad, Bangalore, Chennai, Hyderabad, Kolkata, Mumbai, New Delhi
Date: May 26, 2021	Page: 6

MetLife Foundation donates ₹8.7 cr

New Delhi: MetLife Foundation on Tuesday announced it has donated \$1.2 million (over ₹8.73 crore) towards covid-19 relief efforts in the country. The donation will be channelled through not-for-profit organisations which are working with central and local governments.

Under this, the funding will be used for the deployment of around 600 beds, medical equipment, and other supplies such as oxygen concentrators, PPE kits among others.

PTI

Publication: Aaj	Edition: Lucknow
Date: May 26, 2021	Page: 9

मेटलाइफ ने 1.2 मिलियन यूएस डॉलर की राशि दान की

मुम्बई, 25 मई। स्वास्थ्य सुविधाओं, अग्रणी रूप से काम कर रहे लोगों, व्यक्तियों और परिवारों पर बढ़ते दबाव के आलोक में, सहायता प्रयासों को मजबूती देने और भारतीय स्वास्थ्य सेवा तंत्र के ऊपर दबाव को कम करने के लिए मेटलाइफ फाउंडेशन ने अपने दान की राशि को बढ़ाकर 1.2 मिलियन यूएस डॉलर कर दिया। दान की राशि का वितरण अमेरिकन इंडियन फाउंडेशन, हैबिटेट फॉर ह्यूमैनिटी, हीलिंग फील्ड्स फाउंडेशन और ट्रिकल अप जैसे गैर लाभकारी संगठनों द्वारा किया जाएगा जो केंद्रीय और स्थानीय सरकारों के साथ मिलकर काम कर रही हैं।

Publication: The Economic Times	Edition: Mumbai
Date: May 27, 2021	Page: 8

MetLife Foundation Donates \$1.2 m for Covid Relief Efforts

NEW DELHI: In light of the continuing pressures on healthcare, frontline workers, individuals and families, MetLife Foundation has donated \$ 1.2 million, to support relief efforts and alleviate the strains on India's healthcare system. The donation will be channelled through not-for-profit organizations that are working in close collaboration with central and local governments: Habitat for Humanity, American India Foundation, Healing Fields Foundation and Trickle up.

Publication: Echo of India	Edition: Kolkata
Date: May 27, 2021	Page: 8

MetLife Foundation donates USD 1.2 m for COVID-19 relief efforts in India

EOI CORRESPONDENT

KOLKATA, MAY 26/--—/In light of the continuing pressures on healthcare, frontline workers, individuals and families, MetLife Foundation has donated USD 1.2 million, to support relief efforts and alleviate the strains on India's healthcare system. The donation will be channelled through not-for-profit organizations that are working in close collaboration with central and local governments: Habitat for Humanity, American India Foundation, Healing Fields Foundation and Trickle up.

Through Habitat for Humanity, the funds will support deployment of around 600 beds, medical equipment and other supplies such as oxygen concentrators and personal protective equipment (PPE) kits, across four key states of Delhi, Maharashtra (Mumbai and Wasim), Karnataka (Bangalore) and Uttar Pradesh (Lucknow and Varanasi). These states are bearing the brunt of the pandemic and their healthcare infrastructure has now the greatest need.

Through its partnership with American India Foundation and in collaboration with other donors, a large shipment of 30,000 portable ventilators is being provided, free of cost, to multiple states including Madhya Pradesh, Uttarakhand, Rajasthan, Karnataka and Delhi.

Through Healing Fields Foundation, tele-consultation assistance, food supplies, medicines and other home-isolation and management support will be provided to 500 villages covering a population of 625,000 people from Bihar, Uttar Pradesh and Jharkhand.

And in rural Odisha, Trickle Up will provide much needed essential food supplies and healthcare awareness to more than 1,000 of the most vulnerable families.

Publication: Rashtriya Prastavana	Edition: Lucknow
Date: May 28, 2021	Page: 7

मेटलाइफ फाउंडेशन ने भारत में कोविड-19 राहत प्रयासों के लिए 1.2 मिलियन यूएस डॉलर की राशि दानस्वरूप दी

राष्ट्रीय प्रस्तावना नेटवर्क

लखनऊ। स्वास्थ्य सुविधाओं, अग्रणी रूप से काम कर रहे लोगों, व्यक्तियों और परिवारों पर बढ़ते दबाव के आलोक में, सहायता प्रयासों को मजबूती देने और भारतीय स्वास्थ्य सेवा तंत्र के ऊपर दबाव को कम करने के लिए मेटलाइफ फाउंडेशन ने अपने दान की राशि को बढ़ाकर 1.2 मिलियन यूएस डॉलर कर दिया. दान की राशि का वितरण अमेरिकन इंडियन फाउंडेशन, हॉर्नबेट फॉर ह्यूमैनिटी, हीलिंग फील्ड्स फाउंडेशन और ट्रिंकल अप जैसे गैर-लाभकारी संगठनों द्वारा किया जाएगा जो केंद्रीय और स्थानीय सरकारों के साथ मिलकर काम कर रहे हैं। उ हॉर्नबेट फॉर ह्यूमैनिटी के माध्यम से यह दान राशि 600 बेड, चिकित्सा उपकरणों और दूसरी सामग्रियों जैसे ऑक्सीजन कंसन्ट्रेटर्स और पर्सनल प्रोटेक्टिव इक्विपमेंट (पीपीई) का विस्तारण चार प्रमुख राज्यों (लखनऊ और वाराणसी) में दिल्ली, महाराष्ट्र (मुंबई और वसिम), कर्नाटक (बैंगलोर) जाएगा. ये राज्य

महामारी का दंश झेल रहे हैं और उनकी स्वास्थ्य संबंधी बुनियादी ढांचे को इस समय इसकी सबसे अधिक जरूरत है अमेरिकन इंडियन फाउंडेशन के साथ इसकी भागीदारी और दूसरे दानकर्ताओं के सहयोग से, 30, 000 पोर्टेबल वेंटिलेटर्स की एक बड़ी खेप निःशुल्क रूप से बहुत से राज्यों को प्रदान किया गया है, जिसमें मध्यप्रदेश, उत्तराखंड, राजस्थान, कर्नाटक और दिल्ली शामिल हैं. हीलिंग फील्ड्स फाउंडेशन की मदद से बिहार, उत्तर प्रदेश और झारखंड के 500 गांवों के 625,000 लोगों को जनसंख्या के लिए फोन पर परामर्श सहायता, खाद्य पदार्थों की आपूर्ति, दवाईयां और दूसरे होम-आइसोलेशन और प्रबंधन सहायता प्रदान की जाएगी. और उड़ीसा के ग्रामीण क्षेत्रों में ट्रिंकल अप सर्वाधिक दयनीय स्थिति वाले 1000 से ज्यादा परिवारों तक अति आवश्यक खाद्य पदार्थों की आपूर्ति के साथ साथ स्वास्थ्य संबंधी जागरूकता प्रदान करेगा. 130 करोड़ की आबादी वाला यह देश इस समय महामारी

का वैश्विक केंद्र बन चुका है और इसके स्वास्थ्य संबंधी बुनियादी ढांचे पर इसकी क्षमता से अधिक बोझ पड़ चुका है, जहां अस्पताल ऑक्सीजन, बेड और वेंटिलेटर्स की भारी कमी का सामना कर रहे हैं और मरीजों को बचाने के इन प्रयासों में पूरी तरह से लड़खड़ाते नजर आ रहे हैं. मेटलाइफ फाउंडेशन विश्व भर के सबसे कमजोर लोगों के सर्वाधिकरण के द्वारा उन्हें आर्थिक रूप से अधिक स्थिर और भाविष्य के लिए तैयार करने के लिए प्रतिबद्ध है, और इसके द्वारा बहुत ही महत्वपूर्ण समय में आर्थिक सहायता प्रदान की जा रही है, जब महामारी के वर्तमान लहर से पार पाने की भारत कोशिश कर रहा है. किशोर पोत्रावोलु मेटलाइफ एशिया के प्रेसिडेंट और पीएनबी मेटलाइफ बोर्ड के चेयरमैन ने कहा कि - देश भर में महामारी के द्वारा उपजी इस विपत्तियों से भरी स्थितियों को देखकर भारत के लोगों के लिए हमारा दिल भर आता है. हम आगे बढ़कर काम करने वाले फॉन्टलाइन कार्यकर्ताओं जैसे चिकित्सा

कर्मियों और सेवा कर्मियों जिनके प्रयास से भारत इस महामारी के खिलाफ लड़ाई में केंद्रीय स्थिति में है हम उनका जितना भी आभार प्रकट करें या उनका होसला बढ़ाएं वह कम होगा. हम प्रार्थना करते हैं कि मेटलाइफ फाउंडेशन द्वारा दान की गई राशि लोगों की जिंदगी बचाने और परिवारों के लिए नई उम्मीद ला पाने में मददगार साबित हो सके. पीएनबी मेटलाइफ के प्रबंध निदेशक और मुख्य कार्यकारी अधिकारी, आशीष कुमार श्रीवास्तव इस अनुदान के बारे में कहते हैं कि - हमारा देश गहरे संकट की स्थिति में है और महामारी के अद्वितीय प्रकोप का सामना कर रहा है. इस समय उन चिकित्सा बुनियादी ढांचे को सहायता की तत्कालिक आवश्यकता है जो बुरी तरह से प्रभावित हुए हैं. हम सहायता प्रयासों को मजबूती प्रदान करने के लिए संसाधनों के एकत्रीकरण के लिए अपनी पूरी क्षमता से प्रयासरत रहेंगे.

हम पीएनबी मेटलाइफ, मेटलाइफ फाउंडेशन द्वारा समुदायों की आवश्यकता को समझने और मुख्य रूप से प्रभावी क्षेत्रों में सहायता पहुंचाने के साथ हमारे साथ इस चुनौतीपूर्ण समय में खड़े होने के लिए धन्यवाद देते हैं. यह अनुदान भारत में दीर्घ कालिक रूप से चिकित्सा संबंधी बुनियादी ढांचे के निर्माण के प्रयास को मजबूती प्रदान करेगा और इस अप्रत्याशित समय में हमारे समुदाय के लिए मददगार साबित होगा.

Publication: Eenadu	Edition: Hyderabad
Date: May 28, 2021	Page: 17



epaper.eenadu.net

నూరేళ్ల వరకూ..

పీఎన్బీ మెట్లైఫ్ సంచరి ప్లాన్



పెరుగుతున్న ప్రవృత్త్యాణం.

ముఖ్యంగా చదువుల ఖర్చు ఏటా 10-12 శాతం పెరుగుతున్న నేపథ్యంలో భారతీయులు దీర్ఘకాలిక లక్ష్యంతో పొదుపు చేయాల్సిన అవసరం ఏర్పడుతోంది. ఇక ప్రస్తుత అనిశ్చితి పరిస్థితుల్లో దీనికి మరింత ప్రాధాన్యం ఏర్పడింది. దీంతోపాటు సగటు జీవితకాలం పెరగడమూ.. పదవీ విరమణ ప్రణాళికలు కచ్చితంగా ఉండాల్సిన అవసరాన్ని తెలియజేస్తోంది. ఈ నేపథ్యంలో జీవితంలో వివిధ దశల్లో వచ్చే ఖర్చులను తట్టుకునేందుకు వీలుగా ఉండటంతో పాటు.. నూరేళ్ల వరకూ ఓమా రక్షణ కల్పించే వినూత్న పాలసీ పీఎన్బీ మెట్లైఫ్ ఆవిష్కరించింది. ఈ సంచరి ప్లాన్ పాలసీ మూడు రకాలుగా ప్రయోజనాలు పొందేందుకు వీలు కల్పిస్తోంది.

సూపర్ ఇన్కం ఆప్షన్ కింద.. పాలసీ తీసుకున్న తొలి ఏడాది నుంచే.. బోనస్ (ప్రకటిస్తే)ను ఆదాయ రూపంలో చెల్లిస్తారు. వ్యవధి తీరిన తర్వాత పాలసీ

విలువను ఒకేసారి అందిస్తారు. ఇందులో చెల్లించిన వార్షిక ప్రీమియంపై 10శాతం హామీతో కూడిన రాబడి ఉంటుంది. స్టార్ట్ ఇన్కం కింద ప్రీమియం చెల్లించిన మొదటి ఏడాది నుంచి బోనస్ చెల్లించి, వ్యవధి తీరిన తర్వాత పాలసీ మొత్తం ఇస్తారు. ఇక ప్యూచర్ ఇన్కంలో పాలసీ తీసుకున్న 15 ఏళ్ల తర్వాత నుంచి బోనస్ను చెల్లిస్తారు. 20-30ఏళ్లపాటు కనీసం 30శాతం వరకూ వార్షిక ప్రీమియంలో బోనస్గా చెల్లిస్తారు. దీంతోపాటు.. ఫుల్టైం రోజు, వివాహ వార్షికేర్పవలంంటి సందర్భాల్లో ప్రత్యేక బోనస్ చెల్లించే ఏర్పాటు చేసుకోవచ్చు. పాలసీ దారుడు మరణించినా.. ప్యామిలీ కేర్ ఆప్షన్ ద్వారా కుటుంబ సభ్యులకు క్రమం తప్పకుండా ఆదాయం వచ్చే ఏర్పాటు చేయొచ్చు. ఈ పాలసీలో 65 ఏళ్లలోపు వారెవరైనా చేరేందుకు అవకాశం ఉంది. కనీస పాలసీ మొత్తం రూ. 5లక్షల నుంచి ప్రారంభం అవుతుంది. కనీస ప్రీమియం రూ. 60వేలు. గరిష్ఠంగా ఓమా సంస్థ నిబంధనలకు లోబడి ఉంటుంది.

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ಪಿಎನ್‌ಬಿ ಮೆಟ್‌ಲೈಫ್‌ನಿಂದ ಸೆಂಚುರಿ ಪ್ಲಾನ್ ಬಿಡುಗಡೆ

ಮಂಗಳೂರು: ಮಕ್ಕಳ ಶಿಕ್ಷಣ, ಧೀರ್ಘಾವಧಿ ಉಳಿತಾಯ ಮತ್ತು ನಿವೃತ್ತಿ ಸೇರಿದಂತೆ ವಿವಿಧ ಜೀವನ ಹಂತಗಳ ಅಗತ್ಯತೆಯನ್ನು ಈಡೇರಿ ಸುವ ಸಲುವಾಗಿ ವಿನ್ಯಾಸಗೊಳಿಸಿದ ಸಮಗ್ರ ಜೀವ ವಿಮೆ ಪರಿಹಾರವೆ ನಿಸಿದ ಪಿಎನ್‌ಬಿ ಮೆಟ್‌ಲೈಫ್ ಸೆಂಚುರಿ ಪ್ಲಾನ್ ಇಂದು ಬಿಡುಗಡೆಯಾಗಿದೆ ಎಂದು ಪಿಎನ್‌ಬಿ ಮೆಟ್‌ಲೈಫ್ ಪ್ರಕಟಿಸಿದೆ.

ಹಣದುಬ್ಬರ ಮತ್ತು ಶಿಕ್ಷಣ ವೆಚ್ಚ ನಿಯತವಾಗಿ ಏರುತ್ತಿರುವ ಜತೆಗೆ ನಿರೀಕ್ಷಿತ ಜೀವಿತಾವಧಿ ಕೂಡಾ ಹೆಚ್ಚುತ್ತಿದ್ದು, ಇದನ್ನು ಗಮನದಲ್ಲಿ ಟ್ಟುಕೊಂಡು ಹೊಸ ಯೋಜನೆ ರೂಪಿಸಲಾಗಿದೆ ಎಂದು ಕಂಪನಿಯ ಮುಖ್ಯ ವಿತರಣಾಧಿಕಾರಿ ಸಮೀರ್ ಬನ್ಸಾಲ್ ಪ್ರಕಟಣೆಯಲ್ಲಿ ಹೇಳಿದ್ದಾರೆ.

ಪಿಎನ್‌ಬಿ ಮೆಟ್‌ಲೈಫ್ ಸೆಂಚುರಿ ಪ್ಲಾನ್ ಒಂದು ಗ್ರಾಹಕ ಕೇಂದ್ರಿತ ಪರಿಹಾರವಾಗಿದ್ದು, ಇದರಲ್ಲಿ ಆದಾಯ ತಕ್ಷಣವೇ ಆರಂಭವಾಗುತ್ತದೆ ಹಾಗೂ 100 ವರ್ಷಗಳವರೆಗೆ ಮುಂದುವರಿಯುತ್ತದೆ. ಜತೆಗೆ ಪರಿಪಕ್ವತಾ ಸಂದರ್ಭದಲ್ಲಿ ಇಡೀಗಂಟು ಸಿಗುತ್ತದೆ. ಇದು ಮಕ್ಕಳ ಭವಿಷ್ಯ, ನಿವೃತ್ತಿ, ಪರಂಪರೆಯ ಯೋಜನೆ ಮತ್ತು ಇತರ ಯಾವುದೇ ಧೀರ್ಘಾವಧಿ ಉಳಿತಾಯ ಉದ್ದೇಶ ಹೀಗೆ ಹಲವು ಅಗತ್ಯತೆಯನ್ನು ಈಡೇರಿಸುತ್ತದೆ ಎಂದು ವಿವರಿಸಿದ್ದಾರೆ. ಸೂಪರ್ ಆದಾಯ, ಸ್ಟಾರ್ಟ್ ಆದಾಯ ಮತ್ತು ಭವಿಷ್ಯದ ಆದಾಯ ಹೀಗೆ ಮೂರು ಆಯ್ಕೆಗಳು ಲಭ್ಯ ಇವೆ. ಇದರ ಜತೆಗೆ, ಫ್ಯಾಮಿಲಿ ಕೇರ್ ಆಯ್ಕೆ ಮಾಡಿಕೊಂಡಲ್ಲಿ ನಿಮ್ಮ ಮರಣಾನಂತರ ನಿಮ್ಮ ಪ್ರೀತಿಪಾತ್ರರಿಗೆ ಆದಾಯ ಮುಂದುವರಿಯುವ ಖಾತರಿ ಇರುತ್ತದೆ. ಕುಟುಂಬ ಸುರಕ್ಷೆ, ಧೀರ್ಘಾವಧಿ ಉಳಿತಾಯ, ಮಕ್ಕಳ ಶಿಕ್ಷಣ ಮತ್ತು ನಿವೃತ್ತಿಯ ಪರಿಹಾರ ಹೀಗೆ ನಾಲ್ಕು ಜೀವನ ಹಂತದ ಅಗತ್ಯತೆಗಳನ್ನು ಈಡೇರಿಸುತ್ತದೆ ಎಂದು ತಿಳಿಸಿದ್ದಾರೆ.

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ಪಿಎನ್‌ಬಿ ಮೆಟ್‌ಲೈಫ್: ಸೆಂಚುರಿ ಪ್ಲಾನ್ ಬಿಡುಗಡೆ

ಮಂಗಳೂರು: ಮಕ್ಕಳ ಶಿಕ್ಷಣ, ದೀರ್ಘಾವಧಿ ಉಳಿತಾಯ ಮತ್ತು ನಿವೃತ್ತಿ ಸೇರಿದಂತೆ ವಿವಿಧ ಜೀವನ ಹಂತಗಳ ಅಗತ್ಯತೆಯನ್ನು ಈಡೇರಿಸಲು ವಿನ್ಯಾಸಗೊಳಿಸಿದ ಸಮಗ್ರ, ಜೀವ ವಿಮೆ ಪರಿಹಾರವೆನಿಸಿದ ಪಿಎನ್‌ಬಿ ಮೆಟ್‌ಲೈಫ್ ಸೆಂಚುರಿ ಪ್ಲಾನ್ ಗುರುವಾರ ಬಿಡುಗಡೆಯಾಗಿದೆ ಎಂದು ಪಿಎನ್‌ಬಿ ಮೆಟ್‌ಲೈಫ್ ತಿಳಿಸಿದೆ. ಹಣದುಬ್ಬರ, ಶಿಕ್ಷಣ ವೆಚ್ಚ ನಿಯತವಾಗಿ ಏರುತ್ತಿರುವ ಜತೆಗೆ ನಿರೀಕ್ಷಿತ ಜೀವಿತಾವಧಿ ಕೂಡಾ ಹೆಚ್ಚುತ್ತಿದ್ದು, ಇದನ್ನು ಗಮನದಲ್ಲಿಟ್ಟುಕೊಂಡು ಯೋಜನೆ ರೂಪಿಸಲಾಗಿದೆ ಎಂದು ಕಂಪನಿಯ ಮುಖ್ಯ ವಿತರಣಾ ಅಧಿಕಾರಿ ಸಮೀರ್ ಬನ್ನಾಲ್ ಹೇಳಿದ್ದಾರೆ.

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ಪಿಎನ್‌ಬಿ ಮೆಟ್‌ಲೈಫ್‌ನಿಂದ ಸೆಂಚುರಿ ಪ್ಲಾನ್ ಬಿಡುಗಡೆ

ಮಂಗಳೂರು: ಮಕ್ಕಳ ಶಿಕ್ಷಣ, ಧೀರ್ಘಾವಧಿ ಉಳಿತಾಯ ಮತ್ತು ನಿವೃತ್ತಿ ಸೇರಿದಂತೆ ವಿವಿಧ ಜೀವನ ಹಂತಗಳ ಅಗತ್ಯತೆಯನ್ನು ಈಡೇರಿಸುವ ಸಲುವಾಗಿ ವಿನ್ಯಾಸಗೊಳಿಸಿದ ಸಮಗ್ರ ಜೀವ ವಿಮೆ ಪರಿಹಾರವೆನಿಸಿದ ಪಿಎನ್‌ಬಿ ಮೆಟ್‌ಲೈಫ್ ಸೆಂಚುರಿ ಪ್ಲಾನ್ ಬಿಡುಗಡೆಯಾಗಿದೆ ಎಂದು ಪಿಎನ್‌ಬಿ ಮೆಟ್‌ಲೈಫ್ ಪ್ರಕಟಿಸಿದೆ.

ಹಣದುಬ್ಬರ ಮತ್ತು ಶಿಕ್ಷಣ ವೆಚ್ಚ ನಿಯತವಾಗಿ ಏರುತ್ತಿರುವ ಜತೆಗೆ ನಿರೀಕ್ಷಿತ ಜೀವಿತಾವಧಿ ಕೂಡಾ ಹೆಚ್ಚುತ್ತಿದ್ದು, ಇದನ್ನು ಗಮನದಲ್ಲಿಟ್ಟು ಕೊಂಡು ಹೊಸ ಯೋಜನೆ ರೂಪಿಸಲಾಗಿದೆ ಎಂದು ಕಂಪನಿಯ ಮುಖ್ಯ ವಿತರಣಾ ಅಧಿಕಾರಿ ಸಮೀರ್ ಬನ್ನಾಲ್ ಪ್ರಕಟಣೆಯಲ್ಲಿ ಹೇಳಿದ್ದಾರೆ.

ಪಿಎನ್‌ಬಿ ಮೆಟ್‌ಲೈಫ್ ಸೆಂಚುರಿ ಪ್ಲಾನ್ ಒಂದು ಗ್ರಾಹಕ ಕೇಂದ್ರಿತ ಪರಿಹಾರವಾಗಿದ್ದು, ಇದರಲ್ಲಿ ಆದಾಯ ತಕ್ಷಣವೇ ಆರಂಭವಾಗುತ್ತದೆ ಹಾಗೂ 100 ವರ್ಷಗಳವರೆಗೆ ಮುಂದುವರಿಯುತ್ತದೆ. ಜತೆಗೆ ಪರಿಪಕ್ವತಾ ಸಂದರ್ಭದಲ್ಲಿ ಇಡಿಗಂಟು ಸಿಗುತ್ತದೆ. ಇದು ಮಕ್ಕಳ ಭವಿಷ್ಯ, ನಿವೃತ್ತಿ, ಪರಂಪರೆಯ ಯೋಜನೆ ಮತ್ತು ಇತರ ಯಾವುದೇ ಧೀರ್ಘಾವಧಿ ಉಳಿತಾಯ ಉದ್ದೇಶ ಹೀಗೆ ಹಲವು ಅಗತ್ಯತೆಯನ್ನು ಈಡೇರಿಸುತ್ತದೆ ಎಂದು ವಿವರಿಸಿದ್ದಾರೆ.

ಸೂಪರ್ ಆದಾಯ, ಸ್ಟಾರ್ಟ್ ಆದಾಯ ಮತ್ತು ಭವಿಷ್ಯದ ಆದಾಯ ಹೀಗೆ ಮೂರು ಆಯ್ಕೆಗಳು ಲಭ್ಯ ಇವೆ. ಇದರ ಜತೆಗೆ, ಫ್ಯಾಮಿಲಿ ಕೇರ್ ಆಯ್ಕೆ ಮಾಡಿಕೊಂಡಲ್ಲಿ ನಿಮ್ಮ ಮರಣಾ ನಂತರ ನಿಮ್ಮ ಪ್ರೀತಿಸಾತ್ವರಿಗೆ ಆದಾಯ ಮುಂದುವರಿಯುವ ಖಾತರಿ ಇರುತ್ತದೆ. ಕುಟುಂಬ ಸುರಕ್ಷೆ, ಧೀರ್ಘಾವಧಿ ಉಳಿತಾಯ, ಮಕ್ಕಳ ಶಿಕ್ಷಣ ಮತ್ತು ನಿವೃತ್ತಿಯ ಪರಿಹಾರ ಹೀಗೆ ನಾಲ್ಕು ಜೀವನ ಹಂತದ ಅಗತ್ಯತೆಗಳನ್ನು ಈಡೇರಿಸುತ್ತದೆ ಎಂದು ತಿಳಿಸಿದ್ದಾರೆ.

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ಮಂಗಳೂರು.: ಮಕ್ಕಳ ಶಿಕ್ಷಣ, ಧೀರ್ಘಾವಧಿ ಉಳಿತಾಯ ಮತ್ತು ನಿವೃತ್ತಿ ಸೇರಿ ದಂತೆ ವಿವಿಧ ಜೀವನ ಹಂತಗಳ ಅಗತ್ಯತೆಯನ್ನು ಈಡೇರಿಸುವ ಸಲುವಾಗಿ ವಿನ್ಯಾಸಗೊಳಿಸಿದ ಸಮಗ್ರ ಜೀವ ವಿಮೆ ಪರಿಹಾರ ವೆನಿಸಿದ ಪಿಎನ್‌ಬಿ ಮೆಟ್‌ಲೈಫ್ ಸಂಚುಲಿ ಪ್ಲಾನ್ ಇಂದು ಬಿಡುಗಡೆಯಾಗಿದೆ ಎಂದು ಪಿಎನ್‌ಬಿ ಮೆಟ್‌ಲೈಫ್ ಪ್ರಕಟಿಸಿದೆ.

ಹಣದುಬ್ಬರ ಮತ್ತು ಶಿಕ್ಷಣ ವೆಚ್ಚ ನಿಯತವಾಗಿ ಏರುತ್ತಿರುವ ಜತೆಗೆ ನಿರೀಕ್ಷಿತ ಜೀವಿತಾವಧಿ ಕೂಡಾ ಹೆಚ್ಚುತ್ತಿದ್ದು, ಇದನ್ನು ಗಮನದಲ್ಲಿಟ್ಟುಕೊಂಡು ಹೊಸ ಯೋಜನೆ ರೂಪಿಸಲಾಗಿದೆ

ಎಂದು ಕಂಪನಿಯ ಮುಖ್ಯ ವಿತರಣಾ ಅಧಿಕಾರಿ ಸಮೀರ್ ಬನ್ಸಾಲ್ ಪ್ರಕಟಣೆಯಲ್ಲಿ ಹೇಳಿದ್ದಾರೆ.

ಪಿಎನ್‌ಬಿ ಮೆಟ್‌ಲೈಫ್ ಸಂಚುಲಿ ಪ್ಲಾನ್ ಒಂದು ಗ್ರಾಹಕ ಕೇಂದ್ರಿತ ಪರಿಹಾರವಾಗಿದ್ದು, ಇದರಲ್ಲಿ ಆದಾಯ ತಕ್ಷಣವೇ ಆರಂಭವಾಗುತ್ತದೆ ಹಾಗೂ 100 ವರ್ಷವರೆಗೆ ಮುಂದುವರಿಯುತ್ತದೆ. ಜತೆಗೆ ಪರಿಪಕ್ವತಾ ಸಂದರ್ಭದಲ್ಲಿ ಇಡಿಗಂಟು ಸಿಗುತ್ತದೆ. ಇದು ಮಕ್ಕಳ ಭವಿಷ್ಯ ನಿವೃತ್ತಿ, ಪರಂಪರೆಯ ಯೋಜನೆ ಮತ್ತು ಇತರ ಯಾವುದೇ ಧೀರ್ಘಾವಧಿ ಉಳಿತಾಯ ಉದ್ದೇಶ ಹೀಗೆ ಹಲವು

ಅಗತ್ಯತೆಯನ್ನು ಈಡೇರಿಸುತ್ತದೆ ಎಂದು ವಿವರಿಸಿದ್ದಾರೆ.

ಸೂಪರ್ ಆದಾಯ, ಸ್ಮಾರ್ಟ್ ಆದಾಯ ಮತ್ತು ಭವಿಷ್ಯದ ಆದಾಯ ಹೀಗೆ ಮೂರು ಆಯ್ಕೆಗಳು ಲಭ್ಯ ಇವೆ. ಇದರ ಜತೆಗೆ, ಫ್ಯಾಮಿಲಿ ಕೇರ್ ಆಯ್ಕೆ ಮಾಡಿಕೊಂಡಲ್ಲಿ ನಿಮ್ಮ ಮರಣ ನಂತರ ನಿಮ್ಮ ಪ್ರೀತಿ ಪಾತ್ರರಿಗೆ ಆದಾಯ ಮುಂದುವರಿಯುವ ಖಾತರಿ ಇರುತ್ತದೆ. ಕುಟುಂಬ ಸುರಕ್ಷೆ, ಧೀರ್ಘಾವಧಿ ಉಳಿತಾಯ, ಮಕ್ಕಳ ಶಿಕ್ಷಣ ಮತ್ತು ನಿವೃತ್ತಿಯ ಪರಿಹಾರ ಹೀಗೆ ನಾಲ್ಕು ಜೀವನ ಹಂತದ ಅಗತ್ಯತೆಗಳನ್ನು ಈಡೇರಿಸುತ್ತದೆ ಎಂದು ತಿಳಿಸಿದ್ದಾರೆ.

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पीएनबी मेटलाइफ सेंचुरी प्लान

लखनऊ। पीएनबी मेटलाइफ इंश्योरेंस ने आज पीएनबी मेटलाइफ सेंचुरी प्लान लॉन्च किया। यह प्लान एक व्यापक जीवन बीमा समाधान है जिसे ग्राहकों की विभिन्न जीवन अवस्था आवश्यकताओं जैसे कि शिक्षा, दीर्घकालिक बचत एवं रिटायरमेंट को पूरा करने के लिए डिजाइन किया गया है। बढ़ती मुद्रास्फीति और पढ़ाई-लिखाई के खर्च में तीव्र वृद्धि (लगभग 10-12 प्रतिशत सालाना) से पता चलता है कि भारतीयों को विशेषकर ऐसे चुनौतीपूर्ण समय के दौरान दीर्घकालिक जीवन लक्ष्यों को पूरी करने के लिए स्वयं अधिक तैयार रखना होगा। यही नहीं, चूंकि जीवन प्रत्याशा में लगातार वृद्धि (1990-2019 के बीच 17 वर्ष) हो रही है, इसलिए रिटायरमेंट के लिए भरपूर प्लानिंग जरूरी है। पीएनबी मेटलाइफ सेंचुरी प्लान एक ग्राहकोन्मुखी समाधान है जो तत्काल आय देना शुरू कर देता है और 100 वर्ष की उम्र तक आय देता रहता है और परिपक्वता के बाद एकमुश्त भुगतान भी देता है। यह प्लान कई तरह से बहुपयोगी है, चूंकि यह विभिन्न जरूरतों को पूरा करता है, जैसे कि बच्चे का भविष्य, रिटायरमेंट, विरासत की योजना और कोई अन्य दीर्घकालिक बचत उद्देश्य - सभी एक ही प्लान में शामिल हैं।

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ಸೆಂಚುರಿ ಪಾನ್ ಬಿಡುಗಡೆ

ಮಂಗಳೂರು: ಮಕ್ಕಳ ಶಿಕ್ಷಣ, ದೀರ್ಘಾವಧಿ ಉಳಿತಾಯ ಮತ್ತು ನಿವೃತ್ತಿ ಸೇರಿದಂತೆ ಜೀವನದ ವಿವಿಧ ಹಂತಗಳ ಅಗತ್ಯತೆಯನ್ನು ಈಡೇರಿಸುವ ಸಲುವಾಗಿ ವಿನ್ಯಾಸಗೊಳಿಸಿದ ಸಮಗ್ರ, ಜೀವ ವಿಮೆ ಪರಿಹಾರವೆನಿಸಿದ ಪಿಎನ್‌ಬಿ ಮೆಟ್‌ಲೈಫ್ ಸೆಂಚುರಿ ಪ್ಲಾನ್ ಇಂದು ಬಿಡುಗಡೆಯಾಗಿದೆ ಎಂದು ಪಿಎನ್‌ಬಿ ಮೆಟ್‌ಲೈಫ್ ಪ್ರಕಟಿಸಿದೆ.

ಹಣದುಬ್ಬರ ಮತ್ತು ಶಿಕ್ಷಣ ವೆಚ್ಚ ನಿಯತವಾಗಿ ಏರುತ್ತಿರುವ ಜತೆಗೆ ನಿರೀಕ್ಷಿತ ಜೀವಿತಾವಧಿಯೂ ಹೆಚ್ಚುತ್ತಿದ್ದು, ಇದನ್ನು ಗಮನದಲ್ಲಿಟ್ಟುಕೊಂಡು ಹೊಸ ಯೋಜನೆ ರೂಪಿಸಲಾಗಿದೆ ಎಂದು ಕಂಪನಿಯ ಮುಖ್ಯ ವಿತರಣಾ ಅಧಿಕಾರಿ ಸಮೀರ್ ಒನ್ಸಾಲ್ ಪ್ರಕಟಣೆಯಲ್ಲಿ ಹೇಳಿದ್ದಾರೆ.

ಪಿಎನ್‌ಬಿ ಮೆಟ್‌ಲೈಫ್ ಸೆಂಚುರಿ ಪ್ಲಾನ್ ಒಂದು ಗ್ರಾಹಕಕೇಂದ್ರಿತ ಪರಿಹಾರವಾಗಿದ್ದು, ಇದರಲ್ಲಿ ಆದಾಯ ತಕ್ಷಣವೇ ಆರಂಭವಾಗುತ್ತದೆ ಹಾಗೂ 100 ವರ್ಷಗಳವರೆಗೆ ಮುಂದುವರಿಯುತ್ತದೆ. ಜತೆಗೆ ಪರಿಪಕ್ವತಾ ಸಂದರ್ಭದಲ್ಲಿ ಇಡೀಗಂಟು ಸಿಗುತ್ತದೆ. ಇದು ಮಕ್ಕಳ ಭವಿಷ್ಯ, ನಿವೃತ್ತಿ, ಪರಂಪರೆಯ ಯೋಜನೆ ಮತ್ತು ಇತರ ಯಾವುದೇ ಧೀರ್ಘಾವಧಿ ಉಳಿತಾಯ ಉದ್ದೇಶ ಹೀಗೆ ಹಲವು ಅಗತ್ಯತೆಯನ್ನು ಈಡೇರಿಸುತ್ತದೆ ಎಂದು ವಿವರಿಸಿದ್ದಾರೆ.

ಸೂಪರ್ ಆದಾಯ, ಸ್ಟಾಟ್ಸ್ ಆದಾಯ ಮತ್ತು ಭವಿಷ್ಯದ ಆದಾಯ ಹೀಗೆ ಮೂರು ಆಯ್ಕೆಗಳು ಲಭ್ಯ ಇವೆ. ಇದರ ಜತೆಗೆ, ಫ್ಯಾಮಿಲಿ ಕೇರ್ ಆಯ್ಕೆ ಮಾಡಿಕೊಂಡಲ್ಲಿ ನಿಮ್ಮ ಮರಣಾ ನಂತರ ನಿಮ್ಮ ಪ್ರೀತಿಪಾತ್ರರಿಗೆ ಆದಾಯ ಮುಂದುವರಿಯುವ ಖಾತರಿ ಇರುತ್ತದೆ. ಕುಟುಂಬ ಸುರಕ್ಷೆ, ಧೀರ್ಘಾವಧಿ ಉಳಿತಾಯ, ಮಕ್ಕಳ ಶಿಕ್ಷಣ ಮತ್ತು ನಿವೃತ್ತಿಯ ಪರಿಹಾರ ಹೀಗೆ ನಾಲ್ಕು ಜೀವನ ಹಂತದ ಅಗತ್ಯತೆಗಳನ್ನು ಈಡೇರಿಸುತ್ತದೆ ಎಂದು ತಿಳಿಸಿದ್ದಾರೆ.



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ಪಿಎನ್‌ಬಿಯಿಂದ ಹೊಸ ವಿಮೆ

ಮಂಗಳೂರು: ಮಕ್ಕಳ ಶಿಕ್ಷಣ, ದೀರ್ಘಾವಧಿ ಉಳಿತಾಯ ಮತ್ತು ನಿವೃತ್ತಿ ಸೇರಿದಂತೆ ವಿವಿಧ ಜೀವನ ಹಂತಗಳ ಅಗತ್ಯತೆಯನ್ನು ಈಡೇರಿಸುವ ಸಲುವಾಗಿ ವಿನ್ಯಾಸಗೊಳಿಸಿದ ಸಮಗ್ರ ಜೀವ ವಿಮೆ ಪರಿಹಾರವೆನಿಸಿದ ಪಿಎನ್‌ಬಿ ಮೆಟ್ ಲೈಫ್ ಸೆಂಚುರಿ ಪ್ಲಾನ್ ಬಿಡುಗಡೆಯಾಗಿದೆ. ಹಣದುಬ್ಬರ ಮತ್ತು ಶಿಕ್ಷಣ ವೆಚ್ಚ ನಿಯತವಾಗಿ ಏರುತ್ತಿರುವ ಜತೆಗೆ ನಿರೀಕ್ಷಿತ ಜೀವಿತಾವಧಿ ಕೂಡ ಹೆಚ್ಚುತ್ತಿದ್ದು ಇದನ್ನು ಗಮನದಲ್ಲಿಟ್ಟುಕೊಂಡು ಹೊಸ ಯೋಜನೆ ರೂಪಿಸಲಾಗಿದೆ ಎಂದು ಪ್ರಕಟಣೆ ತಿಳಿಸಿದೆ.

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પીએનબી મેટલાઈફ સેન્યુરી પ્લાન – આજીવન આવક અને પેઠીઓ માટે સુરક્ષાકવચ

પીએનબી મેટલાઈફ ઈન્સ્યોરન્સે આજે સંપૂર્ણ જીવન વીમાકવચ આપતો પ્લાન પીએનબી મેટલાઈફ સેન્યુરી પ્લાન લોન્ચ કર્યો છે, જે ગ્રાહકોના જીવનના વિવિધ તબક્કાઓની બદલાતી જરૂરિયાતો પૂર્ણ કરે છે, જેમાં બાળકોનું શિક્ષણ, લાંબા ગાળાની બચત અને નિવૃત્તિ માટેનું ભંડોળ ઊભું કરવાની સુવિધાઓ સામેલ છે.

અત્યારે મોંઘવારીમાં વધારો થઈ રહ્યો છે અને શિક્ષણના ખર્ચમાં અતિ વધારો થઈ રહ્યો છે (વર્ષ આશરે ૧૦થી ૧૨ ટકા), જે સૂચવે છે કે ભારતને લાંબા ગાળાના નાણાકીય લક્ષ્યાંકો – ખાસ કરીને હાલના અનિશ્ચિત સમયમાં – પૂર્ણ કરવા માટે વધારે સજ્જ રહેવું પડશે. ઉપરાંત

સરેરાશ આયુષ્યમાં વધારો થયો છે (વર્ષ ૧૯૯૦થી વર્ષ ૨૦૧૯ વચ્ચે ૧૭ વર્ષ), જેથી નિવૃત્તિ માટે પર્યાપ્ત ભંડોળની જરૂર છે. પીએનબી મેટલાઈફ સેન્યુરી પ્લાન ગ્રાહક-કેન્દ્રિત સોલ્યુશન છે, જે તાત્કાલિક આવક આપવાનું શરૂ કરે છે અને ૧૦૦ વર્ષની વય સુધી નાણાકીય લાભ આપે છે તેમજ મેચ્યોરિટી પર લમ્પસમ ચુકવણી કરે છે. વળી આ પ્લાન ગ્રાહકના જીવનની વિવિધ જરૂરિયાતો પણ પૂર્ણ કરે છે, જેમાં બાળકોના ભવિષ્ય માટે, નિવૃત્તિ માટે, વારસાના આયોજન માટે અને અન્ય લાંબા ગાળાના ઉદ્દેશ માટેની વિવિધ જરૂરિયાતો પૂર્ણ કરવાની બાબતો સામેલ છે. આ તમામ જરૂરિયાતો આ એક પ્લાન પૂરી કરશે.

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પીએનબી મેટલાઈફ સેન્યુરી પ્લાન – આજીવન આવક અને પેઢીઓ માટે સુરક્ષાકવચ

પીએનબી મેટલાઈફ ઇન્સ્યોરન્સે આજે સંપૂર્ણ જીવન વીમાકવચ આપતો પ્લાન પીએનબી મેટલાઈફ સેન્યુરી પ્લાન લૉચ કર્યો છે, જે ગ્રાહકોના જીવનના વિવિધ તબક્કાઓની બદલાતી જરૂરિયાતો પૂર્ણ કરે છે, જેમાં બાળકોનું શિક્ષણ, લાંબા ગાળાની બચત અને નિવૃત્તિ માટેનું ભંડોળ ઊભું કરવાની સુવિધાઓ સામેલ છે.

અત્યારે મોંઘવારીમાં વધારો થઈ રહ્યો છે અને શિક્ષણના ખર્ચમાં અતિ વધારો થઈ રહ્યો છે (વર્ષ આશરે ૧૦થી ૧૨ ટકા), જે સૂચવે છે કે ભારતને લાંબા ગાળાના નાણાકીય લક્ષ્યાંકો – ખાસ કરીને હાલના અનિશ્ચિત સમયમાં – પૂર્ણ કરવા માટે વધારે સજ્જ રહેવું પડશે. ઉપરાંત

સરેરાશ આયુષ્યમાં વધારો થયો છે (વર્ષ ૧૯૯૦થી વર્ષ ૨૦૧૯ વચ્ચે ૧૭ વર્ષ), જેથી નિવૃત્તિ માટે પર્યાપ્ત ભંડોળની જરૂર છે. પીએનબી મેટલાઈફ સેન્યુરી પ્લાન ગ્રાહક-કેન્દ્રિત સોલ્યુશન છે, જે તાત્કાલિક આવક આપવાનું શરૂ કરે છે અને ૧૦૦ વર્ષની વય સુધી નાણાકીય લાભ આપે છે તેમજ મેચ્યોરિટી પર લમ્પસમ ચુકવણી કરે છે. વળી આ પ્લાન ગ્રાહકના જીવનની વિવિધ જરૂરિયાતો પણ પૂર્ણ કરે છે, જેમાં બાળકોના ભવિષ્ય માટે, નિવૃત્તિ માટે, વારસાના આયોજન માટે અને અન્ય લાંબા ગાળાના ઉદ્દેશ માટેની વિવિધ જરૂરિયાતો પૂર્ણ કરવાની બાબતો સામેલ છે. આ તમામ જરૂરિયાતો આ એક પ્લાન પૂરી કરશે.

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પીએનબી મેટલાઈફ ઈન્સ્યોરન્સે આજે સંપૂર્ણ જીવન વીમાકવચ આપતો પ્લાન પીએનબી મેટલાઈફ સેન્યુરી પ્લાન લોચ કર્યો છે, જે ગ્રાહકોના જીવનના વિવિધ તબક્કાઓની બદલાતી જરૂરિયાતો પૂર્ણ કરે છે, જેમાં બાળકોનું શિક્ષણ, લાંબા ગાળાની બચત અને નિવૃત્તિ માટેનું ભંડોળ ઊભું કરવાની સુવિધાઓ સામેલ છે.

અત્યારે મોંઘવારીમાં વધારો થઈ રહ્યો છે અને શિક્ષણના ખર્ચમાં અતિ વધારો થઈ રહ્યો છે (વર્ષ આશરે ૧૦થી ૧૨ ટકા), જે સૂચવે છે કે ભારતને લાંબા ગાળાના નાણાકીય લક્ષ્યાંકો – ખાસ કરીને હાલના અનિશ્ચિત સમયમાં – પૂર્ણ કરવા માટે વધારે સફ્ર રહેવું પડશે. ઉપરાંત સરેરાશ આયુષ્યમાં વધારો થયો છે (વર્ષ ૧૯૯૦થી વર્ષ ૨૦૧૯ વચ્ચે ૧૭ વર્ષ), જેથી નિવૃત્તિ માટે પર્યાપ્ત ભંડોળની જરૂર છે. પીએનબી મેટલાઈફ સેન્યુરી પ્લાન ગ્રાહક-કેન્દ્રિત સોલ્યુશન છે, જે તાત્કાલિક આવક આપવાનું શરૂ કરે છે અને ૧૦૦

વર્ષની વય સુધી નાણાકીય લાભ આપે છે તેમજ મેચ્યોરિટી પર લમ્પસમ ચુકવણી કરે છે. વળી આ પ્લાન ગ્રાહકના જીવનની વિવિધ જરૂરિયાતો પણ પૂર્ણ કરે છે, જેમાં બાળકોના ભવિષ્ય માટે, નિવૃત્તિ માટે, વારસાના આયોજન માટે અને અન્ય લાંબા ગાળાના ઉદ્દેશ માટેની વિવિધ જરૂરિયાતો પૂર્ણ કરવાની બાબતો સામેલ છે. આ તમામ જરૂરિયાતો આ એક પ્લાન પૂરી કરશે.

મુખ્ય ખાસિયતો

આ નોન-લિક્વિડ અને પાર્ટિસિપેટિંગ જીવન વીમાયોજના ગ્રાહકોને વ્યક્તિના જીવનના તબક્કાને આધારે આવકના ત્રણ વિકલ્પોમાંથી પસંદગી કરવાની અનુકૂળ ઓફર કરે છે – ૧) સુપર ઈકમ ઓપ્શન: કેશ બોનસ (જો જાહેર થશે તો) પ્રથમ વર્ષથી ચુકવવામાં આવશે અને મેચ્યોરિટી પર લમ્પસમ બેનિફિટ ચુકવવામાં આવશે. પ્રીમિયમની ચુકવણીની મુદત દરમિયાન વર્ષે ચુકવણી થતા વાર્ષિક પ્રીમિયમના ૧૦ ટકા કેશ બોનસની ગેરન્ટી મળે

છે. ૨) સ્માર્ટ ઈકમ ઓપ્શન: પ્રથમ વર્ષથી કેશ બોનસ ચુકવવામાં આવશે અને મેચ્યોરિટી પર લમ્પસમ બેનિફિટ ચુકવવામાં આવશે. ૩) ફ્યુચર ઈકમ ઓપ્શન: પોલિસીના પ્રથમ ૧૪ વર્ષના ગાળા દરમિયાન સરળ રિવિઝનરી બોનસ (જ્યારે જાહેર થશે ત્યારે) સાથે પોલિસીના ૧૫મા વર્ષથી કેશ બોનસની ચુકવણી થશે. ૨૦ અથવા ૩૦ વર્ષના નિશ્ચિત સમયગાળા માટે વાર્ષિક પ્રીમિયમનાં લઘુત્તમ ૩૦ ટકા કેશ બોનસની ગેરન્ટી સામેલ છે. આ ત્રણ ઈકમ ઓપ્શન ઉપરાંત તમે કેશ બોન ચુકવણી મેળવવા માટે જન્મદિવસ કે મેરેજ એનિવર્સરી જેવી વિશેષ તારીખ પસંદ કરવાનો વિકલ્પ પણ ધરાવો છો.

ઉપરાંત તમે એ સુનિશ્ચિત કરી શકો છો કે, 'ફેમિલી કેર ઓપ્શન' સાથે તમારા અનપેક્ષિત અવસાનના કેસમાં પણ તમારા પરિવારજનો માટે આવક જળવાઈ રહે.

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પીએનબી મેટલાઈફ ઈન્સ્યોરન્સે આજે સંપૂર્ણ જીવન વીમાકવચ આપતો પ્લાન પીએનબી મેટલાઈફ સેન્યુરી પ્લાન લોચ કર્યો છે, જે ગ્રાહકોના જીવનના વિવિધ તબક્કાઓની બદલાતી જરૂરિયાતો પૂર્ણ કરે છે, જેમાં બાળકોનું શિક્ષણ, લાંબા ગાળાની બચત અને નિવૃત્તિ માટેનું ભંડોળ ઊભું કરવાની સુવિધાઓ સામેલ છે.

અત્યારે મોંઘવારીમાં વધારો થઈ રહ્યો છે અને શિક્ષણના ખર્ચમાં અતિ વધારો થઈ રહ્યો છે (વર્ષ આશરે ૧૦થી ૧૨ ટકા), જે સૂચવે છે કે ભારતને લાંબા ગાળાના નાણાકીય લક્ષ્યાંકો - ખાસ કરીને હાલના અનિર્ણિત સમયમાં - પૂર્ણ કરવા માટે વધારે સજ્જ રહેવું પડશે. ઉપરાંત સરેરાશ આયુષ્યમાં વધારો થયો છે (વર્ષ ૧૯૯૦થી વર્ષ

૨૦૧૯ વચ્ચે ૧૭ વર્ષ), જેથી નિવૃત્તિ માટે પર્યાપ્ત ભંડોળની જરૂર છે. પીએનબી મેટલાઈફ સેન્યુરી પ્લાન ગ્રાહકપ્રકેન્દ્રિત સોલ્યુશન છે, જે તાત્કાલિક આવક આપવાનું શરૂ કરે છે અને ૧૦૦ વર્ષની વય સુધી નાણાકીય લાભ આપે છે તેમજ મેચ્યોરિટી પર લમ્પસમ ચુકવણી કરે છે. વળી આ પ્લાન ગ્રાહકના જીવનની વિવિધ જરૂરિયાતો પણ પૂર્ણ કરે છે, જેમાં બાળકોના ભવિષ્ય માટે, નિવૃત્તિ માટે, વારસાના આયોજન માટે અને અન્ય લાંબા ગાળાના ઉદ્દેશ માટેની વિવિધ જરૂરિયાતો પૂર્ણ કરવાની બાબતો સામેલ છે. આ તમામ જરૂરિયાતો આ એક પ્લાન પૂરી કરશે.

આ નોન-લિન્કડ અને પાર્ટિસિપેટિંગ જીવન વીમાયોજના ગ્રાહકોને વ્યક્તિના જીવનના તબક્કાને આધારે આવકના ત્રણ

વિકલ્પોમાંથી પસંદગી કરવાની અનુકૂળ ઓફર કરે છે - ૧) સુપર ઈન્કમ ઓપ્શન: કેશ બોનસ (જો જાહેર થશે તો) પ્રથમ વર્ષથી ચુકવવામાં આવશે અને મેચ્યોરિટી પર લમ્પસમ બેનિફિટ ચુકવવામાં આવશે. પ્રીમિયમની ચુકવણીની મુદત દરમિયાન વર્ષે ચુકવણી થતા વાર્ષિક પ્રીમિયમના ૧૦ ટકા કેશ બોનસની ગેરન્ટી મળે છે. ૨) સ્માર્ટ ઈન્કમ ઓપ્શન: પ્રથમ વર્ષથી કેશ બોનસ ચુકવવામાં આવશે અને મેચ્યોરિટી પર લમ્પસમ બેનિફિટ ચુકવવામાં આવશે. ૩) ફ્યુચર ઈન્કમ ઓપ્શન: પોલિસીના પ્રથમ ૧૪ વર્ષના ગાળા દરમિયાન સરળ રિવિઝનરી બોનસ (જ્યારે જાહેર થશે ત્યારે) સાથે પોલિસીના ૧૫મા વર્ષથી કેશ બોનસની ચુકવણી થશે.

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પીએનબી મેટલાઈફ સેન્યુરી પ્લાન – આજીવન આવક અને પેઢીઓ માટે સુરક્ષાકવચ

પીએનબી મેટલાઈફ ઇન્સ્યોરન્સે આજે સંપૂર્ણ જીવન વીમાકવચ આપતો પ્લાન પીએનબી મેટલાઈફ સેન્યુરી પ્લાન લોંચ કર્યો છે, જે ગ્રાહકોના જીવનના વિવિધ તબક્કાઓની બદલાતી જરૂરિયાતો પૂર્ણ કરે છે, જેમાં બાળકોનું શિક્ષણ, લાંબા ગાળાની બચત અને નિવૃત્તિ માટેનું ભંડોળ ઊભું કરવાની સુવિધાઓ સામેલ છે.

અત્યારે મોંઘવારીમાં વધારો થઈ રહ્યો છે અને શિક્ષણના ખર્ચમાં અતિ વધારો થઈ રહ્યો છે (વર્ષ આશરે ૧૦થી ૧૨ ટકા), જે સૂચવે છે કે ભારતને લાંબા ગાળાના નાણાકીય લક્ષ્યાંકો – ખાસ કરીને હાલના અનિશ્ચિત સમયમાં – પૂર્ણ કરવા માટે

વધારે સજ્જ રહેવું પડશે. ઉપરાંત સરેરાશ આયુષ્યમાં વધારો થયો છે (વર્ષ ૧૯૯૦થી વર્ષ ૨૦૧૯ વચ્ચે ૧૭ વર્ષ), જેથી નિવૃત્તિ માટે પર્યાપ્ત ભંડોળની જરૂર છે. પીએનબી મેટલાઈફ સેન્યુરી પ્લાન ગ્રાહક-કેન્દ્રિત સોલ્યુશન છે, જે તાત્કાલિક આવક આપવાનું શરૂ કરે છે અને ૧૦૦ વર્ષની વય સુધી નાણાકીય લાભ આપે છે તેમજ મેથ્યોરિટી પર લમ્પસમ ચુકવણી કરે છે. વળી આ પ્લાન ગ્રાહકના જીવનની વિવિધ જરૂરિયાતો પણ પૂર્ણ કરે છે, જેમાં બાળકોના ભવિષ્ય માટે, નિવૃત્તિ માટે, વારસાના આયોજન માટે અને અન્ય લાંબા ગાળાના ઉદ્દેશ માટેની વિવિધ જરૂરિયાતો પૂર્ણ કરવાની

બાબતો સામેલ છે. આ તમામ જરૂરિયાતો આ એક પ્લાન પૂરી કરશે.

મુખ્ય ખાસિયતો આ નોન-લિક્વિડ અને પાર્ટિસિપેટિંગ જીવન વીમાયોજના ગ્રાહકોને વ્યક્તિના જીવનના તબક્કાને આધારે આવકના ત્રણ વિકલ્પોમાંથી પસંદગી કરવાની અનુકૂળ ઓફર કરે છે – ૧) સુપર ઈકમ ઓપ્શન: કેશ બોનસ (જો જાહેર થશે તો) પ્રથમ વર્ષથી ચુકવવામાં આવશે અને મેથ્યોરિટી પર લમ્પસમ બેનિફિટ ચુકવવામાં આવશે. પ્રીમિયમની ચુકવણીની મુદત દરમિયાન વર્ષે ચુકવણી થતા વાર્ષિક પ્રીમિયમના ૧૦ ટકા કેશ બોનસની ગેરન્ટી મળે છે.

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પીએનબી મેટલાઈફ સેન્ચુરી પ્લાન – આજીવન આવક અને પેઢીઓ માટે સુરક્ષાકવચ

પીએનબી મેટલાઈફ ઇન્સ્યોરન્સે આજે સંપૂર્ણ જીવન સુરક્ષાકવચ આપતો પ્લાન પીએનબી મેટલાઈફ સેન્ચુરી પ્લાન લોન્ચ કર્યો છે, જે ગ્રાહકોના જીવનના વિવિધ તબક્કાઓની બદલાતી જરૂરિયાતો પૂર્ણ કરે છે, જેમાં બાળકોનું શિક્ષણ, લાંબા ગાળાની બચત અને નિવૃત્તિ માટેનું ભંડોળ ઊભું કરવાની સુવિધાઓ સામેલ છે. અત્યારે મોંઘવારીમાં વધારો થઈ રહ્યો છે અને શિક્ષણના ખર્ચમાં અતિ વધારો થઈ રહ્યો છે (વર્ષ આશરે ૧૦થી ૧૨ ટકા), જે સૂચવે છે કે ભારતને લાંબા ગાળાના નાણાકીય લક્ષ્યાંકો – ખાસ કરીને હાલના અનિશ્ચિત સમયમાં – પૂર્ણ કરવા માટે વધારે સફર રહેતું પડશે. ઉપરાંત સરેરાશ આયુષ્યમાં વધારો થયો છે (વર્ષ ૧૯૯૦થી વર્ષ ૨૦૧૯ વચ્ચે ૧૭ વર્ષ), જેથી નિવૃત્તિ માટે પર્યાપ્ત ભંડોળની જરૂર છે. પીએનબી મેટલાઈફ સેન્ચુરી પ્લાન ગ્રાહક-કેન્દ્રિત સોલ્યુશન છે, જે તાત્કાલિક આવક આપવાનું શરૂ કરે છે અને ૧૦૦ વર્ષની વય સુધી નાણાકીય લાભ આપે છે તેમજ મેથ્યોરિટી પર લમ્પસમ ચુકવણી કરે છે. વળી આ પ્લાન ગ્રાહકના જીવનની વિવિધ જરૂરિયાતો પણ પૂર્ણ કરે છે, જેમાં બાળકોના ભવિષ્ય માટે, નિવૃત્તિ માટે, વારસાના આયોજન માટે અને અન્ય લાંબા ગાળાના ઉદ્દેશ માટેની વિવિધ જરૂરિયાતો પૂર્ણ કરવાની બાબતો સામેલ છે. આ તમામ જરૂરિયાતો આ એક પ્લાન પૂરી કરશે. આ નોન-લિફ્ટ અને પાર્ટિસિપેટિંગ જીવન વીમાયોજના ગ્રાહકોને વ્યક્તિના જીવનના તબક્કાને આધારે આવકના ત્રણ વિકલ્પોમાંથી પસંદગી કરવાની અનુકૂળ ઓફર કરે છે – ૧) સુપર ઇકમ ઓપ્શન: કેશ બોનસ (જો જાહેર થશે તો) પ્રથમ વર્ષથી ચુકવવામાં આવશે અને મેથ્યોરિટી પર લમ્પસમ બેનિફિટ ચુકવવામાં આવશે. પ્રીમિયમની ચુકવણીની મુદત દરમિયાન વર્ષે ચુકવણી થતા વાર્ષિક પ્રીમિયમના ૧૦ ટકા કેશ બોનસની ગેરન્ટી મળે છે. ૨) સ્માર્ટ ઇકમ ઓપ્શન: પ્રથમ વર્ષથી કેશ બોનસ ચુકવવામાં આવશે અને મેથ્યોરિટી પર લમ્પસમ બેનિફિટ ચુકવવામાં આવશે. ૩) ફ્યુચર ઇકમ ઓપ્શન: પોલિસીના પ્રથમ ૧૪ વર્ષના ગાળા દરમિયાન સરળ રિવિઝનરી બોનસ (જ્યારે જાહેર થશે ત્યારે) સાથે પોલિસીના ૧૫મા વર્ષથી કેશ બોનસની ચુકવણી થશે. ૨૦ અથવા ૩૦ વર્ષના નિશ્ચિત સમયગાળા માટે વાર્ષિક પ્રીમિયમનાં લઘુત્તમ ૩૦ ટકા કેશ બોનસની ગેરન્ટી સામેલ છે. આ ત્રણ ઇકમ ઓપ્શન ઉપરાંત તમે કેશ બોન ચુકવણી મેળવવા માટે જન્મદિવસ કે મેરેજ એનિવર્સરી જેવી વિશેષ તારીખ પસંદ કરવાનો વિકલ્પ પણ ધરાવો છો. ઉપરાંત તમે એ સુનિશ્ચિત કરી શકો છો કે, ‘કેમિલી કેર ઓપ્શન’ સાથે તમારા અનપેક્ષિત અવસાનના કેસમાં પણ તમારા પરિવારજનો માટે આવક જળવાઈ રહે. આ નવા પ્લાન વિશે પીએનબી મેટલાઈફના ચીફ ડિસ્ટ્રિબ્યુશન ઓફિસર સમીર બંસલે કહ્યું હતું કે, “મહામારીએ દરેક ભારતીયને નાણાકીય સુરક્ષા અને સારાં સ્વાસ્થ્યનું મહત્વ સમજાવ્યું છે. પીએનબી મેટલાઈફમાં અમને સેન્ચુરી પ્લાન પ્રસ્તુત કરવાનો ગર્વ છે, જે ગ્રાહકોને તેમના ભવિષ્યની યોજનામાં મદદરૂપ થાય છે તથા ૧૦૦ વર્ષ સુધી નાણાકીય સુરક્ષાની ખાતરી આપે છે. પીએનબી મેટલાઈફમાં અમારી દરેક કામગીરીના કેન્દ્રમાં ગ્રાહકનો લાભ છે અને અમારી સર્કલ ઓફ લાઈફની ફિલોસોફી દ્વારા અમે જીવનના વિવિધ તબક્કાની ચાર મુખ્ય જરૂરિયાતો - પરિવારને સુરક્ષાકવચ, લાંબા ગાળાની બચત, બાળકનું શિક્ષણ અને નિવૃત્તિ માટેના સોલ્યુશન – પૂરી થાય એવા ઉત્પાદનો અને સોલ્યુશનો ઓફર કરીએ છીએ.”

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ALERTS

New savings plan

PNB MetLife Insurance has launched PNB MetLife Century Plan, a non-linked and participating life insurance plan. It offers various income options depending on life-stage need.



Under super income option, the cash bonuses (if declared) will be paid from the first year onwards and a lumpsum benefit will be paid at maturity.

Under smart income option, the cash bonuses will be paid from the first year onwards and a lumpsum benefit will be paid at maturity.

In future income option, cash bonuses will be paid from 15th year of policy along with simple reversionary bonus during first 14 years of the policy.

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Term Insurance Premium Tracker						
For a 30-year-old male/female, non smoker, living in a metro city, Sum assured ₹1 crore with coverage up to 70 yrs						
Insurance company	Plan name	Max coverage up to (yrs)	Max policy term (yrs)	Annual Premium incl. of GST (₹)		Claim Settlement Ratio (%)
				Male	Female	
Aditya Birla Sun Life	DigiShield Plan	85	55	12,744	10,738	97.5
Aegon Life	iTerm Insurance Plan	100	82	9,114	8,933	98.0
Bajaj Allianz Life	Smart Protect Goal	99*	81	12,893	11,021	98.0
Bharti AXA Life	Premier Protect Plan	75	57	11,092	9,794	97.3
Canara HSBC OBC Life	iSelect Star Term Plan	99	81	12,552	10,771	98.1
Edelweiss Tokio Life	Zindgi+	80	62	11,223	9,078	97.8
Exide Life	Smart Term Edge Comprehensive	75	30	17,178	14,904	98.1
HDFC Life	C2PL Life Protect	85	67	13,352	12,016	99.1
ICICI Prudential Life	iProtect Smart	99	81	15,628	13,786	97.8
India First Life	e-Term Plan	80	40	10,148	8,614	96.7
Kotak Life	Kotak e-Term Plan	75	57	11,918	10,266	98.5
LIC	Tech Term	80	40	14,122	11,838	NA
Max Life	Smart Secure Plus	85	67	12,238	10,221	99.2
PNB Met Life	Mera Term Plan Plus	99	81	12,272	10,384	97.2
SBI Life	eShield	80	62	15,070	12,898	94.5
TATA AIA Life	Maha Raksha Supreme	100*	82	12,980	11,328	99.1

Claim settlement ratio as per data provided by insurer
 Max life offers additional 5% discount for 1st year for salaried customers; *Whole life is available only on limited pay option

Source: www.policybazaar.com, LIC

Publication: The Economic Times Wealth	Edition: All
Date: May 31, 2021	Page: 6

PRODUCT LAUNCHES

:: Insurance

PNB MetLife Insurance has launched the PNB MetLife Century Plan, a non-linked, participating life insurance plan, which offers three income options. In Super Income option, the cash bonuses will be paid from the first year onwards and a lump-sum benefit at maturity. In the Smart Income option, the cash bonuses will be paid from the first year onwards and a lumpsum benefit paid at maturity. **In Future Income option, cash bonuses will be paid from the 15th year along with simple reversionary bonus during the first 14 years of policy.**

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પીએનબી મેટલાઈફ સેન્યુરીપ્લાન-આજીવન આવક અને પેટીઓ માટે સુરક્ષાકવચ

મુંબઈ, શનિવાર

પીએનબી મેટલાઈફ ઇન્સ્યોરન્સે આજે સંપૂર્ણ જીવન વીમાકવચ આપતો પ્લાન પીએનબી મેટલાઈફ સેન્યુરી પ્લાન લૉચ કર્યો છે, જે ગ્રાહકોના જીવનના વિવિધ તબક્કાઓની બદલાતી જરૂરિયાતો પૂર્ણ કરે છે, જેમાં બાળકોનું શિક્ષણ, લાંબા ગાળાની બચત અને નિવૃત્તિ માટેનું ભંડોળ ઊભું કરવાની સુવિધાઓ સામેલ છે.

અત્યારે મોંઘવારીમાં વધારો થઈ રહ્યો છે અને શિક્ષણના ખર્ચમાં અતિ વધારો થઈ રહ્યો છે (વર્ષ આશરે ૧૦થી ૧૨ ટકા), જે સૂચવે છે કે ભારતને લાંબા ગાળાના નાણાકીય લક્ષ્યાંકો – ખાસ કરીને હાલના અનિશ્ચિત સમયમાં – પૂર્ણ કરવા માટે વધારે સફર રહેવું પડશે. ઉપરાંત સરેરાશ આયુષ્યમાં વધારો થયો છે (વર્ષ ૧૯૯૦થી વર્ષ ૨૦૧૯ વચ્ચે ૧૭ વર્ષ), જેથી નિવૃત્તિ માટે પર્યાપ્ત ભંડોળની જરૂર છે. પીએનબી મેટલાઈફ સેન્યુરી પ્લાન ગ્રાહક-કેન્દ્રિત સોલ્યુશન છે, જે તાત્કાલિક આવક આપવાનું શરૂ કરે છે અને ૧૦૦ વર્ષની વય સુધી નાણાકીય લાભ આપે છે તેમજ મેથ્યોરિટી પર લમ્પસમ ચુકવણી કરે છે. વળી આ પ્લાન ગ્રાહકના જીવનની વિવિધ જરૂરિયાતો પણ પૂર્ણ કરે છે, જેમાં બાળકોના ભવિષ્ય માટે, નિવૃત્તિ માટે, વારસાના આયોજન માટે અને અન્ય લાંબા ગાળાના ઉદ્દેશ માટેની વિવિધ જરૂરિયાતો પૂર્ણ કરવાની બાબતો સામેલ છે. આ તમામ જરૂરિયાતો આ એક પ્લાન પૂરી કરશે.

મુખ્ય ખાસિયતો : ઓનિન-લિફ્ટ અને પાર્ટિસિપેટિંગ જીવન વીમાયોજના ગ્રાહકોને વ્યક્તિના જીવનના તબક્કાને આધારે આવકના ત્રણ વિકલ્પોમાંથી પસંદગી કરવાની અનુકૂળ ઓફર કરે છે – ૧) સુપર ઇકમ ઓપ્શન: કેશ બોનસ (જો જાહેર થશે તો) પ્રથમ વર્ષથી ચુકવવામાં આવશે અને મેથ્યોરિટી પર લમ્પસમ બેનિફિટ ચુકવવામાં આવશે. પ્રીમિયમની ચુકવણીની મુદત દરમિયાન વર્ષે ચુકવણી થતા વાર્ષિક પ્રીમિયમના ૧૦ ટકા કેશ બોનસની ગેરન્ટી મળે છે. ૨) સ્માર્ટ ઇકમ ઓપ્શન: પ્રથમ વર્ષથી કેશ બોનસ ચુકવવામાં આવશે અને મેથ્યોરિટી પર લમ્પસમ બેનિફિટ ચુકવવામાં આવશે. ૩) ફ્યુચર ઇકમ ઓપ્શન: પોલિસીના પ્રથમ ૧૪ વર્ષના ગાળા દરમિયાન સરળ રિવિઝનરી બોનસ (જ્યારે જાહેર થશે ત્યારે) સાથે પોલિસીના ૧૫મા વર્ષથી કેશ બોનસની ચુકવણી થશે. ૨૦ અથવા ૩૦ વર્ષના નિશ્ચિત સમયગાળા માટે વાર્ષિક પ્રીમિયમનાં લઘુત્તમ ૩૦ ટકા કેશ બોનસની ગેરન્ટી સામેલ છે. આ ત્રણ ઇકમ ઓપ્શન ઉપરાંત તમે કેશ બોન ચુકવણી મેળવવા માટે જન્મદિવસ કે મેરેજ એનિવર્સરી જેવી વિશેષ તારીખ પસંદ કરવાનો વિકલ્પ પણ ધરાવો છો. ઉપરાંત તમે એ સુનિશ્ચિત કરી શકો છો કે, ‘ફેમિલી કેર ઓપ્શન’ સાથે તમારા અનપેક્ષિત અવસાનના કેસમાં પણ તમારા પરિવારજનો માટે આવક જળવાઈ રહે. આ નવા પ્લાન વિશે પીએનબી મેટલાઈફના ચીફ ડિસ્ટ્રિબ્યુશન ઓફિસર સમીર બંસલે કહ્યું હતું કે, “મહામારીએ દરેક ભારતીયને નાણાકીય સુરક્ષા અને સારાં સ્વાસ્થ્યનું મહત્વ સમજાવ્યું છે.

ONLINE



No.	Publication/Portal	Headline	Date
32.	The Banking & Finance Post	Why insurance distribution model to remain intact amid covid	May 20, 2021
33.	The CSR Journal	MetLife Foundation donates \$1.2 million for Covid-19 relief work in India	May 25, 2021
34.	India CSR	Corporate Social Responsibility (CSR): MetLife Foundation donates \$1.2 million	May 25, 2021
35.	Insurance Alerts	MetLife Foundation donates USD 1.2 million for COVID-19 relief efforts in India	May 25, 2021
36.	Yahoo News	Business briefs	May 25, 2021
37.	CSR Mandate	Helping India Stay Strong As It Battles COVID-19	May 26, 2021
38.	Samnaactivist.com	MetLife foundation donated us 1.2million for covid-19 relief efforts in India	May 26, 2021
39.	Arya TV.Com	MetLife Foundation donates USD 1.2 million for COVID-19 relief efforts in India	May 27, 2021
40.	The Business News India	PNB MetLife launched Century Plan	May 27, 2021
41.	The News Strike.com	PNB MetLife Century Plan – Lifelong income and protection for generations	May 27, 2021
42.	Onlineandyou.com	PNB MetLife Century Plan – lifelong income and protection for generations	May 27, 2021

43.	Bizntec.com	PNB MetLife Century Plan – lifelong income and protection for generations	May 27, 2021
44.	APN News	PNB MetLife Century Plan – lifelong income and protection for generations	May 27, 2021
45.	Livemint.com	PNB MetLife launches life insurance offering protection for generations	May 28, 2021
46.	Insurance alerts	PNB MetLife Insurance today launched the PNB MetLife Century Plan	May 28, 2021
47.	Uktimenews.com	PNB MetLife launches life insurance policy offering protection for generations	May 28, 2021
48.	India News Republic	PNB MetLife Launches Life Insurance Offering Generations of Insurance	May 28, 2021
49.	The Public Side	PNB MetLife Century Plan - Lifetime Income and Security for Generations	May 29, 2021
50.	Society News	PNB MetLife Century Plan - Lifetime Income and Security for Generations	May 29, 2021
51.	Live Bharat24.Com	MetLife Foundation donates USD 1.2 million for covid-19 relief efforts in India	May 31, 2021

Publication : The Banking & Finance Post	Edition : Online
Date : May 20 , 2021	Headline: Why insurance distribution model to remain intact amid covid?

Why Insurance distribution model to remain intact amid covid?



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The year 2020 has brought many changes in everyone's lives, and a major one is the way people purchase essential goods and services, including life and health insurance. As we prepare for the future, we must do so with a digital mindset.

Digitization will continue to play a pivotal role in how insurance products are bought and distributed. A successful digital transformation will involve empowering people to work in new ways, including learning new skills, and improving these skills further will be essential to the sector's growth.

Previously, interacting with consumers through digital mediums had limitations because of the trust deficit in insurance. Also, the need to gain a deeper understanding of an individual financial protection needs made face-to-face interaction critical. However, in a post-COVID-19 Global Customer Behavior Shift Study by MetLife showcased that 53% of people expect to interact with their insurance agent more online than before the pandemic, and even more expect to buy life and health insurance digitally in the future. This presents a unique opportunity to reimagine insurance distribution through innovation and enhanced

Publication : The CSR Journal	Edition : Online
Date : May 25 , 2021	Headline: MetLife Foundation donates \$1.2 million for Covid-19 relief work in India



Metlife Foundation donates \$1.2 million for Covid-19 relief work in India



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In light of the continuing pressures on healthcare, frontline workers, individuals and families, MetLife Foundation has donated \$1.2 million, to support relief efforts and alleviate the strains on India's healthcare system.

The donation will be channelled through not-for-profit organizations that are working in close collaboration with central and local governments: Habitat for Humanity, American India Foundation, Healing Fields Foundation and Trickle up.

- Through Habitat for Humanity, the funds will support deployment of around 600 beds, medical equipment and other supplies such as oxygen concentrators and personal protective equipment (PPE) kits, across four key states of Delhi, Maharashtra (Mumbai and Wasim), Karnataka (Bangalore) and Uttar Pradesh (Lucknow and Varanasi). These states are bearing the brunt of the pandemic and their healthcare infrastructure has now the greatest need.

- Through its partnership with American India Foundation and in collaboration with other donors, a large shipment of 30,000 portable ventilators is being provided, free of cost, to multiple states including Madhya Pradesh, Uttarakhand, Rajasthan, Karnataka and Delhi.

Publication : India CSR	Edition : Online
Date : May 25, 2021	Headline: Corporate Social Responsibility (CSR): MetLife Foundation donates \$1.2 million

Corporate Social Responsibility (CSR): MetLife Foundation donates \$1.2 million

by India CSR Network — May 25, 2021 Reading Time: 2 mins read



MUMBAI: In light of the continuing pressures on healthcare, frontline workers, individuals and families, MetLife Foundation has donated USD1.2 million, to support relief efforts and alleviate the strains on India's healthcare system. The donation will be channelled through not-for-profit organizations that are working in close collaboration with central and local governments: Habitat for Humanity, American India Foundation, Healing Fields Foundation and Trickle up.

Publication : Insurance Alerts	Edition : Online
Date : May 25, 2021	Headline: MetLife Foundation donates USD 1.2 million for COVID-19 relief efforts in India



MetLife Foundation donates USD 1.2 million for COVID-19 relief efforts in India



 Insurance Alerts |  25-05-2021 |

MetLife Foundation donates USD 1.2 million for COVID-19 relief efforts in India

India – In light of the continuing pressures on healthcare, frontline workers, individuals and families, MetLife Foundation has donated USD1.2 million, to support relief efforts and alleviate the strains on India's healthcare system. The donation will be channelled through not-for-profit organizations that are working in close collaboration with central and local governments: Habitat for Humanity, American India Foundation, Healing Fields Foundation and Trickle up.

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Publication : Yahoo News	Edition : Online
Date : May 25, 2021	Headline: Business Brief



***** MetLife Foundation donates USD 1.2 million for COVID-19 relief *MetLife Foundation on Tuesday announced it has donated USD 1.2 million (over Rs 8.73 crore) towards COVID-19 relief efforts in the country.

The donation will be channeled through not-for-profit organisations which are working with central and local governments.

Under this, the funding will be used for the deployment of around 600 beds, medical equipment, and other supplies such as oxygen concentrators, PPE kits among others.

The relief material will go to states such as Delhi, Maharashtra, Karnataka, Uttar Pradesh, Madhya Pradesh, Uttarakhand, Rajasthan, Bihar, Jharkhand, and Odisha. The not-for-profit organisations working towards these are Habitat For Humanity, American India Foundation, Healing Fields Foundation and Trickle up.

This donation will help to enhance efforts in building long-term medical infrastructure in India and helping our communities during these unprecedented times, said Ashish Kumar Srivastava, Managing Director, and Chief Executive Officer, PNB MetLife. PTI SM KPM SHW SHW

Publication : CSR Mandate	Edition : Online
Date : May 26, 2021	Headline: Helping India Stay Strong As It Battles COVID-19

Helping India Stay Strong As It Battles COVID-19

MetLife Foundation Donates USD 1.2 Million to Support India's Healthcare System

In light of the continuing pressures on healthcare, frontline workers, individuals and families, MetLife Foundation has donated USD 1.2 million, to support relief efforts and alleviate the strains on India's healthcare system. The donation will be channelled through not-for-profit organisations that are working in close collaboration with central and local governments: Habitat for Humanity, American India Foundation, Healing Fields Foundation and Trickle Up.

Key Highlights:

- Through Habitat for Humanity, the funds will support the deployment of around 600 beds, medical equipment and other supplies such as oxygen concentrators and personal protective equipment (PPE) kits, across four key States of Delhi, Maharashtra (Mumbai and Wasim), Karnataka (Bangalore) and Uttar Pradesh (Lucknow and Varanasi). These States are bearing the brunt of the pandemic and their healthcare infrastructure has now the greatest need.
- Through its partnership with the American India Foundation and in collaboration with other donors, a large shipment of 30,000 portable ventilators is being provided, free of cost, to multiple States including Madhya Pradesh, Uttarakhand, Rajasthan, Karnataka and Delhi.
- Through Healing Fields Foundation, teleconsultation assistance, food supplies, medicines and other home-isolation and management support will be provided to 500 villages covering a population of 625,000 people from Bihar, Uttar Pradesh and Jharkhand.
- And in rural Odisha, Trickle Up will provide much needed essential food supplies and healthcare awareness to more than 1,000 of the most vulnerable families.

Publication : Samna Activist	Edition : Online
Date : May 26, 2021	Headline: MetLife Foundation donates USD 1.2 million for COVID-19 relief efforts in India

सामना एक्टिविस्ट



स्वास्थ्य सुविधाओं, अग्रणी रूप से काम कर रहे लोगों, व्यक्तियों और परिवारों पर बढ़ते दबाव के आलोक में, सहायता प्रयासों को मजबूती देने और भारतीय स्वास्थ्य सेवा तंत्र के ऊपर दबाव को कम करने के लिए मेटलाइफ फाउंडेशन ने अपने दान की राशि को बढ़ाकर 1.2 मिलियन यूएस डॉलर कर दिया.

दान की राशि का वितरण अमेरिकन इंडियन फाउंडेशन, हैबिटेट फॉर ह्यूमैनिटी, हीलिंग फील्ड्स फाउंडेशन और ट्रिकल अप जैसे गैर-लाभकारी संगठनों द्वारा किया जाएगा जो केंद्रीय और स्थानीय सरकारों के साथ मिलकर काम कर रही है.

हैबिटेट फॉर ह्यूमैनिटी के माध्यम से यह दान राशि 600 बेड, चिकित्सा उपकरणों और दूसरी सामग्रियों जैसे ऑक्सीजन कंसन्ट्रेटर्स और पर्सनल प्रोटेक्टिव इक्वूपमेंट (पीपीई) का विस्तारण चार प्रमुख राज्यों (लखनऊ और वाराणसी) में दिल्ली, महाराष्ट्र (मुंबई और वसीम), कर्नाटक (बैंगलोर) जाएगा.

Publication : Arya TV.Com	Edition : Online
Date : May 27, 2021	Headline: MetLife Foundation donates USD 1.2 million for COVID-19 relief efforts in India



मेटलाइफ फाउंडेशन ने भारत में कोविड-19 राहत प्रयासों के लिए 1.2 मिलियन यूएस डॉलर की राशि दान स्वरूप दी

Business

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- मेटलाइफ फाउंडेशन ने भारत में कोविड-19 राहत प्रयासों के लिए 1.2 मिलियन यूएस डॉलर की राशि दान स्वरूप दी

(www.arya-tv.com)स्वास्थ्य सुविधाओं, अग्रणी रूप से काम कर रहे लोगों, व्यक्तियों और परिवारों पर बढ़ते दबाव के आलोक में, सहायता प्रयासों को मजबूती देने और भारतीय स्वास्थ्य सेवा तंत्र के ऊपर दबाव को कम करने के लिए मेटलाइफ फाउंडेशन ने अपने दान की राशि को बढ़ाकर 1.2 मिलियन यूएस डॉलर कर दिया. दान की राशि का वितरण अमेरिकन इंडियन फाउंडेशन, हैबिटेट फॉर ह्यूमैनिटी, हीलिंग फील्ड्स फाउंडेशन और ट्रिकल अप जैसे गैर-लाभकारी संगठनों द्वारा किया जाएगा जो केंद्रीय और स्थानीय सरकारों के साथ मिलकर काम कर रही है।

Publication : The Business News India	Edition : Online
Date : May 27, 2021	Headline: PNB MetLife launched Century Plan

Business News India



BFSI Company

PNB MetLife launched Century Plan

May 27, 2021 Editor

PNB MetLife Insurance today launched the PNB MetLife Century Plan, a comprehensive life insurance solution designed to meet customers' evolving life-stage needs including children's education, long term savings and retirement.

Rising inflation and steep increases in the cost of education (around 10-12% annually) suggest that Indians need to be more prepared to meet their long-term financial goals – particularly during these uncertain times. Moreover, as life expectancy continues to climb (17 years between 1990-2019), so has the need for adequate retirement planning. PNB MetLife Century Plan is a customer-centric solution that offers income starting immediately and up-to age 100 years along with lumpsum paid on maturity. The versatility of the plan caters to multiple needs of preparing for Children's future, Retirement, Legacy planning and any other long-term saving objective, all rolled into one plan.

Publication : The News Strike.com	Edition : Online
Date : May 27, 2021	Headline: PNB MetLife Century Plan- Lifelong income and protection for generations



PNB METLIFE CENTURY PLAN – LIFELONG INCOME AND PROTECTION FOR GENERATIONS

Editor | May 27, 2021 | Business | No Comments

Particulars	Premium Payment Term	Family Care Option	Option 1: Super Income	Option 2: Smart Income	Option 3: Future Income
Policy Term	All	With/Without	Maturity Option 1: 80 minus Age at entry; Maturity Option 2: 100 minus age at entry		
Premium Payment Term (years)		Without	5 to 10, 12, 15	5 to 10, 12, 15	8, 10, 12, 15
		With	5 to 10, 12, 15	5 to 10, 12, 15	8, 10, 12, 15
Minimum Age at Entry ¹ (years)	All	Without	0 (30 days)		
	All	With	18		
Maximum Age at Entry ¹ (years)	5 to 9*	Without	55	55	55
	10, 12 & 15		60	65	60
	5 to 10, 12 & 15	With	50	50	50
Maturity Age ¹ (years)	All	With/Without	Maturity Option 1: 80 years; Maturity Option 2: 100 years		
Minimum Sum Assured (Rs.)	5 to 9*	With/Without	6,00,000		
	10, 12 & 15		2,40,000		
Maximum Sum Assured (Rs.)	All	With/Without	Based on Board Approved Underwriting Policy		
Minimum Annualized Premium (Rs.)	5 to 9*	With/Without	60,000		
	10, 12 & 15		24,000		
Maximum Annualized Premium (Rs.)	All	With/Without	As per Board Approved Underwriting Policy.		

PNB MetLife Insurance today launched the PNB MetLife Century Plan, a comprehensive life insurance solution designed to meet customers' evolving life-stage needs including children's education, long term savings and retirement.

Publication : Onlineandyou.com	Edition : Online
Date : May 27, 2021	Headline: Bank insurance PNB MetLife century plan lifelong income and protection for generations.



PNB MetLife Century Plan – lifelong income and protection for generations

📅 May 27, 2021 👤 onlineandyou 💬 0 Comments

PNB MetLife Insurance launched the PNB MetLife Century Plan, a comprehensive life insurance solution designed to meet customers' evolving life-stage needs including children's education, long term savings and retirement.

Rising inflation and steep increases in the cost of education (around 10-12% annually) suggest that Indians need to be more prepared to meet their long-term financial goals – particularly during these uncertain times. Moreover, as life expectancy continues to climb (17 years between 1990-2019), so has the need for adequate retirement planning. PNB MetLife Century Plan is a customer-centric solution that offers income starting immediately and up-to age 100 years along with lumpsum paid on maturity. The versatility of the plan caters to multiple needs of preparing for Children's future, Retirement, Legacy planning and any other long-term saving objective, all rolled into one plan.

Publication : Bizntec.com	Edition : Online
Date : May 27, 2021	Headline: Business PNB MetLife century plan lifelong income and protection for generations



PNB MetLife Century Plan – lifelong income and protection for generations

© MAY 27, 2021 | Future income option, lifelong income, PNB MetLife Century Plan, protection for generations, Smart Income option, Super Income option



New Delhi, May 27, 2021: PNB MetLife Insurance today launched the PNB MetLife Century Plan, a comprehensive life insurance solution designed to meet customers' evolving life-stage needs including children's education, long term savings and retirement.

Rising inflation and steep increases in the cost of education (around 10-12% annually) suggest that Indians need to be more prepared to meet their long-term financial goals – particularly during these uncertain times. Moreover, as life expectancy continues to climb (17 years between 1990-2019), so has the need for adequate retirement planning. PNB MetLife Century Plan is a customer-centric solution that offers income starting immediately and up-to age 100 years along with lumpsum paid on maturity. The versatility of the plan caters to multiple needs of preparing for Children's future, Retirement, Legacy planning and any other long-term saving objective, all rolled into one plan.

Publication : APN News	Edition : Online
Date : May 27, 2021	Headline: PNB MetLife Century Plan lifelong income and protection for generations



PNB MetLife Century Plan – lifelong income and protection for generations

Published on May 27, 2021

New Delhi : PNB MetLife Insurance today launched the PNB MetLife Century Plan, a comprehensive life insurance solution designed to meet customers' evolving life-stage needs including children's education, long term savings and retirement.

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Publication : Livemint.com	Edition : Online
Date : May 28, 2021	Headline: PNB MetLife launches life insurance policy offering protection for generations



PNB MetLife launches life insurance policy offering protection for generations

Rising inflation and an increase in life expectancy suggest that Indians need to be more prepared to meet their long-term financial goals – particularly during these uncertain times

1 min read . Updated: 28 May 2021, 11:36 AM IST

Staff Writer

- The versatility of the plan caters to multiple needs of preparing for children’s future, retirement, legacy planning and any other long-term saving objective

NEW DELHI: **PNB MetLife** Insurance has launched PNB MetLife Century Plan, a comprehensive life **insurance** solution designed to meet customers’ evolving life-stage needs including children’s education, long term savings and retirement. In this piece, we take a look at the availability of three policy options, their features and other key details of the policy.

Publication : Insurance alerts	Edition : Online
Date : May 28, 2021	Headline: PNB MetLife Insurance today launched the PNB MetLife Century Plan



 Insurance Alertss |  28-05-2021 |

PNB MetLife Insurance today launched the PNB MetLife Century Plan, a comprehensive life insurance solution designed to meet customers' evolving life-stage needs including children's education, long term savings and retirement.

Rising inflation and steep increases in the cost of education (around 10-12% annually) suggest that Indians need to be more prepared to meet their long-term financial goals – particularly during these uncertain times. Moreover, as life expectancy continues to climb (17 years between 1990-2019), so has the need for adequate retirement planning. PNB MetLife Century Plan is a customer-centric solution that offers income starting immediately and up-to age 100 years along with lumpsum paid on maturity. The versatility of the plan caters to multiple needs of preparing for Children's future, Retirement, Legacy planning and any other long-term saving objective, all rolled into one plan.

Publication : Uktimenews.com	Edition : Online
Date : May 28, 2021	Headline: PNB MetLife launches life insurance policy offering protection for generations



PNB MetLife launches life insurance policy offering protection for generations

By UK Time News - May 28, 2021

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Particulars	Premium Payment Term	Family Care Option	Option 1: Super Income	Option 2: Smart Income	Option 3: Future Income
Policy Term	All	With/Without	Maturity Option 1: 80 minus Age at entry; Maturity Option 2: 100 minus age at entry		
Premium Payment Term (years)		Without	5 to 10, 12, 15	5 to 10, 12, 15	8, 10, 12, 15
		With	5 to 10, 12, 15	5 to 10, 12, 15	8, 10, 12, 15
Minimum Age at Entry ¹ (years)	All	Without	0 (30 days)		
	All	With	18		
Maximum Age at Entry ¹ (years)	5 to 9*	Without	55	55	55
	10, 12 & 15		60	65	60
	5 to 10, 12 & 15	With	50	50	50
Maturity Age ¹ (years)	All	With/Without	Maturity Option 1: 80 years; Maturity Option 2: 100 years		
Minimum Sum Assured (Rs.)	5 to 9*	With/Without	6,00,000		
	10, 12 & 15	With/Without	2,40,000		
Maximum Sum Assured (Rs.)	All	With/Without	Based on Board Approved Underwriting Policy		
Minimum Annualized Premium (Rs.)	5 to 9*	With/Without	60,000		
	10, 12 & 15		24,000		
Maximum Annualized Premium (Rs.)	All	With/Without	As per Board Approved Underwriting Policy.		

Publication : India News Republic	Edition : Online
Date : May 28, 2021	Headline: PNB MetLife Launches Life Insurance Offering Generations of Insurance

PNB MetLife Launches Life Insurance Offering Generations of Insurance

mustaksubhedar · 3 days ago



New Delhi: PNB MetLife Insurance launches PNB MetLife Century Plan, a comprehensive life insurance solution designed to meet the needs of our customers' evolving life stages, including children's education, long-term savings and retirement. In this article, we'll look at the availability of three policy options, their capabilities, and other important details of the policy.

According to a PNB MetLife press release, "rising inflation and soaring education costs (about 10-12% per year) are especially during these uncertain times for Indians to reach their long-term financial goals. In addition, as life expectancy continues to grow (17 years from 1990 to 2019), a good retirement plan is needed. The PNB MetLife Century Plan A customer-centric solution that provides immediate start-up income up to the age of 100, along with a lump sum paid at maturity. Planning versatility is for children's future, retirement, heritage planning, and other long-term savings. Meet multiple needs of preparation for goals."

Publication : The Public Side	Edition : Online
Date : May 29, 2021	Headline: PNB MetLife Century Plan - Lifetime Income and Security for Generations

The Public Side

पीएनबी मेटलाइफ सेंचुरी प्लान - आजीवन आय और पीढ़ियों के लिए सुरक्षा

May 29, 2021



मुंबई, 29 मई, 2021- पीएनबी मेटलाइफ इंडियोरेंस ने आज पीएनबी मेटलाइफ सेंचुरी प्लान लॉन्च किया। यह प्लान एक व्यापक जीवन बीमा समाधान है जिसे ग्राहकों की विभिन्न जीवन अवस्था आवश्यकताओं जैसे कि शिक्षा, दीर्घकालिक बचत एवं रिटायरमेंट को पूरा करने के लिए डिजाइन किया गया है।

बढ़ती मुद्रास्फीति और पढ़ाई-लिखाई के खर्च में तीव्र वृद्धि (लगभग 10-12 प्रतिशत सालाना) से पता चलता है कि भारतीयों को विशेषकर ऐसे चुनौतीपूर्ण समय के दौरान दीर्घकालिक जीवन लक्ष्यों को पूरी करने के लिए स्वयं अधिक तैयार रखना होगा। यही नहीं, चूंकि जीवन प्रत्याशा में लगातार वृद्धि (1990-2019 के बीच 17 वर्ष) हो रही है, इसलिए रिटायरमेंट के लिए भरपूर प्लानिंग जरूरी है। पीएनबी मेटलाइफ सेंचुरी प्लान एक ग्राहकोन्मुखी समाधान है जो तत्काल आय देना शुरू कर देता है और 100 वर्ष की उम्र तक आय देता रहता है और परिपक्वता के बाद एकमुश्त भुगतान भी देता है। यह प्लान कई तरह से बहुपयोगी है, चूंकि यह विभिन्न जरूरतों को पूरा करता है, जैसे कि बच्चे का भविष्य, रिटायरमेंट, विरासत की योजना और कोई अन्य दीर्घकालिक बचत उद्देश्य - सभी एक ही प्लान में शामिल हैं।

Publication : Society News	Edition : Online
Date : May 29, 2021	Headline: PNB MetLife Century Plan - Lifetime Income and Security for Generations

Society News

पीएनबी मेटलाइफ सेंचुरी प्लान - आजीवन आय और पीढ़ियों के लिए सुरक्षा

May 29, 2021



मुंबई, 29 मई, 2021- पीएनबी मेटलाइफ इश्योरेंस ने आज पीएनबी मेटलाइफ सेंचुरी प्लान लॉन्च किया। यह प्लान एक व्यापक जीवन बीमा समाधान है जिसे ग्राहकों की विभिन्न जीवन अवस्था आवश्यकताओं जैसे कि शिक्षा, दीर्घकालिक बचत एवं रिटायरमेंट को पूरा करने के लिए डिजाइन किया गया है।

बढ़ती मुद्रास्फीति और पढ़ाई-लिखाई के खर्च में तीव्र वृद्धि (लगभग 10-12 प्रतिशत सालाना) से पता चलता है कि भारतीयों को विशेषकर ऐसे चुनौतीपूर्ण समय के दौरान दीर्घकालिक जीवन लक्ष्यों को पूरी करने के लिए स्वयं अधिक तैयार रखना होगा। यही नहीं, चूंकि जीवन प्रत्याशा में लगातार वृद्धि (1990-2019 के बीच 17 वर्ष) हो रही है, इसलिए रिटायरमेंट के लिए भरपूर प्लानिंग जरूरी है। पीएनबी मेटलाइफ सेंचुरी प्लान एक ग्राहकोंमुखी समाधान है जो तत्काल आय देना शुरू करता है और 100 वर्ष की उम्र तक आय देता रहता है और परिपक्वता के बाद एकमुश्त भुगतान भी देता है। यह प्लान कई तरह से

बहुपयोगी है, चूंकि यह विभिन्न जरूरतों को पूरा करता है, जैसे कि बच्चे का भविष्य, रिटायरमेंट, विरासत की योजना और कोई अन्य दीर्घकालिक बचत उद्देश्य - सभी एक ही प्लान में शामिल हैं।

Publication : Live Bharat24.Com	Edition : Online
Date : May 31, 2021	Headline: MetLife Foundation donates USD 1.2 million for COVID-19 relief efforts in India



मेटलाइफ फाउंडेशन ने भारत में कोविड-19 राहत प्रयासों के लिए 1.2 मिलियन यूएस डॉलर की राशि दानस्वरूप दी

लखनऊ (लाइवभारत24)। स्वास्थ्य सुविधाओं, अग्रणी रूप से काम कर रहे लोगों, व्यक्तियों और परिवारों पर बढ़ते दबाव के आलोक में, सहायता प्रयासों को मजबूती देने और भारतीय स्वास्थ्य सेवा तंत्र के ऊपर दबाव को कम करने के लिए मेटलाइफ फाउंडेशन ने अपने दान की राशि को बढ़ाकर 1.2 मिलियन यूएस डॉलर कर दिया। दान की राशि का वितरण अमेरिकन इंडियन फाउंडेशन, हैबिटेट फॉर ह्यूमैनिटी, हीलिंग फील्ड्स फाउंडेशन और ट्रिकल अप जैसे गैर-लाभकारी संगठनों द्वारा किया जाएगा जो केंद्रीय और स्थानीय सरकारों के साथ मिलकर काम कर रही है:

- हैबिटेट फॉर ह्यूमैनिटी के माध्यम से यह दान राशि 600 बेड, चिकित्सा उपकरणों और दूसरी सामग्रियों जैसे ऑक्सीजन कंसन्ट्रेटर्स और पर्सनल प्रोटेक्टिव इक्विपमेंट (पीपीई) का विस्तारण चार प्रमुख राज्यों (लखनऊ और वाराणसी) में दिल्ली, महाराष्ट्र (मुंबई और वसीम), कर्नाटक (बैंगलोर) जाएगा। ये राज्य महामारी का दंश झेल रहे हैं और उनकी स्वास्थ्य संबंधी बुनियादी ढांचे को इस समय इसकी सबसे अधिक जरूरत है अमेरिकन इंडिया फाउंडेशन के साथ इसकी भागीदारी और दूसरे दानकर्ताओं के सहयोग से, 30, 000 पोर्टेबल वेंटिलेटर्स की एक बड़ी खेप निःशुल्क रूप से बहुत से राज्यों को प्रदान किया गया है, जिसमें मध्यप्रदेश, उत्तराखंड, राजस्थान, कर्नाटक और दिल्ली शामिल हैं। हीलिंग फील्ड्स फाउंडेशन की मदद से बिहार, उत्तर प्रदेश और झारखंड के 500 गांवों के 625,000 लोगों को जनसंख्या के लिए फोन पर परामर्श सहायता, खाद्य पदार्थों की आपूर्ति, दवाईयां और दूसरे होम-आइसोलेशन और प्रबंधन सहायता प्रदान की जाएगी। और उड़ीसा के ग्रामीण क्षेत्रों में ट्रिकल अप सर्वाधिक दयनीय स्थिति वाले 1000 से ज्यादा परिवारों तक अति आवश्यक खाद्य पदार्थों की आपूर्ति के साथ साथ स्वास्थ्य संबंधी जागरूकता प्रदान करेगा। 1.30 करोड़ की आबादी वाला यह देश इस समय महामारी का वैश्विक केंद्र बन चुका है और इसके स्वास्थ्य संबंधी बुनियादी ढांचे पर इसकी क्षमता से अधिक बोझ पड़ चुका है, जहां अस्पताल ऑक्सीजन, बेड और वेंटिलेटर्स की भारी कमी का सामना कर रहे हैं और मरीजों को बचाने के इन प्रयासों में पूरी तरह से लड़खड़ाते नजर आ रहे हैं। मेटलाइफ फाउंडेशन विश्व भर के सबसे कमजोर लोगों के सशक्तिकरण के द्वारा उन्हें आर्थिक रूप से अधिक स्थिर और भविष्य के लिए तैयार करने के लिए प्रतिबद्ध है, और इसके द्वारा बहुत ही महत्वपूर्ण समय में आर्थिक सहायता प्रदान की जा रही है, जब महामारी के वर्तमान लहर से पार पाने की भारत कोशिश कर रहा है। किशोर पोत्रावोलु मेटलाइफ एशिया के प्रेसिडेंट और पीएनबी मेटलाइफ बोर्ड के चेयरमैन ने कहा कि "देश भर में महामारी के द्वारा उपजी इस विपत्तियों से भरी स्थितियों को देखकर भारत के लोगों के लिए हमारा दिल भर आता है। हम आगे बढ़कर काम करने वाले फ्रॉन्टलाइन कार्यकर्ताओं जैसे चिकित्सा कर्मियों