

## Suitability Assessment

### Step 1: Enter Proposed Policyholder

Name (in full)			
Application Number			
Age		Gender	
Life Stage / Marital Status		Number of Dependents, if any	
Income (Rs)		Existing Coverage (Life insurance Sum assured from insurance policies from both PMLI and other companies)**	

\*\*Provide life insurance sum assured from insurance policies currently held

### Step 2: Select Proposed Policyholder Profile

<b>Risk Appetite</b> (Tick as applicable)	<input type="checkbox"/> Conservative	<input type="checkbox"/> Balanced	<input type="checkbox"/> Aggressive
<b>Purpose of Insurance</b> (Tick as applicable)	<input type="checkbox"/> Savings <input type="checkbox"/> Retirement	<input type="checkbox"/> Children Solution	<input type="checkbox"/> Protection
<b>Preferred Goal Horizon / Policy Term</b> (Tick as applicable)	<input type="checkbox"/> Less than or equal to 10 Years		<input type="checkbox"/> Greater than 10 Years
<b>Preferred Premium Payment Mode</b> (Tick as applicable)	<input type="checkbox"/> Limited <input type="checkbox"/> Regular Pay		<input type="checkbox"/> Single Pay

### Step 3: Recommend Insurance Product / Solutions

<b>Name of the Product</b> (As per suitability grid)			
<b>Nature of the Product</b> (Tick as applicable)	<input type="checkbox"/> Traditional (Non-Unit Linked)	<input type="checkbox"/> Unit Linked (ULIPs)	<input type="checkbox"/> Annuity
Policy Term (Years)		Premium Payment Term (Years)	

### Customer Declaration

Tick option 2 if product opted is not a part of Suitability Analysis Grid

I/We do hereby confirm that the above recommended / chosen product is basis my /our suitability assessment and financial / insurance goals / needs and that I/we have understood the benefits and terms of the said product completely.

OR

I/We do hereby confirm that I/we am/are opting for the insurance product \_\_\_\_\_ (product name), with a policy term of \_\_\_\_\_ (years) and premium payment term of \_\_\_\_\_ (years) basis my/our own assessment and that I/we have understood the benefits and terms of the said product completely.

Signature of Proposed Policyholder

Signature of Agent / SP / Employee



## Suitability Analysis Grid

Customer Need	Purpose of Insurance / Goal	Risk appetite	Recommended Products	Other Products
Long Term Savings	Wealth Creation / Savings	Aggressive	Smart Platinum Plus, Goal Ensuring Multiplier, Term with Unit Linked Plan, Smart Platinum Pro	<ol style="list-style-type: none"> <li>1. Smart Platinum Plus</li> <li>2. Super Saver Plan</li> <li>3. Bachat Yojana</li> <li>4. Century Plan</li> <li>5. Guaranteed Future Plan</li> <li>6. Retirement Savings Plan</li> <li>7. Immediate Annuity Plan</li> <li>8. Saral Pension</li> <li>9. Guaranteed Goal Plan</li> <li>10. Goal Ensuring Multiplier</li> <li>11. Grand Assured Income Plan</li> <li>12. Long Income For Tomorrow</li> <li>13. Term with Unit Linked Plan</li> <li>14. GROW</li> <li>15. Smart Platinum Pro</li> <li>16. RISE Plan</li> </ol>
		Balanced	Century Plan, Super Saver Plan, Bachat Yojana, GROW	
		Conservative	Guaranteed Future Plan , Guaranteed Goal Plan, Long Income For Tomorrow, RISE Plan	
Retirement	Create a Corpus for Retirement	Aggressive	Smart Platinum Plus, Retirement Savings Plan, Goal Ensuring Multiplier, Smart Platinum Pro	
		Balanced	Century Plan, Retirement Savings Plan, Super Saver Plan, GROW	
		Conservative	Guaranteed Future Plan, Guaranteed Goal Plan, Grand Assured Income Plan, Long Income For Tomorrow, RISE Plan	
	Generate an income from my corpus	NA	Immediate Annuity Plan, Saral Pension, Grand Assured Income Plan	
Child Education		Aggressive	Smart Platinum Plus, Goal Ensuring Multiplier, Smart Platinum Pro	
		Balanced	Super Saver Plan	
		Conservative	Genius, Long Income For Tomorrow, RISE Plan	
Protection		Pure Term / health	Mera Term Plan Plus, Aajeevan Suraksha Plan, Term with Unit inked Plan	

**Note:** All products mentioned in the Suitability Analysis Grid are approved with brand name "PNB MetLife".