



pnb MetLife

Milkar life aage badhain

Child Secure

BADE SAPNO KA GENIUS PLAN

Prepare for rising Education Costs with PNB MetLife's Child Solutions

PNB MetLife

Genius Plan

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



KEY FEATURES



**Guaranteed¹
Benefits**



**Flexible²
Payouts**



**Life Cover
Throughout Policy Term**



**1.5% Higher Benefits[#]
For Girl Child**



**In-built Waiver[@]
of Premium**



Tax Benefits^{}**

PLAN AT A GLANCE

Features	Boundary conditions		
Premium Payment Term (PPT) Policy Term	Premium Payment Term	Policy Term	
	5 Years	10 to 25 Years	
	7 Years	12 to 25 Years	
	10 Years	15 to 25 Years	
Income Payout Period Grid	Premium Payment Term	Minimum	Maximum
	5 Years	1	20
	7 Years		18
10 Years	15		
Premium Payment modes	Yearly / Half Yearly / Quarterly/ Monthly		
Income Payout Mode	Yearly / Half Yearly / Quarterly/ Monthly		
Riders³	PNB MetLife Accidental Death Benefit Rider Plus PNB MetLife Serious Illness Rider		

HOW DOES THE PLAN WORK?

ILLUSTRATION 1: GIFT OF PROTECTION

Sunaina, aged 55 years wants to gift her 8 year old grand daughter Priya, a plan that provides her with life cover and also ensures a regular savings in her account, to take care of Priya's growing expenses, after she turns 18 years of age. Sunaina invests in PNB MetLife Genius plan and selects:

Parameters	Boundary Conditions
Plan Option	Child Secure Option
Priya's age at beginning of Income Benefit payout	18 years
Priya's age when Income Benefit Payout ends	30 years
Premium Payment Term	5 years
Desired Income Benefit Payout Amount	Rs. 1 Lakh p.a.
Policy Term	22 Years
Sunaina Pays	Rs. 1,38,802 p.a. during Premium Paying Term

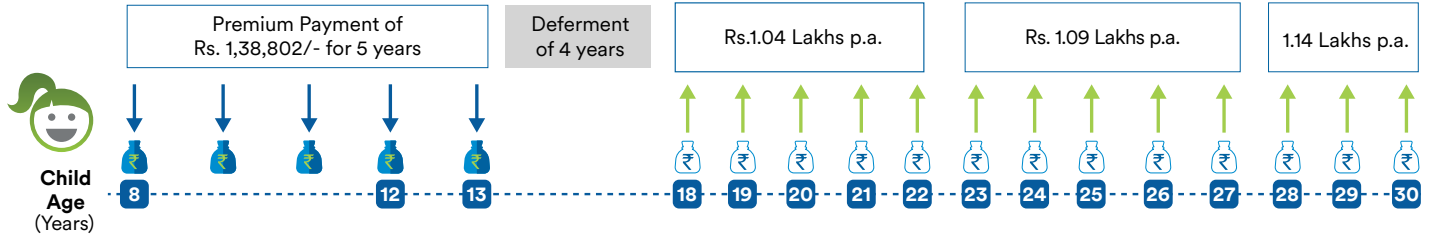
In this policy Sunaina will be the Policyholder and Priya will be the Life Assured.



Sum Assured of Rs.13,88,020/- throughout the policy term

Guaranteed Additions of 15% of Total Annualised Premiums paid till date accrue every year during Premium Payment Term

Income Benefit⁴ = Guaranteed Income of Rs. 75,373/-
+ Accrued Guaranteed Addition of Rs. 24,023/-
+ Wealth Booster of Rs. 4,970/-
(increasing by 5% every 5 years)



$$\text{Rs. 75,373/- Guaranteed Income}^4 = 54.3025\% \text{ Guaranteed Income Factor} \times \text{Rs. 1,38,802/- Annual Premium}$$

Scenario I: Upon survival, Priya, will receive following benefits:

Particulars	Priya's Age when Income Starts	Priya's Age when Income Ends	Duration	Amount ⁴
Income Benefit ⁴ with First Wealth Booster @5%	18 years	22 years	5 Years	Rs 1,04,366/- p.a.
Income Benefit ⁴ with Second Wealth Booster @10%	23 years	27 years	5 Years	Rs 1,09,336/- p.a.
Income Benefit ⁴ with Third Wealth Booster @15%	28 years	30 years	3 Years	Rs 1,14,306/- p.a.
Total Benefit⁴ Payout on Survival				Rs 14,11,429/-

Scenario II: In case of unfortunate demise of Sunaina, during 2nd policy year, all her future premiums i.e., Rs. 4,16,406/- (Annual Premium of Rs. 1,38,802/- for remaining 3 years) will be waived off and her grand daughter Priya continues to receive the benefit payouts, as mentioned above in Scenario I, for her future financial needs.

Scenario III: In case of unfortunate demise of Priya any time during policy term, her family receives a lump sum death benefit of Rs. 13,88,020/- and the policy terminates.

ILLUSTRATION 2: HIGHER EDUCATION NEEDS

Amit, aged 40 years having a 5 years old son named Pranav, is looking for a savings plan to fund his Child's Graduation and post-graduation expenses. He needs the payouts to start when his Child turns 16 years old and continues till he turns 25 years of age. Amit invests in PNB MetLife Genius Plan and selects:

Parameters	Boundary Conditions
Plan Option	Child Secure Option
Life Assured ⁵	Pranav
Proposer	Amit
Child's Age at beginning of Income Benefit Payout	16 years (End of Policy year 11)
Child Age at end of Income Benefit Payout	25 years (End of Policy year 20)
Premium Payment Term	10 years
Premium Amount	Rs. 1 Lakh p.a.
Policy Term	20 years

Rs. 10,00,000/- Payable immediately on death of Life Assured in Year-1

Rs. 13,16,071/- Payable immediately on death of Life Assured in Year-11

Rs. 10,50,000/- Payable immediately on death of Life Assured in Year-20

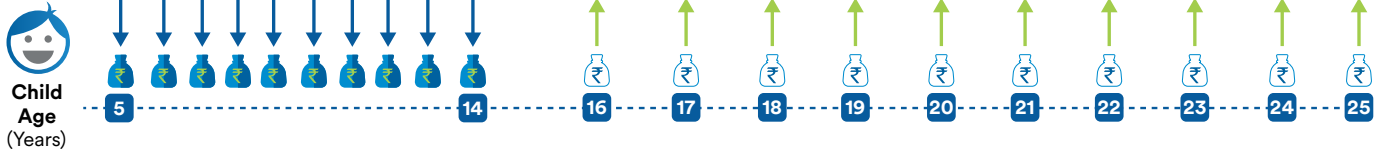
Guaranteed additions of 15% of Total Annualised Premiums paid till date accrue every year during Premium Payment Term

Income benefit⁴ = Guaranteed Income of Rs. 81,040/- + Accrued Guaranteed Addition of Rs. 82,500/- + Wealth Booster of Rs. 8,177/- (increasing by 5% every 5 years)

Premium payment of Rs. 1 lakh for 10 years

He gets Rs. 1.71 Lakhs p.a.

Higher income Rs 1.79 Lakhs p.a. in last 5 yrs



Rs. 81,040/- Guaranteed Income⁴ = 81.0400% Guaranteed Income Factor X Rs. 1,00,000/- Annual Premium

Scenario I: Upon survival, Amit will receive benefits as mentioned below:

Particulars	Pranav's Age when Income Starts	Pranav's Age when Income Ends	Duration	Amount ⁴
Income Benefit ⁴ with First Wealth Booster @5%	16 years	20 years	5 Years	Rs 1,71,717/- p.a.
Income Benefit ⁴ with Second Wealth Booster @10%	21 years	25 years	5 Years	Rs 1,79,894/- p.a.
Total Benefit⁴ Payout on Survival				Rs 17,58,055/-

Scenario II: In case of unfortunate demise of Amit in the 1st policy year, all his future premiums i.e. Rs. 9 lakhs (Annual Premium of Rs. 1 Lakh x remaining 9 years) will be waived off, and Pranav will receive the benefit payouts as mentioned in the Scenario 1 for his education needs as Amit had planned.

Scenario III: In case of unfortunate demise of Amit's son Pranav during policy term, his family receives lump sum death benefit and policy terminates. Amount of lumpsum death benefit is Rs. 10 Lakhs in the 1st policy year, Rs. 13.16 Lakhs in 11th policy year and Rs. 10.50 Lakhs in the 20th policy year.

¹Terms and conditions apply. The mentioned benefit will be payable provided the policy in force and all due installments premium have been paid. ²Income payout period can be chosen only at inception and cannot be altered during the policy term. ³Dhanlakshmi Benefit: Guaranteed Income Factor will be enhanced by 1.5% if the life assured is a female life in case of Child Secure Option, availed only at policy inception. ⁴Waiver of future installment premiums in case of Death of Policyholder. ⁵Tax benefits are as per Income Tax Act, 1961 & are subject to amendments made thereto from time to time. Please consult your tax consultant for more details. Good and Services Tax (GST) shall be levied as per prevailing tax laws which are subject from time to time. For policies issued to minor lives the risk cover starts immediately at inception. Also, in case the life assured is a minor, the policy will vest with the life assured when the life assured attains an age of 18 years or after completion of the Premium Payment Term whichever is later. If the Life Assured is a minor at the time of death, death benefit shall be paid to Policyholder

⁶All benefits mentioned above are for an in-force policy and might vary depending on the plan option chosen, age at entry, premium amount, premium payment term, income payout period and policy term. Income Benefit Payout is at the end of the policy year. ⁷Under Child Secure plan option, Proposer can be Parent, Grandparents, or legal guardian of the Child. Life Assured will always be the Child. ⁸Riders can be attached at the inception of the policy or at policy anniversary. Rider will not be offered if the term of the rider exceeds outstanding term under the base policy.



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