



pnb MetLife

Milkar life aage badhain

Future 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

Feature	Boundary conditions			
Premium Payment Term (PPT)	Premium Payment Term		Policy Term	
	5 Years		10 to 25 Years	
	7 Years		12 to 25 Years	
Policy Term	10 Years		15 to 25 Years	
Income Payout Period Grid	Premium Payment Term		Minimum	
	5 Years		1	
	7 Years			Maximum
	10 Years			20
			18	
			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?

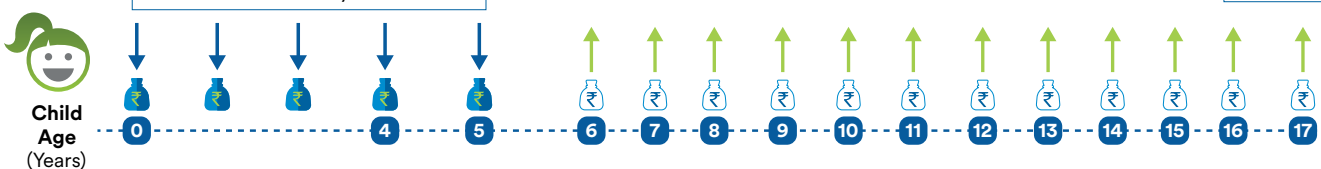
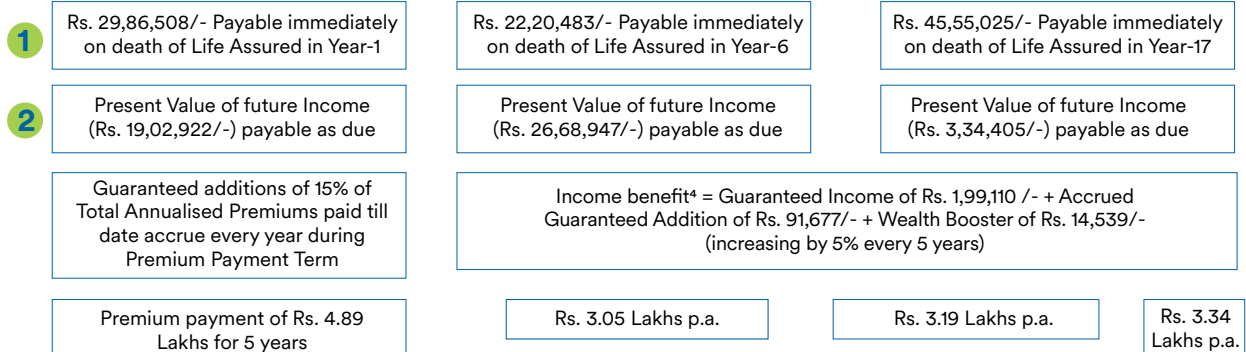
ILLUSTRATION 1: SCHOOLING EXPENSES

Sameer aged 30 years is blessed with a new-born baby girl. He wants to invest in a plan to fulfil her schooling needs. He needs the payouts to start when his Child turns 6 years old till, she turns 17 years. He invests in PNB MetLife Genius Plan and selects:

Parameters	Boundary Conditions
Plan Option	Future Secure Option
Proposer and Life Assured	Sameer
Child's age at the beginning of Income Benefit Payout	6 years
Child's age at the end of the Income Benefit Payout	17 years
Premium Payment Term	5 years
Desired Income Benefit Payout Amount	Rs. 3 Lakhs per annum
Policy Term	17 years

Sameer pays Annual premium of Rs.4,88,943 during Premium paying term.

Sum Assured on Death Rs. 48,89,430/- payable in 2 cohorts , upon death of Life Assured



Policy Period (A)	Sum Assured on Death (B)	Present value of future income (C)	Excess paid immediately on death ⁴ (B-C)
Year 1	Rs. 48,89,430/-	Rs. 19,02,922/-	Rs. 29,86,508/-
Year 6	Rs. 48,89,430/-	Rs. 26,68,947/-	Rs. 22,20,483/-
Year 17	Rs. 48,89,430/-	Rs. 3,34,405/-	Rs. 45,55,025/-

The present value of future income benefits is calculated using the interest rate of 7% compounded annually. This rate shall remain fixed for entire policy term.

$$\text{Rs. 1,99,110/- Guaranteed Income}^4 = 40.7226\% \text{ Guaranteed Income Factor} \times \text{Rs. 4,88,943/- Annual Premium}$$

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

Particulars	Child's Age when Income Starts	Child's Age when Income Ends	Duration	Amount ⁴
Income Benefit ⁴ with First Wealth Booster @5%	6 years	10 years	5 Years	Rs. 3,05,326/- p.a.
Income Benefit ⁴ with Second Wealth Booster @10%	11 years	15 years	5 Years	Rs. 3,19,866/- p.a.
Income Benefit ⁴ with Third Wealth Booster @15%	16 years	17 years	2 Years	Rs. 3,34,405/- p.a.
Total Benefit⁴ Payout on Survival				Rs. 37,94,772/-

Scenario II: In case of Sameer's unfortunate demise in the 1st policy year, all his future premiums i.e., Rs.19,55,772/- (Annual premium of Rs.4,88,943/- for remaining 4 years) will be waived off, his family receives a lump sum death benefit of Rs. 29,86,508/- to take care of their immediate needs and his daughter shall receive the Income benefit payouts as mentioned above in Scenario I, for her education needs as Sameer had planned for her.

ILLUSTRATION 2: MARRIAGE FUND

Harish, aged 40 years having 10 years old daughter, Sapna and is looking for a savings plan that will help him to create a corpus of 26 lakhs for her marriage expenses when she will turn 30 years of age. Harish invests in PNB MetLife Genius Plan and selects:

Parameters	Boundary Conditions
Plan Option	Future Secure Option
Proposer and Life Assured	Harish
Child Age when Income Benefit to be Paid	30 years
Premium Payment Term	7 years
Desired Income Benefit Payout Amount	Rs. 26 Lakhs on Maturity
Policy Term	20 years
Harish Pays	Rs. 1,54,467 p.a. during Premium Paying Term



Sum Assured on Death Rs. 15,44,670/- payable in 2 cohorts , upon death of Life Assured

1	Rs. 8,18,521/- Payable immediately on death of Life Assured in Year-1	Rs. 3,78,634/- Payable immediately on death of Life Assured in Year-8	No amount is Payable immediately on death of Life Assured in Year-20
2	Present Value of future Income (Rs. 7,26,149/-) payable as due	Present Value of future Income (Rs. 11,66,036/-) payable as due	Present Value of future Income (Rs. 26,26,137/-) payable as due

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

Premium payment of Rs. 1,54,467/- for 7 years

Income benefit* = Guaranteed Income of Rs. 18,52,322/-
+ Accrued Guaranteed Addition of Rs. 6,48,761/-
+ Wealth Booster of Rs. 1,25,054/-

Sapna gets Rs. 26 Lakhs



Policy Period (A)	Sum Assured on Death (B)	Present value of future income (C)	Excess paid immediately on death* (B-C)
Year 1	Rs. 15,44,670/-	Rs. 7,26,149/-	Rs. 8,18,521/-
Year 8	Rs. 15,44,670/-	Rs. 11,66,036/-	Rs. 3,78,634/-
Year 20	Rs. 15,44,670/-	Rs. 26,26,137/-	NIL

The present value of future income benefits is calculated using the interest rate of 7% compounded annually. This rate shall remain fixed for entire policy term.

$$\text{Rs. 18,52,322/- Guaranteed Income}^4 = 1199.1700\% \text{ Guaranteed Income Factor} \times \text{Rs. 1,54,467/- Annual Premium}$$

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

Particulars	Sapna's Age when income benefit to be paid	Duration	Amount ⁴
Income Benefit ⁴ with Wealth Booster @5% at Maturity	30 years	1 Year	Rs. 26,26,137/-

Scenario II: In case of Harish's unfortunate demise in the 1st policy year, all his future premiums i.e. Rs. 9,26,802/- (Annual Premium of Rs.1,54,467/- for remaining 6 years) will be waived off, his family receives a lump sum death benefit of Rs. 8,18,521/- to take care of their immediate needs and his daughter's marriage fund continues to accumulate, as mentioned above in Scenario I, as planned by Harish.

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

⁴All 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. ³Riders 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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PNB Metlife India Insurance Co. Ltd

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