

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.  
The unit linked insurance products do not offer any liquidity during the first five years of the contract.

The policyholder will not be able to surrender/withdraw the monies invested in unit linked insurance products completely or partially till the end of the fifth year.



PNB MetLife

## Goal Ensuring Multiplier

An Individual, Unit-Linked, Non-Participating, Life Insurance Plan  
UIN:117L133V02

Gift your **A GEM** the wings to fly!  
to fulfil all their **DREAMS!**



### Why PNB MetLife GEM - Smart Child?

PNB MetLife GEM Smart Child is a Plan option that helps you systematically save for your children's education and financially secure their bright future. In case of Policyholder's unfortunate death, all future premiums shall be funded by us and we continue to build the corpus on your behalf for the dreams you have for your loved ones. The Policy continues with risk cover for Life Assured and the accumulated Fund Value is paid on Maturity\*\*.

### KEY FEATURES



Waiver of Premium  
on Death of Proposer<sup>4</sup>



Return of Charges  
ROPAC<sup>1</sup>, ROFMC<sup>1</sup> & ROMC<sup>1</sup>



Life Coverage  
for the Child



Fund Boosters<sup>2</sup>  
added in the fund value

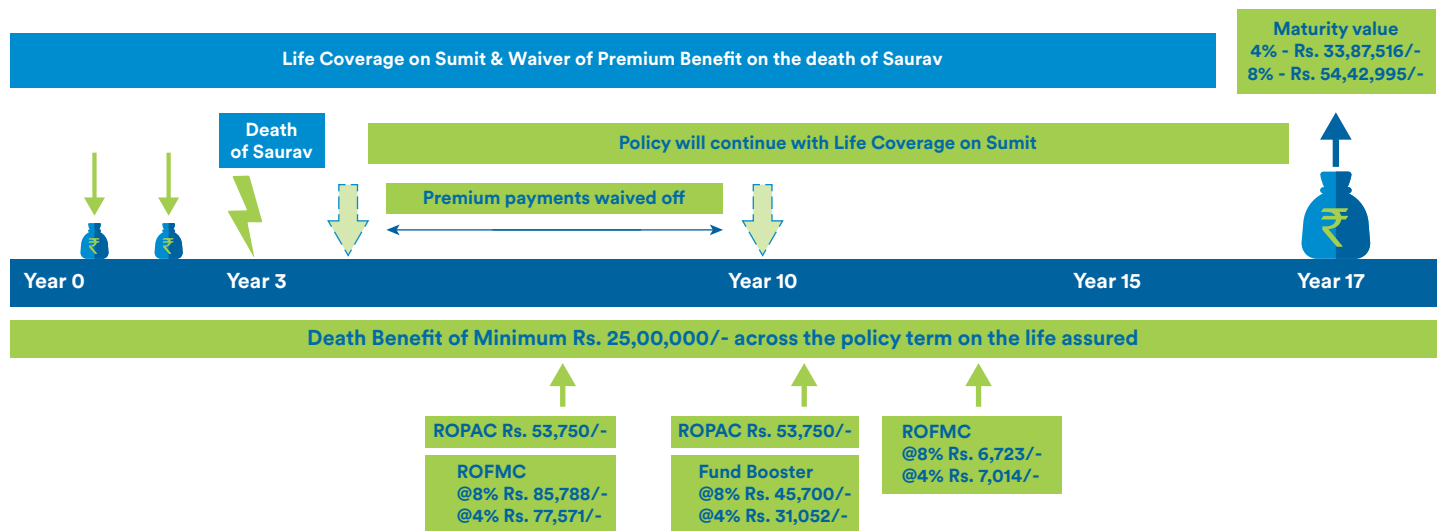
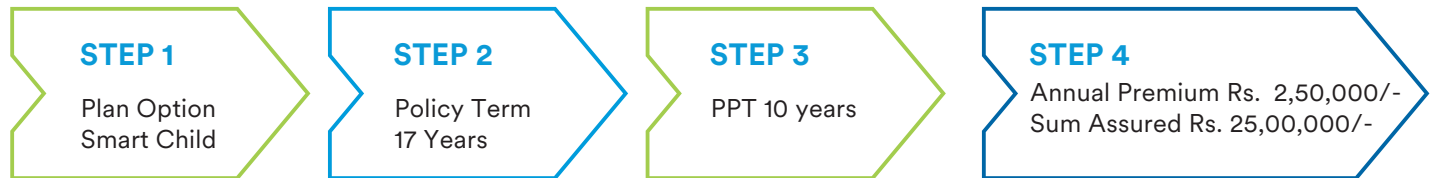
### Plan at a Glance:

Parameters	Life Assured	Policyholder
Minimum Age <sup>3</sup> at Entry	0 (30 days)	18 years
Maximum Age <sup>3</sup> at Entry	25 years	60 years
Maximum Age <sup>3</sup> at Maturity	50 years	85 years
Policy Term <sup>#</sup>	10 - 25 years	
Premium Payment Term	5 years, 7 years, 10 years & Regular Premium	
Minimum Annualized Premium	Rs. 18,000/-	

<sup>3</sup>All reference to age are as on age last birthday.

## How the PNB MetLife GEM - Smart Child works?

Saurav is a 30-year-old father having a son of 1 years of age. He wants a plan that will help him fund for his Son's (Sumit) higher education. He chooses PNB MetLife GEM Smart Child Plan with Balancer II Fund and opts for a policy term of 17 years since he wants to avail the benefits when his son reaches the age of 18 years.



The values shown in the Scenario above are for illustration purpose only. If your policy offers guaranteed returns, then these will be clearly marked "guaranteed" in the Benefit Illustration. Since your policy offers variable returns, the given illustration shows different rates of assumed future investment return based on assumed investment returns of 8% and 4%. These are not guaranteed returns and are not the upper or lower limit of what one might get in this policy. The maturity benefit of your policy is dependent on a number of factors, including future performance.

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Unit-linked life insurance products are different from the traditional insurance products and are subject to risk factors. Premiums paid in unit-linked life insurance policies are subject to investment risks associated with capital markets, and NAVs of the units may go up or down, based on the performance of the fund and factors influencing the capital market and the insured is responsible for his/her decisions. PNB MetLife Insurance Company Limited is only the name of the Life Insurance Company and PNB MetLife Goal Ensuring Multiplier Plan is only the name of the unit-linked life insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. Please know the associated risks and the applicable charges from your insurance agent or intermediary or policy document issued by us. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. The past performance of the funds is not indicative of the future performance. "In case the Life Assured is minor at the time of death of the Policyholder, the new Policyholder can be the surviving parent/legal guardian of the Life Assured, until the Life Assured attains age of 18 years. In the unfortunate event of death of Life Assured we pay the death benefit, and the policy terminates. The examples shown above are for illustration purpose only. The values shown in the Scenario above are for illustration purpose only. If your policy offers guaranteed returns, then these will be clearly marked "guaranteed" in the Benefit Illustration. For full details, please refer to the Benefit Illustration. The above illustration has been determined using assumed investment returns at 4% and 8% respectively. Assumed rate of returns are not guaranteed and these are not the upper or lower limits. The above premium figures are exclusive of Goods and Services Tax and Cess. Goods and Services Tax and Cess, as applicable thereon, shall be charged as per the prevalent tax laws over and above the said premiums. \*For policies issued to minor lives under Smart Child options, the minimum policy term would be subject to the life assured being at least 18 years at the time of maturity of the policy. †Return of Fund Management Charges (ROFMC) for Single pay & 5 Pay would be for FMC deducted for first 5 years and for 7 pay & above would be for FMC deducted for first 7 years. This will be credited back at the end of the 10th policy year. Return of Premium Allocation Charges (ROPAC) is expressed as percentage of Premium Allocation charges deducted in the policy. The value of ROPAC would be 150% for policies with term greater than or equal to 20 years (paid equally at end of 10th, 15th and 20th policy year), 100% for policy term 15-19 years (paid equally at the end of 10th and 15th year) and 50% for policy term 10-14 years (at the end of 10th year). Return of Mortality Charges (ROMC) is expressed as percentage of mortality charges deducted in the policy (net of any taxes). ROMC is not available for Single Pay. ‡Waiver of Premium on death is available in Smart Child, Goal Assured & Income Assured options and Waiver of Premium on critical illness is available in Wealth + Care option. §Fund Boosters to enhance your investments will be allocated to the policy fund at the end of 15th, 20th, 25th & 30th year (For Regular pay, 5, 7 & 10 pay). Tax benefits under this plan may be available as per the provisions and conditions of the Income Tax Act, 1961 and are subject to any changes made in the tax laws in future. Please consult your tax advisor for advice on the availability of tax benefits for the Premiums paid and proceeds received under the policy for more details. PNB MetLife India Insurance Company Limited Registered Address: Unit No. 701, 702 & 703, 7th Floor, West Wing, Raheja Towers, 26/27 M G Road, Bangalore -560001, Karnataka. IRDAI of India Registration number 117. CI No. U66010KA2001PLC028883. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. The product brochure is only indicative of terms, conditions, warranties and exceptions contained in the insurance policy. The detailed Terms and Conditions are contained in the Policy Document. This version of the document invalidates all previous printed versions for this particular plan. Trade Logo displayed above belongs to Punjab National Bank and Metropolitan Life Insurance Company and used by PNB MetLife India Insurance Company Limited under License. Email: indiaservice@pnbmetlife.co.in or write to us at 1st Floor, Techniplex -1, Techniplex Complex, Off Veer Savarkar Flyover, Goregaon (West), Mumbai - 400062. AD-F/2023-24/940.

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