

# Enable your dreams with our double guarantee\*.

PNB MetLife

## Guaranteed Goal Plan

An Individual, Non-Linked, Non-Participating Savings, Life Insurance plan



UP TO 3X\*\* OF TOTAL PREMIUM



WAIVER OF FUTURE PREMIUMS WITH FAMILY CARE BENEFIT<sup>3</sup>



A plan which offers tailor-made solutions that empower you to chase and live every dream.

### KEY FEATURES



WAIVER OF PREMIUMS ON DIAGNOSIS OF CRITICAL ILLNESSES<sup>4</sup>



FLEXIBILITY TO ACCUMULATE SURVIVAL BENEFITS AND RECEIVE BENEFITS ON THE DAY OF YOUR CHOICE<sup>5</sup>



SAVE TAX<sup>6</sup> UNDER SECTION 80C & 10(10D)

### PLAN AT GLANCE

Premium Paying Term (PPT) (Years)	Premium Payment Term		Policy Term: Lumpsum Option					
	5		10, 12 and 15					
	7		12, 15 and 20					
	10		15, 20 and 25					
12		20, 25 and 30						
Minimum age <sup>1</sup> at Entry (Years)	Plan Option		Minimum Entry Age					
	Without Family Care and/or Health Care Option		0 (30 Days)					
	With Family Care and/or Health Care Option		18					
Maximum age <sup>1</sup> at Entry (Years)	Plan Option		Policy Term (Years)					
			10	12	15	20	25	30
	Without Family Care and Health Care Option		60				55	50
With Family Care and Health Care Option		55						

## PLAN AT GLANCE

Plan Option	Policy Term (Years)						
	10	12	15	20	25	30	
Maximum age <sup>1</sup> at Maturity (Years)	80						
Without Family Care and Health Care Option	70	72	75	80		80	
With Family Care and Health Care Option	65	67	70	75	80		
Minimum Annualised Premium (Rs.)	Premium Payment Term			5	7	10	12
	Min. Annualised Premium (Rs.)			30,000		15,000	
Premium Payment Modes	Yearly / Half Yearly / Quarterly/ Monthly <sup>2</sup>						
Income pay-out Mode	Yearly / Half-yearly / Quarterly / Monthly <sup>2</sup>						

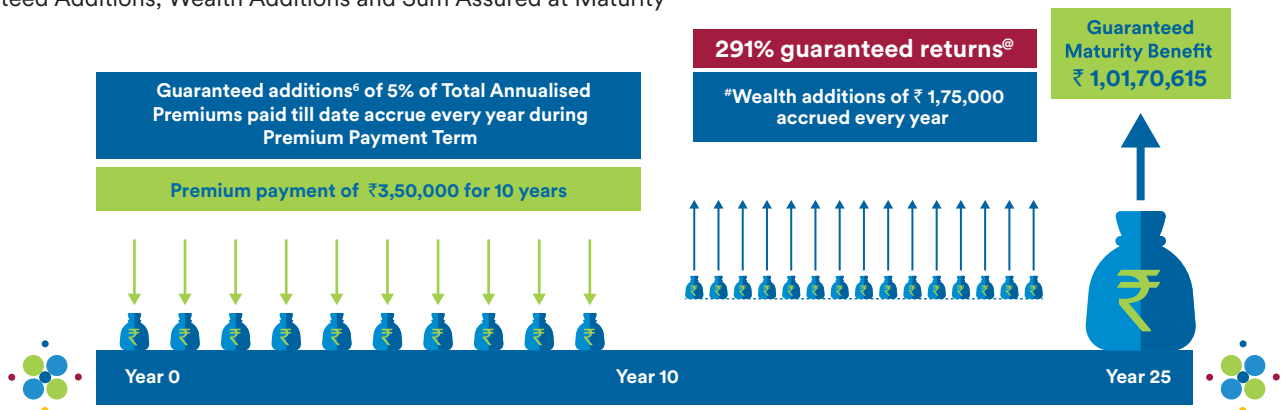
## HOW DOES THE PLAN WORK?

Raghunath aged 35 years while planning for his retirement needs has decided to purchase PNB MetLife Guaranteed Goal Plan for a tension free future. He pays annual premium of Rs.3,50,000 for next 10 years with a goal of becoming Crorepati at retirement i.e. at age 60:

- Benefit Payout option – Lumpsum option
- Premium payment term of 10 years and Policy term of 25 years
- Annualised Premium of Rs. 3,50,000 (exclusive of taxes/cesses) and gets Sum Assured of Rs.35,00,000

### SCENARIO I:

If Raghunath survives till Maturity, he will receive a total Lumpsum benefit of Rs. 1,01,70,615 at maturity which is sum of accrued Guaranteed Additions, Wealth Additions and Sum Assured at Maturity



### SCENARIO II:

In case of unfortunate demise of Raghunath in the 8th policy year, his nominee receives a lump sum benefit of Rs. 35,00,000 and the policy terminates.



[www.pnbmetlife.com](http://www.pnbmetlife.com)



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The above benefits will be payable provided the policy in-force and all due instalment premiums have been paid. \*\*Returns mentioned above are applicable for inforced policies at Age 40, AP 1 Lakhs, Lumpsum Option, Annual Mode, PPT12, Term 30. Total Benefit varies basis actual Entry Age, Premium Payment Term, Policy Term, Annualised Premium amount, and Option chosen. \*T&C apply. Notes: \*All reference to age are as on age last birthday. 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. For Joint Life, age (last birthday) of older of the two lives will be considered as entry age. \*Monthly mode is available only for Standing Instruction/direct debit options (including Electronic Clearing System (ECS), and Automated Clearing House (ACH)). \*Waiver of Premium in case of Death of Life Assured. \*Waiver of Premium in Health care benefit case of diagnosis of any of 35 Critical Illness listed. \*Policyholder cannot choose the date preceding the due date of the Guaranteed Survival Benefit payout. \*Guaranteed Additions, Family Care & Health Care Benefit Options will not be available with Single Premium policies and Joint Life policies. \*Wealth Additions (WA) will be payable as a % of Total Annualised premium paid till date, where, WA=WA rate x Total Annualised premium paid till date. \*Tax benefits are as per the Income Tax Act, 1961 & are subjected to amendments made thereto from time to time. \*\*Total Benefit varies basis actual Entry Age, Premium Payment Term, Policy Term, Annualised Premium amount, and Option chosen. Returns shown applicable for in force policies. Income pay-out period = Policy Term less Premium Payment Term. PNB MetLife India Insurance Company Limited, Registered office address: Unit No. 701, 702 & 703, 7th Floor, West Wing, Raheja Towers, 26/27 M G Road, Bangalore - 560001, Karnataka. IRDAI Registration number 117. CI No:U66010KA2001PLC028883. PNB MetLife Guaranteed Goal Plan is an Individual, Non-Linked, Non-Participating Savings, Life Insurance plan (UIN: 117N131V02). Please consult your advisor for more details. Please read this Sales brochure carefully before concluding any sale. Please consult your tax consultant for more details. Goods and Services Tax (GST) shall be levied as per prevailing tax laws which are subject to change from time to time. The marks "PNB" and "MetLife" are registered trademarks of Punjab National Bank and Metropolitan Life Insurance Company, respectively. PNB MetLife India Insurance Company Limited is a licensed user of these marks. Call us Toll-free at 1-800-425-6969. Phone: 080-66006969, Website: [www.pnbmetlife.com](http://www.pnbmetlife.com), Email: [indiaservice@pnbmetlife.co.in](mailto:indiaservice@pnbmetlife.co.in) or Write to us: 1st Floor, Techniplex-1, Techniplex Complex, off Veer Savarkar Flyover, Goregaon (West), Mumbai - 400062, Maharashtra. Phone: +91-22-41790000, Fax: +91-22-41790203. AD-F/2022-23/235.

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