

Unlock your Golden Years by Locking your Annuity Rates!

PNB MetLife

Grand Assured Income Plan

An Individual, Non-Linked, Non-Participating, Deferred Annuity Product
UIN: 117N134V04



An assured stream of income is a requirement for every individual to live comfortably in their golden years. Therefore, an early start and systematic planning for life after retirement will ensure you continue to live worry free. PNB MetLife Grand Assured Income Plan (GAIN) is a Deferred Annuity Plan which allows you to gradually build your retirement corpus with the flexibility to choose the deferment period so that you can enjoy and live a grand lifestyle!

KEY FEATURES



Guaranteed Income
for Lifetime*



Get higher Annuity Rates
for higher Purchase Price



Wide range of
need-based Annuity Options#



Choose preferred pay-out dates
to receive your Annuity Payments.**



Flexible & Affordable
Premiums Payment Options

Plan at a Glance:

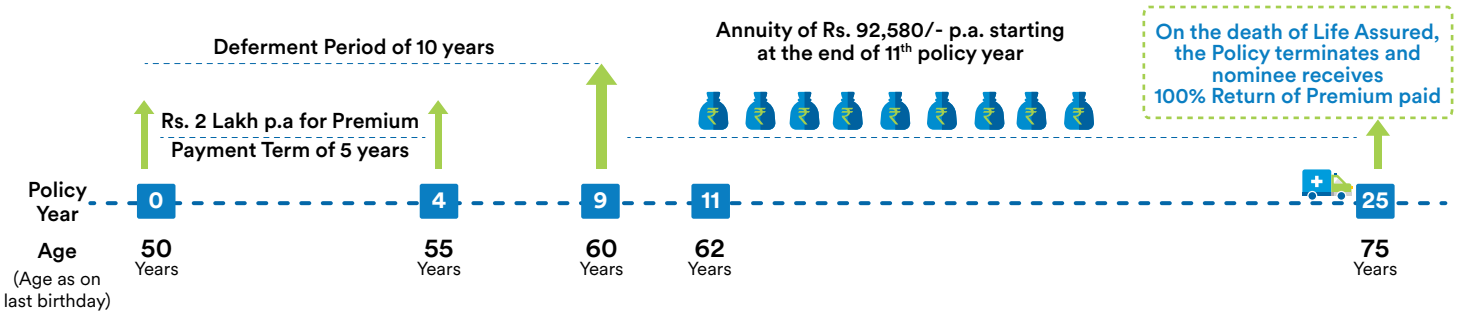
Parameters	Minimum		Maximum	
Age at Entry (Years)	40		Life Annuity with Return of Purchase Price on Death or Survival: 65 All other options [®] : 84 (Annuity Shall commence latest by 85 years)	
Minimum Annuity	Annual	Half Yearly	Quarterly	Monthly
	Rs 12,000	Rs 6,000	Rs 3,000	Rs 1,000
Purchase Price	Minimum Single Pay: Rs 100,000		Maximum Purchase Price: No Limit	
	Minimum Limited Pay (5,7 & 10): Rs 30,000			
PPT/Deferment Period (Years)	Single Pay/1-10, 5Pay/5-10, 7Pay/7-10, 10 Pay/10			

[®]Limited Pay available for option A, B & C Only

How does the Plan Work?

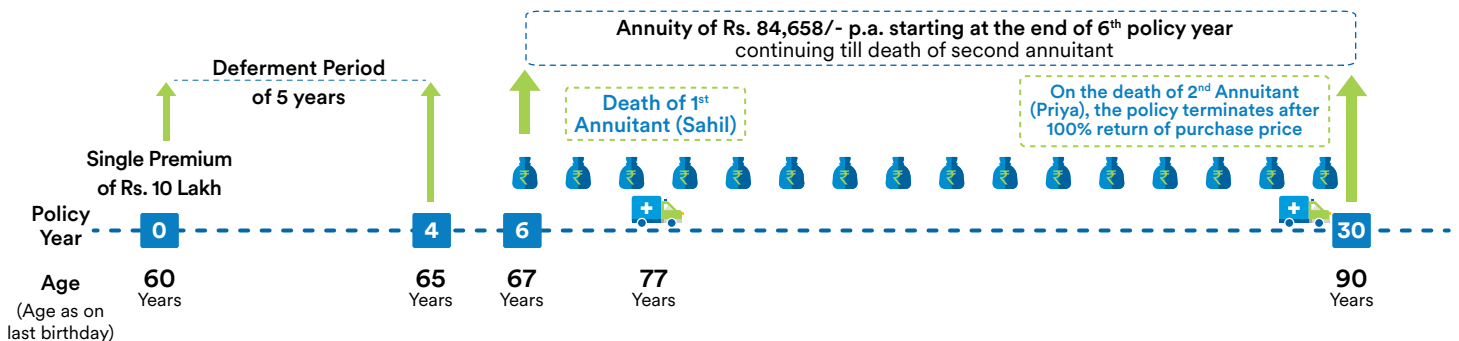
Scenario 1: Life Annuity with Return of Purchase Price

Raj, aged 50 years is looking for a lifelong Annuity plan to make his retirement stress free. He chooses PNB MetLife GAIN – Life Annuity with Return of Purchase Plan with an option to pay Rs. 2 Lakh p.a. for 5 years with deferment period of 10 years.



Scenario 2: Joint Life Annuity with Return of Purchase Price

Sahil, aged 60 years is looking for a Joint Life Annuity plan for him & his wife Priya (aged 55 years). He opts to invest in PNB MetLife GAIN – Joint Life Annuity with Return of Purchase Price plan and pays a lumpsum premium of Rs. 10 Lakh with deferment period of 5 years.



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Above illustration shown are for healthy, non-smoker male with premium exclusive of all taxes. *Provided the policy is in-force and all due premium have been paid. The policyholder shall choose the desired Annuity Option, premium payment term and deferment period at inception. The annuity shall be payable in arrears under all options, after completion of the deferment period. **The first annuity payout date cannot be earlier than the completion of the deferment period. *Option A: Life Annuity. Option B: Life Annuity with Return of Purchase Price. Option C: Life Annuity with Return of Purchase Price on Death or Survival. Option D: Joint Life Annuity with Return of Purchase Price. Option E: Joint Life Annuity with Return of Purchase Price and 50% Annuity to surviving Annuitant. PNB MetLife India Insurance Company Limited, Registered address: Unit No. 701, 702 & 703, 7th Floor, West Wing, Raheja Towers, 26/27 MG Road, Bangalore - 560001, Karnataka. IRDAI Registration number 117. CI No: U66010KA2001PLCO28883. Annuity option, chosen at inception, cannot be altered during the term. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding any sale. 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: 1st Floor, Techniplex -1, Techniplex Complex, Off Veer Savarkar Flyover, Goregaon (West), Mumbai - 400062, Maharashtra. AD-F/2023-24/1091.

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