



PNB MetLife

Century Plan

An Individual, Non-linked, Participating, Savings, Life Insurance Plan
UIN: 117N129V01



**INCOME TILL 100.
STARTING NOW.**



Winner Life Insurance - Whole Life Plan Category.
Survey of 2001 people by NielsenIQ across categories.



Key Benefits - Future Income Option

Cash Bonus from 15 th year	Guaranteed Cash Bonus @30% ¹ during fixed income period	Choose maturity option: up to age 100 or up to age 80	Protection for your family	Option to accumulate your Survival benefits	Flexibility ² to choose Date of payout

*Tax 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 to change from time to time.

¹Minimum cash bonus is guaranteed @30% of Annualized premium for Fixed Income Payout period under Future Income Option when Family Care Benefit is not opted, and @10% of Annualized premium when Family Care is opted.

²Policyholder cannot choose the date preceding the due date of the income payout.

Plan at a glance

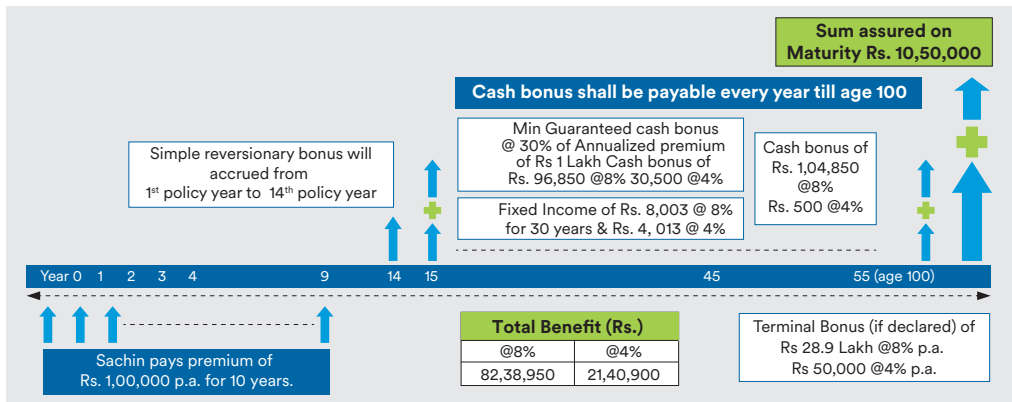
Particulars	Premium Payment Term	Family Care Option	Future Income Option
Policy Term	All	With/Without	Maturity Option 1: 80 minus Age at entry; Maturity Option 2: 100 minus Age at entry
Premium Payment Term (years)		Without	8, 10, 12, 15
		With	8, 10, 12, 15
Minimum Age at Entry* (years)	All	Without	0 (30 days)
	All	With	18
Maximum Age at Entry* (years)	5 to 9**	Without	55
	10, 12, & 15		60
	5 to 10, 12, & 15	With	50
Minimum Annualized Premium (Rs.)	5 to 9**	With/Without	60,000
	10, 12, & 15		24,000

* All reference to age is 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.

**Premium Payment Term 5, 6, 7 & 9 years are not available with Future Income Option

How does the plan work?

Sachin, aged 45 years wants to secure an income for his retirement years. He opts for “PNB MetLife Century Plan” and chooses “Future Income” option with premium payment term of 10 years, policy term ‘up to age 100’ and chooses annual mode of income payout. He decides to pay a yearly premium of Rs. 1,00,000 (exclusive of Goods and Service tax), assuming that he is in good health.



In case of unfortunate demise of Sachin in the 20th policy year his nominee receives the following benefit.

Guaranteed Benefits	(Rs.)	
Sum Assured on Death (a)	10,65,000	
Non-Guaranteed Benefits	@8%	@4%
Simple reversionary bonus accrued during first 14 policy years less Sum of all Fixed Incomes already paid (b)	2,00,085	1,00,335
Interim Cash Bonus (if declared) (c)	96,850	30,500
Total benefit (Rs.) (a+b+c)	13,61,935	11,95,835

Terminal Bonus, if declared, will be payable along with Death Benefit. 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.



TO KNOW MORE



www.pnbmetlife.com



1800-425-6969

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: U66010KA2001PLC028883. Benefit option, chosen at inception, cannot be altered during the term. For more details or risk factors, terms and conditions, please read the sales brochure carefully before concluding any sale. 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: indiasservice@pnbmetlife.co.in or Write to us: 1st Floor, Techniplex -1, Techniplex Complex, Opp Veer Savarkar Flyover, Goregaon (West), Mumbai – 400062, Maharashtra. AD-F/2023-24/283.

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IRDAI is not involved in activities like selling policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.