

Comprehensive Protection Plan To Fulfill your Dreams

PNB MetLife

Aajeevan Suraksha

Individual, Non-linked, Non-participating, Pure Risk Premium, Life Insurance Plan
 UIN: 117N122V04



PNB MetLife Aajeevan Suraksha is a comprehensive protection plan that offers you the convenience to pay premium for a limited period while ensuring to keep you and your family protected for life.

KEY BENEFITS



Pay for a limited period or one time or throughout the policy term



Get premiums back on survival till maturity^^



Customize your plan with a choice of 4 benefit options**



Additional protection with Inbuilt cover against terminal illness&



*Tax benefits as per prevailing tax laws

PLAN AT A GLANCE

Particulars	Minimum	Maximum
Entry Age ¹ (Years)	18	65
Sum Assured (Rs.)	25,00,000	No limit, subject to Board approved underwriting policy
Premium Payment Term (PPT) (Years)	Single pay: Single premium payment at inception of the Policy Limited pay: 5 to 15 Regular pay (Regular Pay is only available with Fixed Term option)	
Riders ²	PNB MetLife Accidental Death Benefit Rider Plus (117B020V03) PNB MetLife Serious Illness Rider (117B021V03)	

¹All references to age are as on age last birthday

Primary Life:

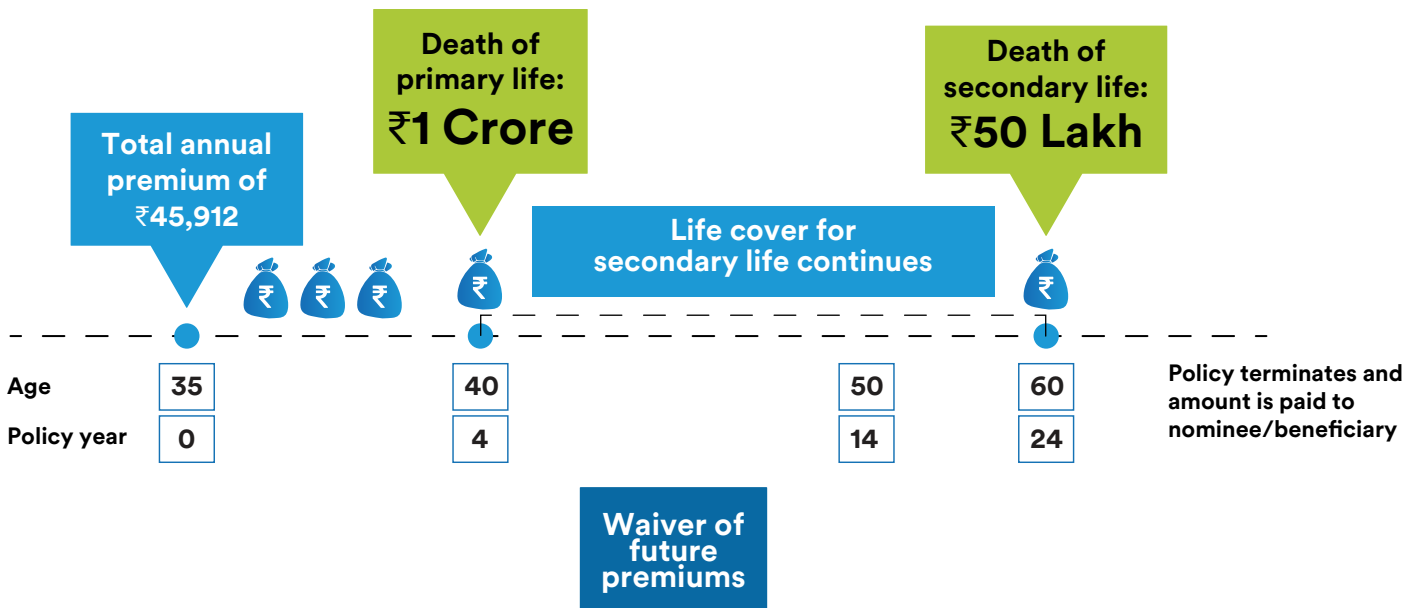
Sum Assured: Rs. 1 Crore

^Premium: Rs. 45,912

Below illustration is for a primary life being a healthy male, aged 35 years, non smoker and secondary life being a healthy female, aged 35 years, non-smoker. Premium payment term of 15 years. Policy term of 30 years. Cover Option is Fixed Term Cover and Benefit Option is Life Partner.

Secondary Life:

Sum Assured: Rs. 50 lakhs



Scenario 2: In case of Survival

No benefit will be paid in case of survival

- If second life's (Anu's) death/terminal illness occurrence precedes first life (Manish), Rs. 50 lakh will be payable immediately, policy will continue with reduced annual premium of Rs. 25,300/-, with Rs. 1Cr. being payable on subsequent death or diagnosis of terminal illness of first life.
- Premiums are exclusive of taxes & assuming lives assured are in good health.
- The policy terminates after payout of death/terminal illness benefit (whichever is earlier), in respect of both lives during the policy term.



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1800-425-6969

*Tax benefits are as per the Income Tax Act, 1961, & are subject to amendments made thereto from time to time. Please consult your tax consultant for more details. ²Rider Sum Assured shall be subject to Sum Assured of base policy. Premium for all health riders put together shall be subject to a ceiling of 100% of the base premium. Premium for all non-health riders put together shall be subject to a ceiling of 30% of the base premium. Riders will only be available with Single Pay, Regular Pay and Limited Pay with Premium Payment Terms of 5 years, 7 years, 10 years, 12 years and 15 years. Riders will not be offered if the outstanding term under the base policy is less than 5 years. Rider can be attached only at the inception of the policy. **Benefits Options are: a. Lumpsum, b. Life Partner, c. Fixed Income, d. Increasing Income. ³Terminal Illness Benefits shall be payable according to the benefit option chosen by policyholder at inception. ^^ If "With Return of Premium option" is chosen. 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 on risk factors, terms & conditions, please read the sales brochure before conducting a 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/2023-24/314.

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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.