

This advertisement is designed for combination of Benefits of two individual and separate products named (1) PNB MetLife Smart Platinum Plus (Individual, Unit Linked, Non-Participating, Life Insurance Plan) - UIN:117L125V01 and (2) PNB MetLife Guaranteed Future Plan (Individual, Non-Linked, Non-Participating, Savings Life Insurance Plan) - UIN:117N124V06. These products are also available for sale individually without the combination offered/ suggested. This benefit illustration is the arithmetic combination and chronological listing of combined benefits of individual products. The customer is advised to refer the detailed sales brochure of respective individual products mentioned herein before concluding sale.

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

The Linked Insurance Product 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 Linked Insurance Products completely or partially till the end of the fifth year.



Get Guaranteed Returns + Market Linked Growth

PNB MetLife

Capital Guarantee Plus Solution

Let your dreams take the front seat.

Get the best of both worlds and fulfil all your dreams and aspirations with the combination of 'PNB MetLife Guaranteed Future Plan & PNB MetLife Smart Platinum Plus'



PV Sindhu

Two-time Olympic medalist
Brand Ambassador & Esteemed Customer

KEY FEATURES



GUARANTEED*
RETURN OF 100% OF
PREMIUMS PAID*



TAX
BENEFITS*



WEALTH CREATION
WITH MARKET-LINKED
RETURNS



WHOLE LIFE
COVER



FUND BOOSTERS
TO ENHANCE YOUR
FUND VALUE*

ELIGIBILITY CRITERIA

FIELD	COMBINED BENEFITS
Options	PNB MetLife Guaranteed Future Plan: Endowment PNB MetLife Smart Platinum Plus: Wealth
Premium Criteria	Combined premium will be divided in equal proportion in PNB MetLife Guaranteed Future Plan & PNB MetLife Smart Platinum Plus, Premium Payment Term for PNB MetLife Smart Platinum Plus & PNB MetLife Guaranteed Future Plan will be different. Premium will halve post completion of PNB MetLife Smart Platinum Plus Premium Payment Term.
Premium Payment Term	PNB MetLife Guaranteed Future Plan: 5P 12; 7P 15; 8P 16; 9P 18, 10P 20; 11P 22, 12P 20; 12P 24;13P 26 PNB MetLife Smart Platinum Plus: LP5, LP7, LP10
Min Entry Age	5P 12: 6Years; 7P 15: 3 Years; 8P 16: 2 Years; 9P 18: 30 days; 10P 20: 30 days; 11P 22: 30 days; 12P 20: 30 days; 12P 24: 30 days; 13P 26: 30 days
Max Entry Age	60 years
Max Maturity Age	80 or 99 years
Min Annualised Premium	Minimum premium for the combined solution is : Annual : Rs. 96,000/- Semi Annual : Rs.60,000/- Monthly : Rs.20,000/-
Mode of Premium	Annual, Half Yearly, Monthly

Capital Guarantee

✓ **Return of Premium Guaranteed !**

Growth potential

✓ **Market linked returns** with Zero risk to the invested amount

Top performing funds

✓ **Best performing funds** with 3 years returns of 16%²

Liquidity

✓ **Partials withdrawals** allowed post 5 years³

² Multiplier III fund as on 31st March 2022.

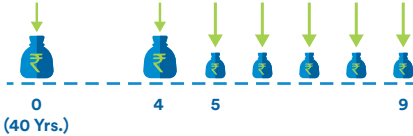
³ Partial Withdrawal is only available with PNB MetLife Smart Platinum Plus. Please refer policy terms and conditions for further details.

WHAT YOU PAY

Premium payment of Rs.15 Lakhs over 10 years

Premium payments of Rs. 2 Lakh for 5 years

Premium reduces by 50% (i.e. Rs. 1 Lakh) for next 5 years



WHAT YOU GET

Guaranteed Return from PNB MetLife Guaranteed Future Plan
Guaranteed Benefit of Rs. 25,09,700/- at the end of 20th year

Market linked returns from PNB MetLife Smart Platinum Plus
Rs. 48,39,722/- @8% or Rs. 9,39,583/- @4% on maturity



Liquidity through partial withdrawals



20 (60 Yrs.)

40 (80 Yrs.)

Life cover throughout the Policy term

Premium is exclusive of Goods and Service Tax, applicable surcharges, and cess.

The above illustration is for a male life aged 40 years investing Rs. 1 Lakh in PNB Met Life Guaranteed Future Plan (MGFP) for Premium Payment Term 10 years & Policy Term 20 years and Rs. 1 Lakh in PNB MetLife Smart Platinum Plus (MSPP) for Premium Payment Term 5 years and Maturity Age till 80 years of age.

TO KNOW MORE



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 PNB Metlife India Insurance Co. Ltd

*Safeguard your family's future with life cover for entire policy term. *Terms and Conditions Apply. †Total Premium payable along with accrued Guaranteed Additions and accrued Wealth additions is paid as a lumpsum at the end of the policy term. (This is only for MGFP endowment Option and not linked to MSPP). *Provided the policy is in-force and due premiums have been paid. Policyholder cannot choose the date preceding the due date of the income payout. 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 Smart Platinum Plus 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. 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 Future Plan is an Individual, Non-Linked, Non-participating, Savings Life Insurance Plan (UIN: 117N124V06). PNB MetLife Smart Platinum Plus (Individual, Unit Linked, Non-Participating, Life Insurance Plan) - UIN:117L125V01. For more details or risk factors, terms and conditions, please read the individual sales brochure before concluding any sale. †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. 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, Email: 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/2022-23/448.

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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.