

PNB MetLife Century Plan – Whole Life Income Plan



**PNB MetLife
Century Plan**

An Individual, Non-linked, Participating,
Savings, Life Insurance plan
(UIN:117N129V01)



**INCOME
TILL 100.
STARTING
NOW.**

**LIFELONG
INCOME
TILL AGE 100**

**TAX
BENEFIT***

**FLEXIBILITY TO
ACCUMULATE
AND
WITHDRAW
INCOME**

**LEAVE A
LEGACY FOR
YOUR LOVED
ONES**

**PNB MetLife
Century Plan**
An Individual, Non-linked, Participating,
Savings, Life Insurance plan

Features - PNB MetLife Century Plan – Your Partner for Life

WAIVER OF PREMIUM WITH FAMILY CARE

Ensure **survival benefits continue to be paid even after death of the Life Assured** and **no future premiums are payable** after death.

ACCUMULATE OR WITHDRAW

Enjoy the flexibility to **accumulate the survival benefit** payouts @ pre-defined interest rate and **withdraw** as and when required.

REWARD FOR HIGH PREMIUM

Get **rewarded** with up to 10% additional benefit on maturity sum assured by **paying higher premiums**.



WHOLE LIFE COVER & INCOME WITH LIMITED PAY

Get tax free income and life cover for whole life up to the **age of 100 years from the first month**. Option of 80 years also available. **Pay for limited time only**.

LEGACY FOR GENERATIONS

Create a **legacy** for your loved ones and generations to come. One plan to take care the needs of **atleast 3 Generations**. **Maturity Sum Assured & Terminal Bonus** paid on Maturity.

GUARANTEED CASH BONUS

Get assurity of **minimum guaranteed cash bonus** upto 10% of Annualised Premium in Super Income and up to 30% of Annualised Premium in Future Income Option as survival benefits.

If Super Income option is chosen Min. cash bonus is Guaranteed @5% for PPT <10 & @10% for PPT 10 & above of Annualised Premium during the premium payment term. For Future Income Option Guaranteed cash bonuses @30% of Annualised premium will be paid during Fixed Income period.

Income Payout Options



Super Income (Immediate Income)

- Cash bonuses from 1st year or 1st month till age 100/80
- Minimum **Guaranteed cash bonus# @10%** of Annualized Premium during PPT



Smart Income (Immediate Income)

- Cash bonuses paid from 1st year or 1st month, as per income mode chosen, till age 100/80



Future Income (Deferred Income)

- Simple Reversionary bonus for first 15 Years of the policy.
- Fixed Income along with Cash bonuses will be paid from end of 15th policy year till maturity.
- **Guaranteed cash bonuses# @30%** of Annualized premium during Fixed Income period.

- #If Super Income option is chosen Min. cash bonus is Guaranteed @5% for PPT <10 & @10% for PPT 10 & above of Annualized Premium during the premium payment term. For Future Income Option Guaranteed cash bonuses @30% of Annualised premium will be paid during Fixed Income period.
- The accrued Cash Bonuses and/or Fixed Income pay-outs shall be accumulated monthly at Reverse Repo Rate published by RBI on its website. This rate will be reviewed at the beginning of every month and will be aligned with the latest Reverse-Repo Rate published on RBI's website. Fixed Income = (Sum of all accrued Simple Reversionary Bonuses) / (Fixed Income Pay-out Period). Fixed Income Pay-out Period commences from end of 15th policy year and is equal to 30 years for maturity age option 100 years and 20 years for maturity age option 80 years.

Other Flexibilities with all three Income Pay-out Options

1

Option to **accumulate survival benefit payouts at pre-defined interest rate** ^

2

Flexibility to withdraw the accumulated amount partially/fully anytime during policy term.

3

Flexibility to receive your income payout on the **date of your choice**.
Coincide with special occasions.

4

Receive your payouts as **Yearly / Half- yearly / Quarterly / Monthly** installments.

5

Option to opt for income payout period up to the **age of 100 or 80**.

Important Points:

- Flexibility to choose Date of Survival Benefit Payout is available only if Annual mode of income payout is selected.
- Date chosen at inception cannot be changed post issuance.
- There is no restriction on no. of times or amount of accumulated value can be withdrawn during the policy term.
- Customer can choose Accumulation option at policy inception or during the policy term through a written notice to PMLI.

[^]The accrued Cash Bonuses and/or Fixed Income pay-outs shall be accumulated monthly at Reverse Repo Rate published by RBI on its website. This rate will be reviewed at the beginning of every month and will be aligned with the latest Reverse-Repo Rate published on RBI's website.

Boundary Conditions

Particulars	Premium Payment Term	Family Care Option	Option 1: Super Income	Option 2: Smart Income	Option 3: Future Income
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	5 to 10, 12, 15	5 to 10, 12, 15	8, 10, 12, 15
		With	5 to 10, 12, 15	5 to 10, 12, 15	8, 10, 12, 15
Minimum Age at Entry ¹ (years)	All	Without	0		
	All	With	18		
Maximum Age at Entry ¹ (years)	5 to 9 ²	Without	55	55	55
	10, 12 & 15		60	65	60
	5 to 10, 12 & 15	With	50	50	50
Maturity Age ¹ (years)	All	With/Without	Maturity Option 1: 80 years; Maturity Option 2: 100 years		
Minimum Annualized Premium (Rs.)	5 to 9 ²	With/Without	60,000		
	10, 12 & 15		24,000		
Maximum Annualized Premium (Rs.)	All	With/Without	Subject to maximum Basic Sum Assured limit as per Board Approved Underwriting Policy.		

¹ 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.

² Premium Payment Term 5, 6, 7 & 9 years are not available with Future Income Option

Super Income Option

Survival Benefit

- Cash Bonus will be payable from 1st Policy year in the mode of payout chosen by policyholder.
- **Min. Guaranteed Cash Bonus** as % of Annualized Premium during Premium Payment term:

Family Care Benefit	Premium Payment Term <10 years	Premium Payment Term >= 10 years
Without	5%	10%
With	2%	5%

Maturity Benefit

- Maturity Benefit shall be paid on Maturity date applicable as per Maturity option of 80 or 100 years of age
- Sum Assured on Maturity;
- Accrued cash bonuses, if not paid earlier;
- Terminal Bonus, if declared.

Death Benefit

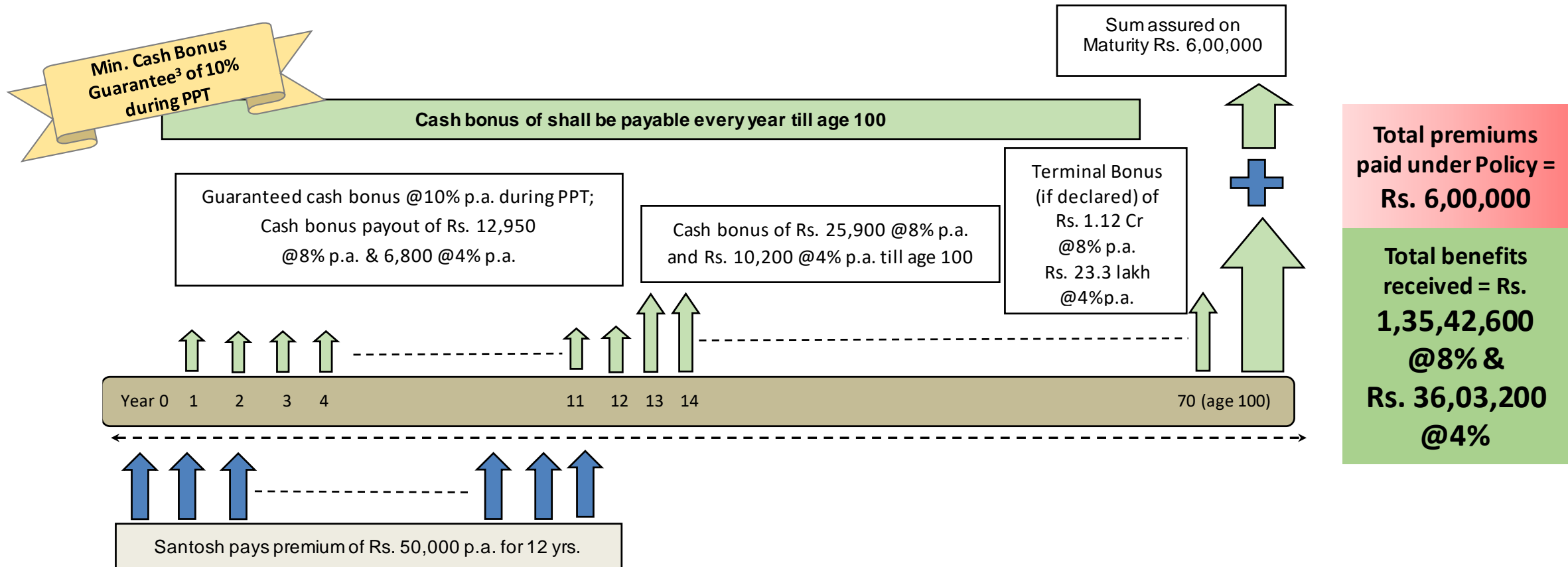
- Death Benefit shall be equal to the following and payable as lumpsum:
- Sum Assured on Death, plus;
 - Accrued cash bonuses, if not paid earlier, plus;
 - Interim Cash/Simple Reversionary Bonus (if any) plus
 - Terminal Bonus on death (if declared)

Sum Assured on Maturity = Sum of all Annualized Premium + Additional Benefit (high premium reward); **For Family Care option** the annualized premium used to derive the benefits on survival and maturity, will be subject to a guaranteed rate of reduction to cover the additional cost of mortality arising from such policies.

Sum Assured on Death = Higher of (10 X Annualized Premium, Death Benefit Multiple X Annualized Premium)

Super Income Option

Santosh, aged 30 years, wishes to have a secondary income to support his family's expenses as well as to build a retirement corpus with some element of guarantee. He opts for "PNB MetLife Century Plan" and chooses "Super Income" option with premium payment term of 12 years, policy term 'up to age 100' and chooses annual mode of income payout. His yearly premium is Rs. 50,000 (exclusive of Goods and Service tax), assuming that he is in good health.



³Guarantee may vary basis Premium Payment Term and whether Family Care Option has been chosen. Please note that the Bonuses after end of Premium Payment Term are not guaranteed and may be declared by the Company from time to time. The above premium figures are exclusive of Goods and Services Tax and Cess. 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.

Super Income Option

In case of unfortunate demise of Santosh in the 15th policy year, his nominee receives the following benefit.

Guaranteed Benefit	(Rs.)	
Sum Assured on Death	5,87,500	
Guaranteed Minimum Death Benefit payable after PPT (105% of total premiums paid)	6,30,000	
Non-Guaranteed Benefits at Death	@8%	@4%
Interim Cash Bonus (if declared)	25,900	10,200

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.

Smart Income Option

Survival Benefit

- Cash Bonus will be payable from 1st Policy year in the mode of payout chosen by policyholder.

Maturity Benefit

- Maturity Benefit shall be paid on Maturity date applicable as per Maturity option of 80 or 100 years of age
- Sum Assured on Maturity;
- Accrued cash bonuses, if not paid earlier;
- Terminal Bonus, if declared.

Death Benefit

Death Benefit shall be equal to the following and payable as lumpsum:

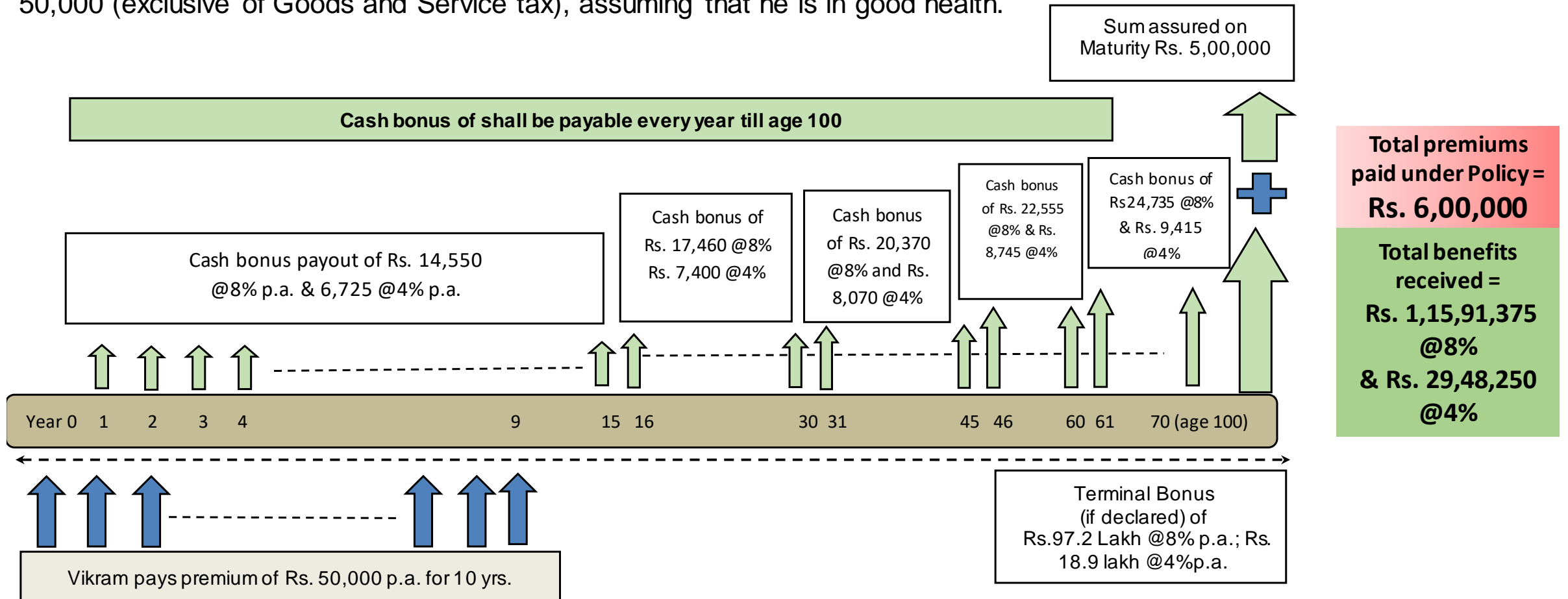
- Sum Assured on Death, plus;
- Accrued cash bonuses, if not paid earlier, plus;
- Interim Cash/Simple Reversionary Bonus (if any) plus
- Terminal Bonus on death (if declared)

Sum Assured on Maturity = Sum of all Annualized Premium + Additional Benefit (high premium reward); **For Family Care option** the annualized premium used to derive the benefits on survival and maturity, will be subject to a guaranteed rate of reduction to cover the additional cost of mortality arising from such policies.

Sum Assured on Death = Higher of (10 X Annualized Premium, Death Benefit Multiple X Annualized Premium)

Smart Income Option

Vikram, aged 30 years, wishes to have a secondary income to support his family's expenses as well as to build a retirement corpus. He opts for "PNB MetLife Century Plan" and chooses "Smart Income" option with premium payment term of 10 years, policy term 'up to age 100' and chooses annual mode of income payout. His yearly premium is Rs. 50,000 (exclusive of Goods and Service tax), assuming that he is in good health.



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.

Please refer complete Sales Brochure before concluding sales

Smart Income Option

In case of unfortunate demise of Vikram in the 15th policy year, his nominee receives the following benefit.

Guaranteed Benefit		(Rs.)	
a.	Sum Assured on Death	5,87,500	
Non-Guaranteed Benefits at Death		@8%	@4%
b.	Interim Cash Bonus (if declared)	14,550	6,725
Total benefit payable at Death (a + b)		6,02,050	5,94,225

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.

Future Income Option

Survival Benefit

- Simple Reversionary Bonus accrued during first 14 years of policy, will be payable as Fixed Income in equal instalments during Fixed Income Payout Period. (Fixed Income = Accrued SRB/Fixed Income Payout Period)
- Cash Bonus will be payable from 15th Policy year in the mode of payout chosen by policyholder.
- Min. Guaranteed Cash Bonus will be as a % of Annualized Premium during PPT:

Family Care Benefit	Minimum Guaranteed Cash Bonus Rate
Without	30%
With	10%

Maturity Benefit

- Maturity Benefit shall be paid on Maturity date applicable as per Maturity option of 80 or 100 years of age -
- Sum Assured on Maturity;
- Accrued cash bonuses, if not paid earlier;
- Fixed Income, if applicable and not paid earlier;
- Terminal Bonus, if declared.

Death Benefit

- Death Benefit shall be equal to the following and payable as lumpsum:
 - Sum Assured on Death, plus;
 - Accrued cash bonuses, if not paid earlier, plus;
 - Accrued Simple Reversionary Bonus less Sum of all Fixed Incomes already paid (if applicable),
 - Interim Cash/Simple Reversionary Bonus (if any) plus
 - Terminal Bonus on death (if declared)

Sum Assured on Maturity = Sum of all Annualized Premium + Additional Benefit (high premium reward); **For Family Care option** the annualized premium used to derive the benefits on survival and maturity, will be subject to a guaranteed rate of reduction to cover the additional cost of mortality arising from such policies.

Sum Assured on Death = Higher of (10 X Annualized Premium, Death Benefit Multiple X Annualized Premium)

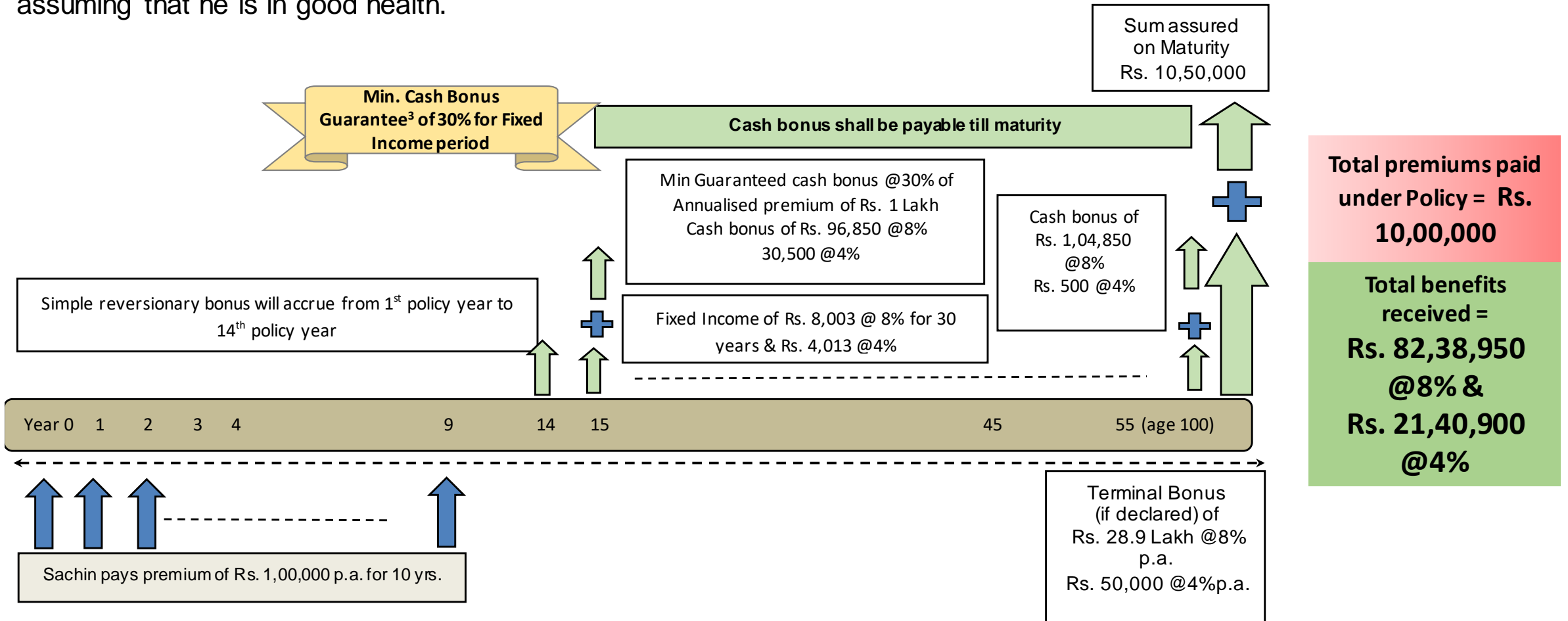
Fixed Income Payout Period commences from end of 15th policy year and is equal to outstanding term till maturity or specified fixed period whichever is earlier. Where, Fixed period is equal to 30 years for maturity age option 100 years and 20 years for maturity age option 80 years.

Sum Assured on Maturity = Sum of all Annualized Premium + Additional Benefit

Sum Assured on Death = Higher of (10 X Annualized Premium, Death Benefit Multiple X Annualized Premium)

Future Income Option

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.



³Guarantee may vary basis whether Family Care Option has been chosen. Please note that the Bonuses after end of Premium Payment Term are not guaranteed and may be declared by the Company from time to time. The above premium figures are exclusive of Goods and Services Tax and Cess. 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.

Future Income Option

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

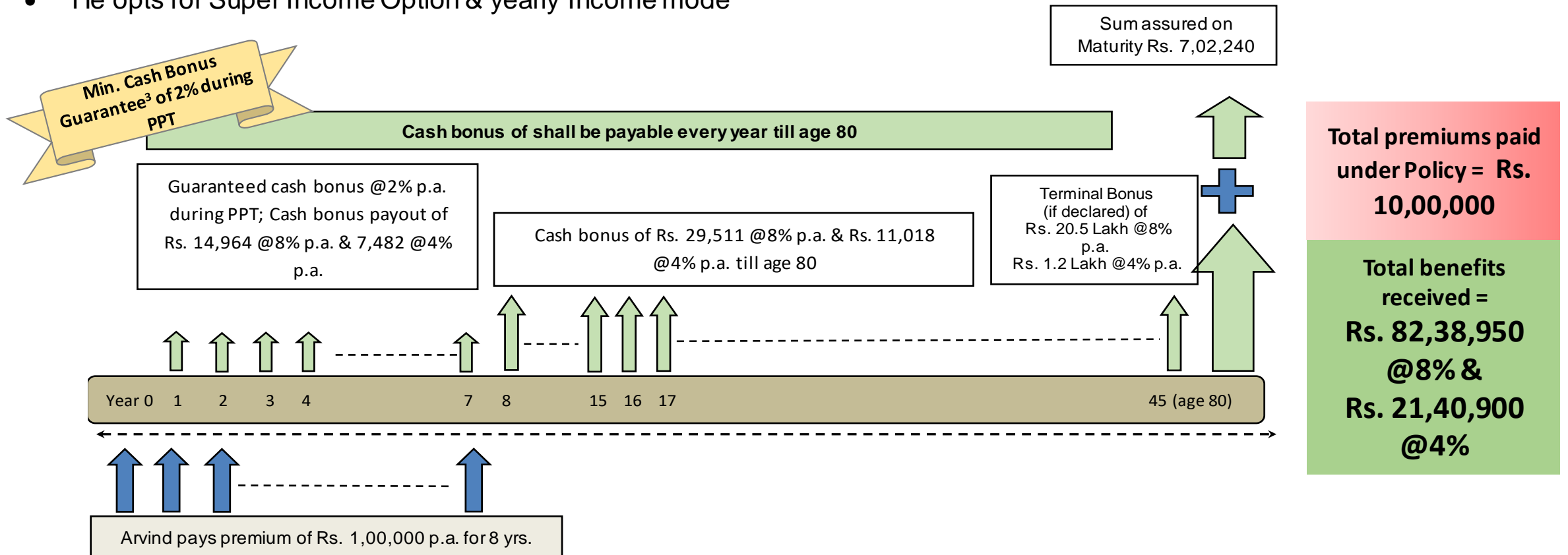
Guaranteed Benefits		(Rs.)	
a.	Sum Assured on Death	10,65,000	
Non-Guaranteed Benefits at Death		@8%	@4%
b.	Simple reversionary bonus accrued during first fourteen policy years less Sum of all Fixed Incomes already paid	2,00,085	1,00,335
c.	Interim Cash Bonus (if declared)	96,850	30,500
Total Benefit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

Family Care Benefit

Arvind, aged 35 years, has a 3 year old son Anuj. Arvind wants a savings plan which will ensure that Anuj's higher education needs are fulfilled even in his absence. He opts for "Family Care Benefit" with Super Income option of "PNB MetLife Century Plan" and:

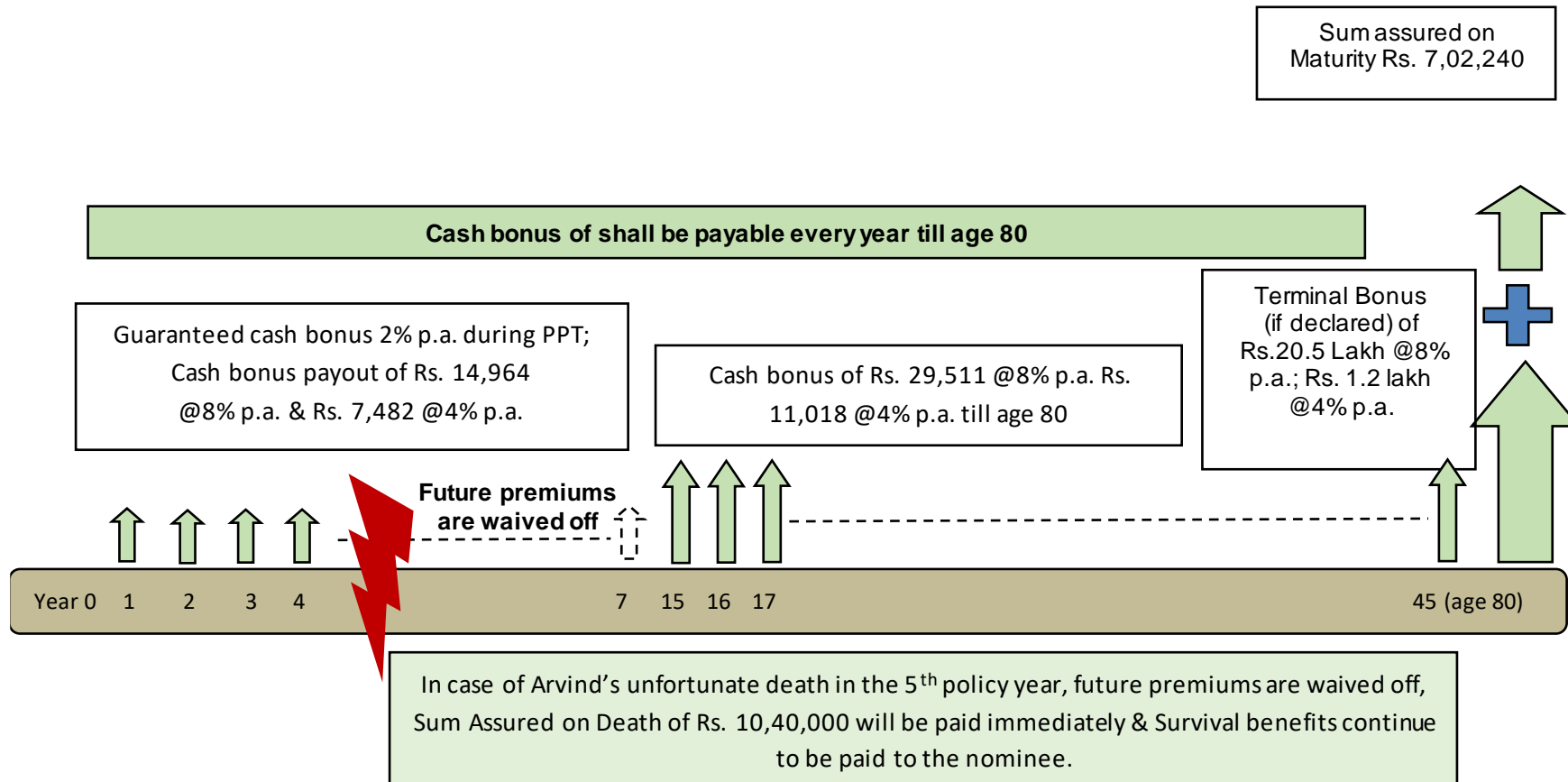
- Selects premium payment term of 8 years and policy term of upto age 80
- Opts for yearly premiums of Rs. 1,00,000 (exclusive of taxes/cesses), assuming that he is in good health
- He opts for Super Income Option & yearly Income mode



³Guarantee may vary basis Premium Payment Term and whether Family Care Option has been chosen. Please note that the Bonuses after end of Premium Payment Term are not guaranteed and may be declared by the Company from time to time. The above premium figures are exclusive of Goods and Services Tax and Cess. 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.

Family Care Benefit

In case of Arvind's unfortunate death in the 5th policy year, future premiums are waived off, Sum Assured on Death of Rs. 10,40,000 will be paid immediately & Survival benefits continue to be paid to the nominee.



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.

Premium Discontinuance

If you discontinue paying premium, your policy will lapse or become paid-up

Policy acquires Surrender value provided premiums are paid in full for first 2 policy years

- **Paid-Up Value:** Continue as a Paid-Up policy with reduced benefits.

Benefits	Payout
Death Benefit	<p>Sum Assured on Death x (t/n); Plus sum of all accrued Cash Bonuses Plus accrued Simple Reversionary Bonuses less sum of fixed income paid till the date of death Plus Terminal Bonus, if any</p> <p>At any point in time the minimum death benefit shall be 105% of all premiums paid as on date of death.</p> <p>If Family Care Benefit is chosen at inception, then Reduced Paid-Up Sum Assured on Death shall be payable as lumpsum. Policy will continue with reduced benefits and will receive benefits as mentioned under Survival/Maturity section below.</p>
Maturity Benefit	<p>Sum Assured on Maturity X t/n; The policy cover terminates with payment of reduced maturity benefit:</p> <p>Maturity benefit is defined as sum of Reduced paid-up Sum Assured on Maturity plus Accrued Cash Bonuses (if not paid earlier) plus Fixed Incomes (if not paid earlier) plus Terminal Bonus (if declared)</p>
Survival	<p>On survival of Life Assured, or on death of Life Assured if Family Care Benefit is chosen, Survival Benefits under a paid-up policy shall be paid based on the Income option chosen:</p> <p>Option 1: Super Income - No Cash Bonus shall be paid.; Option 2: Smart Income- No Cash Bonus shall be paid; Option 3: Future Income- Fixed Income each year during Fixed Income Payout Period Where, Fixed Income = Sum of all accrued Simple Reversionary Bonuses x Income Payout Factor / Fixed Income Payout Period</p>

- **Surrender Value:** SV is higher of the Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV) of the policy.
- **Revival:** Lapsed /Paid-up policy can be revived for its full coverage within 5 years from the due date of the first unpaid premium but before policy maturity.
- **Policy loan:** The maximum amount of policy loan that can be availed is limited to 80% of the Surrender Value at the end of the relevant Policy Year less {any unpaid premiums for that year and loan interest accrued to the end of that year}. The rate of interest to be charged on outstanding loan is taken as the 10 Year G-Sec rate as on 1st of April plus 250 basis points, rounded to the nearest 50 basis points.

PNB MetLife Century Plan – Death Benefit Multiples

Death Benefit Multiple														
Maturity Age / Age at Entry	100		80		Maturity Age / Age at Entry	100		80		Maturity Age / Age at Entry	100		80	
	100	80	100	80		100	80	100	80		100	80		
0	15.00	15.00	16	12.80	11.65	31	11.70	10.57	46	10.60	10.14			
1	15.00	15.00	17	12.70	11.55	32	11.65	10.55	47	10.55	10.13			
2	15.00	15.00	18	12.60	11.45	33	11.60	10.50	48	10.50	10.12			
3	14.90	14.90	19	12.50	11.40	34	11.55	10.45	49	10.15	10.11			
4	14.70	14.70	20	12.40	11.30	35	11.50	10.40	50	10.10	10.10			
5	14.50	14.40	21	12.35	11.20	36	11.45	10.35	51	10.09	10.09			
6	14.20	14.00	22	12.30	11.15	37	11.40	10.30	52	10.08	10.08			
7	14.10	13.60	23	12.20	11.10	38	11.35	10.25	53	10.07	10.07			
8	14.00	13.15	24	12.15	11.05	39	11.30	10.22	54	10.06	10.06			
9	13.90	12.60	25	12.10	11.00	40	11.25	10.20	55	10.05	10.05			
10	13.40	12.15	26	11.95	10.95	41	11.00	10.19	56	10.04	10.04			
11	13.30	12.10	27	11.90	10.90	42	10.90	10.18	57	10.03	10.03			
12	13.20	12.00	28	11.85	10.80	43	10.80	10.17	58	10.02	10.02			
13	13.10	11.90	29	11.80	10.70	44	10.70	10.16	59	10.01	10.01			
14	13.00	11.80	30	11.75	10.60	45	10.65	10.15	60+	10.00	10.00			
15	12.90	11.70												

PNB MetLife Century Plan – Rate of reduction Family Care Option

Guaranteed Rate of Reduction (expressed as a % of Annualized Premium)

Smart Income Option with Family Care Benefit (Maturity Age: 100 Years)

PPT ->	5	6	7	8	9	10	12	15
Age								
18 - 25	24.60%	21.90%	20.70%	19.80%	19.40%	19.30%	18.70%	18.80%
26 - 35	32.20%	28.40%	27.10%	25.90%	25.30%	25.40%	25.00%	25.30%
36 - 40	38.00%	33.70%	31.70%	30.20%	29.40%	29.50%	29.60%	29.90%
41 - 45	47.80%	40.70%	37.80%	35.90%	34.90%	35.30%	35.40%	36.00%
46 - 50	62.20%	50.30%	45.70%	43.30%	41.70%	42.30%	42.70%	43.80%

Super Income Option with Family Care Benefit (Maturity Age: 100 Years)

PPT->	5	6	7	8	9	10	12	15
Age								
18 - 25	23.30%	20.80%	19.50%	18.90%	18.20%	18.60%	18.40%	18.80%
26 - 35	30.50%	27.40%	26.10%	25.00%	24.80%	25.00%	25.30%	25.90%
36 - 40	36.90%	33.40%	30.90%	29.70%	29.30%	29.90%	30.30%	31.20%
41 - 45	45.20%	40.40%	37.50%	36.00%	35.10%	35.90%	36.40%	37.80%
46 - 50	61.00%	50.50%	46.00%	43.30%	42.30%	43.10%	44.40%	45.90%

Future Income Option with Family Care Benefit (Maturity Age: 100 Years)

PPT->	5	6	7	8	9	10	12	15
Age								
18 - 24	NA	NA	NA	15.30%	NA	14.70%	14.70%	15.10%
25 - 34	NA	NA	NA	21.40%	NA	21.30%	21.30%	21.70%
35 - 39	NA	NA	NA	29.10%	NA	29.30%	30.00%	31.00%
40 - 44	NA	NA	NA	34.40%	NA	34.80%	36.10%	37.20%
45 - 50	NA	NA	NA	40.50%	NA	41.10%	43.60%	44.90%

Smart Income Option with Family Care Benefit (Maturity Age: 80 Years)

PPT->	5	6	7	8	9	10	12	15
Age								
18 - 25	13.60%	12.60%	13.00%	12.50%	12.50%	13.00%	13.20%	13.70%
26 - 35	18.70%	18.00%	17.90%	17.30%	17.60%	17.90%	18.70%	19.50%
36 - 40	22.60%	21.40%	21.50%	21.00%	20.70%	21.60%	22.60%	23.80%
41 - 45	30.00%	27.80%	27.00%	26.30%	26.30%	27.20%	28.30%	29.90%
46 - 50	40.30%	37.00%	35.20%	34.20%	33.60%	34.80%	36.40%	38.60%

Super Income Option with Family Care Benefit (Maturity Age: 80 Years)

PPT->	5	6	7	8	9	10	12	15
Age								
18 - 25	12.50%	11.50%	11.90%	11.40%	11.40%	11.90%	12.10%	12.60%
26 - 35	17.80%	17.10%	17.00%	16.40%	16.70%	17.00%	17.80%	18.60%
36 - 40	21.90%	20.70%	20.80%	20.30%	20.00%	20.90%	21.90%	23.10%
41 - 45	29.40%	27.20%	26.40%	25.70%	25.70%	26.60%	27.70%	29.30%
46 - 50	39.80%	36.50%	34.70%	33.70%	33.10%	34.30%	35.90%	38.10%

Future Income Option with Family Care Benefit (Maturity Age: 80 Years)

PPT->	5	6	7	8	9	10	12	15
Age								
18 - 24	NA	NA	NA	4.80%	NA	5.00%	5.70%	6.80%
25 - 34	NA	NA	NA	12.30%	NA	12.90%	13.50%	14.00%
35 - 39	NA	NA	NA	18.30%	NA	19.30%	20.80%	21.80%
40 - 44	NA	NA	NA	22.30%	NA	23.50%	25.80%	27.10%
45 - 50	NA	NA	NA	27.40%	NA	28.90%	32.20%	34.10%

The above tabulated Guaranteed Rate of Reduction is applied to the Annualized Premium for policies opting for Family Care Benefit option

Disclaimers

- PNB MetLife India Insurance Company Limited, Registered office: Unit No. 701, 702 & 703, 7th Floor, West Wing, Raheja Towers, 26/27 M G Road, Bangalore -560001.
- IRDA of India Registration number 117. CI No. U66010KA2001PLC028883.
- PNB MetLife Century Plan (117N129V01) is a non—linked, participating, savings life insurance plan. Please consult your advisor for more details. For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding the 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.
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Thank You