

# One comprehensive plan that secures all your Life Goals

PNB MetLife

## MERA TERM PLAN PLUS

Individual, Non-Linked, Non-Par, Pure Risk Premium, Life Insurance Product  
UIN: 117N126V03



Ensure complete protection for your family and yourself with just one plan that can be customized to suit your needs. Presenting **PNB MetLife Mera Term Plan Plus** that secures you from all uncertainties and covers your loved ones' future even in your absence.

### KEY FEATURES



**Return of Premium**  
Retrieve all premiums on maturity



**Joint Life**  
Covers you and your spouse under one umbrella



**Child Education Benefit**  
Secure your child's future with an additional layer of protection



**Step up Benefit**  
Increase your Sum Assured every year by 10% for the next 10 years



## BENEFIT OPTIONS



**Life Option** - Covers against Death.

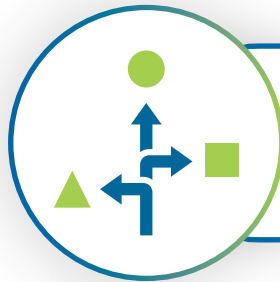


**Life Plus Option** - Covers Life Option along with Terminal Illness plus all future premiums waived off on accidental permanent disability or diagnosis of 50 listed critical illnesses.



**Life Plus Health Option** - Covers Life Plus Option along with Accelerated Lumpsum on diagnosis of 50 listed critical illnesses.

## WITH PNB METLIFE MERA TERM PLAN PLUS



Flexibility to choose a premium payment term as per your convenience.



Choose Coverage Term as per your liking.



Customize your plan with a choice of additional options i.e Return of Premium option and Spouse Coverage.



Choice of Benefit Payout options to suit your needs with Lumpsum, Monthly Income and Lumpsum plus Monthly Income.

## ADDITIONAL OPTIONS\* AND COVER ENHANCEMENT OPTIONS\*

### ADDITIONAL OPTIONS



#### Return of Premium

Option to get your premiums back on survival till maturity.



#### Spouse Coverage

Option to protect your spouse under the same plan.

- The Basic Sum Assured with respect to First Life should be equal to or greater than Rs.50 Lakhs.
- The coverage to the Second Life shall be upto 100% of the Basic Sum Assured of First Life.
- If the Second Life is a housewife/non-earning member, the coverage for Second Life will be restricted upto 50% of Basic Sum Assured chosen by the First Life, subject to maximum of Rs.50 Lakhs.

### COVER ENHANCEMENT OPTIONS



#### Step up Benefit

Increase your Sum Assured every year by 10% for the next 10 years.



**Life Stage Benefit** - Increase your Sum Assured on Key milestones such as:

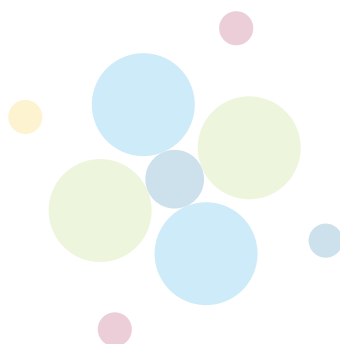
- **First Marriage:** 50% of Basic Sum Assured subject to maximum of Rs.50 Lakhs.
- **Birth of 1<sup>st</sup> Child:** 25% of Basic Sum Assured subject to maximum of Rs. 25 Lakhs.
- **Birth of 2<sup>nd</sup> Child:** 25% of Basic Sum Assured subject to maximum of Rs. 25 Lakhs.
- **Home Loan (only once during the policy term):** 50% of Basic Sum Assured subject to maximum of Rs. 50 Lakhs.



#### Child Education Support Benefit:

An additional protection cover exclusively for the purpose of your child's education.

\*The additional options and the cover enhancement options are available subject to additional premium. For more information on the product, please refer to Sales Brochure.





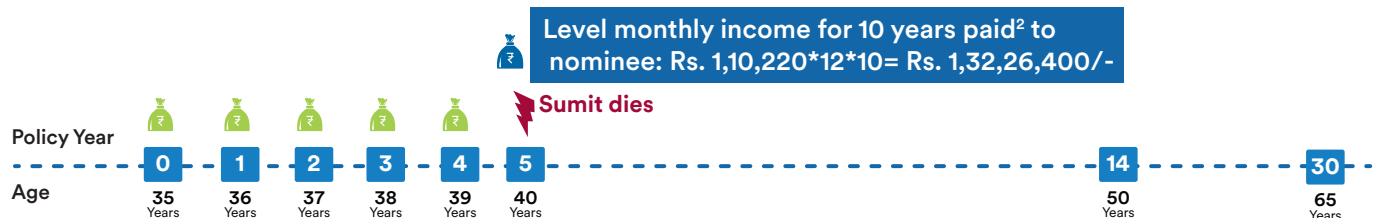
## HOW DOES THE PLAN WORK?

Sumit (Age 35), non-smoker, healthy male is looking for a term coverage to get back all premiums at the end of the policy term, when he plans to retire. He opts for PNB MetLife Mera Term Plan Plus with Life Option, Sum Assured of Rs. 1 Crore, Annualized Premium<sup>1</sup> of Rs. 31,700/-, with Policy Term 30 years, Premium Payment Term 30 Years (Regular Pay) with Monthly Income Payout and Return of Premium Option.

### Scenario 1: On Survival till end of Policy Term



### Scenario 2: On death of Life Assured on the 5th year



## TO KNOW MORE



[www.pnbmetlife.com](http://www.pnbmetlife.com)



1800-425-6969

<sup>1</sup>The mentioned amount is exclusive of applicable taxes. <sup>2</sup>For Policies where 'Return of Premiums' option is chosen, the Maturity Benefit equal to the Sum Assured on Maturity is payable, provided that the Life Assured survives till the Maturity Date of the Policy. <sup>3</sup>The Sum Assured on Death is payable for 10 years in equal monthly installments at the rate of 1.1022% of the Sum Assured on Death. 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. This version of the document invalidates all previous printed versions for this particular plan. 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. 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](mailto: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/2023-24/312.

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