Product List

List of products contributing to 90% of new or renewal premium as per YTD Jul'26

S No	Product Name	Category
1	PNB MetLife Century Plan	Par
2	PNB MetLife Smart Platinum Plus	Ulip
3	PNB MetLife Guaranteed Future Plan	Non Par
4	PNB MetLife Group Secured Gain	Non Par
5	PNB MetLife Complete Care Plus	Non Par
6	PNB MetLife Grand Assured Income Plan	Non Par
7	PNB MetLife Smart Platinum Pro	Ulip
8	PNB MetLife Loan Protection Plan - Life	Non Par
9	PNB MetLife Rise Plan	Non Par
10	PNB MetLife Goal Ensuring Multiplier	Ulip
11	PNB MetLife Loan And Life Suraksha	Non Par
12	PNB MetLife Super Saver Plan	Par
13	PNB MetLife Endowment Savings Plan Plus	Par
14	PNB MetLife Guaranteed Income Plan	Non Par
15	PNB MetLife Genius Plan	Non Par
16	PNB MetLife Grow Plan	Par
17	PNB MetLife Guaranteed Goal Plan	Non Par
18	PNB MetLife Mera Term Plan	Non Par
19	PNB MetLife Aajeevan Suraksha	Non Par

Product Features

Top 5 products in each category of "Par", "Non Par", "ULIP" and "Annuity" as per YTD Jul'26

S No	Product Name	Category	Benefits & Inclusions	Exclusions	FAQs and other details
1	PNB MetLife Grand Assured Income Plan	Annuity	**Annuity Benefit:** Choice from 5 types of annuity option. Annuity payout will start post deferment period as chosen. Deferment period is up 10 years depending upon the PPT chosen **Annuity Options** A.Life Annuity B.Life Annuity with Return of Purchase Price C.Life Annuity with Return of Purchase Price on Death or Survival D.Joint Life Annuity with Return of Purchase Price (With Single Pay Only) E.Joint Life Annuity with Return of Purchase Price and 50% Annuity to surviving annuitant (With Single Pay Only) **Death Benefit:** Death Benefit will be payable as per the plan option chosen. Option A will not have death benefit. **Survival Benefit**: Options A,B,D and E will not have a survival benefit. For Option C, 50% of total premiums shall be returned to the annuitant on attainment of age 80 years or completion of 25 policy years, whichever is later.	If the Annuitant's death is due to suicide within twelve months from the Date of Commencement of the Policy or from the Date of Revival of the Policy as applicable, the Nominee or beneficiary of the Policyholder shall be entitled to receive at least 80% of the Total Premium Paid and received by Us till the date of death of the Annuitant or Surrender Value available as on the date of death of the Annuitant, whichever is higher, provided the Policy is in In force Status	https://www.pnbMetLife.com/insurance-plans/retirement/pnb-MetLife-grand-assured-income-plan.html
2	PNB MetLife Immediate Annuity Plan	Annuity	Option to choose from 11 types of annuity option. Policy will terminate on death of primary life for following options: Life Annuity Life Annuity with return of Purchase Price Life Annuity with Return of Balance Life Annuity with certain period of 5, 10, 15 or 20 years (Upon death of primary life or at the end of certain period, whichever occurs later) Increasing Life Annuity (Increasing @ 3%) Increasing Life Annuity (Increasing @ 3%) with return of Purchase Price Policy will terminate on death of primary life and secondary life for following options: Joint Life Last Survivor Annuity Joint Life Last Survivor Annuity with return of Purchase Price Joint Life Last Survivor Annuity reducing to 50% for spouse Joint Life Last Survivor Annuity reducing to 50% for spouse with return of Purchase Price NPS – Family Income (Upon death of the NPS subscriber and all family members) Option to choose a source of funds to purchase the plan: oTied Annuity : Utilize the vesting proceeds of existing PNB MetLife pension plans. oStandalone Annuity	For annuity options other than Return of Purchase Price / Balance, in case of death due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to 80% of the Total premiums paid till the date of death, provided the policy is in force	https://www.pnbMetLife.com/insurance-plans/retirement/immediate-annuity-plan.html

Product Features

Top 5 products in each category of "Par", "Non Par", "ULIP" and "Annuity" as per YTD Jul'26

S No	Product Name	Category	Benefits & Inclusions	Exclusions	FAQs and other details
3	PNB MetLife Guaranteed Future Plan	Non Par	**<u>Survival Benefit:</u>** Endowment: NA Income Only and Income + Lumpsum: Guaranteed Income during Income payout period. Income payout period ranges up to 20 years. Income + Boosters: Guaranteed Income during Income payout period plus additional Boosters **<u>Maturity Benefit</u>**: Lumpsum benefit payable at the end of policy term for only Endowment and Income + Lumpsum options **<u>Death Benefit</u>**: Lumpsum death benefit (sum assured on death) will be payable on death of life assured during the policy term	**Suicide exclusion:** If the Life Assured's death is due to suicide within twelve months from the date of commencement of the risk or from the Date of Revival of the Policy as applicable, the Nominee or beneficiary of the Policyholder shall be entitled to 80% of the Total premium paid under the Policy till the date of death or Surrender Value available as on the date of death, whichever is higher, provided the Policy is in Inforce status. We shall not be liable to pay any interest on this amount. **Waiting Period for policies sourced through POSP:** For policies sourced through Point of Sales Persons (POSP), a Waiting Period of 90 days will be applicable from date of acceptance of risk. In the event of death (except accidental death) within Waiting Period, 100% of Total premiums paid shall be payable to the nominee.	https://www.pnbMetLife.com/insurance-plans/long-term-savings/pnb-MetLife-guaranteed-future-plan.html
4	PNB MetLife Group Secured Gain	Non Par	The product offers employee benefits like Gratuity, Leave Encashment, Post -retirement medical benefits (PRMBS) and other employee benefit and welfare scheme. These schemes can be in the nature of Defined Benefit or Defined Contribution as per scheme rules. **<u>On Death / Retirement / Resignation/ Termination or any other exit or event:</u>** the Company shall make payments from the Fund, subject to availability of such funds. In the event of death of an Insured member, risk cover benet of Rs. 10,000 over and above the fund value will be payable by the Company.	NA	https://www.pnbMetLife.com/insurance-plans/group-insurance-plans/group-secured-gain.html

Product Features

Top 5 products in each category of "Par", "Non Par", "ULIP" and "Annuity" as per YTD Jul'26

S No	Product Name	Category	Benefits & Inclusions	Exclusions	FAQs and other details
5	PNB MetLife Complete Care Plus	Non Par	Annually renewable group term life insurance plan catering to requirements of employer employee groups and non employer employee groups. **Death Benefit:** On death (or upon terminal illness; applicable in case of Employer – Employee group only) during the policy term, the Company shall pay 100% of the Sum Assured. **Maturity Benefit: There is no maturity benefit under this product**	**Suicide exclusion:** If the Insured Member's death is due to suicide within 12 months from the date of joining the Group Policy, Our liability to make payment under the Group Policy will be limited to refunding 80% of the Premium received in respect of the Insured Member, without interest. Suicide clause will be applicable only for a period of 1 year from the date of joining of a member in the scheme and shall not be reimposed upon continuous renewal of the member's coverage in Group Policy. **Waiting Period:** Waiting period of 30 days shall apply for all groups where the membership is voluntary in nature. The Company will not be liable to make bene t payment under the policy if the death occurs (other than accident) during the waiting period of 30 days. Waiting period applies at individual member level from the member's date of joining. It is applied only once upon inception of cover and is not re-imposed again upon continuous renewal of cover.	https://www.pnbMetLife.com/insurance-plans/group-insurance-plans/complete-care-plus.html
6	PNB MetLife Complete Loan Protection Plan	Non Par	It is a group credit product and it is offered to cover the loan of customer of any lending institution. **Cover type:** Single or Joint life available **Choice of cover:** Level or Reducing cover **Choice of five plan options:** **Option 1: Life Protection –** Death benefit **Option 2: Life Protection Plus –** Death benefit plus Accelerated terminal illness cover **Option 3: Accidental Safeguard –** Death benefit plus Additional accidental death cover **Option 4: Critical Illness Safeguard –** Death benefit plus Accelerated critical illness cover **Option 5: Disability Safeguard –** Death benefit plus Accelerated accidental total permanent disability cover	**Suicide Exclusion:** In case of death due to suicide within 12 months from the date commencement of risk under the policy or from the date of revival , the nominee /beneficiary of the Insured Member shall be entitled to 80% of the Total Premium paid till the date of the death or the unexpired premium value available as on the date of death whichever **Waiting period:** 30 Days waiting period applicable only for Agriculture Loans Additional exclusions applicable for Critical Illness and Accidental Covers. Please refer to product brochure for more details.	https://www.pnbMetLife.com/insurance-plans/group-insurance-plans/pnb-MetLife-complete-loan-protection-plan.html

Product Features

Top 5 products in each category of "Par", "Non Par", "ULIP" and "Annuity" as per YTD Jul'26

S No	Product Name	Category	Benefits & Inclusions	Exclusions	FAQs and other details
7	PNB MetLife RISE Plan	Non Par	Survival Benefit: Smart Income: Guaranteed Income from the selected Guaranteed Income Start Year until the date of maturity Smart Income Pro: Cashback (5% to 50% of Annualized premium) within 30 days from the date of realization of the first-year premium post policy issuance + Guaranteed Income starting from the second policy year and continuing until the date of maturity Maturity Benefit: Lumpsum benefit payable at the end of policy term for both options Death Benefit: Lumpsum death benefit will be payable on death of life assured during the policy term	Suicide: If the Life Assured's death is due to suicide within twelve months from the date of commencement of the risk under the Policy or from the Date of Revival of the Policy as applicable, the Nominee or Beneficiary of the Policyholder shall be entitled to receive 80% of the Total Premium Paid till the date of death(less any Guaranteed Income/Cashback already paid out) of the Life Assured or Surrender Value available as on the date of Death of the Life Assured, whichever is higher, provided the Policy is in In-force or Reduced Paid-Up Status. We shall not be liable to pay any interest on this amount. The policy will terminate on payment of such benefit.	https://www.pnbmetlife.com/insurance-plans/long-term-savings/pnb-metlife-rise-plan.html
8	PNB MetLife Century Plan	Par	**Survival Benefit:** Super Income, Smart Income: Survival Benefit in the form of Cash Bonus, if declared, shall be payable every year from 1st Policy Year until death or end of the policy term, whichever is earlier Future Income: Survival Benefit will be the sum of Fixed Income and Cash Bonus which will be paid every year from the end of 15th policy year **Maturity Benefit:** Option to choose the Maturity date to the policyholder as age 80 years or 100 years. On survival of the Life Assured till the Maturity Date, a lumpsum maturity benefit (including terminal bonus) will be payable **Family Care Benefit:** In case of Death of Life Assured, all future premiums payable (if any) shall be waived off. Sum Assured on Death shall be payable as lumpsum and all future Survival Benefits and Maturity Benefit will be payable as is.	**Suicide Exclusion:** In case of death due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to at least 80% of the Total premiums paid till the date of death or the surrender value available as on the date of death whichever is higher, provided the policy is in force.	https://www.pnbMetLife.com/insurance-plans/long-term-savings/pnb-MetLife-century-plan.html

Product Features

Top 5 products in each category of "Par", "Non Par", "ULIP" and "Annuity" as per YTD Jul'26

S No	Product Name	Category	Benefits & Inclusions	Exclusions	FAQs and other details
9	PNB MetLife Super Saver Plan	Par	**Maturity Benefit:** In case life assured survives till maturity date, a lumpsum maturity benefit is payable **Death Benefit:** Savings option: In case of death of life assured during policy term, lumpsum DB is payable and policy will terminate Savings + Family Care: In case of death of life assured during policy term, all future premiums payable shall be waived off and policy will continue for maturity benefit. MB will ba payable on maturity date Savings + Health Care: In case occurence of CI during policy term, all future premiums payable shall be waived off and policy will continue for maturity benefit. MB will ba payable on maturity date **Bonus options:** Accumulation and Liquidity	**Suicide Exclusion:** If the Life Assured, commits suicide within twelve months from the Date of commencement of risk or from the Date of Revival of the Policy as applicable, the Nominee or beneficiary of the Policyholder shall be entitled to 80% of the Total Premiums paid till the date of death or Surrender Value available as on the date of death, whichever is higher, provided the Policy is in Inforce status. We shall not be liable to pay any interest on this amount. **Waiting Period**: For Savings + Health Care option there will be a waiting period of 90 days from Policy inception or from any subsequent revival, whichever is later. If a claim occurs for the waiver of premium (WOP) benefit under Savings + Health Care option during the waiting period, the WOP cover terminates and future premiums for the plan shall be reduced to the premiums payable under Savings option for a similar contract (i.e. same age at entry, Sum Assured, policy term, premium payment mode, including any discounts, if applicable). On death of Life Insured during Waiting Period, Death Benefit, as applicable under Death Benefit section shall be payable to the Nominee.	https://www.pnbMetLife.com/insurance-plans/long-term-savings/pnb-MetLife-super-saver-plan.html
10	PNB MetLife Endowment Savings Plan Plus	Par	The product was withdrawn on 2nd May 2022		
11	PNB MetLife Endowment Savings Plan	Par	The product was withdrawn on 7th March 2018		

Product Features

Top 5 products in each category of "Par", "Non Par", "ULIP" and "Annuity" as per YTD Jul'26

S No	Product Name	Category	Benefits & Inclusions	Exclusions	FAQs and other details
12	PNB Metlife Grow Plan	Par	Survival Benefit: Increasing Income and Extended Life Cover: Survival Benefit in the form of Guaranteed Income (GI) and Cash Bonus (CB), if declared shall be payable every year in arrears starting from the Income Start Year till the end of policy term Milestone Income: Accrued Reversionary Bonus are payable as Survival Benefit every 4th or 5th policy year as per Milestone Frequency chosen Wealth: NA Maturity Benefit: On survival of the Life Assured till the maturity date, the policyholder will receive a lumpsum Maturity Benefit. Death Benefit: in case of death of the Life Assured during the policy term , a lumpsum death benefit shall be payable. Under Extended Life Cover, on payment of Maturity Benefit, the policy shall continue only for Death Benefit till Life Assured attains 100 years of age	Suicide: If the Life Assured's death is due to suicide within Twelve months from the Date of Commencement of Risk under the Policy or from the Date of Revival of the Policy as applicable, the Nominee or Beneficiary of the Policyholder shall be entitled to receive at least 80% of the Total Premiums Paid till the date of death of the Life Assured or Surrender Value available as on the date of death of the Life Assured, whichever is higher, provided the Policy is in In-force status. In the event of death by suicide where the policy is under reduced paid-up status, the nominee shall be entitled to receive the Reduced Paid-Up Death Benefit.	https://www.pnbmetlife.com/insurance-plans/long-term-savings/pnb-metlife-grow-plan.html

Product Features

Top 5 products in each category of "Par", "Non Par", "ULIP" and "Annuity" as per YTD Jul'26

S No	Product Name	Category	Benefits & Inclusions	Exclusions	FAQs and other details
13	PNB MetLife Smart Platinum Plus	ULIP	**Wealth Option** This option offers benefit on death or maturity Death Benefit: In case of death of life assured, lumpsum death benefit shall be payable Maturity Benefit: On survival of life assured till the end of the policy term, lumpsum fund value value shall be paid as maturity benefit **Wealth + Care Option** This option offers a Care Benefit on occurrence of Critical Illness. On occurrence of any one of the 5 listed Critical Illnesses, as a part of Care Benefit, all future due premiums shall be waived and an amount equivalent to premiums (chosen at inception) will be paid into the fund at each future premium due date following the date of diagnosis of Critical Illnesses.	**Suicide:** In case of death due to suicide within 12 months from the date of commencement of Risk or from the date of revival of the policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to the Fund Value, as available on the date of intimation of death. Further any charges other than Fund Management Charges (FMC) and guarantee charges recovered subsequent to the date of death shall be added back to the fund value as available on the date of intimation of death. Apart from Specific exclusions applicable to covered Critical Illnesses, no benefit will be payable if the critical illness is caused or aggravated directly or indirectly by any of the following: •Existence of any sexually Transmitted Disease (STD) and its related complications •Any disease occurring within 90 days of the start of coverage (i.e. during the waiting period) or date of reinstatement whichever is later. •Any congenital condition.	https://www.pnbMetLife.com/insurance-plans/long-term-savings/pnb-MetLife-smart-platinum-plus.html

Product Features

Top 5 products in each category of "Par", "Non Par", "ULIP" and "Annuity" as per YTD Jul'26

S No	Product Name	Category	Benefits & Inclusions	Exclusions	FAQs and other details
14	PNB MetLife Smart Platinum Pro	ULIP	The benefits will vary based on the Option chosen by the Policyholder 1.Wealth Option Death Benefit: In case of death of life assured, lumpsum death benefit shall be payable Maturity Benefit: On survival of life assured till the end of the policy term, lumpsum fund value value shall be paid as maturity benefit 2.Wealth Plus Option In this option, Sum Assured Multiple chosen at Policy inception will decrease by 5 after every 5 years till the time it reaches the minimum Sum Assured Multiple, basis Age of entry criteria Death Benefit: In case of death of life assured, lumpsum death benefit shall be payable Maturity Benefit: On survival of life assured till the end of the policy term, lumpsum fund value value shall be paid as maturity benefit 3.Goal Assured Option Death Benefit: In case of death of life assured, lumpsum death benefit shall be payable. All future premiums payable shall be waived off and policy will continue as is for future benefits (maturity benefit) Maturity Benefit: On survival of life assured till the end of the policy term, lumpsum fund value value shall be paid as maturity benefit 4.Income Assured Option Death Benefit: In case of death of life assured, lumpsum death benefit shall be payable. All future premiums payable shall be waived off + Monthly Income Benefit equal to the One Twelfth of the Annualized Premium will be payable and policy will then continue as is for future benefits (maturity benefit) Maturity Benefit: On survival of life assured till the end of the policy term, lumpsum fund value value shall be paid as maturity benefit	Suicide: In case of death due to suicide within 12 months from the date of commencement of Risk or from the date of revival of the policy, as applicable, the nominee or beneciary of the policyholder shall be entitled to the Fund Value, as available on the date of intimation of death. Further any charges other than Fund Management Charges (FMC) and guarantee charges recovered subsequent to the date of death shall be added back to the Fund Value as available on the date of intimation of death	https://www.pnbMetLife.com/insurance-plans/long-term-savings/pnb-MetLife-smart-platinum-pro.html

Product Features

Top 5 products in each category of "Par", "Non Par", "ULIP" and "Annuity" as per YTD Jul'26

S No	Product Name	Category	Benefits & Inclusions	Exclusions	FAQs and other details
15	PNB MetLife Goal Ensuring Multiplier	ULIP	The benefits will vary based on the Option chosen by the Policyholder **1.Wealth Option** Death Benefit: In case of death of life assured, lumpsum death benefit shall be payable Maturity Benefit: On survival of life assured till the end of the policy term, lumpsum fund value value shall be paid as maturity benefit **2.Wealth + Care Option** Death Benefit: In case of death of life assured, lumpsum death benefit shall be payable Additionally, under this option your premiums are waived off in case of diagnosis of any of the five Critical Illnesses Maturity Benefit: On survival of life assured till the end of the policy term, lumpsum fund value value shall be paid as maturity benefit **3.Goal Assured Option** Death Benefit: In case of death of life assured, lumpsum death benefit shall be payable. All future premiums payable shall be waived off and policy will continue as is for future benefits (maturity benefit) Maturity Benefit: On survival of life assured till the end of the policy term, lumpsum fund value value shall be paid as maturity benefit **4.Income Assured Option** Death Benefit: In case of death of life assured, lumpsum death benefit shall be payable. All future premiums payable shall be waived off + Monthly Income Benefit equal to the One Twelfth of the Annualized Premium will be payable and policy will then continue as is for future benefits (maturity benefit) Maturity Benefit: On survival of life assured till the end of the policy term, lumpsum fund value value shall be paid as maturity benefit **5. Smart Child Option** Here, child shall be the Life Assured. In case of Policyholder's unfortunate death, all future premiums shall be waived off. The Policy continues with risk cover for Life Assured and the accumulated Fund Value is paid on Maturity. In case the Life Assured is minor at the time of death of the Policyholder, the new Policyholder can be the surviving parent/legal guardian of the Life Assured, until the Life Assured attains age of 18 years. In the unfortunate event of death of Life Assured we pay the death benefit, and the policy terminates.	**Suicide:** In case of death due to suicide within 12 months from the date of commencement of Risk or from the date of revival of the policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to the Fund Value, as available on the date of intimation of death. Further any charges other than Fund Management Charges (FMC) and guarantee charges recovered subsequent to the date of death shall be added back to the fund value as available on the date of intimation of death. Specific exclusions are applicable to covered Critical Illnesses,	https://www.pnbMetLife.com/insurance-plans/long-term-savings/pnb-MetLife-goal-ensuring-multiplier.html
16	PNB MetLife Unit Linked Employee Benefit Plan	ULIP	**In case of retirement, resignation / termination, and disablement etc. of Member**: Benefits payable will be as calculated based on the Scheme Rules as on the date of exit from service and as confirmed by the Employer / Trustees subject to the extent of Fund Value. **In case of death of Member under gratuity Scheme:** The death benefit will be as calculated based on the Scheme Rules as on the date of exit from service and as confirmed by the Employer / Trustees subject to the extent of Fund Value. The risk cover amount of Rs 10,000 will be paid by the Company. **In case of death of member under Leave encashment:** Benefits as calculated as per the Scheme Rules as on the date of death and as conrmed by the Employer / Trustees subject to the extent of benefit funded by the scheme. The risk cover amount of Rs 10,000 will be paid by the Company. In case the Fund Value is not sufficient to pay the stated benefits as per Trust Deed and Rules, the shortfall will be borne entirely by the Group Policyholder.	NA	https://www.pnbMetLife.com/insurance-plans/group-insurance-plans/unit-linked-employee-benefit-plan.html

Product Features

Top 5 products in each category of "Par", "Non Par", "ULIP" and "Annuity" as per YTD Jul'26

S No	Product Name	Category	Benefits & Inclusions	Exclusions	FAQs and other details
17	PNB MetLife Mera Wealth Plan	ULIP	**Death Benefit:** In case of death of life assured, lumpsum death benefit shall be payable **Maturity Benefit:** On survival of life assured till the end of the policy term, lumpsum fund value value shall be paid as maturity benefit	**Suicide:** In the event the Person Insured commits suicide, within 12 months from the date of commencement of risk under the policy or from the date of the revival of the Policy, as applicable, Our liability to make payment under the Policy to the nominee or the beneciary of the policyholder shall be limited to refunding the Fund Value as on date of intimation of Insured's death. Any Charges other than the Fund Management Charges (FMC) and guarantee charges recovered subsequent to the date of death shall be added back to the Fund value as available on the date of intimation of death.	https://www.pnbMetLife.com/insurance-plans/long-term-savings/mera-wealth-plan.html

Premiums and Returns

Top 5 products in each category of "Par", "Non Par", "ULIP" and "Annuity" as per YTD Jul'26

S No	Product Name	Category	As on 31st Jul'26
1	PNB MetLife Grand Assured Income Plan	Annuity	Pay Premium: Rs. 34,626 p.a. for 10 years Get Annuity of Rs. 2,000 monthly for life (Applicable for modal age 40, Life ROP option, deferment: 10 years)
2	PNB MetLife Immediate Annuity Plan	Annuity	Pay Single Premium: Rs. 3,00,000 Get: Rs. 18,367 annually for lifetime (Returns at age 40, Life annuity option)
3	PNB MetLife Guaranteed Future Plan	Non Par	Pay Rs. 1Lakh p.a. for 10 years Get: Rs. 23,13,300 at the end of 20th year (Returns at age 40, Endowment option)
4	PNB MetLife Group Secured Gain	Non Par	PNB MetLife Group Secured Gain (GSG).pdf
5	PNB MetLife Complete Care Plus	Non Par	Sum Assured: Rs. 25,00,000 Group size: 2,000 Premium Rate per 1000 SA excluding GST: 1.209 Age 40, Term 1 year *Premium rates depend on the group demographics, group size, occupation profile & past mortality experience.
6	PNB MetLife Complete Loan Protection Plan	Non Par	Sum Assured: Rs. 25,00,000 Loan: Home loan | Reducing cover type Premium Rate per 1000 SA excluding GST: 12.79 Age 40, loan interest rate: 9%, Term: 15 years, Premium type: Single *Premium rates depend on the group demographics, group size, loan type, loan interest rate, duration of loan, occupation profile & past mortality experience.
7	PNB MetLife RISE Plan	Non Par	Pay Rs. 1Lakh for 10 years Get cashback Rs. 30,000 + Guaranteed Income of Rs. 35,610 for next 39 years + Rs. 10,00,000 at end of policy term Total Get: Rs. 24,18,790 (Returns at age 40, Smart Income Pro option, cashback %: 30%, Income Start Year: 2)

Premiums and Returns

Top 5 products in each category of "Par", "Non Par", "ULIP" and "Annuity" as per YTD Jul'26

S No	Product Name	Category	As on 31st Jul'26
8	PNB MetLife Century Plan	Par	Pay Rs. 1,00,000 p.a. for 10 years **@8%** Get Rs. 21,150 from year 1 to year 10 and Rs. 41,820 year 11 onwards till the end of policy term Maturity Benefit: Rs. 21,10,000 Total Get: Rs. 35,76,100 **@4%** Get Rs. 11,050 from year 1 to year 10 and Rs. 16,390 year 11 onwards till the end of policy term Maturity Benefit: Rs.12,70,000 Total Get: Rs. 18,72,200 Above returns at age 40, Super Income option, Maturity age 80
9	PNB MetLife Super Saver Plan	Par	Pay Rs. 1,00,000 p.a. for 10 years Get Rs. 23,97,679 @8% or Rs. 14,46,986 @4% at the end of 20th policy year Above returns at age 40, Savings option, Accumulation
10	PNB MetLife Endowment Savings Plan Plus	Par	The product was withdrawn on 2nd May 2022
11	PNB MetLife Endowment Savings Plan	Par	The product was withdrawn on 7th March 2018
12	PNB Metlife Grow Plan	Par	Pay Rs. 1,00,000 p.a. for 10 years @8% Get yearly income starting from policy year 2: Year 2 (Rs. 25,422) continuing till Year 40 (Rs. 64,063) Maturity Benefit: Rs. 14,29,970 Total Get: Rs. 31,74,937 @4% Get yearly income starting from policy year 2: Year 2 (Rs. 6,356) continuing till Year 40 (Rs. 16,016) Maturity Benefit: Rs. 12,40,492 Total Get: Rs. 16,76,734 Post Maturity Benefit, policy will continue for death benefit till age 100 years Above returns are age 40, Extended Life Cover option
13	PNB MetLife Smart Platinum Plus	ULIP	https://www.pnbmetlife.com/content/dam/pnb-metlife/docs/fund-update-2026/Met_Invest_ULIP_July_2026.pdf
14	PNB MetLife Goal Ensuring Multiplier	ULIP	https://www.pnbmetlife.com/content/dam/pnb-metlife/docs/fund-update-2026/Met_Invest_ULIP_July_2026.pdf
15	PNB MetLife Unit Linked Employee Benefit Plan	ULIP	https://www.pnbmetlife.com/content/dam/pnb-metlife/docs/fund-update-2026/Met_Invest_ULIP_July_2026.pdf
16	PNB MetLife Mera Wealth Plan	ULIP	https://www.pnbmetlife.com/content/dam/pnb-metlife/docs/fund-update-2026/Met_Invest_ULIP_July_2026.pdf
17	PNB MetLife Smart Platinum Pro	ULIP	https://www.pnbmetlife.com/content/dam/pnb-metlife/docs/fund-update-2026/Met_Invest_ULIP_July_2026.pdf

Product Performance

Products contributing to 90% of new or renewal premium as per YTD Jul'26

			YTD Jul'2026					
S No	Product Name	Category	Total number of policies at the beginning of the year #	New policies issued during the year #	Maturity / surrender / withdrawal / foreclosure /cancellation #	Premium of new policies (in ₹ cr.)	Renewal premium (in ₹ cr.)	Renewal proportion
1	PNB MetLife Century Plan	Par	2,38,370	7,695	2,043	70	406	85%
2	PNB MetLife Smart Platinum Plus	Ulip	2,02,422	3,105	747	54	400	88%
3	PNB MetLife Guaranteed Future Plan	Non Par	3,57,898	7,281	3,408	67	407	86%
4	PNB MetLife Group Secured Gain	Non Par	26,731	3,561	0	409	0	0%
5	PNB MetLife Complete Care Plus	Non Par	10,08,785	2,82,326	190	50	194	79%
6	PNB MetLife Grand Assured Income Plan	Non Par	65,287	14,802	816	168	60	26%
7	PNB MetLife Smart Platinum Pro	Ulip	397	11,174	2	155	0	0%
8	PNB MetLife Loan Protection Plan - Life	Non Par	15,915	27,241	4,994	150	0	0%
9	PNB MetLife Rise Plan	Non Par	5,488	13,434	2	111	0	0%
10	PNB MetLife Goal Ensuring Multiplier	Ulip	62,316	4,841	18	39	67	63%
11	PNB MetLife Loan And Life Suraksha	Non Par	4,42,058	34,269	1,933	104	0	0%
12	PNB MetLife Super Saver Plan	Par	70,832	342	926	2	92	98%
13	PNB MetLife Endowment Savings Plan Plus	Par	1,23,981	-23	1,324	0	63	101%
14	PNB MetLife Guaranteed Income Plan	Non Par	1,07,651	-45	652	0	52	101%
15	PNB MetLife Genius Plan	Non Par	48,118	96	100	0	50	99%
16	PNB MetLife Grow Plan	Par	16,593	1,163	47	10	37	79%
17	PNB MetLife Guaranteed Goal Plan	Non Par	45,485	3,312	187	6	36	85%
18	PNB MetLife Mera Term Plan	Non Par	54,699	0	33	0	39	100%
19	PNB MetLife Aajeevan Suraksha	Non Par	22,864	1,086	17	7	30	82%

Key Documents for policy issuance

Following documents are required for policy issuance:

- Completed Application Form
- Benefit Illustration
- Suitability Assessment Form
- PAN
- Know Your Customer (KYC) Documents
- Customer Declaration Form
- Age Proof

Note: Based on the evaluation of the proposal and underwriting requirements, the Company may request additional documents or information, if deemed necessary.

Key Documents for claim settlement

List of Mandatory Documents:

- Duly filled and signed Claim form
- Copy of valid death certificate issued by local authority
- Claimant's current address proof and Photo identity proof
- Copy of Cancelled cheque / Copy of bank passbook of the claimant where the payment needs to be transferred
- PAN Card/Form 60 of the nominee
- Doctor's Certificate prescribed in PNB MetLife Format (From the family physician or treating doctor)

Additional Mandatory documents basis death at home and Hospital:

- Complete Medical records for any treatment taken in past or at the time of death
- Indoor Case papers
- Death summary
- Discharge summary
- Medical cause of death certificate
- Employer certificate in PNB MetLife format
- Legal Heir certificate /Succession certificate in case of absence of nominee

Mandatory additional documents for Lender Borrower Policies:

- Credit Account statement as on date of death
- Loan Account Statement
- Signed Proposal form