Product List

List of products contributing to 90% of new or renewal premium as per FY2026

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

Product Features

Top 5 products in each category of "Par", "Non Par", "ULIP" and "annuity" as per FY2026

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

Top 5 products in each category of "Par", "Non Par", "ULIP" and "annuity" as per FY2026

S No	Product Name	Category	Benefits & Inclusions	Exclusions	FAQs and other details
3	PNB MetLife Guaranteed Future Plan	Non Par	**Survival Benefit:** 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 **Maturity Benefit**: Lumpsum benefit payable at the end of policy term for only Endowment and Income + Lumpsum options **Death Benefit**: 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. **On Death / Retirement / Resignation/ Termination or any other exit or event:** 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

Top 5 products in each category of "Par", "Non Par", "ULIP" and "annuity" as per FY2026

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

Top 5 products in each category of "Par", "Non Par", "ULIP" and "annuity" as per FY2026

S No	Product Name	Category	Benefits & Inclusions	Exclusions	FAQs and other details
7	PNB MetLife Loan And Life Suraksha	Non Par	There are two coverage options available. Once chosen, the option cannot be changed thereafter. **(i)Reducing Cover Option:** The outstanding loan amount at the beginning of any month during the policy term would be the benefit payable for death of the member insured. • If the member has opted for moratorium the death benefit will be the entire loan amount during the moratorium period, and thereafter decreases on the basis of the outstanding loan schedule. • The amount payable on death at any time would be as per the Schedule irrespective of actual loan outstanding **(ii) Level Cover Option:** provides the same cover throughout the term of the policy. The coverage amount in this case is the level Sum Assured linked to the credit as chosen by the Member at the inception **Death Benefit**: In the event of death of an insured member, the plan provides for the payment of a lump sum Death Benefit amount. In case of Joint Lives, Sum Assured is paid on death of first life and policy stands cancelled and no further benets are payable. **Survival/Maturity Benefit**: Not applicable	**Suicide**: 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, as applicable, the nominee /beneciary of the Insured Member shall be entitled to 80% of the Total Premiums paid till the date of the death or the unexpired premium value available as on the date of death whichever is higher, provided the policy is in force. In case if one of the Co-borrower commits suicide, the risk coverage will continue on the life of the surviving Co-borrower.	https://www.pnbMetLife.com/insurance-plans/group-insurance-plans/pnb-MetLife-complete-loan-protection-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. **Death Benefit**: In the event of the unfortunate death of the Life Assured during the policy term , a lumpsum death benefit shall be payable	**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

Top 5 products in each category of "Par", "Non Par", "ULIP" and "annuity" as per FY2026

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. Exclusions pertaining to covered Critical illnesses are also applicable	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		
12	PNB MetLife Retirement Saving Plan	Par	**Vesting Benefit:** Sum Assured plus Accurued Simple Reversionary bonus plus Terminal Bonus, if declared. **Death Benefit:** Death Sum Assured plus Accrued Simple Reversionary Bonus plus Terminal Bonus, if declared; (Where Death Sum Assured is defined as 105% of total Premiums paid up to the date of death (excluding taxes and extra premium, if any)	**Suicide Exclusion:** In the event the Person Insured 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 receive at least 80% of the total premiums paid and received by Us 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.	https://www.pnbMetLife.com/insurance-plans/retirement/retirement-savings-plan.html

Top 5 products in each category of "Par", "Non Par", "ULIP" and "annuity" as per FY2026

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

Top 5 products in each category of "Par", "Non Par", "ULIP" and "annuity" as per FY2026

S No	Product Name	Category	Benefits & Inclusions	Exclusions	FAQs and other details
14	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	**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
15	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

Top 5 products in each category of "Par", "Non Par", "ULIP" and "annuity" as per FY2026

S No	Product Name	Category	Benefits & Inclusions	Exclusions	FAQs and other details
16	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
17	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

Premiums and Returns

Top 5 products in each category of "Par", "Non Par", "ULIP" and "annuity" as per FY2026

S No	Product Name	Category	FY 2023-24 (As at 31-03-2024)	FY 2024-25 (As at 31-03-2025)	FY 2025-26 (As at 31-03-2026)
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)	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)	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. 16,434 annually for lifetime (Returns at age 40, Life annuity option)	Pay Single Premium: Rs. 3,00,000 Get: Rs. 16,434 annually for lifetime (Returns at age 40, Life annuity option)	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. 24,90,900 at the end of 20th year (Returns at age 40, Endowment option)	Pay Rs. 1Lakh p.a. for 10 years Get: Rs. 23,84,200 at the end of 20th year (Returns at age 40, Endowment option)	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	https://www.pnbmetlife.com/content/dam/pnb-metlife/documents/Pnb-MetLife-Group-Secured-Gain.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.	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.	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.

Premiums and Returns

Top 5 products in each category of "Par", "Non Par", "ULIP" and "annuity" as per FY2026

S No	Product Name	Category	FY 2023-24 (As at 31-03-2024)	FY 2024-25 (As at 31-03-2025)	FY 2025-26 (As at 31-03-2026)
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.	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, 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.	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 Loan And Life Suraksha	Non Par	Sum Assured: Rs. 25,00,000 Loan: Home loan | Reducing cover type Premium Rate per 1000 SA excluding GST: 16.56 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.	Sum Assured: Rs. 25,00,000 Loan: Home loan | Reducing cover type Premium Rate per 1000 SA excluding GST: 16.56 Age 40, loan interest rate: 9%, Term: 15, 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.	Sum Assured: Rs. 25,00,000 Loan: Home loan | Reducing cover type Premium Rate per 1000 SA excluding GST: 16.56 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.

Premiums and Returns

Top 5 products in each category of "Par", "Non Par", "ULIP" and "annuity" as per FY2026

S No	Product Name	Category	FY 2023-24 (As at 31-03-2024)	FY 2024-25 (As at 31-03-2025)	FY 2025-26 (As at 31-03-2026)
8	PNB MetLife Century Plan	Par	Pay Rs. 1,00,000 p.a. for 10 years **@8%** Get Rs. 22,250 from year 1 to year 10 and Rs. 44,000 year 11 onwards till the end of policy term Maturity Benefit: Rs. 26,30,000 Total Get: Rs. 41,72,500 **@4%** Get Rs. 11,650 from year 1 to year 10 and Rs. 17,230 year 11 onwards till the end of policy term Maturity Benefit: Rs.14,70,000 Total Get: Rs. 21,03,400 Above returns at age 40, Super Income option, Maturity age 80	Pay Rs. 1,00,000 p.a. for 10 years **@8%** Get Rs. 22,250 from year 1 to year 10 and Rs. 44,000 year 11 onwards till the end of policy term Maturity Benefit: Rs. 26,30,000 Total Get: Rs. 41,72,500 **@4%** Get Rs. 11,650 from year 1 to year 10 and Rs. 17,230 year 11 onwards till the end of policy term Maturity Benefit: Rs.14,70,000 Total Get: Rs. 21,03,400 Above returns at age 40, Super Income option, Maturity age 80	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. 23,97,681 @8% or Rs. 14,46,987 @4% at the end of 20th policy year Above returns at age 40, Savings option, Accumulation	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	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

Premiums and Returns

Top 5 products in each category of "Par", "Non Par", "ULIP" and "annuity" as per FY2026

S No	Product Name	Category	FY 2023-24 (As at 31-03-2024)	FY 2024-25 (As at 31-03-2025)	FY 2025-26 (As at 31-03-2026)
10	PNB MetLife Endowment Savings Plan Plus	Par	The product was withdrawn on 2nd May 2022	The product was withdrawn on 2nd May 2022	The product was withdrawn on 2nd May 2022
11	PNB MetLife Endowment Savings Plan	Par	The product was withdrawn on 7th March 2018	The product was withdrawn on 7th March 2018	The product was withdrawn on 7th March 2018
12	PNB MetLife Retirement Saving Plan	Par	Pay Rs. 1,00,000 p.a. for 10 years Get Rs. 25,83,711 @8% or Rs. 17,50,884 @4% at the end of 20th policy year Above retunrs for Age 40, Life annuity ROP option chosen for future annuity. Annuity amount Rs. 1,56,240 (Actual annuity amount will depend on annuity rates prevailing on vesting date)	Pay Rs. 1,00,000 p.a. for 10 years Get Rs. 25,83,711 @8% or Rs. 17,50,884 @4% at the end of 20th policy year Above retunrs for Age 40, Life annuity ROP option chosen for future annuity. Annuity amount Rs. 1,63,553 (Actual annuity amount will depend on annuity rates prevailing on vesting date)	Pay Rs. 1,00,000 p.a. for 10 years Get Rs. 25,83,711 @8% or Rs. 17,50,884 @4% at the end of 20th policy year Above retunrs for Age 40, Life annuity ROP option chosen for future annuity. Annuity amount Rs. 1,63,553 (Actual annuity amount will depend on annuity rates prevailing on vesting date)
13	PNB MetLife Smart Platinum Plus	ULIP	Pay Rs. 1,00,000 p.a. for 10 years Get Rs. 88,37,538 @8% or Rs. 22,77,163 @4% at the end of 40th policy year Above returns at age 40, Wealth option, SA multiple 10, Virtue II, Maturity age 80	Pay Rs. 1,00,000 p.a. for 10 years Get Rs. 88,37,538 @8% or Rs. 22,77,163 @4% at the end of 40th policy year Above returns at age 40, Wealth option, SA multiple 10, Virtue II, Maturity age 80	Pay Rs. 1,00,000 p.a. for 10 years Get Rs. 96,97,764 @8% or Rs. 24,98,972 @4% at the end of 40th policy year Above returns at age 40, Wealth option, SA multiple 10, Virtue II, Maturity age 80

Premiums and Returns

Top 5 products in each category of "Par", "Non Par", "ULIP" and "annuity" as per FY2026

S No	Product Name	Category	FY 2023-24 (As at 31-03-2024)	FY 2024-25 (As at 31-03-2025)	FY 2025-26 (As at 31-03-2026)
14	PNB MetLife Goal Ensuring Multiplier	ULIP	Pay Rs. 1,00,000 p.a. for 10 years Get Rs. 2,97,71,042 @8% or Rs. 37,02,559 @4% at the end of 59th policy year Above returns at age 40, Wealth option, SA multiple 10, Virtue II, Maturity age 99	Pay Rs. 1,00,000 p.a. for 10 years Get Rs. 2,97,71,042 @8% or Rs. 37,02,559 @4% at the end of 59th policy year Above returns at age 40, Wealth option, SA multiple 10, Virtue II, Maturity age 99	Pay Rs. 1,00,000 p.a. for 10 years Get Rs. 3,43,15,206 @8% or Rs. 42,96,342 @4% at the end of 59th policy year Above returns at age 40, Wealth option, SA multiple 10, Virtue II, Maturity age 99

Premiums and Returns

Top 5 products in each category of "Par", "Non Par", "ULIP" and "annuity" as per FY2026

S No	Product Name	Category	FY 2023-24 (As at 31-03-2024)	FY 2024-25 (As at 31-03-2025)	FY 2025-26 (As at 31-03-2026)
15	PNB MetLife Unit Linked Employee Benefit Plan	ULIP	PPT 5 | Annual contribution: Rs. 1,50,00,000 At the end of year 5: 3.48% @4% or 7.46% @8% At the end of year 10: 3.48% @4% or 7.46% @8%	PPT 5 | Annual contribution: Rs. 1,50,00,000 At the end of year 5: 3.22% @4% or 7.19% @8% At the end of year 10: 3.23% @4% or 7.20% @8%	PPT 5 | Annual contribution: Rs. 1,50,00,000 At the end of year 5: 3.22% @4% or 7.19% @8% At the end of year 10: 3.23% @4% or 7.20% @8%
16	PNB MetLife Mera Wealth Plan	ULIP	Pay Rs. 1,00,000 p.a. for 10 years Get Rs. 26,71,832 @8% or Rs. 14,52,408 @4% at the end of 20th policy year Above returns at age 40, SA multiple 10, Virtue II	Pay Rs. 1,00,000 p.a. for 10 years Get Rs. 26,71,832 @8% or Rs. 14,52,408 @4% at the end of 20th policy year Above returns at age 40, SA multiple 10, Virtue II	Pay Rs. 1,00,000 p.a. for 10 years Get Rs. 28,19,244 @8% or Rs. 15,35,199 @4% at the end of 20th policy year Above returns at age 40, SA multiple 10, Virtue II
17	PNB MetLife Smart Platinum Pro	ULIP	NA	NA	Pay Rs. 1,00,000 p.a. for 10 years Get Rs. 96,49,693 @8% or Rs. 24,10,294 @4% at the end of 40th policy year Above returns at age 40, Wealth option, SA multiple 10, Mid Cap Fund, Maturity age 80
			All premiums payable are exclusive of GST	All premiums payable are exclusive of GST	

Product Performance

Top 5 products in each category of "Par", "Non Par", "ULIP" and "annuity" as per FY2026

			FY2023-24					
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	Renewal premium	Renewal proportion
1	PNB MetLife Grand Assured Income Plan	Annuity	2244	2370	46	60	25	29%
2	PNB MetLife Immediate Annuity Plan	Annuity	837	368	72	29	0	0%
3	PNB MetLife Guaranteed Future Plan	Non Par	108547	85331	2210	525	1,186	69%
4	PNB MetLife Group Secured Gain	Non Par	-3359	11765	0	181	0	0%
5	PNB MetLife Complete Care Plus	Non Par	1055643	650367	746	103	442	81%
6	PNB MetLife Loan Protection Plan - Life	Non Par	50716	70607	3718	252	0	0%
7	PNB MetLife Loan And Life Suraksha	Non Par	168352	143300	1719	328	2	1%
8	PNB MetLife Century Plan	Par	62758	71739	473	642	716	53%
9	PNB MetLife Super Saver Plan	Par	20038	5732	1313	46	497	92%
10	PNB MetLife Endowment Savings Plan Plus	Par	-874	-134	12762	-2	423	101%
11	PNB MetLife Endowment Savings Plan	Par	-34	-21	5080	0	235	100%
12	PNB MetLife Retirement Saving Plan	Par	225	582	328	20	29	59%
13	PNB MetLife Smart Platinum Plus	ULIP	-1343	-139	22522	700	579	45%
14	PNB MetLife Goal Ensuring Multiplier	ULIP	4527	8417	4	90	47	34%
15	PNB MetLife Unit Linked Employee Benefit Plan	ULIP	0	0	20	96	0	0%
16	PNB MetLife Mera Wealth Plan	ULIP	247	2644	256	5	3	41%
17	PNB MetLife Smart Platinum	ULIP	0	0	192	-2	457	101%

Product Performance

Top 5 products in each category of "Par", "Non Par", "ULIP" and "annuity" as per FY2026

			FY2024-25					
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	Renewal premium	Renewal proportion
1	PNB MetLife Grand Assured Income Plan	Annuity	2370	17656	163	305	50	14%
2	PNB MetLife Immediate Annuity Plan	Annuity	368	186	99	15	0	0%
3	PNB MetLife Guaranteed Future Plan	Non Par	85331	71621	5166	401	1,479	79%
4	PNB MetLife Group Secured Gain	Non Par	11765	19542	0	752	0	0%
5	PNB MetLife Complete Care Plus	Non Par	650367	628459	867	68	464	87%
6	PNB MetLife Loan Protection Plan - Life	Non Par	70607	58637	6343	256	0	0%
7	PNB MetLife Loan And Life Suraksha	Non Par	143300	123680	1593	308	2	1%
8	PNB MetLife Century Plan	Par	71739	54041	1854	490	1,152	70%
9	PNB MetLife Super Saver Plan	Par	5732	3045	2406	25	459	95%
10	PNB MetLife Endowment Savings Plan Plus	Par	-134	-148	6486	-2	314	100%
11	PNB MetLife Endowment Savings Plan	Par	-21	-40	27919	0	166	100%
12	PNB MetLife Retirement Saving Plan	Par	582	201	342	7	40	85%
13	PNB MetLife Smart Platinum Plus	ULIP	-139	-78	23554	1,541	982	39%
14	PNB MetLife Goal Ensuring Multiplier	ULIP	8417	24201	13	255	110	30%
15	PNB MetLife Unit Linked Employee Benefit Plan	ULIP	0	0	9	68	0	0%
16	PNB MetLife Mera Wealth Plan	ULIP	2644	7261	126	36	5	11%
17	PNB MetLife Smart Platinum_New	ULIP	0	0	0	-2	245	101%

Product Performance

Top 5 products in each category of "Par", "Non Par", "ULIP" and "annuity" as per FY2026

			FY2025-26					
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	Renewal premium	Renewal proportion
1	PNB MetLife Grand Assured Income Plan	Annuity	17656	45267	954	496	185	27%
2	PNB MetLife Immediate Annuity Plan	Annuity	186	221	97	20	0	0%
3	PNB MetLife Guaranteed Future Plan	Non Par	71621	32575	7368	149	1,634	92%
4	PNB MetLife Group Secured Gain	Non Par	19542	3167	0	1,358	0	0%
5	PNB MetLife Complete Care Plus	Non Par	628459	666759	675	117	421	78%
6	PNB MetLife Loan Protection Plan - Life	Non Par	58637	69940	11352	350	0	0%
7	PNB MetLife Loan And Life Suraksha	Non Par	123680	118082	1776	310	2	1%
8	PNB MetLife Century Plan	Par	54041	51237	3983	449	1,401	76%
9	PNB MetLife Super Saver Plan	Par	3045	1646	2558	16	394	96%
10	PNB MetLife Endowment Savings Plan Plus	Par	-148	-73	5128	-1	256	100%
11	PNB MetLife Endowment Savings Plan	Par	-40	-37	37875	-1	83	101%
12	PNB MetLife Retirement Saving Plan	Par	201	41	449	2	35	96%
13	PNB MetLife Smart Platinum Plus	ULIP	-78	-15	21883	917	1,500	62%
14	PNB MetLife Goal Ensuring Multiplier	ULIP	24201	25127	479	232	230	50%
15	PNB MetLife Unit Linked Employee Benefit Plan	ULIP	0	0	8	184	0	0%
16	PNB MetLife Mera Wealth Plan	ULIP	7261	307	364	38	34	47%
17	PNB MetLife Smart Platinum_New	ULIP	0	397	0	0	71	101%

Product list

Year-wise product list as at Mar-24, Mar-25 and Mar-26

Sr.no	Name of the Products	Type	Product Category (*)	Product UIN	As on
1	PNB MetLife Group Term Life Plus	Group	Term	117N049V03	Mar-24
2	PNB MetLife Superannuation	Group	Others	117N078V02	Mar-24
3	PNB MetLife Loan & Life Suraksha	Group	Term	117N080V02	Mar-24
4	PNB MetLife Unit Linked Employee Benefit Plan	Group	Others	117L084V03	Mar-24
5	PNB MetLife Traditional Employee Benefit Plan	Group	Others	117N085V02	Mar-24
6	PNB MetLife Family Income Protector Plus	Individual	Term	117N086V04	Mar-24
7	PNB MetLife Bachat Yojana	Individual	Deferred Endowment Plan	117N088V04	Mar-24
8	PNB MetLife Retirement Savings Plan	Individual	Pension Plan	117N091V02	Mar-24
9	PNB MetLife Immediate Annuity Plan	Individual	Immediate Annuity	117N095V08	Mar-24
10	PNB MetLife Mera Wealth Plan	Individual	Ulip Endowment	117L098V05	Mar-24
11	PNB MetLife Complete Care Plus	Group	Term	117N093V05	Mar-24
12	PNB MetLife Pradhan Mantri Jeevan Jyoti Bima Yojana	Group	Term	117G094V01	Mar-24
13	PNB MetLife Mera Jeevan Suraksha Plan	Individual	Term	117N102V02	Mar-24
14	PNB MetLife Income Protection Plan	Individual	Endowment	117N103V02	Mar-24
15	PNB MetLife Complete Loan Protection Plan	Group	Term	117N104V03	Mar-24
16	PNB MetLife - POS Suraksha	Individual	Term	117N119V03	Mar-24
17	PNB MetLife Bima Yojana - Group Microinsurance	Group	Term, Microinsurance Plan	117N120V01	Mar-24
18	PNB MetLife Aajeevan Suraksha	Individual	Term	117N122V04	Mar-24
19	PNB MetLife Super Saver Plan	Individual	Endowment	117N123V02	Mar-24
20	Mera Mediclaim Plan	Individual	Others - Life Plus Health Combi	117Y102V01	Mar-24
21	PNB MetLife Smart Platinum Plus	Individual	Ulip	117L125V02	Mar-24
22	PNB MetLife Mera Term Plan Plus	Individual	Term	117N126V03	Mar-24
23	PNB MetLife Group Flexi Term Plus	Group	Term	117N127V01	Mar-24
24	PNB MetLife Saral Jeevan Bima	Individual	Term	117N128V03	Mar-24
25	PNB MetLife Century Plan	Individual	Par Whole Life	117N129V01	Mar-24
26	PNB MetLife Saral Pension	Individual	Immediate Annuity	117N130V01	Mar-24
27	PNB MetLife Guaranteed Goal Plan	Individual	Deferred Endowment Plan	117N131V02	Mar-24
28	PNB MetLife Guaranteed Future Plan	Individual	Deferred Endowment Plan	117N124V09	Mar-24
29	PNB MetLife Group Secured Gain	Group	Group Savings	117N132V01	Mar-24
30	PNB MetLife Goal Ensuring Multiplier	Individual	Ulip	117L133V02	Mar-24
31	PNB MetLife Grand Assured Income Plan	Individual	Deferred Annuity	117N134V04	Mar-24
32	PNB MetLife Genius Plan	Individual	Deferred Income Plan	117N135V02	Mar-24

Product list

Year-wise product list as at Mar-24, Mar-25 and Mar-26

Sr.no	Name of the Products	Type	Product Category (*)	Product UIN	As on
1	PNB MetLife Group Term Life Plus	Group	Term	117N049V04	Mar-25
2	PNB MetLife Loan & Life Suraksha	Group	Term	117N080V03	Mar-25
3	PNB MetLife Unit Linked Employee Benefit Plan	Group	Others	117L084V04	Mar-25
4	PNB MetLife Traditional Employee Benefit Plan	Group	Others	117N085V03	Mar-25
5	PNB MetLife Bachat Yojana	Individual	Deferred Endowment Plan	117N088V05	Mar-25
6	PNB MetLife Retirement Savings Plan	Individual	Pension Plan	117N091V03	Mar-25
7	PNB MetLife Immediate Annuity Plan	Individual	Immediate Annuity	117N095V09	Mar-25
8	PNB MetLife Mera Wealth Plan	Individual	Ulip Endowment	117L098V07	Mar-25
9	PNB MetLife Complete Care Plus	Group	Term	117N093V06	Mar-25
10	PNB MetLife Pradhan Mantri Jeevan Jyoti Bima Yojana	Group	Term	117G094V01	Mar-25
11	PNB MetLife Complete Loan Protection Plan	Group	Term	117N104V04	Mar-25
12	PNB MetLife - POS Suraksha	Individual	Term	117N119V04	Mar-25
13	PNB MetLife Bima Yojana - Group Microinsurance	Group	Term, Microinsurance Plan	117N120V02	Mar-25
14	PNB MetLife Aajeevan Suraksha	Individual	Term	117N122V05	Mar-25
15	PNB MetLife Super Saver Plan	Individual	Endowment	117N123V03	Mar-25
16	PNB MetLife Smart Platinum Plus	Individual	Ulip	117L125V05	Mar-25
17	PNB MetLife Mera Term Plan Plus	Individual	Term	117N126V04	Mar-25
18	PNB MetLife Group Flexi Term Plus	Group	Term	117N127V02	Mar-25
19	PNB MetLife Saral Jeevan Bima	Individual	Term	117N128V04	Mar-25
20	PNB MetLife Century Plan	Individual	Par Whole Life	117N129V02	Mar-25
21	PNB MetLife Saral Pension	Individual	Immediate Annuity	117N130V02	Mar-25
22	PNB MetLife Guaranteed Goal Plan	Individual	Deferred Endowment Plan	117N131V05	Mar-25
23	PNB MetLife Guaranteed Future Plan	Individual	Deferred Endowment Plan	117N124V14	Mar-25
24	PNB MetLife Group Secured Gain	Group	Group Savings	117N132V02	Mar-25
25	PNB MetLife Goal Ensuring Multiplier	Individual	Ulip	117L133V05	Mar-25
26	PNB MetLife Grand Assured Income Plan	Individual	Deferred Annuity	117N134V05	Mar-25
27	PNB MetLife Genius Plan	Individual	Deferred Income Plan	117N135V04	Mar-25
28	PNB MetLife Term with Unit Linked Insurance Plan (TULIP)	Individual	Ulip	117L136V02	Mar-25
29	PNB MetLife Smart Invest Pension Plan	Individual	Pension Plan	117L137V01	Mar-25
30	PNB MetLife Long Income For Tomorrow	Individual	Deferred Income Plan	117N166V01	Mar-25

Product list

Year-wise product list as at Mar-24, Mar-25 and Mar-26

Sr.no	Name of the Products	Type	Product Category (*)	Product UIN	As on
1	PNB MetLife Group Term Life Plus	Group	Term	117N049V04	Mar-26
2	PNB MetLife Loan & Life Suraksha	Group	Term	117N080V03	Mar-26
3	PNB MetLife Unit Linked Employee Benefits Plan	Group	Others	117L084V04	Mar-26
4	PNB MetLife Traditional Employee Benefits Plan	Group	Others	117N085V03	Mar-26
5	PNB MetLife Bachat Yojana	Individual	Deferred Endowment Plan	117N088V05	Mar-26
6	PNB MetLife Retirement Savings Plan	Individual	Pension Plan	117N091V03	Mar-26
7	PNB MetLife Immediate Annuity Plan	Individual	Immediate Annuity	117N095V10	Mar-26
8	PNB MetLife Mera Wealth Plan	Individual	Ulip Endowment	117L098V08	Mar-26
9	PNB MetLife Complete Care Plus	Group	Term	117N093V06	Mar-26
10	PNB MetLife Pradhan Mantri Jeevan Jyoti Bima Yojana	Group	Term	117G094V01	Mar-26
11	PNB MetLife Complete Loan Protection Plan	Group	Term	117N104V04	Mar-26
12	PNB MetLife - POS Suraksha	Individual	Term	117N119V04	Mar-26
13	PNB MetLife Bima Yojana - Group Micro-Insurance	Group	Term, Microinsurance Plan	117N120V02	Mar-26
14	PNB MetLife Aajeevan Suraksha	Individual	Term	117N122V05	Mar-26
15	PNB MetLife Super Saver Plan	Individual	Endowment	117N123V03	Mar-26
16	PNB MetLife Smart Platinum Plus	Individual	Ulip	117L125V06	Mar-26
17	PNB MetLife Mera Term Plan Plus	Individual	Term	117N126V04	Mar-26
18	PNB MetLife Group Flexi Term Plus	Group	Term	117N127V02	Mar-26
19	PNB MetLife Saral Jeevan Bima	Individual	Term	117N128V04	Mar-26
20	PNB MetLife Century Plan	Individual	Par Whole Life	117N129V02	Mar-26
21	PNB MetLife Saral Pension	Individual	Immediate Annuity	117N130V02	Mar-26
22	PNB MetLife Guaranteed Goal Plan	Individual	Deferred Endowment Plan	117N131V06	Mar-26
23	PNB MetLife Guaranteed Future Plan	Individual	Deferred Endowment Plan	117N124V16	Mar-26
24	PNB MetLife Group Secured Gain	Group	Group Savings	117N132V02	Mar-26
25	PNB MetLife Goal Ensuring Multiplier	Individual	Ulip	117L133V08	Mar-26
26	PNB MetLife Grand Assured Income Plan	Individual	Deferred Annuity	117N134V08	Mar-26
27	PNB MetLife Genius Plan	Individual	Deferred Income Plan	117N135V04	Mar-26
28	PNB MetLife Term with Unit Linked Insurance Plan (TULIP)	Individual	Ulip	117L136V04	Mar-26

Product list

Year-wise product list as at Mar-24, Mar-25 and Mar-26

Sr.no	Name of the Products	Type	Product Category (*)	Product UIN	As on
29	PNB MetLife Smart Invest Pension Plan	Individual	Pension Plan	117L137V04	Mar-26
30	PNB MetLife Long Income For Tomorrow	Individual	Deferred Income Plan	117N166V01	Mar-26
31	PNB MetLife GROW Plan	Individual	Par Whole Life	117N167V01	Mar-26
32	PNB MetLife Smart Goal Ensuring Multiplier	Individual	Ulip	117L139V02	Mar-26
33	PNB MetLife Dhan Suraksha Yojna - Micro Insurance	Individual	Micro-Insurance Plan	117N168V01	Mar-26
34	PNB MetLife Smart Invest Pension Plan Pro	Individual	Pension Plan	117L138V03	Mar-26
35	PNB MetLife Group Protection Plan	Group	Term	117N140V01	Mar-26
36	PNB MetLife DigiProtect Term Plan	Individual	Term	117N141V01	Mar-26
37	PNB MetLife Smart Platinum Pro	Individual	Ulip	117L142V01	Mar-26
38	PNB MetLife RISE Plan	Individual	Early Income Plan	117N169V01	Mar-26

Key Documents Required for Purchasing a New Policy

The 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 n

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