

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER. The ULIPs do not offer any liquidity during the first five years of the contract. The Policyholder will not be able to surrender/withdraw the monies invested in ULIPs completely or partially till the end of the fifth year.



# Health Ki Suraksha, Wealth Ka Confidence

Always **Ready** For **Life**

## PNB MetLife **360Health** Saving plan

Individual, Unit-Linked, Non-Participating, Savings,  
Health Insurance Plan UIN: 117L143V01



### KEY FEATURES



Complete Family Coverage<sup>\$</sup>



In-built Accidental Coverage +  
Hospital & Surgical Cash  
Rider<sup>~</sup>



Smart Wealth Creation



Health Management Services

## Why PNB MetLife 360 Health Saving Plan?

In a world of rising medical costs and unpredictable risks, **PNB MetLife 360 Health Saving Plan** helps you stay **Always Ready For Life** by building a market-linked health corpus designed specifically for future healthcare needs. Beyond protection, the plan empowers you to take charge of your health through proactive management and preventive care, helping you prepare confidently for life's uncertainties while securing your financial well-being.

### Key Highlights:



- ❖ Built-in benefits for life's uncertainties:
  - **Accidental Total and Permanent Disability (ATPD) Benefit** for financial security in life-altering moments
  - **Accidental Death Benefit (ADB) and Non-Accidental Death Benefit** to safeguard your family's future



- ❖ Family Coverage benefit: Add your **spouse and upto 3 children for independent ATPD Benefits** – because your family deserves protection too



- ❖ Build a **health savings corpus up to maturity age 80 years or age 99 years**
- ❖ Access to **360Health Services at no additional cost** to support your health and wellbeing



- ❖ Flexible premium payment options: **One-time, limited period or regular premium** payments throughout the policy term
- ❖ Investment choice that fit your risk appetite: Pick from **7 diversified funds**, designed to match your risk appetite and growth ambitions

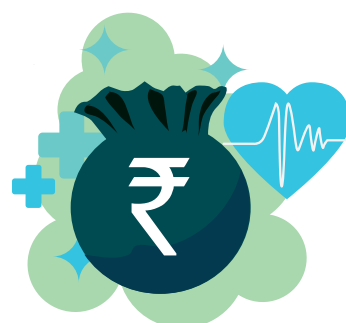


- ❖ Stronger Health Coverage with 3 Comprehensive Riders\*:
  - **PNB MetLife Linked Hospicash Benefit Rider** - Flexibility to choose Daily Hospicash Benefit ranging from Rs. 1,000 per day to Rs. 20,000 per day and

the number of Hospitalization days of 30 or 60 days per Policy year as per your need. This Rider offers daily Hospicash Benefit for each completed day of hospitalization for medically necessary treatment of any illness or accident

- **PNB MetLife Linked Surgicash Benefit Rider** – Flexibility to choose Surgicash Sum Assured from range Rs. 1,00,000 to Rs. 10,00,000. This Rider offers a lumpsum pre-defined payout as Surgicash Benefit on hospitalization for undergoing medically necessary Surgery.
- **PNB MetLife Linked Critical Illness Rider** – Flexibility to choose your plan option either Silver (covering 10 Critical Illnesses), Gold (covering 20 Critical Illnesses) or Platinum (covering 60 Critical Illnesses). This Rider offers a 100% of sum assured lumpsum payout on diagnosis of any of the covered Critical Illnesses.

\*Please refer to respective Rider's terms and conditions before concluding the sale.



## Plan at a glance:

Parameters		Minimum	Maximum
Entry Age~	Primary Life Assured/ Policyholder	18 years	65 years
	Family Coverage (Spouse)	18 years	65 years
	Family Coverage (Child)	91 days	17 years
Maturity Age~ (for Primary Life Assured)		Maturity Option 1: 80 years Maturity Option 2: 99 years	
Maturity Age~ under Family Coverage#	Spouse	99 years	
	Child	22 years	
Premium Payment Term (PPT)		<ul style="list-style-type: none"> <li>• Single Premium</li> <li>• Limited Premium: PPT 5, PPT 7, PPT 10</li> <li>• Regular Premium</li> </ul>	
Policy Term		Maturity Option 1: 80 minus Entry Age of Primary Life Assured Maturity Option 2: 99 minus Entry Age of Primary Life Assured	
ADB Sum Assured cover multiple** (for Primary Life Assured only) (Expressed as a multiple of Annualized Premium or Single Premium, as applicable)		<u>For Limited Premium &amp; Regular Premium:</u> Entry age >=50: 5 times Entry age <50: 7 times  <u>For Single Premium: 1.25 times</u>	<u>For Limited Premium &amp; Regular Premium: 20 times</u>  <u>For Single Premium: 1.25 times</u>
ATPD Sum Assured cover multiple** (Expressed as a multiple of Annualized Premium or Single Premium, as applicable)	Primary Life Assured	<u>For Limited Premium &amp; Regular Premium:</u> Entry age >=50: 5 times Entry age <50: 7 times  <u>For Single Premium: 1.25 times</u>	<u>For Limited Premium &amp; Regular Premium: 20 times</u>  <u>For Single Premium: 1.25 times</u>
	Family Coverage (Spouse)		
	Family Coverage (Child)		
Sum Assured for Accidental Death Benefit and Accidental Total and Permanent Disability Benefit		Rs. 1 Lakh	Rs. 2.5 crore
Annualized Premium*		<b>For Limited Premium &amp; Regular Premium:</b> Rs. 12,000  <b>For Single Premium: Rs. 80,000</b>	Subject to Underwriting
Premium Payment Mode		Annual, Semi-Annual, Quarterly and Monthly^	

~All reference to age is as on age last birthday.

#On attaining Maturity Age, that Family Member shall be terminated from the Policy

^Monthly mode is available for Standing instruction/direct debit options (including Electronic Clearing System (ECS), and Automated Clearing House (ACH))

\*Annualized premium is the premium amount payable in a year excluding taxes, rider premiums and underwriting extra premium on riders, if any

\*\*ADB Sum Assured cover multiple chosen for Primary Life Assured shall always be equal to the ATPD Sum Assured cover multiple for Primary Life Assured. Once chosen at inception, ADB Sum Assured cover multiple and ATPD Sum Assured cover multiple cannot be altered during the Policy term.



## How does this Plan work?

Rohan, 40, wants to protect his family's wellbeing and **build a dedicated, long-term health corpus**. He chooses the **PNB MetLife 360 Health Saving Plan**, adding his wife Neha (38) and children Diya (10) and Sohil (6).

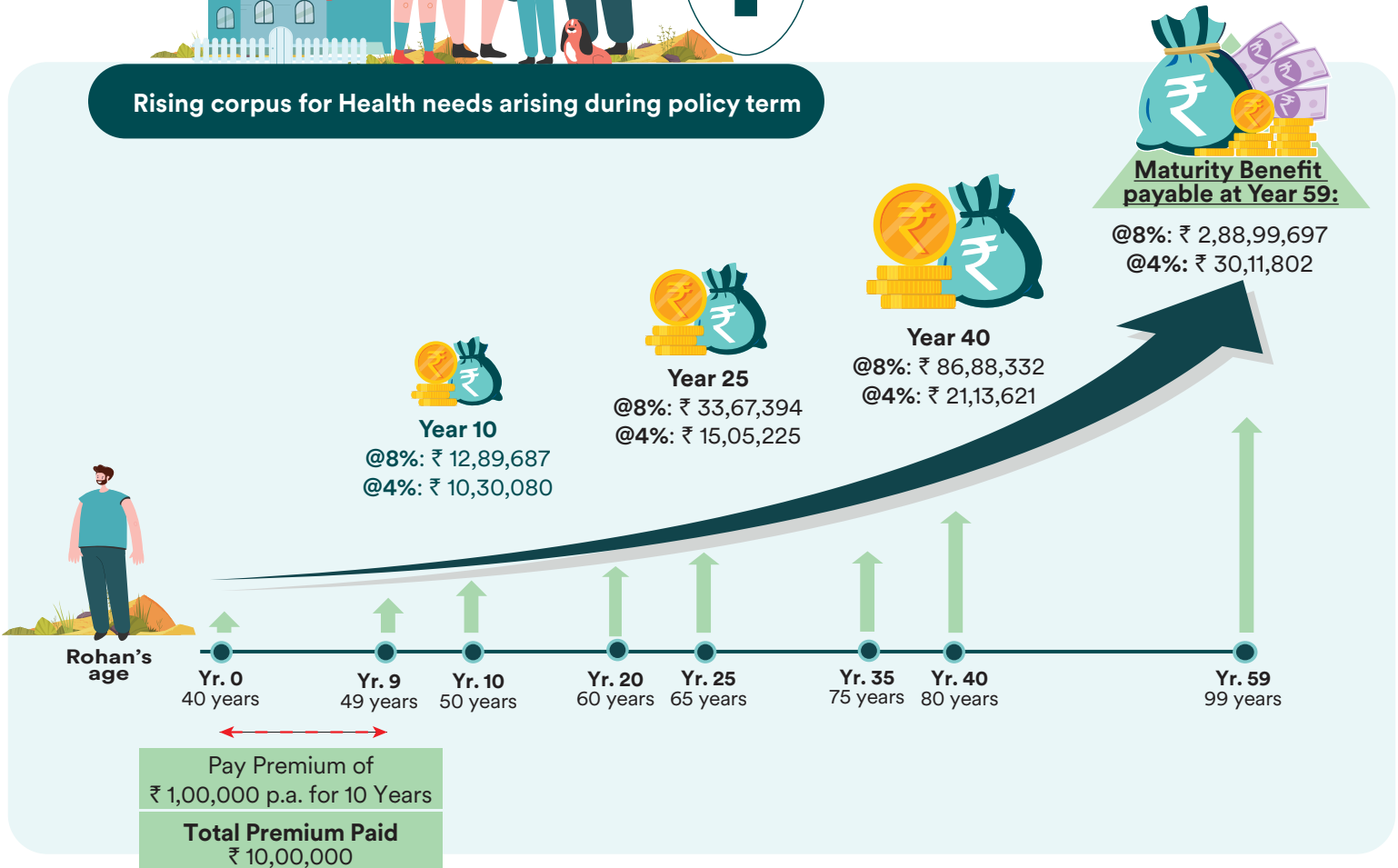
Annualized Premium: Rs. 1,00,000 | Premium Payment Term: 10 years | Maturity Age: 99 years | Fund chosen: Mid-Cap Fund | ADB Sum Assured (for Rohan): Rs. 20,00,000 | ATPD Sum Assured (for all covered family members respectively): Rs. 20,00,000 for each Insured Person

### Scenario 1: No claim during Policy Term and survival of Rohan (Primary Life Assured) till maturity age 99

Rohan shall receive a maturity benefit of Rs. 2,88,99,697 @8% or Rs. 30,11,802 @4%

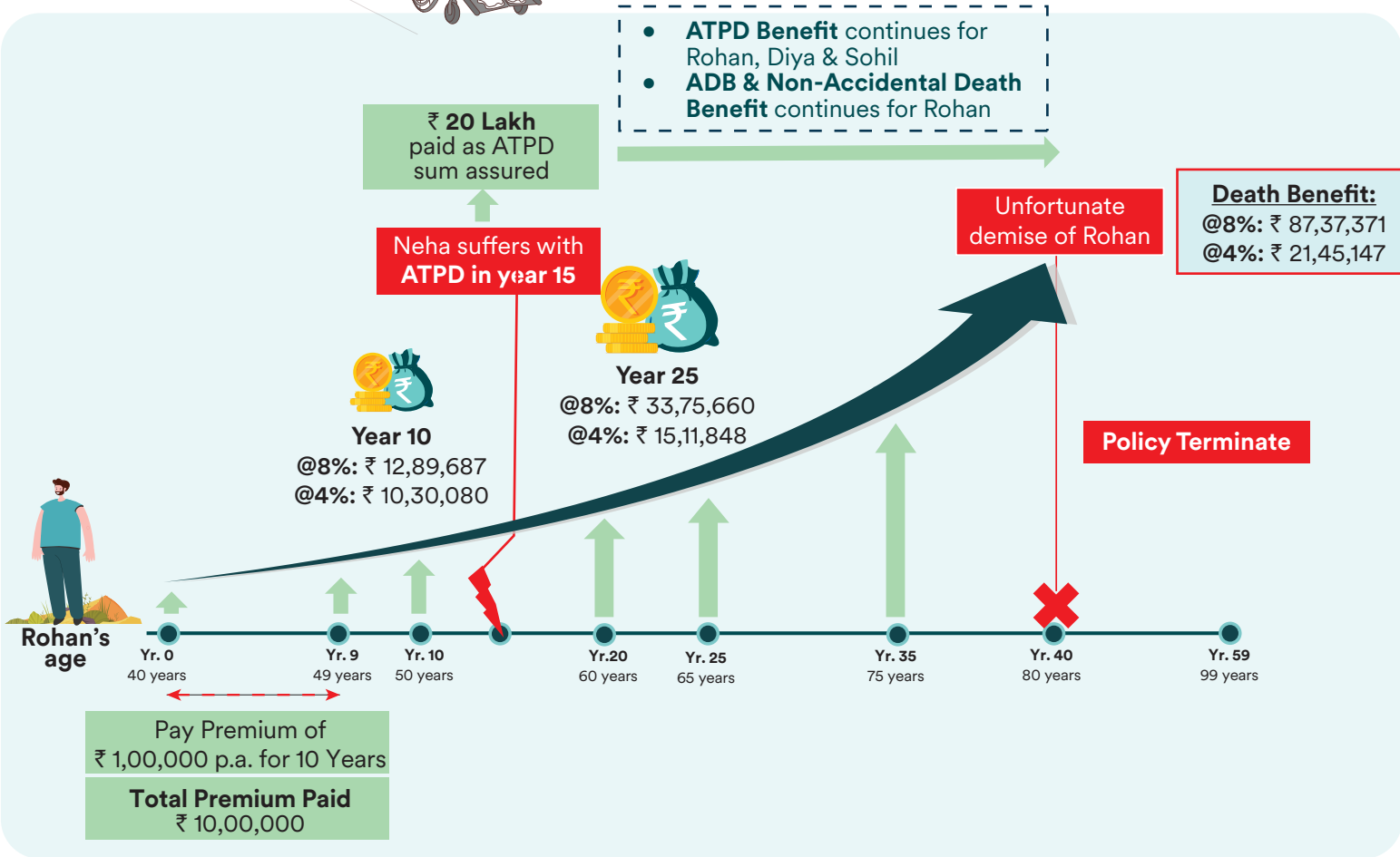
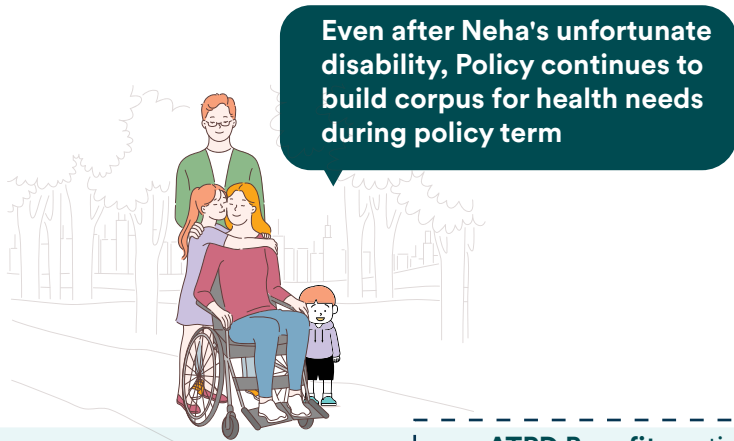


Rising corpus for Health needs arising during policy term



Above mentioned values are for illustration purpose only and are derived assuming that the male life is healthy and a non-smoker. If your Policy offers guaranteed returns, then these will be clearly marked "guaranteed" in the Benefit Illustration. Since your Policy offers variable returns, the given illustration shows different rates of assumed future investment return based on assumed investment returns of 8% and 4%. These are not guaranteed returns and are not the upper or lower limit of what one might get in this Policy. The maturity benefit of your Policy is dependent on a number of factors, including future performance.

**Scenario 2: In case Neha (Spouse) is permanently disabled due to unfortunate Accident in Policy year 15 followed by unfortunate demise of Rohan (Primary Life Assured) in Policy year 40**



Above mentioned values are for illustration purpose only and are derived assuming that the male life is healthy and a non-smoker. For illustration purpose, we have considered the ATPD occurrence in the 1st Policy month of Policy year 15 and death of Rohan (non-accidental) in the 12th month of Policy year 40. If your Policy offers guaranteed returns, then these will be clearly marked "guaranteed" in the Benefit Illustration. Since your Policy offers variable returns, the given illustration shows different rates of assumed future investment return based on assumed investment returns of 8% and 4%. These are not guaranteed returns and are not the upper or lower limit of what one might get in this Policy. The maturity benefit of your Policy is dependent on a number of factors, including future performance.



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\*Family Coverage Benefit offers an option to add your family members (i.e., maximum of one legal spouse and up to three dependent children) under the plan. Hospicash Benefit is offered through PNB MetLife Linked Hospicash Benefit Rider and Surgicash Benefit is offered through PNB MetLife Linked Surgicash Benefit Rider. These are optional Riders associated to this plan. Please refer respective riders' terms and conditions before concluding the sale. Linked insurance products are different from the traditional insurance products and are subject to the risk factors. The premium paid in linked insurance policies are subject to investment risks associated with capital markets. The NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market the insured is responsible for his/her decisions. PNB MetLife India Insurance Company Ltd is only the name of the Life Insurance Company and PNB MetLife 360 Health Savings Plan is only the name of the linked insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. Please know the associated risks and the applicable charges, from your insurance agent or intermediary or policy document issued by the insurance company. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. The past performance of the funds is not indicative of the future performance. For more details on terms & conditions, please read the Sales brochure carefully before concluding any sale. AD-F/2026-27/234



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