

Free to live your dreams, even after retirement.

PNB MetLife

Guaranteed Goal Plan

An Individual, Non-Linked, Non-Participating Savings, Life Insurance plan



UP TO 3X** OF TOTAL PREMIUM



WAIVER OF FUTURE PREMIUMS WITH FAMILY CARE BENEFIT³



A plan that enables you to live and retire on your own terms and empowers your dreams at every stage of your life.

KEY FEATURES



WAIVER OF PREMIUMS ON DIAGNOSIS OF CRITICAL ILLNESSES⁴



FLEXIBILITY TO ACCUMULATE SURVIVAL BENEFITS AND RECEIVE BENEFITS ON THE DAY OF YOUR CHOICE⁵



SAVE TAX⁶ UNDER SECTION 80C & 10(10D)

PLAN AT GLANCE

Premium Paying Term (PPT) (Years)	Premium Payment Term	Policy Term: Income + Lumpsum option					
	5	10, 12 and 15					
	7	12, 15 and 20					
	10	20 and 25					
	12	20, 25 and 30					
Minimum age ¹ at entry (Years)	Plan Option	Minimum Entry Age					
	Without Family Care and/or Health Care Option	0 (30 Days)					
	With Family Care and/or Health Care Option	18					
Maximum age ¹ at Entry (Years)	Plan Option	Policy Term (Years)					
		10	12	15	20	25	30
	Without Family Care and Health Care Benefit	60				55	50
With Family Care and Health Care Benefit	55						

PLAN AT GLANCE

Plan Option	Policy Term (Years)						
	10	12	15	20	25	30	
Maximum age ¹ at Maturity (Years)	80						
Without Family Care and Health Care Benefit	70	72	75	80		80	
With Family Care and Health Care Benefit	65	67	70	75	80		
Minimum Annualised Premium (Rs.)	Premium Payment Term			5	7	10	12
	Min. Annualised Premium (Rs.)			30,000		15,000	
Premium Payment Modes	Yearly / Half Yearly / Quarterly/ Monthly ²						
Income pay-out Mode	Yearly / Half-yearly / Quarterly / Monthly ²						

HOW DOES THE PLAN WORK?

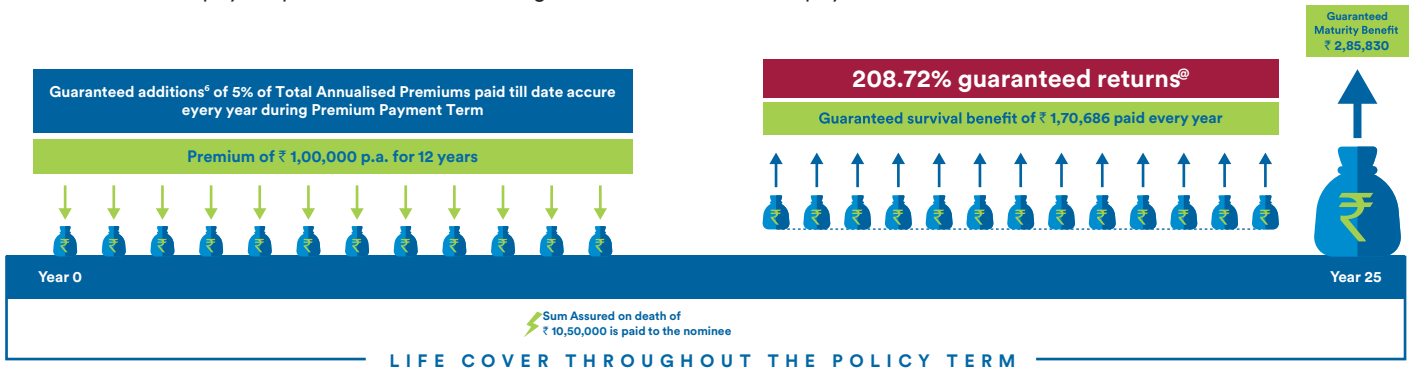
Sachin, aged 40 years wants to plan his retirement and invest in a plan that provides him guaranteed survival benefits payouts during his golden years. He invests in PNB MetLife Guaranteed Goal Plan and selects:

- Plan option – Income + Lumpsum Option
- Premium payment term of 12 years, and Policy term of 25 years
- Annualised Premium of Rs. 1,00,000 (exclusive of taxes/cesses)

SCENARIO I:

He starts receiving a Guaranteed Survival Benefit payout of Rs. 1,70,686 for 13 income payout periods. In addition to this, he will also receive a guaranteed maturity benefit of Rs. 2,85,830 at the end of the policy term.

He can choose to start receiving Guaranteed Survival Benefit payout at any selected date during the income payout year till the due date of next income payout provided it is succeeding the due date of income payout.



SCENARIO II:

In case of unfortunate demise of Sachin in the 10th policy year, his nominee receives a lump sum benefit of Rs. 10,50,000 and the policy terminates.



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The above benefits will be payable provided the policy in-force and all due instalment premiums have been paid. **Returns mentioned above are applicable for inforced policies at Age 40, AP 1 Lakhs, Lumpsum Option, Annual Mode, PPT12, Term 30. Total Benefit varies basis actual Entry Age, Premium Payment Term, Policy Term, Annualised Premium amount, and Option chosen. *T & C apply. Notes: ¹All reference to age are as on age last birthday. For policies issued to minor lives the risk cover starts immediately at inception. Also, in case the life assured is a minor, the policy will vest with the life assured when the life assured attains an age of 18 years. For Joint Life, age (last birthday) of older of the two lives will be considered as entry age. ²Monthly mode is available only for Standing Instruction/direct debit options (including Electronic Clearing System (ECS), and Automated Clearing House (ACH). ³Waiver of Premium in case of Death of Life Assured. ⁴Waiver of Premium in Health care benefit case of diagnosis of any of 35 Critical Illness listed. ⁵Policyholder cannot choose the date preceding the due date of the Guaranteed Survival Benefit payout. ⁶Guaranteed Additions, Family Care & Health Care Benefit Options will not be available with Single Premium policies and Joint Life policies. ⁷Wealth Additions (WA) will be payable as a % of Total Annualised premium paid till date, where, WA=WA rate x Total Annualised premium paid till date. ⁸Tax benefits are as per the Income Tax Act, 1961 & are subjected to amendments made thereto from time to time. ⁹Total Benefit varies basis actual Entry Age, Premium Payment Term, Policy Term, Annualised Premium amount, and Option chosen. Returns shown applicable for in force policies. Income pay-out period = Policy Term less Premium Payment Term. PNB MetLife India Insurance Company Limited, Registered office address: Unit No. 701, 702 & 703, 7th Floor, West Wing, Raheja Towers, 26/27 M G Road, Bangalore - 560001, Karnataka. IRDAI Registration number 117. CI No:U66010KA2001PLC028883. PNB MetLife Guaranteed Goal Plan is an Individual, Non-Linked, Non-Participating Savings, Life Insurance plan (UIN: 117N131V02). Please consult your advisor for more details. Please read this Sales brochure carefully before concluding any sale. Please consult your tax consultant for more details. Goods and Services Tax (GST) shall be levied as per prevailing tax laws which are subject to change from time to time. The marks "PNB" and "MetLife" are registered trademarks of Punjab National Bank and Metropolitan Life Insurance Company, respectively. PNB MetLife India Insurance Company Limited is a licensed user of these marks. Call us Toll-free at 1-800-425-6969. Phone: 080-66006969, Website: www.pnbmetlife.com, Email: indiaservice@pnbmetlife.co.in or Write to us: 1st Floor, Techniplex-1, Techniplex Complex, off Veer Savarkar Flyover, Goregaon (West), Mumbai - 400062, Maharashtra. Phone: +91-22-41790000, Fax: +91-22-41790203. AD-F/2022-23/237.

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