



Circle of Life

pnb MetLife

Milkar life aage badhaein

Promise your child a brighter tomorrow.

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 designed to keep your health and dreams on track with smart payment and payout options.

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: Lumpsum Option					
	5		10, 12 and 15					
	7		12, 15 and 20					
	10		15, 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)							
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						

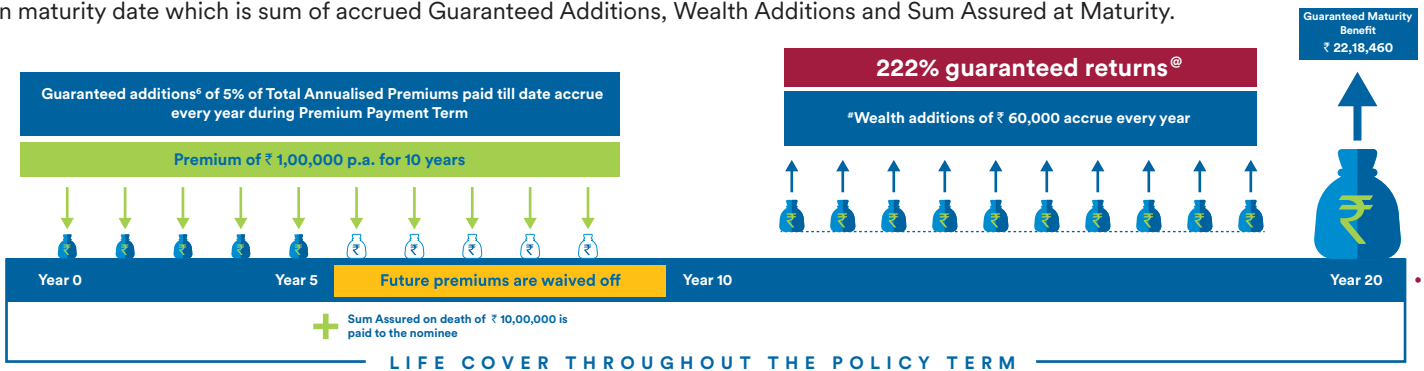
HOW DOES THE PLAN WORK?

Ayush, aged 35 years has a 3 year old daughter and wants to invest in a savings plan that provides him a corpus after 20 years to take care of his daughter's higher education expenses. He is also concerned about his health and what will happen to his daughter's aspirations if he is diagnosed with a critical illness. He invests in PNB MetLife Guaranteed Goal Plan and selects:

- Benefit Payout option – Lumpsum option with 'Health Care Benefit' Option
- Premium payment term of 10 years and Policy term of 20 years
- Annualised Premium of Rs. 1,00,000 (exclusive of taxes/cesses) and gets Sum Assured of Rs.10,00,000

SCENARIO I:

On Ayush's survival till the end of policy term when his daughter is 23 years old, he will receive a lumpsum amount of Rs. 22,18,460 on maturity date which is sum of accrued Guaranteed Additions, Wealth Additions and Sum Assured at Maturity.



SCENARIO II:

In case when Ayushi is diagnosed with a Critical Illness in the 5th policy year, his future premiums of Rs. 5,00,000 will be waived off, and Guaranteed Maturity Benefit of Rs. 22,18,460 under the policy will be payable as scheduled to ensure that his daughter's education expenses are taken care. Sum Assured on Death will continue to exist and will be payable in case of Ayush's unfortunate death during Policy Term and the policy will terminate.



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The above benefits will be payable provided the policy is 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: All 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 are applicable for in force policies. Returns shown applicable for in force policies. 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/2022-23/234.

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