

Empower your dreams at every stage of life.

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 gives you the freedom to keep chasing your dreams even after your retirement.

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

Policy Term (Years) 5, 7, 10, 12, 15 & 20

Minimum age¹ at entry (Years)

Cover Type	Minimum Entry Age
Single Life	0 (30 days)
Joint Life	18 Years

Maximum age¹ at entry (Years)

Cover Type	Age at entry (Last Birthday)
Single Life	65
Joint Life	60

Maximum age¹ at maturity (Years)

Cover Type	Policy Term					
	5	7	10	12	15	20
Single Life	70	72	75	77	80	
Joint Life	65	67	70	72	75	80

Minimum Annualised Premium (Rs.)⁶

PPT Premium	Single Premium
	50,000

PLAN AT GLANCE

Maximum Annualised Premium (Rs.)

Subject to maximum Sum Assured on Death as per Board Approved Underwriting Policy

Minimum Basic Sum Assured

PPT		Single Premium	
Min. Sum Assured	Single Life	Joint Life	
	62,500	5,00,000	

Rider Options⁷

PNB MetLife Accidental Death Benefit Rider Plus
PNB MetLife Serious Illness Rider

Premium Payment Modes

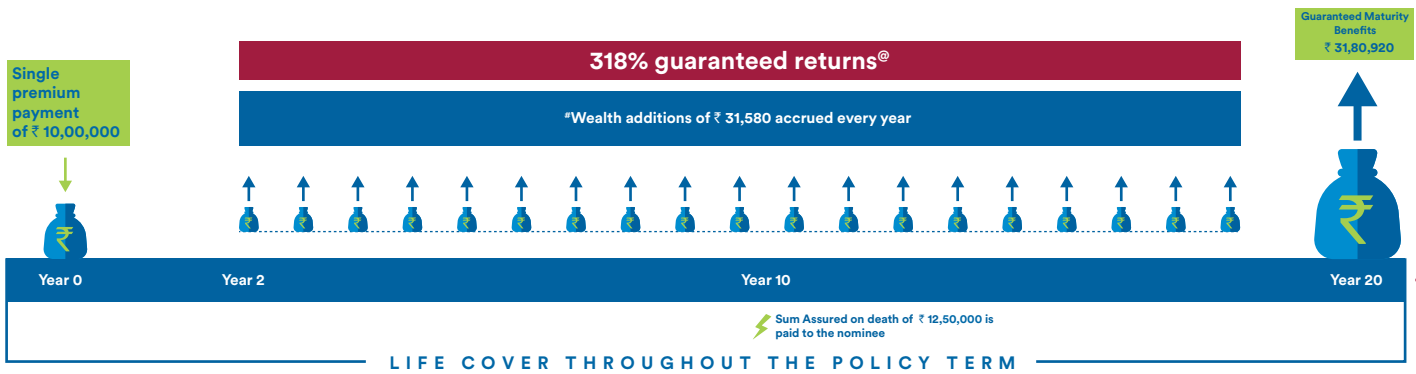
Yearly/ Half-Yearly/Quarterly/ Monthly²

HOW DOES THE PLAN WORK?

Kush aged 40 Years while planning for his retirement needs has decided to purchase PNB MetLife Guaranteed Goal Plan for tension free future. He pays single premium of 10 Lakh with a goal of getting a lumpsum benefit at the age of 60 years. He opts for lumpsum+retirement option with a policy term of 20 years.

SCENARIO I:

If Kush survives the entire policy term, he would be eligible for lumpsum amount or Rs. 31,80,920 as maturity benefit which is the sum of Wealth Addition and Sum Assured at Maturity.



SCENARIO II:

In case of unfortunate demise of Kush in the 10th policy year, his nominee receives a lump sum benefit of Rs. 12,50,000 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 Health care benefit case of diagnosis of any of 35 Critical Illness listed. ⁴Policyholder cannot choose the date preceding the due date of the Guaranteed Survival Benefit payout. ⁵Guaranteed Additions, Family Care & Health Care Benefit Options will not be available with Single Premium policies and Joint Life policies. ⁶Benefit will not be available to Policies sourced through POS platform. 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:UG6010KA2001PLC028883. 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/2022-23/236.

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