pnb MetLife

LIFE INSURANCE

Guaranteed[1] Income to LIFT Your Dreams

- Flexible Income Payout options
- Long Term Income for 25, 30 & 35 Years
- Tax Free Income Payouts*

PNB MetLife

LONG INCOME FOR TOMORROW

An Individual, Non - Linked, Non - Participating, Savings, Life Insurance Plan (UIN: 117N166V01)

PNB MetLife Long Income For Tomorrow is an Individual, Non – Linked, Non – Participating, Savings Life Insurance Plan that not only provides you Guaranteed Income for a long-term but also secures your family in your absence. The plan offers a curated solution to ensure fulfilment of your long-term savings goals.

Key Features – Level Income Option

- Fixed level Guaranteed Income[1] throughout the Income Payout Period[2]
- Choice of suitable Cover option[3] – Life Option and Enhanced Life Option
- Get Guaranteed Income[1] for the Income Payout Period[2] of your choice
- Guaranteed MoneyBack Benefit
- Life Cover throughout policy term to protect your loved ones

Plan at a glance

<table>
<tr><td>Cover Options[3]</td><td>Life Option and Enhanced Life Option</td></tr>
<tr><td>Deferment Period (in years)</td><td>0, 1 and 2</td></tr>
<tr><td>Income Payout Period[2] (in years)</td><td>25, 30 and 35</td></tr>
<tr><td>Premium Payment Term (PPT) / Policy Term (in years)</td><td>
<table>
<tr><th>Cover Option</th><th>PPT</th><th>Deferment Period</th><th>Income Payout Period</th><th>Policy Term</th></tr>
<tr><td rowspan="9">Life Option (Policy Term: PPT + Deferment Period)</td><td rowspan="3">5</td><td>0</td><td rowspan="9">25,30,35</td><td>5</td></tr>
<tr><td>1</td><td>6</td></tr>
<tr><td>2</td><td>7</td></tr>
<tr><td rowspan="3">7</td><td>0</td><td>7</td></tr>
<tr><td>1</td><td>8</td></tr>
<tr><td>2</td><td>9</td></tr>
<tr><td rowspan="3">10</td><td>0</td><td>10</td></tr>
<tr><td>1</td><td>11</td></tr>
<tr><td>2</td><td>12</td></tr>
<tr><td rowspan="9">Enhanced Life Option (Policy Term: PPT + Deferment Period + Income Payout Period)</td><td rowspan="3">5</td><td>0</td><td rowspan="9">25,30,35</td><td>30, 35, 40</td></tr>
<tr><td>1</td><td>31, 36, 41</td></tr>
<tr><td>2</td><td>32, 37, 42</td></tr>
<tr><td rowspan="3">7</td><td>0</td><td>32, 37, 42</td></tr>
<tr><td>1</td><td>33, 38, 43</td></tr>
<tr><td>2</td><td>34, 39, 44</td></tr>
<tr><td rowspan="3">10</td><td>0</td><td>35, 40, 45</td></tr>
<tr><td>1</td><td>36, 41, 46</td></tr>
<tr><td>2</td><td>37, 42, 47</td></tr>
</table>
</td></tr>
<tr><td>Age at entry[4] (in years)</td><td>Minimum –
0 (30 days)
Maximum –
PPT 5: 50 years, PPT 7: 55 years, PPT 10: 60 years</td></tr>
<tr><td>Age at Maturity[4] (in years)</td><td>Minimum – 18
Maximum – 99</td></tr>
<tr><td>Annualised Premium (Rs.)</td><td>Minimum –
PPT 5: 30,000
PPT 7 and 10: 24,000

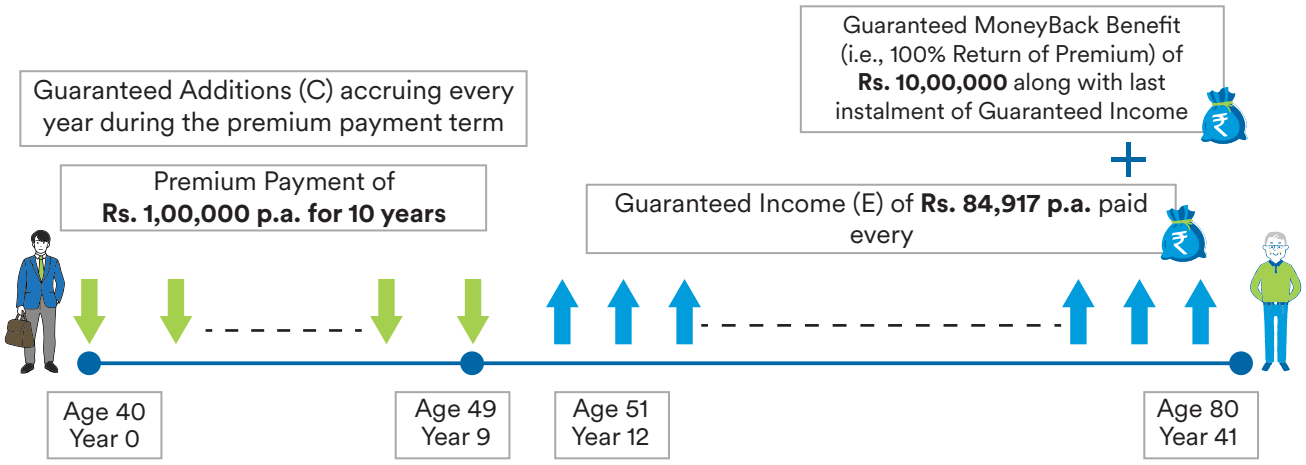
Maximum –
As per Board Approved Underwriting Policy</td></tr>
<tr><td>Basic Sum Assured (Rs.)</td><td>Life Option:
10 times of Annualised Premium for all PPTs
Enhanced Life Option:
10 times of Annualised Premium for PPT 5 and 7
11 times of Annualised Premium for PPT 10</td></tr>
<tr><td>Premium Payment/Income Payout Modes</td><td>Annual, Half-Yearly, Quarterly, Monthly^</td></tr>
</table>

^Monthly mode available only for standing instructions/ direct debit options (including Electronic Clearing System (ECS), and Automated Clearing House (ACH))

How does the plan work?

Akshay aged 40 is exploring savings options that can provide him a reliable income for a long-term of 30 years. He chooses PNB MetLife Long Income For Tomorrow and selects "Life Option" as his cover. His annual premium is Rs. 1,00,000 p.a. (exclusive of taxes) and deferment period chosen is 1 year.

Scenario 1: On survival till the maturity date, Akshay will start receiving the Guaranteed Income during the Income Payout Period along with Guaranteed MoneyBack Benefit at the end of the Income Payout Period



Scenario 2: In case of unfortunate demise of Akshay in 9th policy year (i.e. during PPT), the Claimant[5] shall receive a lumpsum death benefit of Rs. 10,00,000 and the policy shall terminate.

Scenario 3: In case of unfortunate demise of Akshay in 20th policy year (i.e. during the Income Payout Period), the Claimant[5] will continue to receive Guaranteed Income and Guaranteed MoneyBack Benefit as and when due.

Benefits explained for Scenario 1:

What You Pay	What You Get
Rs. 1,00,000 p.a. for 10 years (i.e. Rs. 10,00,000)	Guaranteed Income of Rs. 84,917 p.a. for 30 years + Guaranteed MoneyBack Benefit of Rs. 10,00,000 **i.e., Total Benefit of Rs. 35,47,500 (3.55x returns) over the Income Payout Period[2]**

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[1]Amount of Guaranteed Income will vary based on Annualized Premium, Premium Payment Term (PPT), age at entry, Income Payout Period, Income Payout Option, Deferment Period and Cover Option chosen. Benefits shown above will be payable at the end of policy year provided all premiums are paid and the policy is in-force. [2]Income Payout Period is the period (in complete years) chosen by the policyholder that shall commence after the end of Premium Payment Term and the Deferment Period. [3]For both Cover options, the life cover is available till the end of Policy Term (where For Life Option, Policy Term is Premium Payment Term plus Deferment Period and For Enhanced Life Option, Policy Term is Premium Payment Term plus Deferment Period plus Income Payout Period). [4]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. [5]Claimant is the person entitled to receive the Policy benefits as per the terms and conditions of the Policy. It includes the Policyholder, the nominee, the assignee, or their respective legal heir, the legal representative(s) or the holder(s) of succession certificate, as the case may be. PNB MetLife India Insurance Company Limited, Registered offiice 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 Long Income For Tomorrow (UIN:117N166V01) is an Individual, Non-Linked, Non-Participating, Savings, Life Insurance Plan. For more details on terms & conditions, please read the Sales brochure carefully before concluding any sale. *Tax benefits are as per the Income Tax Act, 1961 & are subject to amendments made thereto from time to time. 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. Email: indiaservice@pnbmetlife.co.in or Write to us: 1st Floor, Techniplex -1, Techniplex Complex, Off Veer Savarkar Flyover, Goregaon (West), Mumbai – 400062, Maharashtra. AD-F/2024-25/1540

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