



IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER. The unit linked insurance products 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 unit linked insurance products completely or partially till the end of the fifth year.



Get the expert growth plan that matches your dreams!

PNB MetLife

Smart Platinum Plus

Individual, Unit linked, Non-participating, Life Insurance Plan
UIN: 117L125V06



**RETURN OF FUND
MANAGEMENT CHARGES**

AT THE END OF
6TH POLICY YEAR*

#HarDreamKaroHaasil

PNB MetLife Smart Platinum Plus is a plan that gives you dual benefits of **Wealth Creation** and **Whole Life Protection**. Get flexibility of choosing from 16 funds options to achieve your life goals. Boost your fund with Return of Fund Management Charges* at the end of 6th year and Fund Booster* at the end of 10th year.

KEY FEATURES



Whole life
protection



Fund Booster* at
the end of 10th
policy year



Care Benefit Cover
against 5 critical
illnesses



Personalised wealth
plan with choice of
16 Funds



Tax* benefit

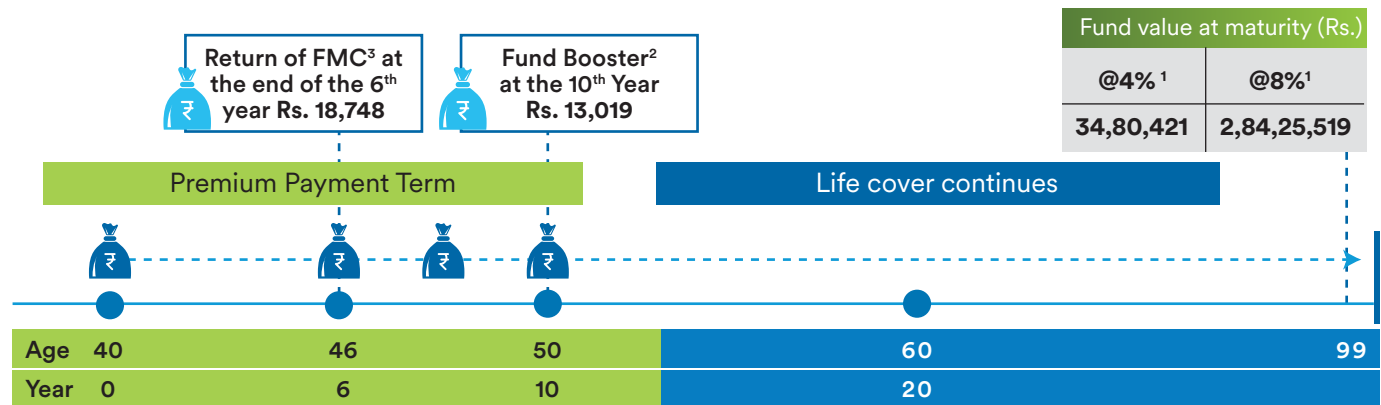
*Provided the policy is in-force and all due premiums have been paid, for 5-pay fund management charges deducted for first 3 policy years net of taxes and for all other premium payment terms FMC deducted for the first 5 years net of taxes will be added to the fund value.

HOW DOES YOUR PLAN WORK?

ILLUSTRATION 1: Ankur is 40 years old. He wants an insurance plan that will not only give him long-term protection but growth as well. He chooses **PNB MetLife Smart Platinum Plus (Wealth Option)** and opts to get covered till age 99.



Whole life cover, Sum assured: Rs. 15 Lakhs

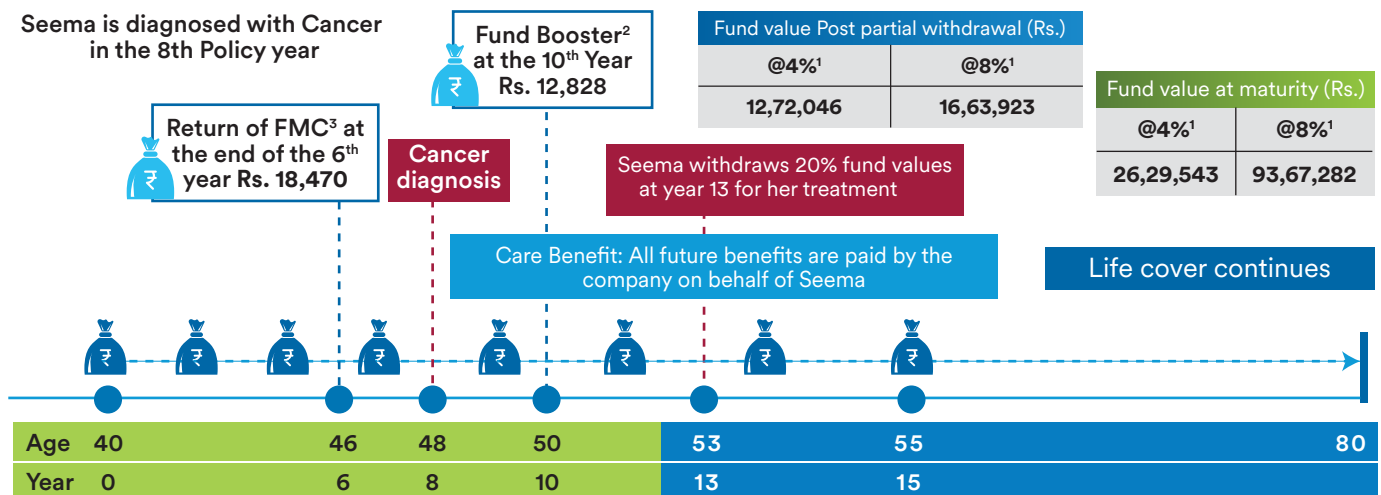


- Some benefits are guaranteed, and some benefits are variable (Non-guaranteed) with returns based on the future performance of the opted funds and fulfilment of other applicable policy conditions.
- Maturity benefit is inclusive of fund boosters which are defined as a percentage of Average Daily Fund Values for each Fund during that same Policy Year at the end of 10th and 15th policy years.

ILLUSTRATION 2: Seema is 40 years old. She wants an insurance plan that would help her accumulate wealth for financial needs even if she is critically ill. She chooses **PNB MetLife Smart Platinum Plus- Option 2 (Wealth + Care Option)** and opts to get covered till age 80.



Life cover throughout Policy Term with Sum Assured Rs. 15 Lakhs



¹The returns at 4% and 8% are illustrative and not guaranteed. These do not indicate the upper or lower limits of returns under the policy. This illustration is considering investment in 'Premier Multi-cap' Fund and prevailing Goods & services Tax. ²Fund boosters are defined as a percentage of Average Daily Fund Values for each Fund during that same Policy Year at the end of 10th policy year. ³Provided the policy is in-force and all due premiums have been paid, for 5 pay FMC deducted for first 3 policy years net of taxes and for all other premium payment terms FMC deducted for the first 5 years net of taxes will be added to the fund value. In case of death during the policy term, higher of fund value or sum assured is payable. Please refer complete sales brochure before concluding the sale.

PLAN AT A GLANCE

Product specification		Wealth Option	Wealth + Care Option	
Age at entry (Years) ⁴	Minimum	0 (30 days) ⁵	18	
	Maximum	70	65	
Maturity age Years) ⁴		Two Maturity Options to choose from: Maturity Option 1: 80 Maturity Option 2: 99		
Policy Term (Years)		Maturity Option 1: 80 - age at entry Maturity Option 2: 99 - age at entry		
Premium Paying Term (PPT) (Years)	Minimum	Single premium Regular premium – 10 Limited pay - 5	Limited pay – 6	
	Maximum	Single premium Regular premium – 99 Limited pay - 80	25 (subject to age of life assured not exceeding 75 at the end of PPT)	
Both the above plan options offer all integer Premium Paying Term between minimum to maximum Premium Paying Terms mentioned in the table above (both inclusive).				
Annualized Premium^ (Rs.)	Minimum	Premium payment mode		Annualized Premium
		Single		48,000
		Annual		48,000
		Semi-annual		60,000
		Monthly		1,20,000
	Maximum	As per board approved underwriting policy		
Sum assured cover multiple	Minimum	1.25 (Single Premium) 7 (Other than Single Premium)		
	Maximum	10 (Single Premium) For Other than Single Premium Policies:		
		Age Band		Maximum Sum Assured cover multiple
		0 to 10		40
		11 to 20		35
		21 to 30		30
		31 to 40		25
		41 to 50		20
		51 to 55		15
		56 to 60		10
		61 to 65/70		7
Sum Assured (Rs.)	Minimum	For Single Premium: 60,000 For Regular/Limited Premium: 3,36,000		
	Maximum	Annualised Premium (or Single Premium) × Sum Assured cover multiple given above		
Premium Payment Mode		Annual, Half-Yearly and Monthly ⁶		
Rider Options		PNB MetLife Linked Accidental Death Benefit Rider (UIN: 117A024V01)		

[^]Annualized premium shall be the premium amount payable in a year excluding taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.

⁴All references to age are as on age last birthday. ⁵For policies issued to minor lives the risk cover starts immediately at inception. 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. ⁶Monthly mode is available for Standing instruction/direct debit options (including Electronic Clearing System (ECS), and Automated Clearing House (ACH)).



www.pnbmetlife.com



1800-425-6969

PNB MetLife India Insurance Company Limited, Registered address: Unit No. 701, 702 & 703, 7th Floor, West Wing, Raheja Towers, 26/27 M.G. Road, Bangalore - 560001, Karnataka. IRDAI Registration number 117. CIN: U66010KA2001PLC028883. i. Linked insurance products are different from the traditional insurance products and are subject to the risk factors. ii. The premium paid in linked insurance policies are subject to investment risks associated with capital markets and publicly available index. The NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market/publicly available index and the insured is responsible for his/her decisions. iii. PNB MetLife India Insurance Company Ltd is only the name of the Life Insurance Company and PNB MetLife Smart Platinum Plus 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. iv. Please know the associated risks and the applicable charges, from your insurance agent or intermediary or policy document issued by the insurance company. v. 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 risk factors, terms and conditions, please read the sales brochure before concluding any sale. This version of the document invalidates all previous printed versions for the particular plan. Please know the associated risks and the applicable charges from your insurance agent or intermediary or policy document issued by us. *Tax benefits are as per the Income Tax Act, 1961, & are subject to amendments made 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. Trade Logo displayed above belongs to Punjab National Bank and Metropolitan Life Insurance Company and used by PNB MetLife India Insurance Company Limited under License. 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/2025-26/307.

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