

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.

Dream Big Retire Grand

with



SMART INVEST PENSION PLAN

PRO

Individual, Non-Participating, Unit Linked, Pension Savings Plan (UIN: 117L138V03)



Zero

Premium Allocation &
Policy Admin charges



Flexible

Fund options



Tax free

Vesting Benefit[&]



 **pnb MetLife**

Milkar life aage badhaein

[&]Withdraw upto 60% of the accumulated amount as tax-free. 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.

Key Benefits - Retire Secure Plan Option



Build a secure future with a perfect blend of Life cover and retirement corpus accumulation.



Zero Premium Allocation & Policy Administration Charges: Maximize investment growth with no such charges throughout the Policy Term.



Return of Mortality charges



Multiple Strategies & Fund options: Choice of multiple investment strategies and fund options to suit your varied investment needs



Multiple Flexibilities like Unlimited Switches, Premium Redirection, Partial Withdrawals, Top-Up Premiums.



SMART INVEST PENSION PLAN

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Retire Secure Plan Option simplifies retirement planning for a secure future. Addressing rising living costs and longer lifespans, it combines market growth potential with life insurance security, helping you build a regular income stream during retirement years while protecting your family

★ **Plan at a glance**

Particulars	Retire Secure										
Minimum Age* at Entry	25 years										
Maximum Age* at Entry	70 years										
Minimum Age* at Vesting	35 years										
Maximum Age* at Vesting	80 years										
Minimum Annualized Premium^	Single Pay– Rs. 49,999 Limited Pay/Regular Pay– Rs. 24,000 Monthly Mode – Rs. 2,000, Quarterly – Rs. 6,000, Half Yearly – Rs. 12,000										
Maximum Annualized Premium^	No Limit, as per the Board Approved Underwriting Policy (BAUP)										
Sum Assured	105% of the Total Premiums Paid upto the date of death										
Premium Payment Term	Single Pay Regular Pay Limited Pay-5/7/10/15 years										
Minimum Policy Term	<table border="1"> <thead> <tr> <th>PPT</th> <th>PT</th> </tr> </thead> <tbody> <tr> <td>Single Pay, Regular Pay, Limited Pay 5 years</td> <td>10 years</td> </tr> <tr> <td>Limited Pay 7 years</td> <td>12 years</td> </tr> <tr> <td>Limited Pay 10 years</td> <td>15 years</td> </tr> <tr> <td>Limited Pay 15 years</td> <td>20 years</td> </tr> </tbody> </table>	PPT	PT	Single Pay, Regular Pay, Limited Pay 5 years	10 years	Limited Pay 7 years	12 years	Limited Pay 10 years	15 years	Limited Pay 15 years	20 years
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Limited Pay 15 years	20 years										
Maximum Policy Term	Single Pay - 40 years Limited Pay / Regular Pay- 50 years										
Premium Payment Mode	Single, Yearly, Half-Yearly, Quarterly & Monthly**										

*All references to age are as on age last birthday

**Monthly mode is available for Standing instruction/direct debit options (including Electronic Clearing System (ECS), and Automated Clearing House (ACH)

^Annualized premium means the premium amount payable in a year excluding taxes, rider premiums and underwriting extra premium on riders, if any.



How Does this plan work?

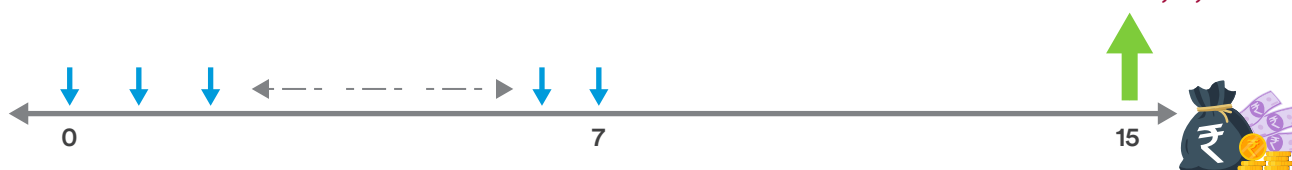
Sachin, a non-smoker healthy male 35-year-old, aims to create a corpus for his retirement. He chooses PNB MetLife Smart Invest Pension Plan Pro (Retire Secure Plan Option)

★ Premium Details

Annualized Premium[^]	Rs. 1 lakh p.a.	Vesting age	50 years
Premium Paying Term	7 years	Fund Name	Pension Premier Multi-Cap Fund
Policy Term	15 years		

**Annualized Premium of
Rs. 1,00,000 p.a. for 7 Years**

**Vesting Benefit:
@ 4% - Rs. 9,55,233
@ 8% - Rs. 15,12,581**



★ Benefit Details

Assumed Investment Returns	@ 8% p.a.	@ 4% p.a.
Vesting Benefit	Rs. 15,12,581	Rs. 9,55,233



The values shown in the Scenario above are without GST and for illustration purpose only and are subject to underwriting by the insurer. If your policy offers guaranteed returns, then these will be clearly marked "guaranteed" in the Benefit Illustration. Since your policy offers variable returns, the given illustration shows different rates of assumed future investment return based on assumed investment returns of 8% and 4%. These are not guaranteed returns and are not the upper or lower limit of what one might get in this policy. The maturity benefit of your policy is dependent on a number of factors, including future performance.



1800-425-6969



www.pnbmetlife.com

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 Smart Invest Pension Plan Pro (UIN: 117L138V03) is an Individual, Non-Participating, Unit linked, Pension Savings Plan. 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. The NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market 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 Invest Pension Plan Pro 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 terms & conditions, please read the Sales brochure carefully before concluding any sale. This product brochure is only indicative of terms, conditions, warranties and exceptions contained in the insurance policy. Please refer to the detailed Terms and Conditions which are contained in the Policy Document. This version of the document invalidates all previous printed versions for this particular plan. 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. 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/2025-26/666.

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