

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.



LIFE INSURANCE

# SMARTER SAVINGS, SAFER FUTURE. with market linked returns.

## PNB MetLife **SMART PLATINUM<sup>↑</sup>PRO**

Individual, Unit-Linked, Non-Participating,  
Savings, Life Insurance Plan (UIN: 117L142V01)



**WHOLE LIFE PROTECTION  
WITH UP TO 40X COVERAGE<sup>1</sup>**



**WAIVER OF PREMIUM<sup>3</sup>**



T&C Apply.

## KEY FEATURES:



Upto 40x Sum Assured Multiple<sup>1</sup> with Reducing Cover under Wealth Plus Option.



Whole Life Protection to protect your loved ones



Personalized wealth plan with choice of 7 Funds



Return of Premium Allocation Charges & Return of Mortality Charges<sup>2</sup>.



Fund Boosters added in the fund value every year starting at the end of 15th Policy Year.



In-built Waiver of Premium<sup>3</sup>



Additional Protection through PNB MetLife Linked Accidental Death Benefit Rider

<sup>1</sup>Sum Assured Multiple varies with combinations of Age at Entry, Premium Payment Term, Policy Term and Plan Option.

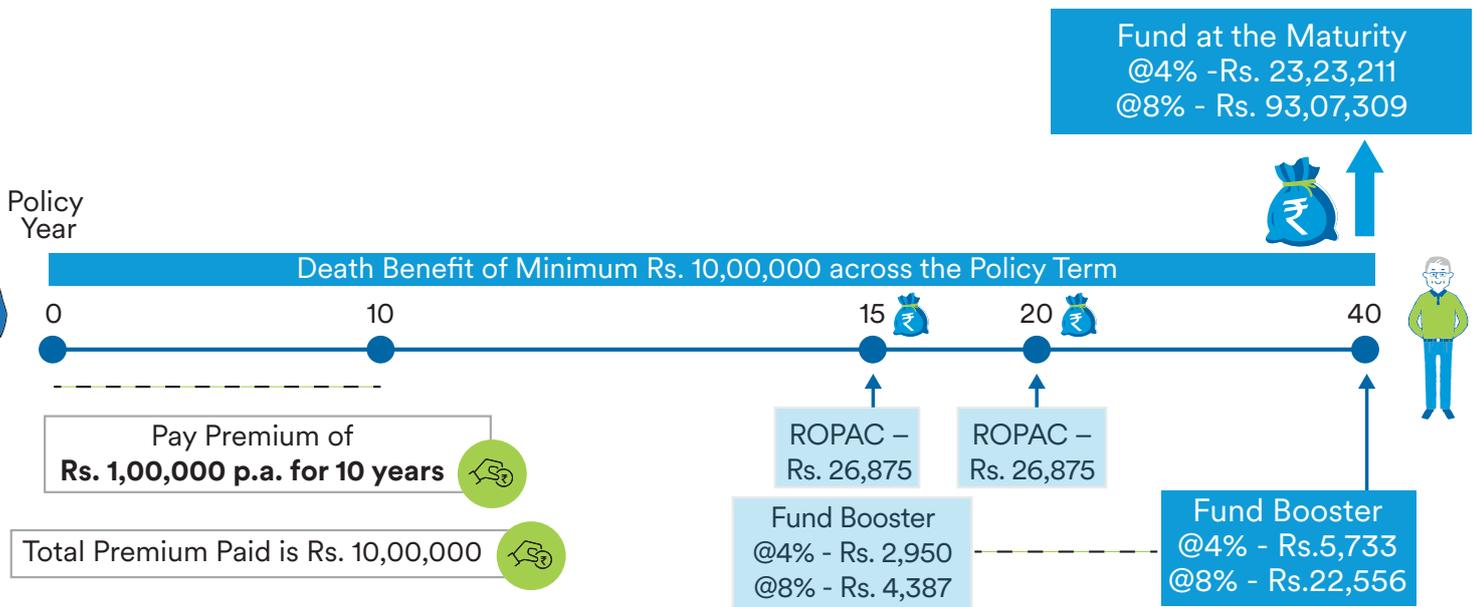
<sup>2</sup>Applicable for Goal Assured & Income Assured options.

<sup>3</sup>Available with Goal Assured Option & Income Assured Option.

## HOW DOES YOUR PLAN WORK?

### 1. Wealth Plan Option – Benefit Illustration –

Mohak is 40 years old and wants a corpus built for his retirement. He wishes to invest in a plan that would help him with the same. He chooses PNB MetLife Smart Platinum Pro Plan – Wealth Option and opts to pay an annual premium of Rs. 1,00,000 for 10 years till age 80 years (Policy Term of 40 years) with Sum Assured Multiple of 10. He chooses India Opportunities Fund.



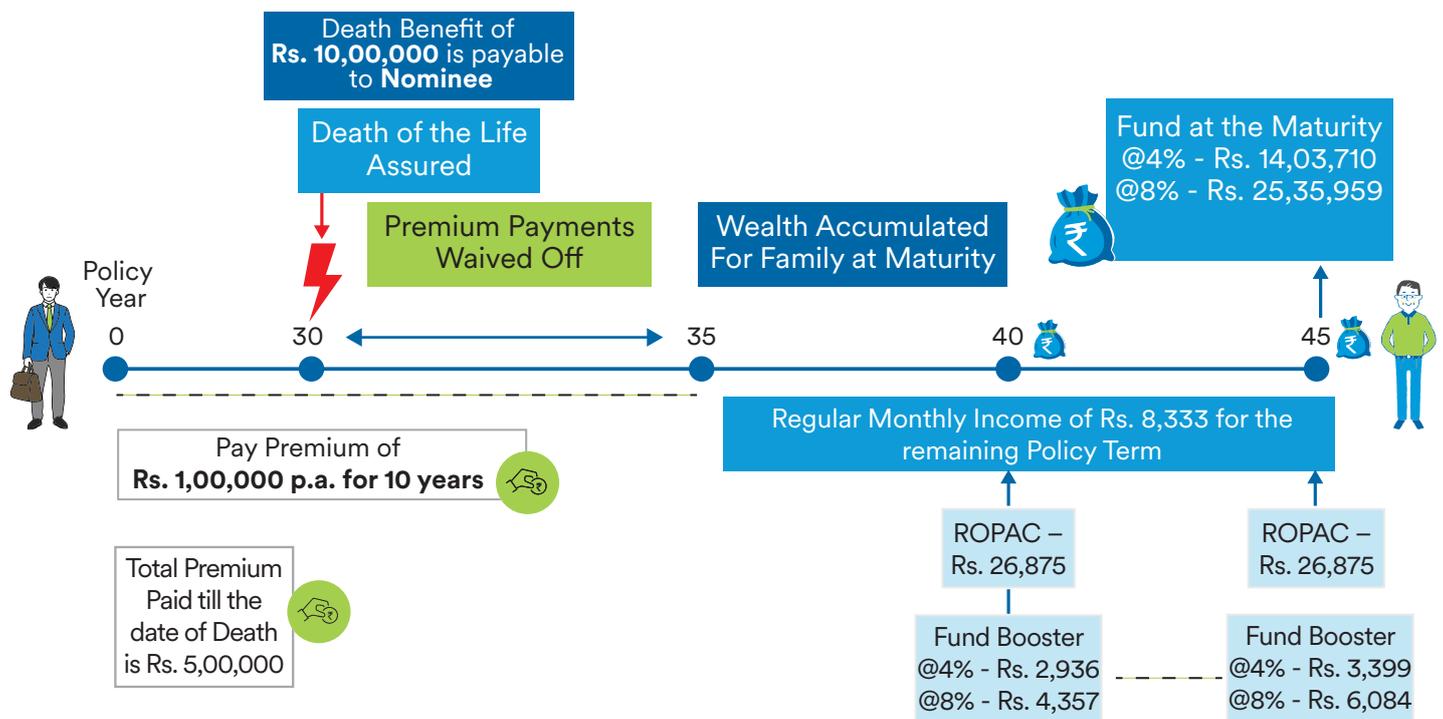


Above mentioned values are for illustration purpose only and are derived assuming that the male life is healthy and a non-smoker. Maturity Benefit depicted above has been derived for this illustration only assuming the death has happened in 25th month. If your policy offers guaranteed returns, then these 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. Fund Boosters is payable every year starting from the end of 15th Policy Year.

#### 4. Income Assured Option – Benefit Illustration –

Mohit is a 25-year-old man. He wants an insurance plan that would help him support the financial needs of his family even if he passes away through regular inflow of finances. He chooses PNB MetLife Smart Platinum Pro – Income Assured Option and pays an annual premium of Rs. 1,00,000 for 10 years and get covered till age 45 years (Policy Term of 20 years) with Sum Assured Multiple of 10. He chooses India Opportunities Fund.

##### In Case of Death of the Life Assured –



Above mentioned values are for illustration purpose only and are derived assuming that the male life is healthy and a non-smoker. Maturity Benefit depicted above has been derived for this illustration only assuming the death has happened in 62nd month. 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. Fund Boosters is payable every year starting from the end of 15th Policy Year.

## Plan at a glance

Product Specification		Wealth Option	Wealth Plus Option	Goal Assured Option	Income Assured Option
*Age at Entry (years)	Minimum	0 (30 days) <sup>§</sup>		18	
	Maximum	70	60 <sup>#</sup>	45 (PPT < 10 Pay) 50 (PPT ≥ 10 Pay)	
Policy Term	Minimum	99 minus Age at Entry   80 minus Age at Entry		10 years	
	Maximum			25 years	20 years
Maturity Age*	Minimum	99 (To Age 99 yrs option)		28 years	
	Maximum	80 (To Age 80 yrs option)		75 years	70 years
Premium Payment Term (PPT)		To Age 99 yrs option: Single Premium   Limited Pay: 5 to (80 minus Age at Entry) years  To Age 80 yrs option: Single Premium   Limited Pay: 5 to 79 years   Regular Pay	To Age 99 yrs option: Limited Pay: 5 to (80 minus Age at Entry) years  To Age 80 yrs option: Limited Pay: 5 to 79 years   Regular Pay	Limited Pay: 5 to 24 years   Regular Pay	Limited Pay: 5 to 19 years   Regular Pay
Minimum Premium		Single Premium: Rs. 8,000 Limited Pay/ Regular Pay: Rs. 18,000 p.a.			
Maximum Premium		No limit, subject to Board Approved Underwriting Policy			
Sum Assured		Sum Assured Multiple X Annualized <sup>~</sup> / Single Premium			
Premium Payment Frequency		Single, Yearly, Half-Yearly, Quarterly, Monthly <sup>^</sup>			
Rider Options		PNB MetLife Linked Accidental Death Benefit Rider (UIN: 117A024V01)			

\*All references to age are as on age last birthday

<sup>§</sup>For 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.

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

<sup>#</sup>For Wealth Plus option, max entry age for PPT 5, 6, 7, 8 is restricted to age 45, 50, 55, 55 respectively, refer the Maximum Sum Assured Multiple below in the Death Benefit Section.

<sup>~</sup>Annualized premium is the premium amount payable in a year excluding taxes, rider premiums and underwriting extra premium on riders, if any.

This is available for online sales.



 **pnb MetLife**  
**LIFE INSURANCE**



1800-425-6969



[www.pnbmetlife.com](http://www.pnbmetlife.com)

Unit-linked life insurance products are different from the traditional insurance products and are subject to risk factors. Premiums paid in unit-linked life insurance policies are subject to investment risks associated with capital markets, and NAVs of the units may go up or down, based on the performance of the fund and factors influencing the capital market and the insured is responsible for his/her decisions. PNB MetLife India Insurance Company Limited is only the name of the Life Insurance Company and PNB MetLife Smart Platinum Pro is only the name of the unit-linked life insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. Please know the associated risks and the applicable charges from your insurance agent or intermediary or policy document issued by us. 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. 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 Platinum Pro Plan (UIN:117L142V01) is an Individual, Unit - Linked, Non- Participating, Savings, Life Insurance Plan. 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. The detailed Terms and Conditions are contained in the Policy Document. Tax benefits are as per the Income Tax Act, 1961, & are subject to amendments made thereto from time to time. Goods and Services Tax (GST) levied at prevailing rate subject to change from time to time. Please consult your Tax advisor 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](mailto: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/2025-26/998

**BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS /FRAUDULENT OFFERS!**

IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.