

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[↑]PRO

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



WHOLE LIFE PROTECTION
WITH UP TO 40X COVERAGE¹



T&C Apply.

KEY FEATURES: WEALTH PLUS OPTION



Upto 40x Sum Assured Multiple¹ 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.



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



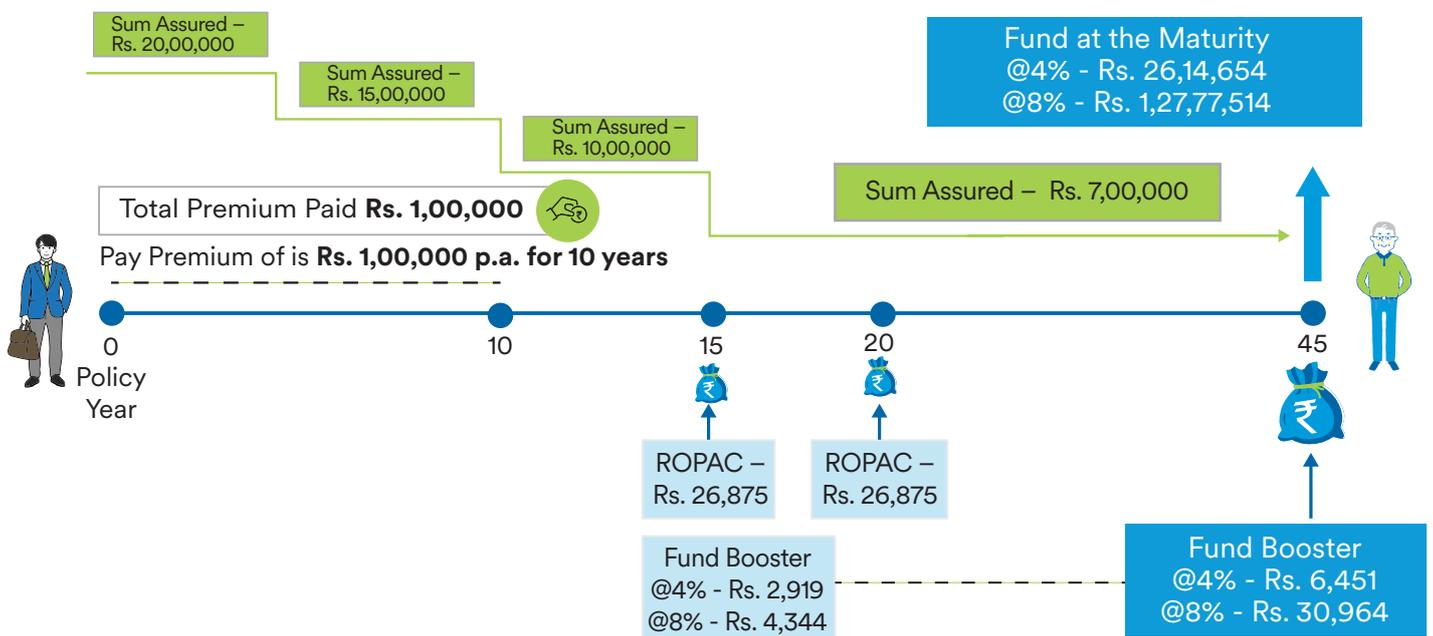
Additional Protection through PNB MetLife Linked Accidental Death Benefit Rider

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

Wealth Plus Option

Benefit Illustration –

Devansh is 35 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 Plus Option and opts to pay a premium for 10 years of Rs. 1,00,000 till age 80 years (Policy Term of 45 years). 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. 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 Plus Option
Age at Entry* (years)	Minimum - 0 (30 days) [®] Maximum – 60 [#]
Policy Term	99 minus Age at Entry 80 minus Age at Entry
Maturity Age* (years)	99 (To Age 99 yrs option) 80 (To Age 80 yrs option)
Premium Payment Term	To Age 99 yrs option: Limited Premium: 5 to (80 minus Age at Entry) years To Age 80 yrs option: Limited Premium: 5 to 79 years Regular Premium
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 [~] / Single Premium
Premium Payment Frequency	Single, Yearly, Half-Yearly, Quarterly, Monthly [^]
Rider Options	PNB MetLife Linked Accidental Death Benefit Rider (UIN: 117A024V01)

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

[®]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.

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

[#]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 Cover Multiple below in the Death Benefit Section.

[~]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.



1800-425-6969



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 or Write to us: 1st Floor, Techniplex -1, Techniplex Complex, Off Veer Savarkar Flyover, Goregaon (West), Mumbai – 400062, Maharashtra. AD-F/2025-26/996

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