

# A PROMISE THAT KEEPS ON PROTECTING.



Premium waiver benefit

**PNB MetLife**  
**GOAL PROTECTOR**  
WAIVER OF PREMIUM RIDER

Individual, Non-Linked, Non-Participating, Pure Risk,  
Life Insurance Rider (UIN:117B028V01)

#AlwaysReadyForLife



Life can change in a moment, but your promises don't have to. PNB MetLife Goal Protector Waiver of Premium Rider keeps your plans on course, so your loved ones remain protected and **Always Ready For Life**. By adding Goal Protector Waiver of Premium Rider to your life insurance policy, you can avail waiver of all future premiums in case of unfortunate death of the Life Assured under the Rider Policy.

### What does PNB MetLife Goal Protector Waiver of Premium Rider offer?

**Waiver of Premium** - All future premiums for the Base Policy and attached Riders are waived in the event of death of the Life Assured under the Rider Policy

**Financial Relief when it matters the most** - Eliminates the burden of future premiums during a difficult time.

**Uninterrupted Policy Benefits** - Waiver of future premiums ensures the Base Policy and the attached Riders continue, with all benefits payable as per policy terms and conditions.



### Rider Benefit

In case of an unfortunate event of death of Life Assured under the Goal Protector Waiver of Premium Rider, all future Premiums (including underwriting extra Premiums and modal loadings) payable under the Base Policy and the Rider Premiums payable in respect of all other Riders attached to the Base Policy shall be waived, provided that the Base Policy and this Rider Policy are in-force as on the date of the death of the Life Assured under this Rider.

This Rider will be available only when the Policyholder and Life Assured under the Base Policy are different.

Life Assured under the Rider shall be the Policyholder of the Base Policy and riders attached to the Base Policy.

### How Does Goal Protector Waiver of Premium Rider work

Rahul is 35 years old and is concerned about the future of his 1-year-old child, Kairav. In order to plan for his financial security and create a corpus Rahul buys PNB MetLife Century Plan (Super Income option) with PNB MetLife Goal Protector Waiver of Premium Rider

Century Plan (Super Income Option)	Goal Protector Waiver of Premium Rider
Annualized Premium: Rs. 1,00,000	Annualized Premium: Rs. 1,105
Policy Term: 99 Years	Policy Term: 10 Years
PPT: 10 Years	PPT: 10 Years



**Total Give:**  
Rs. 1,01,105 X 2 Yrs =  
**Rs. 2,02,210**



**Total Get:**  
Total Cash Bonus +  
Maturity Benefit =  
**Rs. 7,41,41,620 @ 8%**  
**Rs. 56,55,430 @ 4%**



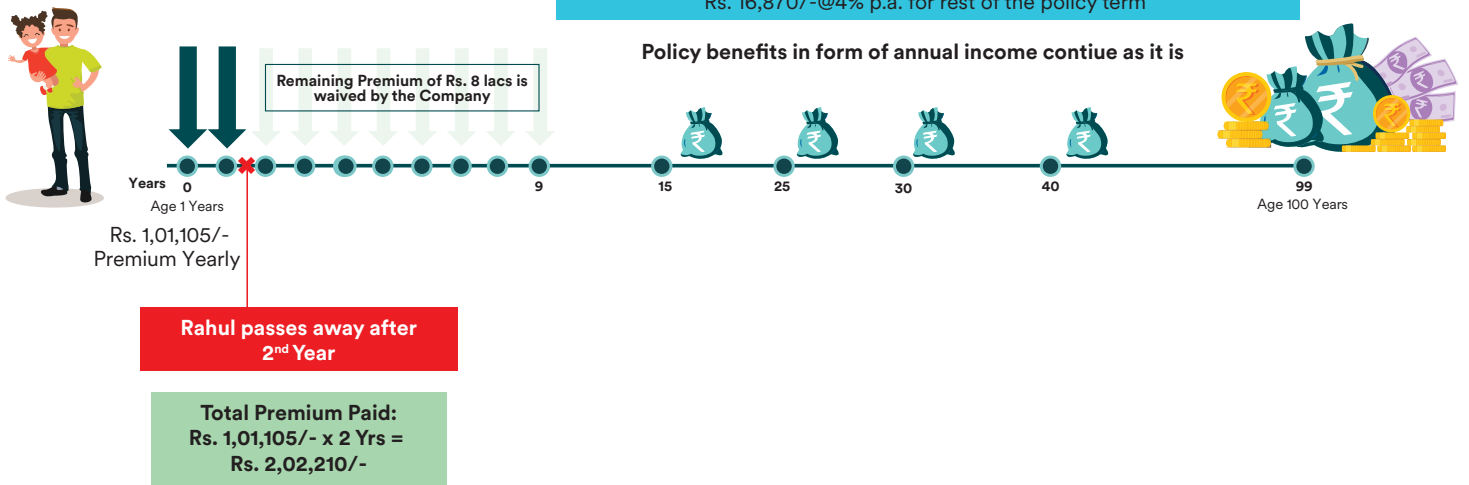
Guaranteed Cash Bonus @10% of annualized Premium and Non-Guaranteed Cash Bonus of **Rs. 11,750/-@8% p.a. | 1,400/-@4% p.a. during PPT**

**Maturity Benefit**  
@8%- Rs. 7,00,90,000  
@4%- Rs. 40,40,000

Non-Guaranteed Cash Bonus of Rs. 43,080/-@8% p.a.  
Rs. 16,870/-@4% p.a. for rest of the policy term

Policy benefits in form of annual income continue as it is

Remaining Premium of Rs. 8 lacs is waived by the Company



In case of Death of Rahul all future premiums will be waived, and the Policy will continue till Maturity Date and Maturity Benefit will be paid to Kairav at the end of the Policy Term.

The above illustration has been determined using assumed investment returns at 4% and 8% respectively. Assumed rate of returns are not guaranteed and these are not the upper or lower limits. The risk factors of the bonuses projected under the product are not guaranteed. Past performance doesn't construe any indication of future bonuses. The product is subject to the overall performance of the insurer in terms of investments, management of expenses, mortality and lapses.

## Sample Premium Rates

The below table shows sample annualized premiums for a 35-year male at different premium payment terms for 1 Lac annualized premium of base policy

Premium Payment Term of Base Policy	Annualized Rider Premium (Rs.)
5 Years	576
6 Years	672
10 Years	1,105
12 Years	1,325
15 Years	1,663

In the above illustration, it is assumed that there are no underwriting extra premiums and no other riders have been attached to the base policy at the time of purchasing this rider.

## Eligibility Overview

Boundary Conditions	Eligibility Criteria
Age* at Entry	18 to 65 Years
Maturity Age*	20 to 75 Years
Rider Policy Term	2 to 57 Years
Rider Premium Paying Term	2 to 57 Years
Rider Sum Assured	Sum Assured is determined basis annual premium of Base Policy along with any attached Rider.
Rider Premium Payment Modes	Annual, Half Yearly, Quarterly, Monthly**

\*All references to age are as on age last birthday. Min/ Max Entry age will be subject to the min/ max entry age of the Base Policy

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

Note- The rider premium cannot exceed 30% of the base premium.



1800-425-6969



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PNB MetLife Goal Protector Waiver of Premium Rider (Individual, Non-Linked, Non-Participating, Pure Risk, Life Insurance Rider UIN-117B028V01). 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. CI No: U66010KA2001PLC028883. Benefit option, chosen at inception, cannot be altered during the term. For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding any sale. 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/2026-27/128.

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