Loan Secured
Happiness Assured

Protect your family from financial liabilities, even in your absence. **PNB MetLife Complete Loan Protection Plan** secures your loved ones’ future and offers complete coverage against death, disability, critical illness, and terminal illness to the insured member(s).

**KEY FEATURES**

This product is suitable for employer-employee group and non-employer-employee groups where the group policyholder aims to provide protection to their members/employees.

**CHOICE OF 5 PLAN OPTIONS**

- **Life Protection**
  100% of Sum Assured payable on Death

- **Disability Safeguard**
  100% of Sum Assured payable on Death or Accidental Total and Permanent Disability.

- **Life Protection Plus**
  100% of Sum Assured payable on Death or diagnosis of terminal illness during the term.

- **Reducing Cover**
  Sum Assured reduces over the tenure of the policy.

- **Level Cover**
  Sum Assured fixed at the inception of the policy and is allowed only for “interest only loans”

**FLEXIBILITIES OF THE PLAN**

- **Choose cover term and cover amount as per the member’s need**

- **Choose benefit payout, Monthly Income or Lump Sum as per member’s need**

- **Purchase cover on Single life or Joint Life Basis**

**LIFE INSURED OPTIONS**

- **Accidental Safeguard**
  200% of Sum Assured payable on death due to accident. In case Death (causes other than accident), 100% of Sum Assured is payable

- **Critical Illness Safeguard**
  100% of Sum Assured payable on Death or diagnosis of any of the listed Critical Illness.

- **Convenience of flexible premium payment term of Single Pay, Regular Pay or limited - 5 Pay**

- **Option to opt for moratorium period on the repayment of principle amount for a period of 3 months to 7 years**

Choose your plan to suit your needs and ensure your family’s financial security.
ELIGIBILITY CRITERIA

<table>
<thead>
<tr>
<th>Parameter</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age at entry¹ (years)</td>
<td>14- Education Loans 18 -All other Loans</td>
<td>Life Protection, Life Protection Plus: 75 Critical Illness Safeguard, Accidental Safeguard &amp; Disability Safeguard: 65</td>
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<tr>
<td>Policy Term</td>
<td>Regular Pay : 5 years</td>
<td>Regular Pay: 5 years</td>
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<tr>
<td></td>
<td>Critical Illness Safeguard &amp; Disability Safeguard: 6 months</td>
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<td></td>
<td>Limited Pay – 5 Years: 6 years</td>
<td></td>
</tr>
<tr>
<td>Age at Maturity¹(years)</td>
<td>-</td>
<td>Life Protection &amp; Life Protection Plus: 80 years, Accidental Safeguard, Critical Illness Safeguard &amp; Disability Safeguard: 75 years.</td>
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<td>Group Size</td>
<td>50 Lives</td>
<td>No Limit</td>
</tr>
<tr>
<td>Sum Assured per member</td>
<td>Rs.5000</td>
<td>No Limit</td>
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<tr>
<td>Premium Paying Option</td>
<td>Single pay, 5 pay</td>
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<tr>
<td>Premium Paying Modes</td>
<td>Yearly, Half Yearly, Monthly</td>
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¹Age as of last birthday

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TO KNOW MORE

www.pnbmetlife.com

1-800-425-6969

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 Complete Loan Protection Plan (UIN: 117N104V02) is a Group Non-linked Non-Par Pure Risk Life Insurance Plan. Benefit option, chosen at inception, cannot be altered during the term. Please read the respective sales brochure carefully before concluding any sale. This Leaflet 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. 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. The marks "PNB" and "MetLife" are registered trademarks of Punjab National Bank and Metropolitan Life Insurance Company, respectively. PNB MetLife India Insurance Company Limited is a licensed user of these marks. Call us Toll-free at 1-800-425-6969. Phone: 080-66006969, Website: www.pnbmetlife.com, Email: indiaservice@pnbmetlife.co.in or Write to us: 1st Floor, Techniplex -1, Techniplex Complex, Off Veer Savarkar Flyover, Goregaon (West), Mumbai – 400062, Maharashtra. Phone: +91-22-41790000, Fax: +91-22-41790203. AD-F/2021-22/282

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