



Circle of Life

pnb MetLife

Milkar life aage badhaein



INCOME TILL 100. STARTING NOW.

LIFELONG
INCOME
TILL AGE 100



LEAVE A
LEGACY FOR
YOUR LOVED
ONES



Future
Income
Option

TAX
BENEFIT*



FLEXIBILITY TO
ACCUMULATE &
WITHDRAW
BENEFITS
PARTIALLY
OR FULLY



Key Benefits - Future Income Option



Cash Bonus
from 15th year



Guaranteed Cash
Bonus @30%¹ during
fixed income period



Choose maturity option:
up to age 100 or
up to age 80



Protection for
your family



Option to
accumulate your
Survival benefits



Flexibility² to
choose Date
of payout

*Tax benefits are as per Income Tax Act, 1961, and are subject to amendments made thereto from time to time. Please consult your tax consultant for more details. Good and Services Tax (GST) shall be levied as per prevailing tax laws which are subject to change from time to time.

¹Minimum cash bonus is guaranteed @30% of Annualized premium for Fixed Income Payout period under Future Income Option when Family Care Benefit is not opted, and @10% of Annualized premium when Family Care is opted.

²Policyholder cannot choose the date preceding the due date of the income payout.

Plan at a glance

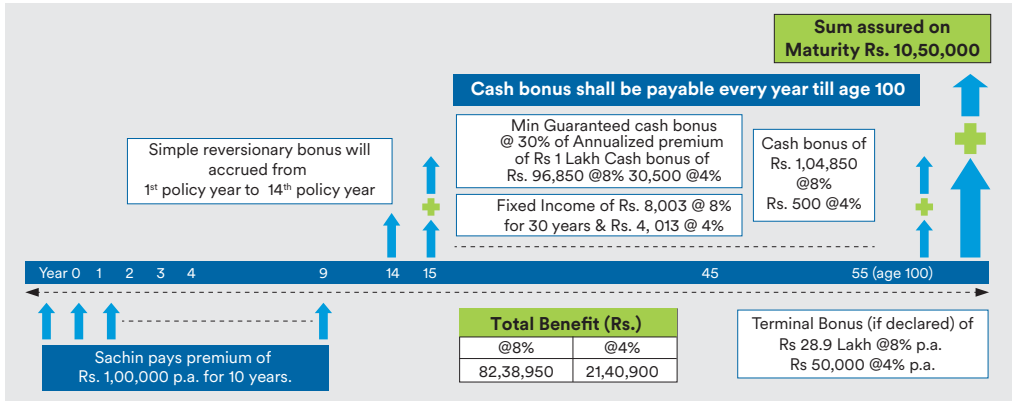
| Particulars | Premium Payment Term | Family Care Option | Future Income Option |
|----------------------------------|----------------------|--------------------|--|
| Policy Term | All | With/Without | Maturity Option 1: 80 minus Age at entry; Maturity Option 2: 100 minus Age at entry |
| Premium Payment Term (years) | | Without | 8, 10, 12, 15 |
| | | With | 8, 10, 12, 15 |
| Minimum Age at Entry* (years) | All | Without | 0 (30 days) |
| | All | With | 18 |
| Maximum Age at Entry* (years) | 5 to 9** | Without | 55 |
| | 10, 12, & 15 | | 60 |
| | 5 to 10, 12, & 15 | | 50 |
| Minimum Annualized Premium (Rs.) | 5 to 9** | With/Without | 60,000 |
| | 10, 12, & 15 | | 24,000 |

*All reference to age is as on age last birthday. For policies issued to minor lives the risk cover starts immediately at inception. Also, 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.

**Premium Payment Term 5, 6, 7 & 9 years are not available with Future Income Option

How does the plan work?

Sachin, aged 45 years wants to secure an income for his retirement years. He opts for “PNB MetLife Century Plan” and chooses “Future Income” option with premium payment term of 10 years, policy term ‘up to age 100’ and chooses annual mode of income payout. He decides to pay a yearly premium of Rs. 100,000 (exclusive of Goods and Service tax), assuming that he is in good health.



In case of unfortunate demise of Sachin in the 20th policy year his nominee receives the following benefit.

| Guaranteed Benefits | (Rs.) | |
|---|------------------|------------------|
| Sum Assured on Death (a) | 10,65,000 | |
| Non-Guaranteed Benefits | @8% | @4% |
| Simple reversionary bonus accrued during first 14 policy years less Sum of all Fixed Incomes already paid (b) | 2,00,085 | 1,00,335 |
| Interim Cash Bonus (if declared) (c) | 96,850 | 30,500 |
| Total benefit (Rs.) (a+b+c) | 13,61,935 | 11,95,835 |

Terminal Bonus, if declared, will be payable along with Death Benefit. 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.



TO KNOW MORE



www.pnbmetlife.com



1800-425-6969



@PNBMetLife



@pnb_metlife



@PNBMetLife1



@PNB MetLife India Insurance Co. Ltd



@PNB MetLife

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 Century Plan is an Individual, Non-linked, Participating, Savings, Life Insurance plan Product (JIN: 117N129V01). Benefit option, chosen at inception, cannot be altered during the term. Please read the Sales brochure carefully before concluding any sale. 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, Opp Veer Savarkar Flyover, Goregaon (West), Mumbai – 400062, Maharashtra. Phone: +91-22-41790000, Fax: +91-22-41790203. AD-F/2021-22/023.

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS!

IRDAI is not involved in activities like selling policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.