PNB MetLife Century Plan

An Individual, Non-linked, Participating, Savings, Life Insurance plan

UIN: 117N129V01
Circle of Life - need based selling

A complete plan to complete all your needs!

- Gift your child a promising tomorrow, today!  
  Invest in our Child Education Solutions.

- Make the right choice today, to fulfil your dreams tomorrow!  
  Invest in our Long Term Savings Solutions.

- Ensure a secure tomorrow for your loved ones, today!  
  Protect your loved ones with our Family Protection Solutions.

- Make your money work, even after you retire!  
  Plan your future with our Retirement Solutions.

Know More
Insurance plan to take care of your financial needs

INCOME TILL 100. STARTING NOW.

Know More

Watch the Product videos to know more

Child Education  Retirement  Wealth Creation
Watch now  Watch now  Watch now

- Regular Second Income
- Life Insurance Cover
- Wealth creation & Planning a Legacy

Education for your child  Marriage of your Child  Happy Retirement Life
Hitting a Century with 8 Benefits

1. Option for Regular Income from 1st Year/1st Month of the policy
2. Pay only for limited number of years.
3. Option to take Regular Income or Accumulate the income
4. Option of getting the income on Special dates – birthday & anniversary etc.
5. Get rewarded with extra benefits when you pay high premiums with High Premium# Reward
6. Choice of life Cover till 80 Years of age or 100 Years of age
7. Growth-oriented Investment Portfolio
8. Save tax* under Section 80C & 10(10D)

*Tax benefits are as per Income Tax Act, 1961, & 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.

# Additional benefit (expressed as a percentage of Sum Assured on Maturity) shall be provided on Maturity based on the premium size.

Upto age 80 or age 100 based on maturity option chosen for Super Income & Smart Income option.

Policyholder cannot choose the date preceding the due date of the income payout.
Century Plan – You can Choose one of these 3 Income Options

- **Super Income (Immediate Income)**
  - Cash bonuses from 1st month or 1st year till age 100/80 (if declared)
  - Cash Bonus increases 10% post Premium Paying Term
  - Get Guaranteed Cash bonus (if declared) @10% for premium paying term of 10 Years and above.

- **Smart Income (Immediate Income)**
  - Cash bonuses (if declared) paid from 1st month or 1st year till age 100/80
  - Cash Bonus (if declared) increase 10% after every 15 years

- **Future Income (Deferred Income)**
  - Simple Reversionary bonus (if declared) for first 14 Years of the policy.
  - Fixed Income along with Cash bonuses (if declared) will be paid during fixed income period. (from 15th year onward)
  - Min Guaranteed Cash Bonus (if declared) @30% of Annualised Premium.

*If Super Income option is chosen Min. cash bonus is Guaranteed @ 5% for PPT <10 & @10% for PPT 10 & above of Annualized Premium during the premium payment term. For Future Income Option Guaranteed cash bonuses @30% of Annualised premium will be paid during Fixed Income period.

$ Refer increase in next slide with illustration.

The accrued Cash Bonuses and/or Fixed Income pay-outs shall be accumulated monthly at Reverse Repo Rate published by RBI on its website. This rate will be reviewed at the beginning of every month and will be aligned with the latest Reverse-Repo Rate published on RBI’s website. **Fixed Income = (Sum of all accrued Simple Reversionary Bonuses) / (Fixed Income Pay-out Period)**. **Fixed Income Pay-out Period commences from end of 15th policy year and is equal to 30 years for maturity age option 100 years and 20 years for maturity age option 80 years.**
Ms. Neha wants to buy a regular income plan for ever growing need of her 1-Year-old child. We suggested her Century Plan with following combinations -

<table>
<thead>
<tr>
<th>Annual Premium</th>
<th>PPT</th>
<th>Age of PI</th>
<th>Term</th>
<th>Option</th>
<th>Basic Sum Assured</th>
<th>Death Sum Assured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rs. 1.55 Lakh</td>
<td>15 Years</td>
<td>1 Year</td>
<td>99 (100 - Age)</td>
<td>Super Income</td>
<td>Rs. 15.50 Lakh</td>
<td>Rs. 23.25 Lakh</td>
</tr>
</tbody>
</table>

Guaranteed Cash Bonus* @ 10% on Annualized Premium During the PPT (if declared)

Pays Annualized Premium of Rs.1.55 Lakh for 15 Years

Cash Bonus* @ Rs.51,073 p.a., if declared (Including Guaranteed Cash Bonus of Rs.15,500)

Maturity Benefit

<table>
<thead>
<tr>
<th>Sum Assured on Maturity (A)</th>
<th>Terminal Bonus* (B) (if declared)</th>
<th>Total Maturity Benefit (A+B)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rs. 24.41 lakh</td>
<td>Rs. 12.32 crore</td>
<td>Rs. 12.57 crore</td>
</tr>
</tbody>
</table>

The above illustration has been determined using assumed investment returns at 8%. Assumed rate of return is not guaranteed and this does not indicate the upper or lower limit of actual returns. The above premium figures are exclusive of Goods and Services Tax and Cess. Assumed Rate of 8%

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

*This illustration is for Premium paying term of 15 years & for without Family care benefit. Min. Guarantee Cash Bonus will be lower for shorter Premium Payment Terms and with Family Care Benefit.

*Please note that the Bonuses after end of Premium Payment Term are not guaranteed and may be declared by the Company from time to time.
Ms. Neha wants to buy a regular income plan for ever growing need of her 1-Year-old child. We suggested her Century Plan with following combinations -

<table>
<thead>
<tr>
<th>Annual Premium</th>
<th>PPT</th>
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<th>Term</th>
<th>Option</th>
<th>Basic Sum Assured</th>
<th>Death Sum Assured</th>
</tr>
</thead>
<tbody>
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<td>1 Year</td>
<td>99 (100 - Age)</td>
<td>Super Income</td>
<td>Rs. 15.60 Lakh</td>
<td>Rs. 23.25 Lakh</td>
</tr>
</tbody>
</table>

Cash Bonus* @ Rs.41,928 p.a. post PPT till the end of the term

Maturity Benefit

<table>
<thead>
<tr>
<th>Sum Assured on Maturity (A)</th>
<th>Terminal Bonus* (B) (if declared)</th>
<th>Total Maturity Benefit (A+B)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rs. 24.41 lakh</td>
<td>Rs. 1.25 crore</td>
<td>Rs. 1.49 crore</td>
</tr>
</tbody>
</table>

The above illustration has been determined using assumed investment returns at 4%. Assumed rate of return is not guaranteed and this does not indicate the upper or lower limit of actual returns. The above premium figures are exclusive of Goods and Services Tax and Cess.

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

*This illustration is for Premium paying term of 15 years & for without Family care benefit. Min. Guarantee Cash Bonus will be lower for shorter Premium Payment Terms and with Family Care Benefit.

*Please note that the Bonuses after end of Premium Payment Term are not guaranteed and may be declared by the Company from time to time.
Mr. Sharma buys a Century Plan – Future Income option, as a Retirement Solution and also create a legacy for their loved ones.

The above illustration has been determined using assumed investment returns at 8%. Assumed rate of return is not the upper or lower limit of actual returns. The above premium figures are exclusive of Goods and Services Tax and Cess.

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

* This illustration is for Premium paying term of 15 years & for without Family care benefit. Min. Guarantee Cash Bonus will be lower for shorter Premium Payment Terms and with Family Care Benefit.

Please note that the Bonuses after end of Premium Payment Term are not guaranteed and may be declared by the Company from time to time.

### Annual Premium

<table>
<thead>
<tr>
<th>Annual Premium</th>
<th>PPT</th>
<th>Age of PI</th>
<th>Term</th>
<th>Option</th>
<th>Basic Sum Assured</th>
<th>Death Sum Assured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rs. 1.55 Lakh</td>
<td>15</td>
<td>30 Years</td>
<td>70 Years (100- Age)</td>
<td>Future Income</td>
<td>Rs. 15.55 Lakh</td>
<td>Rs. 18.21 Lakh</td>
</tr>
</tbody>
</table>

**Guaranteed Cash Bonus** @ 30% (if declared) on Annualized Premium During the Fixed Income Period of 30 Years

### Maturity Benefit

<table>
<thead>
<tr>
<th>Sum Assured on Maturity (A)</th>
<th>Terminal Bonus* (B) (if declared)</th>
<th>Total Maturity Benefit (A+B)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rs. 24.41 lakh</td>
<td>Rs. 1.74 crore</td>
<td>Rs. 1.98 crore</td>
</tr>
</tbody>
</table>

Pays Annualized Premium of Rs. 1.55 Lakh for 15 Years

Simple Reversionary Bonus (if declared) get accumulated during deferment period.

Annual Income @ Rs. 2.03 lakhs after premium payment term till maturity.

Cash Bonus* (if declared) @ Rs. 1.84 lakhs p.a. (inclusive of Guaranteed Cash Bonus of Rs. 46,500 + Rs. 1.38 L + Fixed Income of Rs. 18,626 p.a.)

Cash Bonus* (if declared) @ Rs. 2.03 lakhs will be paid till the end of the term

Maturity Benefit is paid
Mr. Sharma buys a Century Plan – Future Income option, as a Retirement Solution and also create a legacy for their loved ones.

<table>
<thead>
<tr>
<th>Annual Premium</th>
<th>PPT</th>
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<th>Option</th>
<th>Basic Sum Assured</th>
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<td>Super Income</td>
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<td>Rs.18.21 Lakh</td>
</tr>
</tbody>
</table>

Guaranteed Cash Bonus* @ 30% (if declared) on Annualized Premium During the Fixed Income Period of 30 Years

Cash Bonus* (if declared) @ Rs. 59,753 p.a. (inclusive of Guaranteed Cash Bonus of Rs. 46,500 +Rs.13,253) + Fixed Income of Rs. 9,331 p.a.

Cash Bonus* (if declared) @ Rs. 69,306 p.a. will be paid till the end of the term

Sum Assured on Maturity (A) | Terminal Bonus* (if declared) | Total Maturity Benefit (A+B)
---|---|---
Rs. 24.41 lakh | Rs. 55.49 L | Rs. 79.90 L

The above illustration has been determined using assumed investment returns at 4%. Assumed rate of return is not guaranteed and this does not indicate the upper or lower limit of actual returns. The above premium figures are exclusive of Goods and Services Tax and Cess.

*Terminal Bonus, if declared, will be payable along with Death Benefit.
*This illustration is for Premium paying term of 15 years & for without Family care benefit. Min. Guarantee Cash Bonus will be lower for shorter Premium Payment Terms and with Family Care Benefit.
*Please note that the Bonuses after end of Premium Payment Term are not guaranteed and may be declared by the Company from time to time.
## PNB MetLife Century Plan - Plan at a glance

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Premium Payment Term</th>
<th>Family Care Option</th>
<th>Option 1: Super Income</th>
<th>Option 2: Smart Income</th>
<th>Option 3: Future Income</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Maturity Option 1: 80 minus Age at entry; Maturity Option 2: 100 minus age at entry</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Policy Term</td>
<td>All</td>
<td>With/Without</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Premium Payment Term (years)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Minimum Age at Entry1 (years)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maximum Age at Entry1 (years)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maturity Age1 (years)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Minimum Annualized Premium (Rs.)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maximum Annualized Premium (Rs.)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1 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.

Terms & Conditions apply
Advantages of Century Plan

1. Premium paid / capital is secured

2. Option of Liquidity from the first month

3. Survival, Maturity and Death Benefit is tax free

4. No Reduction in life cover post withdrawal of accumulated bonus

5. *Additional Interest on Accumulated Bonus

*As per the current applicable tax laws
^ if all the due premiums have been paid. Not applicable for policies with Family Care Benefit.

Watch the Product videos to know more
Benefits of Investing in Participating Products
Benefits of investing in a Participating Product

1. Guaranteed Sum Assured on Maturity
2. Bonus(es) as per terms of the Participating product
3. Bonus gets guaranteed once declared or Accumulated
4. No Impact of LTCG and STCG^
5. Product features – Premium term, riders, loan, etc.

^ Subject to current applicable tax laws. LTCG – Long Term Capital Gains; STCG – Short Term Capital Gains. Clients are advised to consult their tax consultants before taking final tax position.
Our AUM is consistently growing in the last 10 years

*Reported to IRDAI - AUM Details in Rs Crore as on March 31st 2021.
Our Par fund has consistently growing in the last 10 Years

- Par Fund portfolio composition oriented towards high quality debt securities.
- Equity allocation to generate risk adjusted returns over the long term.

AUM Details in Rs Crore

<table>
<thead>
<tr>
<th>Year</th>
<th>Government Bonds (Central &amp; State)</th>
<th>Corporate Bonds</th>
<th>Equity</th>
<th>Cash</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>1214</td>
<td>1778</td>
<td>2562</td>
<td>3316</td>
</tr>
<tr>
<td>2013</td>
<td>2015</td>
<td>3316</td>
<td>4224</td>
<td>5383</td>
</tr>
<tr>
<td>2014</td>
<td>2016</td>
<td>4224</td>
<td>5383</td>
<td>6874</td>
</tr>
<tr>
<td>2015</td>
<td>2017</td>
<td>5383</td>
<td>6874</td>
<td>8491</td>
</tr>
<tr>
<td>2016</td>
<td>2018</td>
<td>6874</td>
<td>8491</td>
<td>10133</td>
</tr>
<tr>
<td>2017</td>
<td>2019</td>
<td>8491</td>
<td>10133</td>
<td>12066</td>
</tr>
<tr>
<td>2018</td>
<td>2020</td>
<td>10133</td>
<td>12066</td>
<td>12123</td>
</tr>
<tr>
<td>2019</td>
<td>2021</td>
<td>12123</td>
<td>12123</td>
<td>12123</td>
</tr>
</tbody>
</table>

Par Fund Asset Allocation as on 31-Mar-2021
Investments in Debt Instruments

Government securities and AAA rated Corporate Bonds comprise majority of our PAR Fund Portfolio

Par Fund Assets allocation as on 31st March 2021
Know more about Investments of a Life Insurance Company

- Investments of a life insurance company are the long-term financial assets which are used to back the liabilities towards Policyholders.
- Investments are made as per the regulations governing the type of policyholder (PH) liabilities i.e. Non-Market linked and Market Linked products.
- **Market Linked Products**, better known as ULIPs, offer daily NAV (Net Asset Value) and the returns are determined by the type of fund chosen by the PH - Equity, Balanced or Debt. The returns are commensurate with the risks borne by the PH.
- **Non-Market Linked Products** can be broadly classified as Participating Products and Non-Participating Products.

In these type of products, daily NAVs are not required to be calculated and the policy holder is not perturbed by the day to day fluctuation of investment value. The key difference with ULIPs are that they are managed on a pooled fund basis. Investments in non-market linked products are predominantly made in Debt securities, which is carried at book value (cost) while the Equity component is valued at market value.

<table>
<thead>
<tr>
<th>Product</th>
<th>Return</th>
<th>Asset Allocation</th>
<th>Risk</th>
</tr>
</thead>
<tbody>
<tr>
<td>Participating</td>
<td>Non guaranteed with high Investment flexibility</td>
<td>Higher investment in Debt with optimal mix of Equity</td>
<td>Moderate</td>
</tr>
<tr>
<td>Non Participating</td>
<td>Guaranteed with low Investment Flexibility</td>
<td>Predominantly Debt with negligible investment in Equity</td>
<td>Low</td>
</tr>
</tbody>
</table>

Key difference between Par and Non-Par

- A Participating policy holder has a stake in the surpluses of the policy and is entitled to a bonus. The bonus declaration depends on the reserve accretion which in turn depends on the earnings of the Investment assets and deduction of the expenses.
- The Investment manager has a longer horizon with lesser return commitment (a nominal increase in sum assured considering the investment amount received), one is able to take higher risk to earn a higher return. This allows a higher investment in Equity as an asset class to gain from long term returns of the same.
- In a Non-Participating policy, the policy holder is guaranteed a return on the Invested amount within a certain period of time usually 12-15 years where in some cases payouts commence even earlier. This limits the ability of the investment manager to take high risk as the key emphasis is on meeting the commitments in a short time frame by way of a predominantly fixed income portfolio.
Asset Allocation* of Life Fund in Participating and Non-Participating products

- 65% asset allocation of life fund is mandatorily to be done as follows:
  - Minimum 50% allocation to Government securities within which minimum 25% needs to be allocated to Central Government securities.
  - Minimum 15% allocation to Debt securities of Infrastructure and Housing sector in approved category

- For the balance 35%, there investments can be made in other Debt securities belonging to other sectors, Equity, Real Estate, Infrastructure Investment Trusts.

- Given below Table A gives the actual allocation and Table B gives the sub categorization of limits in Approved and other Investments

### Approved Category

- Equities having dividend history of greater than 10% in the preceding three years,
- Fixed income securities with credit rating greater than AA. This includes investment in Infrastructure Trusts (INVIT) / Real Estate Investment Trust (REITs).
- Investment in Investment property

### Other Investments

- Equities having dividend history of less than 10% in the preceding three years,
- Fixed income securities with credit rating less than AA.

### Table A: LIFE FUND (As of 31st Dec 2020)

<table>
<thead>
<tr>
<th>Category</th>
<th>% as per Reg</th>
<th>Actual %</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Central Govt. Sec</td>
<td>Not less than 25%</td>
<td>42.67</td>
</tr>
<tr>
<td>2 Central Govt. Sec, State Govt Sec or Other Approved Securities (incl (1) above)</td>
<td>Not less than 50%</td>
<td>52.93</td>
</tr>
</tbody>
</table>

### Table B: Life Fund

<table>
<thead>
<tr>
<th>Asset Allocations</th>
<th>IRDIA Guidelines</th>
<th>% Min</th>
<th>% Max</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Mandatory Investments</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Central Govt Securities</td>
<td>25%</td>
<td>85%</td>
<td></td>
</tr>
<tr>
<td>State Govt &amp; Other Approved Securities</td>
<td>0%</td>
<td>60%</td>
<td></td>
</tr>
<tr>
<td>Infrastructure and Housing Sector</td>
<td>15%</td>
<td>50%</td>
<td></td>
</tr>
<tr>
<td><strong>Approved Investments</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bonds</td>
<td>0%</td>
<td>35%</td>
<td></td>
</tr>
<tr>
<td>Equity</td>
<td>0%</td>
<td>35%</td>
<td></td>
</tr>
<tr>
<td>Investment Property</td>
<td>0%</td>
<td>5%</td>
<td></td>
</tr>
<tr>
<td>InvIT &amp; REITs</td>
<td>0%</td>
<td>5%</td>
<td></td>
</tr>
<tr>
<td><strong>Other Investments</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bonds &amp; Equity</td>
<td>0%</td>
<td>15%</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>100%</td>
<td>100.00</td>
<td></td>
</tr>
</tbody>
</table>

*The investment in different class of securities are subject to the change within the limits prescribed in the respective regulations the returns to the participating product is determined basic the bonus announced in the respective products.
Our Bonus declaration has been consistent

The above figures have been taken from historic Public Disclosures Form L22 for FY 2011 to FY 2020 of the Company. The investment yield displayed in the graph is for non-linked participating portfolio. Past performance is not necessarily indicative of future performance. The above figures may not reflect the returns in the insurance policy.

Our Par fund performance has been consistent with a yield of 8% or more for 10 years in a row

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>UIN</th>
<th>PPT</th>
<th>PT</th>
<th>Bonus declared by PNB MetLife</th>
</tr>
</thead>
<tbody>
<tr>
<td>PNB MetLife Retirement Savings Plan</td>
<td>117N091V02</td>
<td>5 Pay</td>
<td>&lt;=15</td>
<td>3.10%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>&gt;15</td>
<td>2.70%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>7 Pay</td>
<td>&lt;=15</td>
<td>2.20%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>&gt;15</td>
<td>2.20%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>10 Pay</td>
<td>&lt;=20</td>
<td>1.80%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>&gt;20</td>
<td>2.00%</td>
</tr>
<tr>
<td>PNB MetLife Endowment Savings Plan Plus</td>
<td>117N099V02</td>
<td>5 Pay</td>
<td>&lt;=15</td>
<td>3.00%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>&gt;15</td>
<td>2.70%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>7 Pay</td>
<td>&lt;=15</td>
<td>2.45%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>&gt;15</td>
<td>2.60%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>10 Pay</td>
<td>&lt;=20</td>
<td>2.90%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>&gt;20</td>
<td>2.90%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>RP</td>
<td>&lt;=15</td>
<td>3.00%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>&gt;15</td>
<td>2.90%</td>
</tr>
</tbody>
</table>

The above table does not include all scenarios of the mentioned product and all PNB MetLife participating products.
Our insurance policies also settle COVID-19 Claims

In case of any query, call us on 1800 425 6969 or visit www.pnbmetlife.com

We Are With You!
Claim Assure – 3 Hours Decisioning

ASSURANCE OF APPROVAL. PROMISE OF SPEED.

- **Claim Intimation**
  - Beneficiary visits our nearest PNB MetLife Branch with requisite documents

- **Claim Decision**
  - Claim is processed within 3 hrs of the receipt of complete documents

- **Claim Notification**
  - Notifications on approval of claim amount sent to beneficiary

Know More

- All due premiums in the eligible policies must have been paid and the policies must have been active for a continuous period of 3 years from date of issuance of the policy or date of revival of the policy, whichever is later.
- Claim does not warrant field verification or investigation as per internal guidelines of PNB MetLife.
- All the relevant terms and conditions of the policy contract, including provisions in respect of claim procedure shall apply. Unit linked products; policies with unclaimed amounts or last premium payment not cleared are excluded.
- All mandatory documents / clarifications should be submitted along with the duly filled and signed claim form prior to 2:00 pm on a working day (at PNB MetLife offices).
- Applicable for Claim amount on all eligible policies (per life / person) upto INR 50 lakhs
- Payment will be processed next working day.
Khushi - Our Customer Service app

We are at your service, 24x7 with Khushi, our customer service app

Use our self-servicing customer service app, Khushi to:

- View policy details
- Claim Intimation
- Pay renewal
- Update policy & personal details
- Download policy related documents

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Accessible at fingertips
Hindi & English language available

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Please share your updated mobile number, email address to stay connected on your policy updates.
PNB MetLife

Present since 20 years & one of leading Private life Insurer

Wide range of products Covering all major financial needs

17 Lakh Customers with 109 branches

CAGR of 12% for FY’ 18 to FY’ 21

AUM of 28,250.61 CR. as on Mar 31st, 2021

Claim Ratio of 97.18% for FY 19-20

Growing stronger year by year - FY 2019-20 - Total Premiums increased by 15%, while New Business Premiums grew to 1,779 cr.

PNB MetLife is a multi-channel distribution team with strong bancassurance partnership and large Agency team
MetLife

Introduction
Exemplary 153 years of service & Innovation in field of Life Insurance.

Portfolio
Leader in protection planning and retirement and savings solutions with a strong presence in more than 40 markets globally.

Network
Our 49,000 employees in over 40 countries are working harder than ever to transform our business.

Source: www.pnbmetlife.com
The bank was founded in 1894 and is the second largest government owned bank in India, both in terms of business and its network.

PNB is the second largest Public Sector Bank (PSB) in the country with Global Business at Rs.18,09,587 crore.

Post amalgamation of OBC & UBI w.e.f 01.04.2020, PNB has expanded its presence across India with a network of 10925 branches, 13914 ATMs & 12346 Business Correspondents as at the end of 31st Dec 2020.

Source: www.pnbmetlife.com
Global business mentioned above is as of 31st December 2020.
Extract of Section 41 of the Insurance Act, 1938, as amended from time to time states

(1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

(2) Any Person making default in complying with the provisions of this section shall be punishable with fine which may extend to ten lakh rupees.

TO KNOW MORE

www.pnbmetlife.com  1800-425-6969

BEWARE OF SPURIOUS PHONE CALLS AND FICTIOUS /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.