PNB MetLife Super Saver Plan

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

UIN: 117N123V02
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
What you expect from your investments?

- Protection of Investment
- Creation of Wealth
- Fulfillment of Financial Goals
- Flexibility & Liquidity
- Tax benefits
### PNB MetLife Super Saver Plan Benefits:

<table>
<thead>
<tr>
<th>Feature</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Guaranteed Sum Assured on Maturity~</td>
<td>Sum Assured on Maturity is the absolute amount of benefit guaranteed to be paid on maturity date, which is same as Basic Sum Assured. Sum assured is guaranteed at the time of maturity only for all In-force policies if all due premiums have been paid.</td>
</tr>
<tr>
<td>Growth with Bonus* (if declared)</td>
<td>Growth with Bonus: Simple reversionary yearly bonus, cash bonus and terminal bonus are subjected to the announcement by the company. Liquidity with cash bonus: May be availed under Liquidity bonus option in certain specified product terms + premium payment terms.</td>
</tr>
<tr>
<td>Benefit of Waiver of Premium** for safeguarding your financial goals</td>
<td>**Waiver Of Premium on death of Life assured with Savings+Family Care option and Waiver of Premium on diagnosis of any listed 35 illnesses with Savings+Health Care option</td>
</tr>
<tr>
<td>Option of Liquidity* with Cash bonus (if declared)</td>
<td></td>
</tr>
<tr>
<td>Flexibility in policy term, premium paying term &amp; bonus payout.</td>
<td></td>
</tr>
<tr>
<td>Enhanced life cover with accidental death &amp; serious illness^ rider</td>
<td>listed 10 Serious Illnesses.</td>
</tr>
<tr>
<td>Tax Benefit as per applicable tax laws.***</td>
<td>***Save tax under Section 80C &amp; 10(10D) - Tax benefits are as per Income Tax Act, 1961, &amp; 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.</td>
</tr>
</tbody>
</table>
Savings + Family Care option offers Waiver of premium* with continued benefits in case of unfortunate demise.

Three benefits with PNB MetLife Super Saver Plan
- Sum Assured on Death of Life Assured
- Waiver of Future Premiums
- Maturity Benefit with Bonuses (if declared)

Fulfill Child Education Needs

Financial Protection for spouse

*Waiver of premium benefit on death of life assured available under Savings + Family Care Option. The plan option has to be chosen at inception only.
Savings + Health Care* option offers enhanced protection with waiver of premium in case of diagnosis of any of the listed 35 Critical illness

*The plan option has to be chosen at inception only.
Enjoy Option of Liquidity* With Cash Bonus (if declared) ..... 

- Paid every year after completion of premium paying term
- Continues to be paid even after the demise of Life Assured in Savings+Family Care option
- Continues even after diagnosis of any of the listed 35 Critical^ Illnesses in Savings+Health Care option

*Liquidity with cash bonus: May be availed under Liquidity bonus option in certain specified product terms + premium payment terms.
^For detailed list of the 35 Illness, please refer to the sale brochure.
Super Saver Plan – Savings Option (Accumulation)

Customer of age 35 wants to buy a saving plan by paying only for 5 years and get maturity benefit at the end of 10th year

<table>
<thead>
<tr>
<th>Annualized Premium</th>
<th>Premium Paying Term</th>
<th>Term</th>
<th>Option</th>
<th>Basic Sum Assured</th>
<th>Death Sum Assured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rs. 1 Lakh</td>
<td>5 Years</td>
<td>10 Years</td>
<td>Savings</td>
<td>Rs. 4.19 Lakh</td>
<td>Rs.10 Lakh</td>
</tr>
</tbody>
</table>

Pays Annualized Premium of Rs.1 Lakh for 5 Years

1 Simple Reversionary Bonus* (if declared) will accrue from 1st policy year

5 Simple Reversionary Bonus* (if declared) continues to accrue till the end of the policy term even after the premium paying term

10 Maturity Benefit is paid

<table>
<thead>
<tr>
<th>Maturity Benefit</th>
<th>Basic Sum Assured (A)</th>
<th>Accrued SRB (B) (if declared)</th>
<th>Terminal Bonus^ (C) (if declared)</th>
<th>Total Maturity Benefit (A+B+C)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Rs. 4.19 L</td>
<td>Rs.1.97 L</td>
<td>Rs. 1.03 L</td>
<td>Rs.7.2 L</td>
</tr>
</tbody>
</table>

*The Bonuses are not guaranteed and may be declared by the Company from time to time. 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.

^Annualized Premium shall be the premium payable in a year chosen by the policyholder, excluding GST & Cess, the underwriting extra premiums, rider premiums, if any, and loadings for modal premiums, if any.

~Annualized Premium shall be the premium payable in a year chosen by the policyholder, excluding GST & Cess, the underwriting extra premiums, rider premiums, if any, and loadings for modal premiums, if any.
Customer of age 35 wants to buy a saving plan by paying only for 5 years and get maturity on 10 Years.

<table>
<thead>
<tr>
<th>Annualized Premium</th>
<th>Premium Paying Term</th>
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<th>Option</th>
<th>Basic Sum Assured</th>
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<td>10 Years</td>
<td>Savings</td>
<td>Rs. 4.19 Lakh</td>
<td>Rs. 10 Lakh</td>
</tr>
</tbody>
</table>

Pays Annualized Premium of Rs.1.00 Lakh for 5 Years

1. Simple Reversionary Bonus* (if declared) will accrue from 1st policy year

5. Simple Reversionary Bonus* (if declared) continues to accrue till the end of the policy term even after the premium paying term

10. Maturity Benefit is paid

<table>
<thead>
<tr>
<th>Maturity Benefit</th>
<th>Basic Sum Assured (A)</th>
<th>Accrued SRB (B) (if declared)</th>
<th>Terminal Bonus* (C) (if declared)</th>
<th>Total Maturity Benefit (A+B+C)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Rs. 4.19 L</td>
<td>Rs. 1.46 L</td>
<td>Rs. 51.42 K</td>
<td>Rs. 6.18 L</td>
</tr>
</tbody>
</table>

*The Benefits are not guaranteed and may be declared by the Company from time to time. 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.

~Annualized Premium shall be the premium payable in a year chosen by the policyholder, excluding GST & Cess, the underwriting extra premiums, rider premiums, if any, and loadings for modal premiums, if any.

~Terminal Bonus, if declared, will be payable along with Death Benefit.
Super Saver Plan – Savings + Family Care Option (Accumulation)

Customer of age 35 wants to buy a saving plan by paying only for 5 years and get maturity after 10 Years. He wants the plan to continue even in case of any mishap.

<table>
<thead>
<tr>
<th>Annualized Premium</th>
<th>Premium Paying Term</th>
<th>Term</th>
<th>Option</th>
<th>Basic Sum Assured</th>
<th>Death Sum Assured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rs. 1 Lakh</td>
<td>5 Years</td>
<td>10 Years</td>
<td>Savings + Family Care</td>
<td>Rs. 4.11 Lakh</td>
<td>Rs.10 Lakh</td>
</tr>
</tbody>
</table>

### Maturity Benefit

<table>
<thead>
<tr>
<th>Basic Sum Assured (A)</th>
<th>Accrued SRB (B) (if declared)</th>
<th>Terminal Bonus^ (C) (if declared)</th>
<th>Total Maturity Benefit (A+B+C)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rs. 4.11 L</td>
<td>Rs.1.93 L</td>
<td>Rs. 1.01 L</td>
<td>Rs.7.07 L</td>
</tr>
</tbody>
</table>

### Total Benefit** - In case of demise of the person insured in 3rd policy year

<table>
<thead>
<tr>
<th>Death Benefit (A)</th>
<th>Waiver of Premium (B)</th>
<th>Accrued SRB + Terminal^ Bonus (C) (if declared)</th>
<th>Maturity SA (D)</th>
<th>Total Benefit (A+B+C+D)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rs. 10L</td>
<td>Rs.2 L</td>
<td>Rs. 2.95 L</td>
<td>Rs. 4.11 L</td>
<td>Rs.19.07 L</td>
</tr>
</tbody>
</table>

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*The Bonuses are not guaranteed and may be declared by the Company from time to time. 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.

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^Annualized Premium shall be the premium payable in a year chosen by the policyholder, excluding GST & Cess, the underwriting extra premiums, rider premiums, if any, and loadings for modal premiums, if any.

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

** Death Benefit may vary as per the age, policy term, premium paying term and option chosen.
**Super Saver Plan – Savings + Family Care Option (Accumulation)**

Customer of age 35 wants to buy a saving plan by paying only for 5 years and get maturity after 10 Years. He wants the plan to continue even in case of any mishap.

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<th>Annualized Premium</th>
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<th>Basic Sum Assured</th>
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<tbody>
<tr>
<td>Rs. 1 Lakh</td>
<td>5 Years</td>
<td>10 Years</td>
<td>Savings + Family Care</td>
<td>Rs. 4.11 Lakh</td>
<td>Rs. 10 Lakh</td>
</tr>
</tbody>
</table>

- **Premium Payment Stops**: Pays Annualized Premium of Rs.1.00 Lakh for 5 Years
- **Maturity Benefit is paid**: Simple Reversionary Bonus* (if declared) will accrue from 1st policy year

<table>
<thead>
<tr>
<th>Maturity Benefit</th>
<th>Basic Sum Assured (A)</th>
<th>Accrued SRB (B) (if declared)</th>
<th>Terminal Bonus^ (C) (if declared)</th>
<th>Total Maturity Benefit (A+B+C)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Rs. 4.11 L</td>
<td>Rs. 1.44 L</td>
<td>Rs. 50,467</td>
<td>Rs. 6.06 L</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Total Benefit** - In case of demise of the person insured in 3rd policy year</th>
<th>Death Benefit (A)</th>
<th>Waiver of Premium (B)</th>
<th>Accrued SRB + Terminal^ Bonus (C) (if declared)</th>
<th>Maturity SA (D)</th>
<th>Total Benefit (A+B+C+D)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Rs. 10L</td>
<td>Rs. 2 L</td>
<td>Rs. 1.94 L</td>
<td>Rs. 4.11 L</td>
<td>Rs. 18.06 L</td>
</tr>
</tbody>
</table>

*The Bonuses are not guaranteed and may be declared by the Company from time to time. 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.

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

**Death Benefit may vary as per the age, policy term, premium paying term and option chosen.
**Super Saver Plan - Plan at a glance**

<table>
<thead>
<tr>
<th><strong>Product specification</strong></th>
<th><strong>Details</strong></th>
</tr>
</thead>
</table>
| Minimum age* at entry (Years) | Option 1: Savings Option: 0 (30 days)  
Option 2 & 3: Savings + Family Care and Savings + Health Care: 18 |
| Maximum age* at entry (Years) | Option 1: Annual Mode – Age 60, other modes – Age 55  
Option 2: Annual Mode – Age 50, other modes – Age 45  
Option 3: Annual Mode – for PPT 5, 7, 10 & 12: 55; PPT 15 & RP – Age 50;  
Other modes – for PPT 5, 7, 10 & 12: 50; PPT 15 & RP – Age 45 |
| Age* at maturity (Years) | Savings Option: 80  
Savings + Family Care: 70;  
Savings + Health Care: for PPT 5, 7, 10 & 12: 75, for PPT 15 & RP: 70 |
| Premium Payment Term (PPT) (Years) | 5, 7, 10, 12, 15 years & Regular Pay |
| Policy Term (Years) | For 5, 7 – 10 to 20 years  
10 PPT – 11 to 20 years  
For 12 PPT – 13 to 20 years  
For 15 PPT – 16 to 20 years  
Regular Pay – 10, 12 & 15 years  
For Regular pay only policy terms 10, 12 and 15 years will be allowed. |
| Minimum Annual Premium (Rs.) | For PPT: 5 – 50,000; PPT 7- 35,000; PPT 10 -25,000  
PPT 12, 15 & RP – 20,000 |
| Minimum Sum Assured (Rs.) | 2,20,000 |
| Maximum Sum Assured | Based on Board Approved Underwriting Policy |
| Premium Payment modes | Annual, Half-Yearly and Monthly |

*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.*
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!
Benefits of investing in par 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>2014</td>
<td>3316</td>
<td>4224</td>
<td>5383</td>
</tr>
<tr>
<td>2015</td>
<td>2016</td>
<td>4224</td>
<td>5383</td>
<td>6874</td>
</tr>
<tr>
<td>2016</td>
<td>2017</td>
<td>5383</td>
<td>6874</td>
<td>8491</td>
</tr>
<tr>
<td>2017</td>
<td>2018</td>
<td>6874</td>
<td>8491</td>
<td>10133</td>
</tr>
<tr>
<td>2018</td>
<td>2019</td>
<td>8491</td>
<td>10133</td>
<td>12066</td>
</tr>
<tr>
<td>2019</td>
<td>2020</td>
<td>10133</td>
<td>12066</td>
<td>12896</td>
</tr>
<tr>
<td>2020</td>
<td>2021</td>
<td>12066</td>
<td>12896</td>
<td>13896</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 Asset Allocation as on 31-Mar-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.

**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.

<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>
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

For the allocation excluding Government securities (50%), Approved & Other investments categories shown in above table are based on the following quantitative criteria:

<table>
<thead>
<tr>
<th>A. LIFE FUND (As of 31st Dec 2020)</th>
<th>% as per Reg</th>
<th>Actual %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Central Govt. Sec.</td>
<td>Not less than 25%</td>
<td>42.67</td>
</tr>
<tr>
<td>Central Govt. Sec, State Govt. Sec or Other Approved Securities (inc (1) above)</td>
<td>Not less than 50%</td>
<td>52.93</td>
</tr>
<tr>
<td>Investment subject to Exposure Norms</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Infrastructure/ Social/ Housing Sector</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Approved Investment</td>
<td>Not less than 15%</td>
<td>27.29</td>
</tr>
<tr>
<td>2. Other Investment</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>b. Other Investment</td>
<td>Not exceeding 35%</td>
<td>18.76</td>
</tr>
<tr>
<td>TOTAL LIFE FUND</td>
<td>100%</td>
<td>100.00</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

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). This includes a minimum 15% allocations in bonds of Housing & Infrastructure sector
- 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.
Our Bonus declaration has been consistent

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

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.

The above table does not include all scenarios of the mentioned product and all PNB MetLife participating products.
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

Available 24x7
Accessible at fingertips
Hindi & English language available

Download the App now!

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

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

Growing stronger year by year - FY 2019-20 - Total Premiums increased by 15%, while New Business Premiums grew to 1,779 cr.
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
Introduction
The bank was founded in 1894 and is the second largest government owned bank in India, both in terms of business and its network.

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

Amalgamated Entity
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.
Disclaimers

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

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 Super Saver Plan is an Individual, Non-linked, Participating, Savings, Life Insurance plan Product (UIN: 117N123V02). Benefit option, chosen at inception, cannot be altered during the term. For more details on risk factors, terms and conditions, please read sales brochure before conducting a sale.

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