PNB MetLife Guaranteed Future Plan

An Individual, Non Linked, Non participating, Savings, Life Insurance Plan

UIN: 117N124V03
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
We All Have Our **Dreams & Aspirations**

We Live & Work To See That They Do Not Remain Just **Dreams**

Some Important Milestones In Life Are **Non-Negotiable And Absolutely Precious....**
Independent

Freedom to choose what you want to do with your life is important and providing your child that freedom is also a precious dream coming true.

Settle In

Comfortable Retirement life with warmth of the memories of all the Precious moments of life you both made come true is amazing.

Financial Protection

Life is Precious, so ensuring that your loved one’s remained financially protected is one of our key financial goal.

Moving On

Supporting & blessing your child in moving on in life with a new relationship is a precious moment to cherish for lifetime.
Some situations in life force us to think about the certainty of our Precious Life and Financial Goals.
What you expect from your investments?

- Protection of Investment
- Creation of Wealth
- Fulfillment of Financial Goals
- Long Term Guarantee
- Tax benefits
Presenting our Guaranteed Plan

If you have a Goal, we have a plan to Guarantee it

PNB MetLife Guaranteed Future Plan, a solution that helps you save systematically and get guaranteed returns to meet your life’s financial goals. The plan offers two-fold benefits, to customize your savings based on your needs and a protected future for you and your loved ones.

Know More

**KEY FEATURES**

- **Guaranteed Benefits**
- **Flexibility to opt for Guaranteed payout as lumpsum or regular income**
- **Life cover throughout policy term to protect your loved ones**
- **Tax Saving Benefit**

*Terms and conditions apply*

*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.*
Glimpse of the Benefits

<table>
<thead>
<tr>
<th></th>
<th>Statement</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>100% Guaranteed* Benefits with life cover for entire policy term</td>
</tr>
<tr>
<td>2</td>
<td>Option to receive benefits as Lumpsum, Income or both</td>
</tr>
<tr>
<td>3</td>
<td>Guaranteed* Additions, Wealth Additions and High Premium Rewards</td>
</tr>
<tr>
<td>4</td>
<td>Option of Income Boosters at fixed intervals</td>
</tr>
<tr>
<td>5</td>
<td>Option to receive Guaranteed* income on special days like on birthday or anniversary</td>
</tr>
<tr>
<td>6</td>
<td>Enjoy Tax^ free income &amp; maturity benefits</td>
</tr>
<tr>
<td>7</td>
<td>Enhance protection by adding optional Riders (Accidental Death Benefit and Serious Illness)</td>
</tr>
</tbody>
</table>

*Terms and conditions apply. Guaranteed Additions (GA) will accrue throughout Premium Payment Term as a percentage of Annualised Premium and will vary based on Premium payment term, entry age and benefit option chosen. Wealth Additions (WA) will be available with 'Endowment' & 'Income + Lumpsum' options. WAs accrue after completion of Premium Payment Term as a percentage of Total Premiums Payable and will vary based on Premium payment term and entry age. ^ 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.
Benefits in Details - MGFP

**GUARANTEED RETURNS**
- Guaranteed Lump sum of **up to 360%** of Total premiums payable^.
- Guaranteed additions** – Accrue with every premium payment.
- Wealth additions** – Accrue after premium payment.
- High Premium Rewards of **up to 12%** of Annualized Premium for Premium payment of 30,000 or above.

**LIQUIDITY WITH GUARANTEE**
- Income Option- Guaranteed Income of up to 248% of Annualized premium#.
- Income + Lump sum Option- Guaranteed Income of up to 175% of Annualized premium PLUS Lump sum of up to 126% of Total premiums payable^.
- Income + Booster Option: Guaranteed Income of up to 168% of Annualized premium #PLUS Booster additions up to 425% of Annualized premium#.

**MULTIPLE OPTIONS**
- To choose to from 4 plan options:
  - Endowment option
  - Income option
  - Income + Lump sum option
  - Income + Booster option
- To choose from various premium payment options from 5, 7 to 15 years or Single pay.
- To choose to receive Monthly, Half-yearly or Yearly Income.
- To receive your income payout on special occasions like Birthday/Anniversaries*.

^Terms and conditions apply. Guaranteed Additions (GA) will accrue throughout Premium Payment Term as a percentage of Annualised Premium and will vary based on Premium payment term, entry age and benefit option chosen.
Wealth Additions (WA) will be available with ‘Endowment’ & ‘Income + Lumpsum’ options. WAs accrue after completion of Premium Payment Term as a percentage of Total Premiums Payable and will vary based on Premium payment term and entry age.
Numbers mentioned are inclusive of Guaranteed additions. Benefits vary basis age at entry, PPT, policy term and amount of premium paid. % shown above is excluding high premium reward.
*The date needs to be selected at policy inception and cannot be changed during the policy tenure. Policyholder can choose to receive the survival benefits on any one date, succeeding the date of issuance, as per their choice.
Numbers mentioned are inclusive of Guaranteed additions. Benefits vary basis age at entry, PPT, policy term and amount of premium paid. Guaranteed Income varies from: for Income Option: 108% to 248%; Income + Lumpsum: 103% to 175% & Guaranteed Lumpsum varies from 8% to 126%; Income +Booster: from 103% to 168% & Booster additions from 42% to 425%; basis age at entry, PPT, policy term and amount of premium paid. Max income % shown are exclusive of high premium reward.
Endowment option (Lump Sum – Payout)
Guaranteed fulfilment of your long-term financial goals
## Endowment – Premium Paying Term 10 Years & Policy term 20 Years

<table>
<thead>
<tr>
<th>Year</th>
<th>Annualised Premium (Rs.)</th>
<th>Guaranteed* addition accrual @32% of Annualised Premiums</th>
<th>Guaranteed Wealth Addition** accrual from 11th to 20th Year @ 9.81% of Total Premiums Paid during PPT</th>
<th>Guaranteed* Total Tax-Free* benefit U/s 10 (10 D)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1,00,000</td>
<td>32,000</td>
<td></td>
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<td>2</td>
<td>1,00,000</td>
<td>32,000</td>
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<tr>
<td>3</td>
<td>1,00,000</td>
<td>32,000</td>
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<tr>
<td>4</td>
<td>1,00,000</td>
<td>32,000</td>
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<td>1,00,000</td>
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<td>6</td>
<td>1,00,000</td>
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<td>7</td>
<td>1,00,000</td>
<td>32,000</td>
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<td>8</td>
<td>1,00,000</td>
<td>32,000</td>
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<td>9</td>
<td>1,00,000</td>
<td>32,000</td>
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<td>10</td>
<td>1,00,000</td>
<td>32,000</td>
<td></td>
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<tr>
<td>11</td>
<td></td>
<td></td>
<td>Benefits continue even when you stop paying the premium</td>
<td>23,01,000</td>
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<tr>
<td>12</td>
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<tr>
<td>20</td>
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<td></td>
</tr>
<tr>
<td>Total</td>
<td>10,00,000</td>
<td>3,20,000</td>
<td>9,81,000</td>
<td></td>
</tr>
</tbody>
</table>

### Age at entry: 40 years, Annual Premium: Rs. 1 Lakh ;
- **Policy Term:20 years; Premium Payment Term =10 years,**
- **Death Benefit at inception = Rs. 11 Lakh,**
- **Basic Sum Assured = Rs. 10 Lakh**

Min. life cover of 11 times of Annual premium

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*Where, Annualised Premium shall be the premium payable in a year chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any. Total Premiums Payable shall be the total Premiums payable during the PPT excluding any extra premium, frequency loadings on premium, if any, the premiums paid towards the Riders, if any, and applicable tax and cess.

**Guaranteed wealth addition & Guaranteed additions percentage will vary with age at entry of the life assured , PPT, Policy Term and premium amount

The above premium figures are for age-40 years exclusive of Goods and Services Tax and Cess. Please refer to the final BI and product brochure before concluding the sale.

*Tax benefits are subject to prevailing tax laws, please consult your tax advisor for details

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# 230% OF TOTAL PREMIUMS PAID GUARANTEED TAX-FREE* MATURITY BENEFIT
In the MGFP Endowment option, we not only provide Life Insurance cover for the entire term of the policy, but we also continue to increase* it even after the completion of the premium paying term.

<table>
<thead>
<tr>
<th>Year</th>
<th>Life Insurance Cover</th>
</tr>
</thead>
<tbody>
<tr>
<td>5th Year</td>
<td>11 lakhs</td>
</tr>
<tr>
<td>10th Year</td>
<td>16.20 lakhs</td>
</tr>
<tr>
<td>15th Year</td>
<td>24.30 lakhs</td>
</tr>
<tr>
<td>25th Year</td>
<td>44.43 lakhs</td>
</tr>
<tr>
<td>29th Year</td>
<td>52.48 lakhs</td>
</tr>
</tbody>
</table>

*The pattern of increase in life insurance cover may vary based on entry age, policy term, premium paying term and amount of Annualised Premium.
Values illustrated above are for 40 year old male, 15 PPT/30 Term, and Rs.1 lakh Annualised Premium.
Rs. 1 Cr. In your bank account with MGFP Plan

What you pay (Bank Acc.)
- ₹ 4.27 lakhs for 10 years*
- ₹ 2.51 lakhs for 13 years**
- ₹ 1.79 lakhs for 15 years^

What you get (Life Insurance)
- Get guaranteed ₹ 1 Cr at the end of 20 years
- Get guaranteed ₹ 1 Cr at the end of 26 years
- Get guaranteed ₹ 1 Cr at the end of 30 years

* Equivalent to paying Rs.1169 per day for 10 years
** Equivalent to paying Rs.687 per day for 13 years
^ Equivalent to paying Rs.490 per day for 15 years

Insurance Policy gives you Guarantee from Day 1 and you continue to get insurance cover during the policy term.

Therefore, PNB MetLife Guaranteed Future Plan is Precious !!!

Disclaimer – This is only for illustrative purpose for Age 35 with annualized premiums, term and ppt mentioned above in an Endowment option. Where, Annualised Premium shall be the premium payable in a year chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any. For more details, please refer to the detailed illustration.
Income Option

Guaranteed Regular Income to take care of various financial requirements.

The client has the option to decide on which date the income will get credited into his/her account. It can be birthday or anniversary also.

In addition to the choice of date, you can also opt for the mode of income: Yearly, Half Yearly, Monthly.
Sachin, aged 40 years wants to plan his retirement and invest in a plan that provides him a guaranteed income payouts during his golden years. He invests in PNB MetLife Guaranteed Future Plan and selects:

- Benefit Payout option – Option 2 - ‘Income Option’
- Premium payment term of 15 years, Deferment period of 0 years and Policy term of 30 years
- Annualized Premium of Rs.1,00,000* (exclusive of taxes/cesses) and gets Basic Sum Assured of Rs.10,00,000

In case of unfortunate demise of Sachin in the 25th policy year, his nominee receives a lump sum benefit of Rs.15,75,000 and the policy terminates.

What you Pay
15,00,000

What you Get
34,31,250

2.28 Times

Disclaimer - * Where, Annualised Premium shall be the premium payable in a year chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.
^The death benefit may vary depending in which the death occurs and will be minimum 10 times of Annualized Premium.
Income + Lump Sum Option

Guaranteed Lump Sum for bigger financial goals & Regular Income to take care of various regular financial requirements in between.

The client has the option to decide on which date the income will get credited into his/her account. It can be birthday or anniversary.

In addition to the choice of date, you can also opt for the mode of income: Yearly, Half Yearly, Monthly.
Illustration - Income + Lump Sum Option

Aryan, aged 35 years is married to Neha and has a son Vihaan who is 2-year-old. Aryan wants to save for his son’s education and wants a plan which provides guaranteed regular income payouts to meet Vihaan’s tuition fees and considerable lump sum for Vihaan’s higher education. He can choose to start receiving Guaranteed Income payout on any date to coincide with the date on which Vihaan’s tuition fees is due provided it is succeeding the due date of income payout. He invests in PNB MetLife Guaranteed Future Plan and selects:

- Benefit Payout option – option 3 - ‘Income + Lump sum’
- Premium payment term of 10 years, Deferment period of 1 year and Policy term of 21 years
- Annualized Premium of Rs.1,00,000* and gets Basic Sum Assured of Rs.10,00,000

In case of unfortunate demise of Aryan in the 15th policy year, his nominee receives a lump sum benefit of Rs.12,58,200 and the policy terminates.

Disclaimer - * Where, Annualised Premium shall be the premium payable in a year chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any. Wealth addition & Guaranteed additions percentage will vary with age at entry of the life assured, PPT, Policy Term, Deferment Period and premium amount. Customer has a choice of deferment period of 0,1 or 2 years. ^The death benefit may vary depending in which the death occurs and will be minimum 10 times of Annualized Premium.
Income + Booster Option

Regular Income to take care of various regular financial requirements & Booster Income in between for your immediate or planned requirements.

The client has the option to decide on which date the income will get credited into his/her account. It can be birthday or anniversary also.

In addition to the choice of date, you can also opt for the mode of income: Yearly, Half Yearly, Monthly
Ayush, aged 30 years wants to invest in a savings plan that provides him a secondary income to cater to his rising needs and also ensures his lifestyle needs are met by providing periodic lump sum. He invests in PNB MetLife Guaranteed Future Plan and selects:

- Benefit Payout option – Option 4 - Income + Boosters
- Premium payment term of 10 years, Deferment period of 0 year and Policy term of 20 years
- Annualized Premium of Rs. 1,00,000* and gets Basic Sum Assured of Rs.10,00,000

**LIFE COVER THROUGHOUT THE POLICY TERM**

Guaranteed additions
accrual of
Rs. 48,000 every year

Booster additions: Rs. 1,00,970

Guaranteed income payout of
Rs. 1,48,000 p.a. for 10 years

Guaranteed Additions of Rs. 48,000

Return of Annualised Premium of Rs. 1,00,000

In case of Ayush's unfortunate demise in the 15th policy year, his nominee receives a lump sum benefit^ of Rs.11,50,000 and the policy terminates.

Disclaimer - * Where, Annualised Premium shall be the premium payable in a year chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any. Wealth addition & Guaranteed additions percentage will vary with age at entry of the life assured, PPT, Policy Term, Deferral Period and premium amount. Customer has a choice of deferment period of 0,1 or 2 years.

^The death benefit may vary depending in which the death occurs and will be minimum 10 times of Annualized Premium.
Why you should buy PNB MetLife Guaranteed Future Plan?

Policy holder money is GUARANTEED* from Day 1.

Long term GUARANTEE* on the premium which is going to be paid by you in future.

The returns are tax free u/s 10(10D).^  

Life insurance cover throughout the policy term.

*Terms and conditions apply .
^ 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.
### Boundary Conditions

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Minimum</th>
<th>Maximum</th>
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</thead>
<tbody>
<tr>
<td><strong>Age at Entry (Age in years as on last Birthday)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Policy Term (Years)</td>
<td>Minimum Entry Age</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>6 years last birthday</td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>4 years last birthday</td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>3 years last birthday</td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>2 years last birthday</td>
<td></td>
</tr>
<tr>
<td>17</td>
<td>1 year last birthday</td>
<td></td>
</tr>
<tr>
<td>18 and above</td>
<td>0 (30 days)</td>
<td></td>
</tr>
<tr>
<td><strong>Age at Maturity (Age in years as on last Birthday)</strong></td>
<td>18</td>
<td></td>
</tr>
<tr>
<td><strong>Annualized Premium (Rs.)</strong></td>
<td>Single Pay: Rs. 2,00,000</td>
<td>1,00,00,00,000 subject to maximum Basic Sum Assured limit as per Board Approved Underwriting Policy.</td>
</tr>
<tr>
<td></td>
<td>Limited Pay : Rs. 24,000</td>
<td></td>
</tr>
<tr>
<td><strong>Basic Sum Assured (Rs.)</strong></td>
<td>For Limited pay: 10 x Annualised premium</td>
<td>As per Board approved underwriting policy</td>
</tr>
<tr>
<td></td>
<td>For Single pay: 1.25 x Single premium</td>
<td></td>
</tr>
<tr>
<td><strong>Premium Payment Term (years)</strong></td>
<td>PPT</td>
<td>PT</td>
</tr>
<tr>
<td>For Option 1: Endowment Option:</td>
<td>5</td>
<td>7</td>
</tr>
<tr>
<td>PPT 12</td>
<td>15</td>
<td>16</td>
</tr>
<tr>
<td>For Options 2,3 &amp; 4:</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Policy Term (years)</strong></td>
<td>PPT SP*</td>
<td>PT</td>
</tr>
<tr>
<td>PPT 5,7,8,9,10</td>
<td>14, 15, 16 &amp; 17 &amp; 18</td>
<td>18, 19 &amp; 20</td>
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<tr>
<td>PT 12,15</td>
<td>14, 15 &amp; 16 &amp; 17 &amp; 18</td>
<td>18, 19 &amp; 20</td>
</tr>
</tbody>
</table>

*Not available under Option 4: Income + Booster  
*SP will not be available for Option 3
Our insurance policies also settle COVID-19 Claims

We Are With You!

In case of any query, call us on 1800 425 6969 or visit www.pnbmetlife.com
Claim Assure – 3 Hours Decisioning

ASSURANCE OF APPROVAL. PROMISE OF SPEED.

Easy | Prompt | Seamless

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

Source: www.pnbmetlife.com
<table>
<thead>
<tr>
<th>Section</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Introduction</td>
<td>Exemplary 153 years of service &amp; Innovation in field of Life Insurance.</td>
</tr>
<tr>
<td>Portfolio</td>
<td>Leader in protection planning and retirement and savings solutions with a strong presence in more than 40 markets globally.</td>
</tr>
<tr>
<td>Network</td>
<td>Our 49,000 employees in over 40 countries are working harder than ever to transform our business.</td>
</tr>
</tbody>
</table>

Source: www.pnbmetlife.com
# Punjab National Bank

**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](http://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 Guaranteed Future Plan is an Individual, Non-linked, Non-Participating, Savings, Life insurance plan (UIN: 117N124V03). Please consult your advisor for more details. Please read this Sales brochure carefully before concluding any sale. 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/2021-22/495.

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.