pnb MetLife
Milkar life aage badhain
PNB MetLife
Guaranteed Savings Plan

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

UIN: 117N096V03

Product Presentation
**Brief Product Description**

**PNB MetLife Guaranteed Savings Plan** is an Individual, non-linked, non participating, Savings, Life Insurance Plan.

**Key Benefits**

1. Guaranteed Additions: Up to 10% on cumulative premiums
2. Guaranteed Lump sum: Up to 130% of sum assured on Maturity
3. Flexibility: Choice of 3 premium paying terms - 5/7/10 years

*For Illustration purpose only.*
How does the product work?

Choose between:

- **Policy term**: 10 years/12 years/15 years/20 years
- **Premium payment term**: 5 years/7 years/10 years
- Choose either sum assured or Premium as your starting point

Please refer complete sales brochure before concluding the sales.

*For Illustration purpose only.*
How does the product work?

**Guaranteed Additions (GAs)**

Guaranteed Additions = Guaranteed Addition rate X Sum of all premiums received till date*

<table>
<thead>
<tr>
<th>PPT</th>
<th>5 Pay</th>
<th>7 Pay</th>
<th>10 Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>GA rates (As % of cumulative premiums)</td>
<td>5%</td>
<td>7%</td>
<td>10%</td>
</tr>
</tbody>
</table>

**Sum Assured on Maturity**

<table>
<thead>
<tr>
<th>PPT</th>
<th>5 Pay</th>
<th>7 Pay</th>
<th>10 Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sum Assured on Maturity (As % of BSA^)</td>
<td>70%</td>
<td>100%</td>
<td>130%</td>
</tr>
</tbody>
</table>

Maturity Benefit = Sum Assured on Maturity + Accrued Guaranteed Additions

*Guaranteed Additions will be added at the end of each Policy Year during the Premium Payment Term

^BSA : Basic Sum Assured

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Boundary Conditions

<table>
<thead>
<tr>
<th>Premium Payment Type</th>
<th>5 Pay</th>
<th>7 Pay</th>
<th>10 Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premium Payment Term (years)</td>
<td>5</td>
<td>7</td>
<td>10</td>
</tr>
<tr>
<td>Policy Term (years)</td>
<td>10</td>
<td>12</td>
<td>15</td>
</tr>
<tr>
<td>Minimum Age at entry(years)</td>
<td>8</td>
<td>6</td>
<td>3</td>
</tr>
<tr>
<td>Maximum Age at entry (years)</td>
<td></td>
<td></td>
<td>60</td>
</tr>
<tr>
<td>Maximum age at maturity (years)</td>
<td>70</td>
<td>72</td>
<td>75</td>
</tr>
<tr>
<td>Minimum Annual Premium (Rs)</td>
<td>46,480</td>
<td>24,970</td>
<td>21,068</td>
</tr>
<tr>
<td>Minimum Sum Assured (Rs)</td>
<td>4,00,000</td>
<td>2,00,000</td>
<td>1,50,000</td>
</tr>
<tr>
<td>Premium payment modes</td>
<td></td>
<td>Yearly/half yearly/monthly</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Multiple of Premium</th>
<th>Age at entry</th>
<th>Applicable multiple</th>
</tr>
</thead>
<tbody>
<tr>
<td>45 years and above</td>
<td>10x or 7x</td>
<td></td>
</tr>
<tr>
<td>Less than 45 years</td>
<td>10x</td>
<td></td>
</tr>
</tbody>
</table>

Accidental Death Benefit Rider Plus (117B020V03) & Serious Illness Rider (117B021V03) are available along with this product

Please refer complete sales brochure before concluding the sales.
PNB MetLife
Guaranteed Savings Plan

Sample Illustrations
Pay for 10 years, get lump sum at maturity

Pay: Rs. 50,000 p.a. for 10 years

Guaranteed Additions* @ 10% of cumulative premiums

Sum Assured on Maturity (@ 130% BSA) = Rs 7.16 lakh

Accrued Guaranteed Additions = Rs 2.75 lakh

Maturity Benefit of Rs 9.91 lakh

Basic Sum Assured: Rs 5.5 lakh

Customer pays Rs. 5 Lakh and total benefits will be Rs. 9.91 Lakh

*Guaranteed Additions will be added at the end of each Policy Year during the Premium Payment Term

Please refer complete sales brochure before concluding the sales.
*For Illustration purpose only.
Pay: Rs. 50,000 p.a.

Guaranteed Additions* @ 10% of cumulative premiums

Death during Policy term

Lump sum benefit^ of Rs.6.55 lakh to nominee

35 Yrs. 40 Yrs.

Basic Sum Assured: Rs. 5.5 lakh

Death of Customer

^The lump sum benefit is equal to Sum Assured on death plus accrued Guaranteed Additions as on date of death. Sum Assured on death is the highest of Annualised Premium x 10, 105% of total premiums paid up to the date of death, Basic Sum Assured (BSA).

*For Illustration purpose only.

Please refer complete sales brochure before concluding the sales.
Illustration II: 7 Pay

Pay for 7 years, get lump sum at maturity

Pay: Rs. 50,000 p.a. for 7 years
Guaranteed Additions* @ 7% of cumulative premiums

Maturity Benefit of Rs. 5.75 lakh
Sum Assured on Maturity (@ 100% BSA) = Rs 4.77 lakh
Accrued Guaranteed Additions = Rs 0.98 lakh

Basic Sum Assured: Rs 4.7 lakh

Customer pays Rs. 3.5 Lakh and total benefits will be Rs. 5.75 Lakh

*Guaranteed Additions will be added at the end of each Policy Year during the Premium Payment Term

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*For Illustration purpose only.
Premium Discontinuance

If you discontinue paying premium, your policy will lapse or become paid-up

- **Lapse:** Policy lapses if premiums for first two years are not paid in full.

- **Paid-Up Value:** Continue as a Paid-Up policy with reduced benefits.

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Payout</th>
</tr>
</thead>
<tbody>
<tr>
<td>Death Benefit</td>
<td>Sum Assured on Death \times \text{Paid-up factor}^*; Plus accrued Guaranteed Additions, if any.</td>
</tr>
<tr>
<td>Maturity Benefit</td>
<td>(Sum Assured on Maturity + Sum of all Guaranteed Additions to be added during the policy term) \times \text{Paid-up factor}^*</td>
</tr>
</tbody>
</table>

- **Surrender Value:** SV is higher of the Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV) of the policy.

- **Revival:** Lapsed/Paid-up policy can be revived for its full coverage within five years from the due date of the first unpaid premium but before policy maturity.

Please go through the sales literature/terms & conditions of the product for more details

*Paid-up factor = Number of Installment Premiums paid / Number of Installment Premiums payable during the Premium Payment Term.*
Extract of Section 41 of the Insurance Act, 1938, as amended from time to time states

In accordance with Section 41 of the Insurance Act, 1938, as amended from time to time no person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take 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. Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to ten lakh rupees.

Fraud and misrepresentation

Treatment will be as per Section 45 of the Insurance Act, 1938 as amended from time to time.
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Thank You