PNB MetLife
AajeevanSuraksha

Individual, Non-Linked, Non Participating, Pure Risk Premium, Life Insurance Plan

UIN: 117N122V02

Product Presentation
# Brief Product Description

**PNB MetLife Aajeevan Suraksha** is an Individual, Non-linked, Non-participating Pure risk Premium, Life insurance plan.

## Key Benefits

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Whole life cover</strong></td>
<td>✓ Option of Life cover till <strong>age 99 years</strong></td>
</tr>
<tr>
<td></td>
<td>✓ Choice of either <strong>Fixed term (10 to 40 years)</strong> or <strong>Whole life term</strong></td>
</tr>
<tr>
<td><strong>Flexible pay Options</strong></td>
<td>✓ Choice of <strong>Limited pay (5 to 15 years)</strong> Or Single pay Or Regular Pay</td>
</tr>
<tr>
<td><strong>Enhanced protection</strong></td>
<td>✓ <strong>Inbuilt Terminal illness cover (including AIDS)</strong></td>
</tr>
<tr>
<td></td>
<td>✓ Choice of <strong>Accidental Death Benefit rider</strong> and <strong>Serious Illness riders</strong></td>
</tr>
<tr>
<td><strong>Return of Premiums</strong></td>
<td>✓ <strong>Return of Premium</strong> option - available till 30 year term</td>
</tr>
<tr>
<td><strong>Joint Life</strong></td>
<td>✓ <strong>Life partner option</strong> - cover your spouse under the same policy</td>
</tr>
<tr>
<td><strong>Income Replacement</strong></td>
<td>✓ Get <strong>level or increasing monthly income</strong> for 10 years PLUS immediate lump sum pay out equal to <strong>100 x monthly income</strong>.</td>
</tr>
<tr>
<td><strong>Tax Benefits</strong></td>
<td>✓ Get 80 C benefits on your death coverage</td>
</tr>
<tr>
<td></td>
<td>✓ Also get 10(10D) benefits at maturity (When RoP is chosen)</td>
</tr>
</tbody>
</table>

ROP & Life Partner option will be not available with Whole Life cover.

Please refer complete sales brochure before concluding the sales.
How does the Plan work?

Choose Between

**Cover Option**
- **Fixed Term** - Protect for Fixed period chosen by you.
- **Whole Life Cover** - Get assured Protection till age 99

**Benefit Option**
- **Lump Sum** - Get a Lump Sum payout on Death
- **Life Partner** - Life cover for Spouse along with Benefit of Waiver of balance premiums on death of the primary life
- **Fixed Income** - Replace your Income in your absence with Level Monthly Income along with Lump Sum payable immediately on Death
- **Increasing Income** - Along with Lump Sum payable immediately on Death Replace your Income with Increasing Monthly Income

**Premium Payment Term**
- Single Pay
- Limited Pay: 5 to 15 years
- Regular Pay

**Policy Term**
Choose the time period for which You want to stay covered, between 10 to 40 years* or till age 99 years

**RoP**
You can opt to receive all the premiums paid, on survival till date of maturity

**Enhanced Cover**
- In-built Terminal illness cover
- Accidental death cover through ADB Rider
- Critical illness cover through Serious Illness Rider

**Benefits**

<table>
<thead>
<tr>
<th>Maturity Benefit</th>
<th>Death Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Return of Premium, if Chosen</td>
<td>• Receive Death Benefit applicable as per chosen option</td>
</tr>
</tbody>
</table>

*Please refer complete sales brochure before concluding the sales.*
## Boundary Conditions

<table>
<thead>
<tr>
<th>Cover Options</th>
<th>Fixed Term Option</th>
<th>Whole Life option</th>
</tr>
</thead>
</table>
| **Benefit Options** | 1) Lump Sum  
2) Life Partner  
3) Fixed Income  
4) Increasing Income | 1) Lump Sum  
2) Fixed Income  
3) Increasing Income |
| **Return of premiums** | Available as option | Not available |
| **Premium payment term (PPT)** | Single Pay, Limited Pay: 5 to 15 years, Regular Pay | Single Pay, Limited Pay: 5 to 15 years |
| **Policy term** | Min: Single Pay & Regular Pay: 10;  
Limited Pay (LP): Premium Payment Term + 5  
For Non-RoP: 40 years  
For RoP: 30 years | 99 - age at entry |
| **Entry age** | Min: 18 years  
Max: 65 years |
| **Max. Maturity age** | 80 years | 99 years |
| **Sum Assured** | Min: Rs. 25,00,000  
Max: No limit, subject to Board approved underwriting policy |
| **Premium** | Min (Regular Pay): 3,885  
Min (Other than Regular Pay): 5000  
Max: Based on the Basic Sum Assured, Entry Age, Policy Term, Premium payment term, Smoker Status, Benefit Option, Cover Option and Return of Premium Option chosen |
| **Riders** | PNB MetLife Accidental Death Benefit Rider Plus  
PNB MetLife Serious Illness Rider |
| **Premium payment option** | Yearly/Half yearly/Monthly |

RoP - Return of Premium. Life partner (joint life) not available for whole life.

Please refer complete sales brochure before concluding the sales.
PNB MetLife Aajeevan Suraksha
Sample Illustration
Abhinav, 40, works in a Bank in Mumbai. Riya, 35, is a stay-at-home mom. Abhinav is doing well in his career and wants to invest during his peak earning years so that he can be worry-free about his family’s financial security for the rest of his life. He invests in PNB MetLife Aajeevan Suraksha - Whole Life option.

Death / Terminal illness cover for Whole life

- Monthly Premium of Rs. 10,154 for 15 years
- Age 40
- Age 55
- Age 85
- Age 99
- Rs. 1 Cr.

Secure your family’s future for Whole Life with life cover of Rs. 1 Cr.

- Death Benefit*
- TI Benefit*

100% acceleration of death benefit - Seek out the best treatment or plan your legacy

*Benefit will be payable upon death or TI, whichever occurs first and according to the benefit option chosen by policyholder. Premiums shown above are for a non-smoker healthy male life & are exclusive of service tax.

For Illustrative purpose only | Please refer complete sales brochure before concluding the sales.
Aman, 35, works in an IT firm and has recently got married. He wants to ensure complete protection against death, accident and illnesses through a single plan. He invests in PNB MetLife Aajeevan Suraksha - Fixed Term cover option and opts for PNB MetLife Accidental Death Benefit Rider Plus and PNB MetLife Serious Illness rider.

For Illustrative purpose only | Please refer complete sales brochure before concluding the sales.
Cover for 10 illnesses:
1. Myocardial Infarction (First Heart Attack - Of Specified Severity)
2. Stroke Resulting In Permanent Symptoms
3. Cancer Of Specified Severity
4. Open Chest CABG
5. Kidney Failure Requiring Regular Dialysis
6. Major Organ / Bone Marrow Transplant
7. Aorta Surgery
8. Total Blindness
9. Open Heart Replacement or Repair of Heart Valves
Terms and conditions

Lapse
- For Limited Pay: If the installment premiums for first two years are not paid in full, the policy lapses at the end of the grace period and the risk cover will cease immediately.
- For Regular Pay: If ‘Without RoP’ is chosen, the policy shall lapse if premium is not paid either on the due date or within grace period.

Surrender
- Policy acquires Surrender value as mentioned below:
  - Regular Pay - No Surrender value in case of ‘Without RoP’ is chosen. In case if ‘With RoP’ is chosen, after premium payment of 2 consecutive policy years.
  - Single pay - Immediately after premium payment
  - Limited pay - If full premium for 2 consecutive policy years is paid
- Surrender Value is higher of the Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV)

Paid-up benefits
- If a policy has acquired a non-zero surrender value and no future installment premiums are paid, the policy will continue as a paid up policy with reduced benefits, however the policyholder shall have the option to surrender the policy.

Revival
- Lapsed / Paid-up policy can be revived for its full coverage within 5 years from the due date of the first unpaid premium but before policy maturity.
- A surrendered policy cannot be revived

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

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Thank You