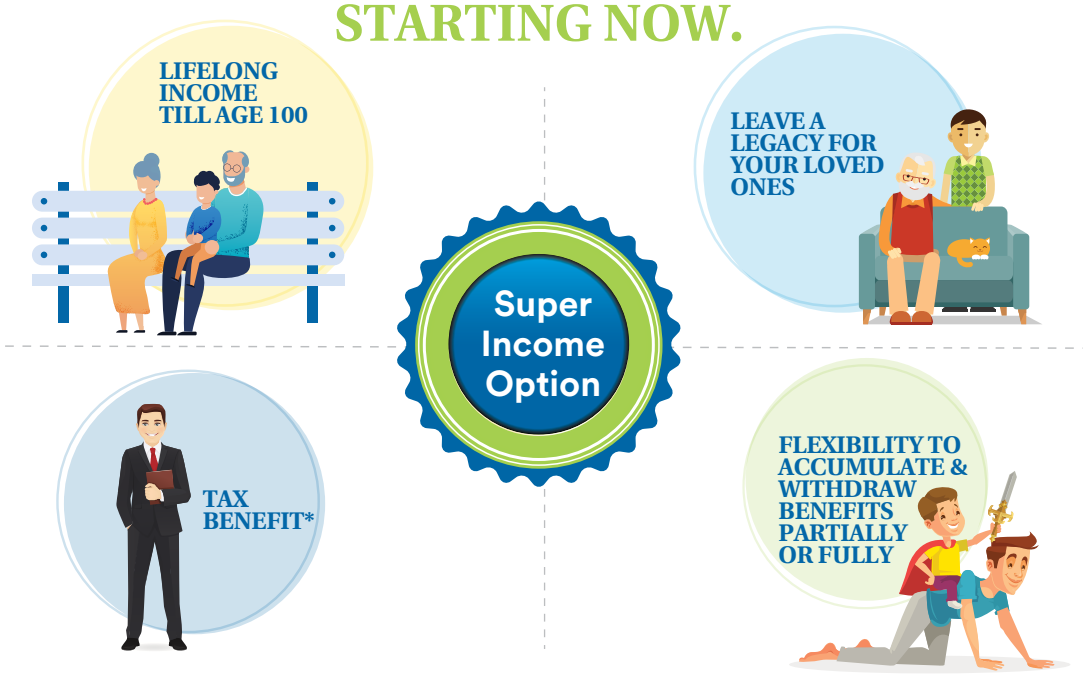
Circle of Life

pnb MetLife
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PNB MetLife Century Plan
An Individual, Non-linked, Participating, Savings, Life Insurance plan

INCOME TILL 100. STARTING NOW.



Key Benefits - Super Income Option

- Cash Bonus from 1st year
- Guaranteed Cash Bonus @10%[1] during PPT
- Choose maturity option: up to age 100 or up to age 80
- Protection for your family
- Option to accumulate your Survival benefits
- Flexibility[2] to choose Date of payout

*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.
[1]Minimum cash bonus is guaranteed @10% of Annualized premium throughout premium payment under Super Income Option for PPT 10 and above, @5% for PPT less than 10.
[2]Policyholder cannot choose the date preceding the due date of the income payout.

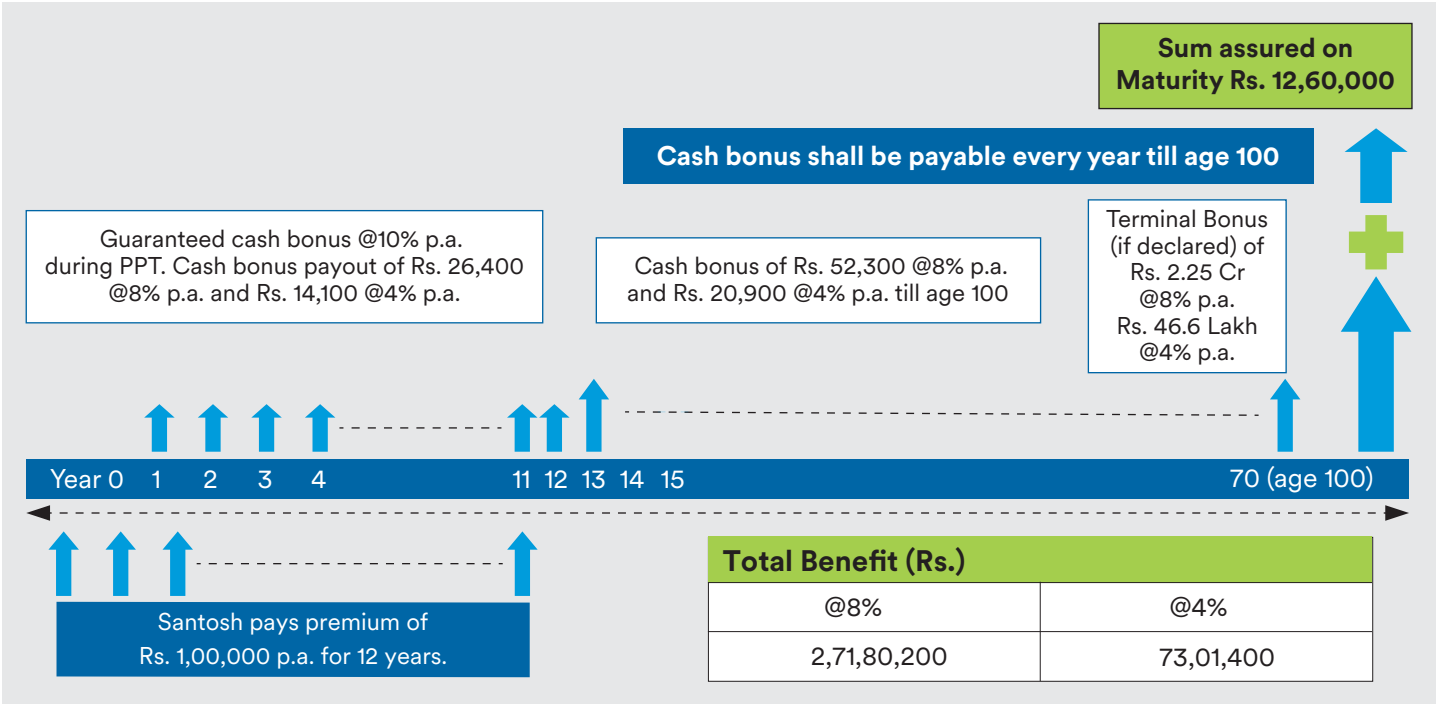
Plan at a glance

Particulars	Premium Payment Term	Family Care Option	Super Income Option
Policy Term	All	With/Without	Maturity Option 1: 80 minus Age at entry; Maturity Option 2: 100 minus Age at entry
Premium Payment Term (years)		Without	5 to 10, 12, 15
		With	5 to 10, 12, 15
Minimum Age at Entry# (years)	All	Without	0 (30 days)
	All	With	18
Maximum Age at Entry# (years)	5 to 9**	Without	55
	10, 12, & 15		60
	5 to 10, 12, & 15	With	50
Minimum Annualized Premium (Rs.)	5 to 9**	With/Without	60,000
	10, 12, & 15		24,000

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

How does the plan work?

Santosh, aged 30 years, wishes to have a secondary income to support his family's expenses as well as to build a retirement corpus with some element of guarantee. He opts for "PNB MetLife Century Plan" and chooses "Super Income" option with premium payment term of 12 years, policy term 'up to age 100' and chooses annual mode of income payout. His yearly premium is Rs. 1,00,000 (exclusive of Goods and Service tax), assuming that he is in good health.



Total Benefit (Rs.)	
@8%	@4%
2,71,80,200	73,01,400

In case of unfortunate demise of Santosh in the 15th policy year, his nominee receives **Rs. 12, 60,000.**

Death Benefit is higher of	(Rs.)	
105% of Total Premiums paid	**12,60,000**	
OR		
Sum Assured on Death Plus	11,75,000	
Interim Cash Bonus (if declared)	52,300 @8%	20,900 @4%

Terminal Bonus, if declared, will be payable along with Death Benefit. The above illustration has been determined using assumed investment returns at 4% and 8% respectively. Assumed rate of returns are not guaranteed and these are not the upper or lower limits.

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TO KNOW MORE

www.pnbmetlife.com **1800-425-6969**

@PNBMetLife **@pnb_metlife** **@PNBMetLife1** **@PNB MetLife India Insurance Co. Ltd** **@PNB MetLife**

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 Century Plan is an Individual, Non-linked, Participating, Savings, Life Insurance plan Product (UIN: 117N129V01). Benefit option, chosen at inception, cannot be altered during the term. Please read the Sales brochure carefully before concluding any sale. The detailed Terms and Conditions are contained in the Policy Document. 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. 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, Opp Veer Savarkar Flyover, Goregaon (West), Mumbai – 400062, Maharashtra. Phone: +91-22-41790000, Fax: +91-22-41790203. AD-F/2020-21/713.

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