

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.  
The unit linked insurance products do not offer any liquidity during the first five years of the contract.

The policyholder will not be able to surrender/withdraw the monies invested in unit linked insurance products completely or partially till the end of the fifth year.



*Milkar life aage badhaein*

PNB MetLife

## Goal Ensuring Multiplier

An Individual, Unit-Linked, Non-Participating, Life Insurance Plan  
UIN: 117L133V05

# GEM

## A plan to make your family's dreams come true.



### Why PNB MetLife GEM - Joint Life?

PNB MetLife GEM Joint Life is an Insurance coverage option that provides you with life cover and helps you to invest one-time lumpsum in order to create long-term wealth for fulfilling your dreams. It is time to dream big and invest for a tension-free, secured future.

#### KEY FEATURES



Return of Charges  
ROPAC<sup>2</sup>, ROFMC<sup>1</sup>



Fund Boosters<sup>3</sup>  
added in the fund value



Single Premium  
Payment



Life cover throughout policy term  
to protect your loved ones



Option to cover your spouse,  
child, or grand child



Tax benefits\* under Section  
10(10D) and Section 80C

## Plan at a Glance:

Parameters	Life Assured
Minimum Age <sup>5</sup> at Entry	0 (30 days)*
Maximum Age <sup>5</sup> at Entry	55 years
Maximum Age <sup>5</sup> at Maturity	65 years
Policy Term <sup>6</sup>	10 years
Premium Payment Term	Single Premium
Minimum Single Premium	Rs. 20,000/-

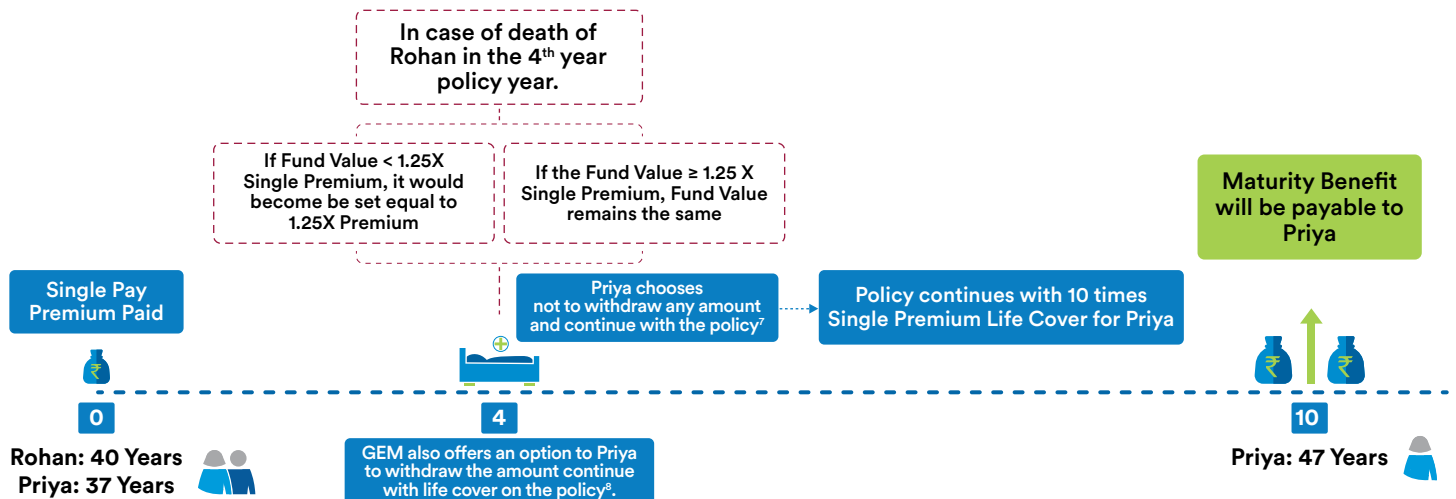
<sup>5</sup>All reference to age are as on age last birthday.

\*One of the lives should be at least 18 years.

## How the PNB MetLife GEM - Joint Life works?

Rohan, aged 40 years wants to invest his surplus available funds in a single insurance product jointly with spouse Priya (aged 37 years). He opts for PNB MetLife-GEM with Joint Cover option and pays a Single Premium with Policy term of 10 years.

**Scenario:** In case of unfortunate demise of Rohan in the 4<sup>th</sup> policy year.



[www.pnbmetlife.com](http://www.pnbmetlife.com)



1800-425-6969

Unit-linked life insurance products are different from the traditional insurance products and are subject to risk factors. Premiums paid in unit-linked life insurance policies are subject to investment risks associated with capital markets, and NAVs of the units may go up or down, based on the performance of the fund and factors influencing the capital market and the insured is responsible for his/her decisions. PNB MetLife India Insurance Company Limited is only the name of the Life Insurance Company and PNB MetLife Goal Ensuring Multiplier Plan is only the name of the unit-linked life insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. Please know the associated risks and the applicable charges from your insurance agent or intermediary or policy document issued by us. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. The past performance of the funds is not indicative of the future performance. Wealth Option also offers limited premium & regular premium options throughout the policy term under single life coverage. Examples shown above are for illustration purpose only. For full details, please refer to the Benefit Illustration. 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. The maturity benefit of your policy is dependent on a number of factors, including future performance. The above premium figures are exclusive of Goods and Services Tax and Cess. Goods and Services Tax and Cess, as applicable thereon, shall be charged as per the prevalent tax laws over and above the said premiums. <sup>1</sup>Return of Fund Management Charges (ROFMC) for Single pay & 5 Pay would be for FMC deducted for first 5 years and for 7 pay & above would be for FMC deducted for first 7 years. This will be credited back at the end of the 10<sup>th</sup> policy year. <sup>2</sup>Return of Premium Allocation Charges (ROPAC) is expressed as percentage of Premium Allocation charges deducted in the policy. The value of ROPAC would be 150% for policies with term greater than or equal to 20 years (paid equally at end of 10<sup>th</sup>, 15<sup>th</sup> and 20<sup>th</sup> policy year), 100% for policy term 15-19 years (paid equally at the end of 10<sup>th</sup> and 15<sup>th</sup> year) and 50% for policy term 10-14 years (at the end of 10<sup>th</sup> year). We give you back in equal instalments at the end of 10<sup>th</sup>, 15<sup>th</sup> and 20<sup>th</sup> policy year a total of up-to 150% of Premium Allocation Charges. <sup>3</sup>Fund Boosters will be allocated to the policy fund at the end of 15<sup>th</sup>, 20<sup>th</sup>, 25<sup>th</sup> & 30<sup>th</sup> year (For Regular pay, 5, 7 & 10 pay). Single Pay Policy will get Fund Booster additionally at the end of 10<sup>th</sup> policy year also. <sup>4</sup>For policies issued to minor lives under Wealth (Single Life), the minimum policy term would be subject to the life assured being at least 18 years at the time of maturity of the policy. <sup>5</sup>If the surviving life opts for Option 1, the policy shall continue with 10 times single premium life cover and Maturity payable at end of policy term. <sup>6</sup>If the surviving life opts for Option 2, then a lump sum mortality charge (calculated as present value of the future mortality charges discounted at 5%) shall be deducted from the fund value towards future mortality cover to be provided to the surviving life before paying out the withdrawal amount. Restrictions of first 5 years on withdrawal shall not apply in this case. No maturity benefit is payable once this option is exercised. <sup>7</sup>Tax benefits under this plan may be available as per the provisions and conditions of the Income Tax Act, 1961 and are subject to any changes made in the tax laws in future. Please consult your tax advisor for advice on the availability of tax benefits for the Premiums paid and proceeds received under the policy for more details. PNB MetLife India Insurance Company Limited Registered: 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. For More details on risk factors, terms and condition please read the sales brochure before concluding the sale. This version of the document invalidates all previous printed versions for this particular plan. 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IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.