

# Promise your child a brighter tomorrow.

PNB MetLife

## Guaranteed Goal Plan

An Individual, Non-Linked, Non-Participating Savings, Life Insurance Plan  
UIN: 117N131V05



UP TO 3X\*\*  
OF TOTAL PREMIUM



WAIVER OF  
FUTURE PREMIUMS  
WITH FAMILY  
CARE BENEFIT<sup>3</sup>

A plan designed to keep your health and dreams on track with smart payment and payout options.

### KEY FEATURES



WAIVER OF PREMIUMS  
ON DIAGNOSIS OF  
CRITICAL ILLNESSES<sup>4</sup>



FLEXIBILITY TO ACCUMULATE  
SURVIVAL BENEFITS AND RECEIVE  
BENEFITS ON THE DAY OF YOUR CHOICE<sup>5</sup>



SAVE TAX<sup>6</sup> UNDER  
SECTION 80C & 10(10D)

### PLAN AT GLANCE

Premium Paying Term (PPT) (Years)	Premium Payment Term		Policy Term: Lumpsum Option					
	5		10, 12 and 15					
	7		12, 15 and 20					
	10		15, 20 and 25					
	12		20, 25 and 30					
Minimum age <sup>1</sup> at entry (Years)	Minimum Entry Age							
	Without Family Care and/or Health Care Option		0 (30 Days)					
	With Family Care and/or Health Care Option		18					
Maximum age <sup>1</sup> at Entry (Years)	Policy Term (Years)							
		10	12	15	20	25	30	
	Without Family Care and Health Care Benefit	60			55		50	
With Family Care and Health Care Benefit	55							

## PLAN AT GLANCE

Maximum age <sup>1</sup> at Maturity (Years)	Policy Term (Years)						
	10	12	15	20	25	30	
	Without Family Care and Health Care Benefit					80	
With Family Care and Health Care Benefit							
Minimum Annualised Premium (Rs.)	Premium Payment Term			5	7	10	12
	Min. Annualised Premium (Rs.)			30,000		15,000	
Premium Payment Modes	Yearly / Half Yearly / Quarterly/ Monthly <sup>2</sup>						
Income pay-out Mode	Yearly / Half-yearly / Quarterly / Monthly <sup>2</sup>						

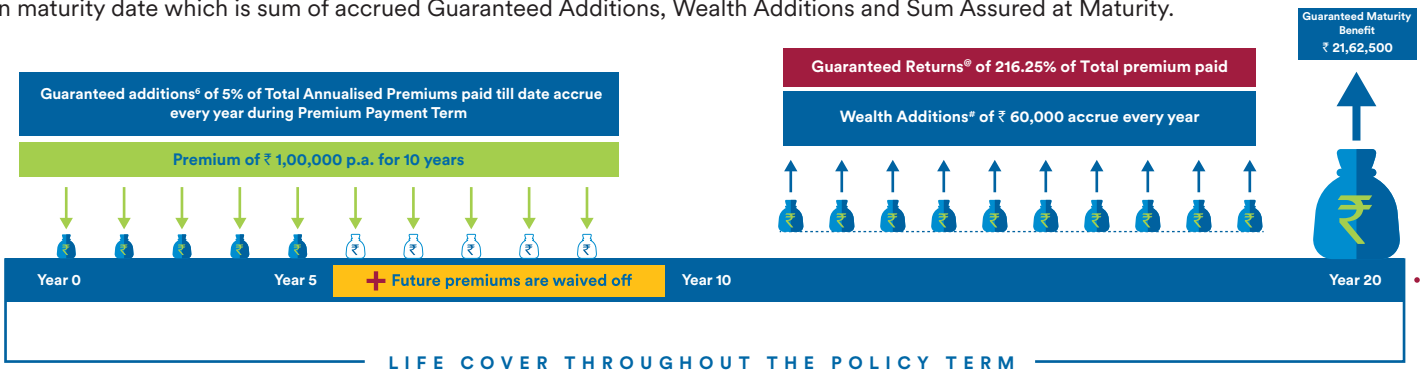
## HOW DOES THE PLAN WORK?

Ayush, aged 35 years has a 3 year old daughter and wants a savings plan that provides him a corpus after 20 years to take care of his daughter's higher education expenses. He is also concerned about his health and what will happen to his daughter's aspirations if he is diagnosed with a critical illness. He chooses PNB MetLife Guaranteed Goal Plan and selects:

- Benefit Payout option - Lumpsum option with 'Health Care Benefit' Option
- Premium payment term of 10 years and Policy term of 20 years
- Annualised Premium of Rs. 1,00,000 (exclusive of taxes/cesses) and gets Sum Assured of Rs.10,00,000

### SCENARIO I:

On Ayush's survival till the end of policy term when his daughter is 23 years old, he will receive a lumpsum amount of Rs. 21,62,500 on maturity date which is sum of accrued Guaranteed Additions, Wealth Additions and Sum Assured at Maturity.



### SCENARIO II:

In case when Ayushi is diagnosed with a Critical Illness in the 5th policy year, his future premiums of Rs. 5,00,000 will be waived off, and Guaranteed Maturity Benefit of Rs. 21,62,500 under the policy will be payable as scheduled to ensure that his daughter's education expenses are taken care. Sum Assured on Death will continue to exist and will be payable in case of Ayush's unfortunate death during Policy Term and the policy will terminate.



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The above benefits will be payable provided the policy is in-force and all due instalment premiums have been paid.\*\*Returns mentioned above are applicable for inforced policies at Age 40, AP 1 Lakhs, Lumpsum Option, Annual Mode, Premium Payment Term 12 Years, Policy Term 30 Years. Total Benefit varies basis actual Entry Age, Premium Payment Term, Policy Term, Annualised Premium amount, and Option chosen. Notes: <sup>1</sup>All reference to age are as on age last birthday. <sup>2</sup>Monthly mode is available only for Standing Instruction/direct debit options (including Electronic Clearing System (ECS), and Automated Clearing House (ACH). <sup>3</sup>Waiver of Premium in case of Death of Life Assured. <sup>4</sup>Waiver of Premium in case of diagnosis of any of 35 Critical Illness listed in the Sales Brochure. <sup>5</sup>Policyholder cannot choose the date preceding the due date of the Guaranteed Survival Benefit payout. <sup>6</sup>Guaranteed additions, Family Care & Health Care Benefit Options will not be available with Single Premium policies and Joint Life policies. <sup>7</sup>Wealth Additions (WA) will be payable as a % of Total Annualised premium paid till date, where, WA=WA rate x Total Annualised premium paid till date. <sup>8</sup>Tax benefits are as per the Income Tax Act, 1961 & are subjected to amendments made thereto from time to time. Please consult your tax consultant for more details. Goods & Service Tax (GST) shall be levied as per prevailing tax laws which are subject to change from time to time. <sup>9</sup>Total Benefit varies basis actual Entry Age, Premium Payment Term, Policy Term, Annualised Premium amount, and Option chosen. Returns shown are applicable for in force policies. 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 Goal Plan (UIN: 117N131V05) is an Individual, Non-Linked, Non-Participating, Savings, Life Insurance Plan. For more details on risk factors, terms & conditions, please read the sales brochure before conducting a sale. This version of the document invalidates all previous printed versions for this particular plan. 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. Email:indiaservice@pnbmetlife.co.in or Write to us: 1st Floor, Techniplex-1, Techniplex Complex, off Veer Savarkar Flyover, Goregaon (West), Mumbai - 400062, Maharashtra. AD-F/2024-25/1129.

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