

Enable your dreams with our double guarantee.*

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 BENEFIT³**



A plan which offers tailor-made solutions that empower you to chase and live every dream.

KEY FEATURES



**WAIVER OF PREMIUMS
ON DIAGNOSIS OF
CRITICAL ILLNESSES⁴**



**FLEXIBILITY TO ACCUMULATE
SURVIVAL BENEFITS AND RECEIVE
BENEFITS ON THE DAY OF YOUR CHOICE⁵**



**SAVE TAX⁶ UNDER
SECTION 80C & 10(10D)**

PLAN AT GLANCE

| Premium Paying Term (PPT) (Years) | Premium Payment Term | Policy Term: Lumpsum Option |
|-----------------------------------|----------------------|-----------------------------|
| | 5 | |
| 7 | | 12, 15 and 20 |
| 10 | | 15, 20 and 25 |
| 12 | | 20, 25 and 30 |

| Minimum age ¹ 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 ¹ at Entry (Years) | Policy Term (Years) | | | | | |
|--|---------------------|----|----|----|----|----|
| | 10 | 12 | 15 | 20 | 25 | 30 |
| Without Family Care and Health Care Option | 60 | | | 55 | | 50 |
| With Family Care and Health Care Option | 55 | | | | | |

PLAN AT GLANCE

| Maximum age ¹ at Maturity (Years) | Policy Term (Years) | | | | | |
|--|---------------------|----|----|----|----|----|
| | 10 | 12 | 15 | 20 | 25 | 30 |
| Without Family Care and Health Care Option | 70 | 72 | 75 | 80 | | 80 |
| With Family Care and Health Care Option | 65 | 67 | 70 | 75 | 80 | |

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

Income pay-out Mode

Yearly / Half-yearly / Quarterly / Monthly²

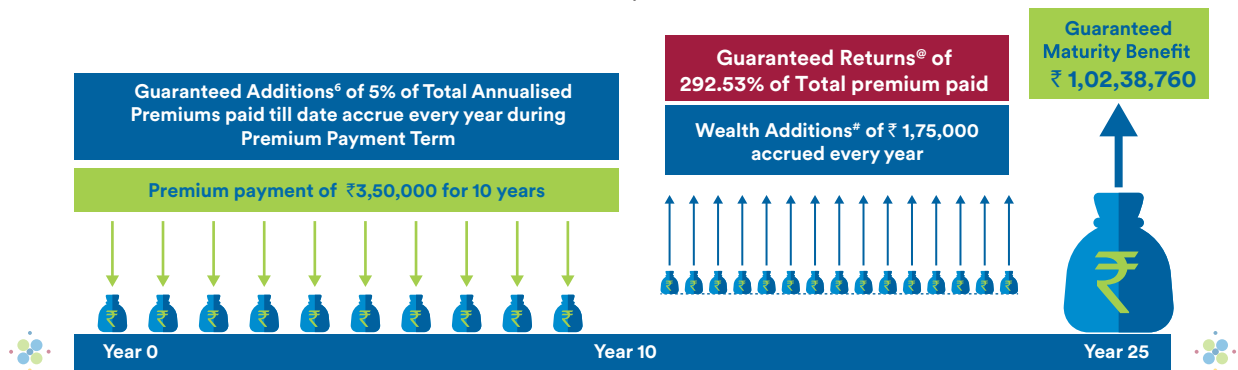
HOW DOES THE PLAN WORK?

Raghunath aged 35 years while planning for his retirement needs has decided to purchase PNB MetLife Guaranteed Goal Plan for a tension free future. He pays annual premium of Rs.3,50,000 for next 10 years with a goal of becoming Crorepati at retirement i.e. at age 60:

- Benefit Payout option – Lumpsum option
- Premium payment term of 10 years and Policy term of 25 years
- Annualised Premium of Rs. 3,50,000 (exclusive of taxes/cesses) and gets Sum Assured of Rs.35,00,000

SCENARIO I:

If Raghunath survives till Maturity, he will receive a total Lumpsum benefit of Rs. 1,02,38,760 at maturity which is sum of accrued Guaranteed Additions, Wealth Additions and Sum Assured at Maturity



SCENARIO II:

In case of unfortunate demise of Raghunath in the 8th policy year, his nominee receives a lump sum benefit of Rs. 35,00,000 and the policy terminates.

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The above benefits will be payable provided the policy 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. *T&C apply. ¹All reference to age are as on age last birthday. ²Monthly mode is available only for Standing Instruction/direct debit options (including Electronic Clearing System (ECS), and Automated Clearing House (ACH). ³Waiver of Premium in case of Death of Life Assured. ⁴Waiver of Premium in case of diagnosis of any of 35 Critical Illness listed. ⁵Policyholder cannot choose the date preceding the due date of the Guaranteed Survival Benefit payout. ⁶Guaranteed Additions, Family Care & Health Care Benefit Options will not be available with Single Premium policies and Joint Life policies. ⁷Wealth 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. ⁸Tax 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 and Services Tax (GST) shall be levied as per prevailing tax laws which are subject to change from time to time. ⁹Total Benefit varies basis actual Entry Age, Premium Payment Term, Policy Term, Annualised Premium amount, and Option chosen. Returns shown 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. This version of the document invalidates all previous printed versions for this particular plan. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. Please consult your advisor for more details. 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/2024-25/1127.

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