

Your Creation Your Pride

Design Your Future & Grow your Wealth

PNB MetLife

GROW PLAN

An Individual, Non- Linked,
Participating, Savings Life Insurance Plan
(UIN: 117N167V01)



**Lifelong Increasing
Income from 2nd year**



**Life Cover after maturity
till age 100 years**



Legacy Creation



 **pnb MetLife**

Milkar life aage badhaein

PNB MetLife GROW Plan is an Individual, Non-Linked, Participating, Savings Life Insurance Plan that provides you with increasing income up-to age 100 years. The plan provides a holistic solution to help you achieve your lifelong aspirations by providing reliable, regular increasing income while ensuring life coverage.

Watch your income GROW along with your aspirations!

KEY FEATURES - EXTENDED LIFE COVER OPTION



Forever Protection:

Your life insurance **doesn't stop at maturity** – enjoy coverage up to 100 years of age!



Total Customization:

Design your financial journey with complete flexibility

- Choose your ideal income start year
- Select maturity age from 70, 75, 80, or 85 years
- Flexible premium payment terms from 10 to 15 years



Unlock your financial freedom:

Maintain your desired lifestyle while securing your financial freedom



Create a lasting legacy

for your loved ones

PLAN AT GLANCE

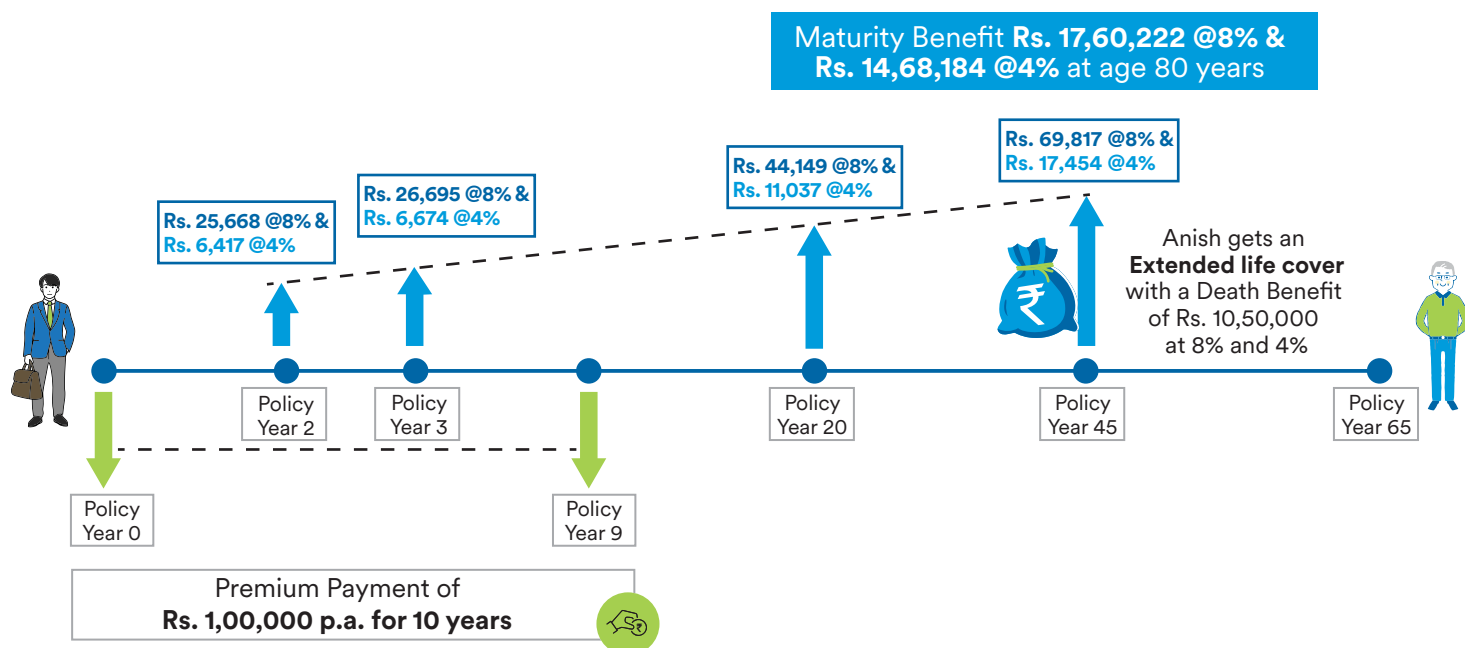
Particulars	Plan Option
Maturity Option	To Age 70 To Age 75 To Age 80 To Age 85
Premium Payment Term (PPT) (Years)	10 to 15
Policy Term (PT) (Years)	Maturity Age minus Entry Age of the Life Assured
Income Start Year	2 nd /3 rd /4 th /5 th or (PPT+1) th policy year
Minimum Age at Entry ¹ (Years)	0 years (30 days)
Maximum Age at Entry ¹ (Years)	For Maturity Options - To Age 70: 40 To Age 75: 45 To Age 80: 50 To Age 85: 55
Annualized Premium	<u>Minimum</u> : Rs. 24,000 <u>Maximum</u> : Subject to Board Approved Underwriting Policy
Minimum Sum Assured	Rs. 2,40,000
Premium Payment Mode~/Survival Benefit Payout Frequency	Annual/Half – Yearly/Quarterly/Monthly

HOW DOES THE PLAN WORK?

35-year-old Anish needed a solution that would generate a second income stream while protecting his family. By selecting the GROW - Extended Life Cover option and savings Rs. 1,00,000 annually for 10 years, he secured not only a reliable supplementary income throughout his life but also an assurance that his family would receive a lumpsum payout in his absence.

Maturity Option chosen: To Age 80 | Income Start Year: 2nd policy year

Total premiums payable over the premium payment term of 10 years by Anish is Rs. 10,00,000



On payment of Maturity Benefit, the policy shall continue only for Death Benefit till Anish attains 100 years of age. On Anish attaining age 100 years, the policy shall terminate with no further benefits payable.

Meanwhile, in case of unfortunate demise of Anish anytime during the policy term, lumpsum death benefit shall be payable and policy shall terminate.



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For Extended Life Cover Option, Survival Benefit shall be payable every year in arrears as per Survival Benefit Payout Frequency chosen starting from the Income Start Year till the end of policy term. On payment of Maturity Benefit, the policy shall continue only for Death Benefit till Life Assured attains 100 years of age. On Life Assured attaining age 100 years, the policy shall terminate with no further benefits payable. 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. Monthly mode of premium payment is available only for standing instructions/ direct debit options (including Electronic Clearing System (ECS), and Automated Clearing House (ACH)). Benefits shown above are provided all premiums are paid and the policy is in-force. For more details on terms and conditions please read sales brochure carefully before concluding a sale. Please consult your advisor for more details. 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 risk factors of the bonuses projected under the product are not guaranteed. Past performance doesn't construe any indication of future bonuses. The product is subject to the overall performance of the insurer in terms of investments, management of expenses, mortality and lapses. 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. 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/2025-26/029

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