# **Your Creation Your Pride**

# Design Your Future & Grow your Wealth





Lifelong Increasing Income



Milestone Income on every 4<sup>th</sup>/5<sup>th</sup> year



Life Cover till 100 years



**Legacy Creation** 





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 - MILESTONE INCOME OPTION**



#### **Turn Dreams into Destinations:**

Life's big moments, fully funded. Your milestones, your way with no stress



### Unlock your financial freedom:

Maintain your desired lifestyle while securing your financial freedom



# Create a lasting legacy

for your loved ones



#### **Total Customization:**

Design your financial journey with complete flexibility

- Choose to receive your income every 4<sup>th</sup> or 5<sup>th</sup> year
- Select maturity age from 70, 75, 80, 85 or even 100 years
- Flexible premium payment terms from 7 to 15 years

# **PLAN AT GLANCE**

Particulars	Plan Option
Maturity Option	To Age 70
	To Age 75
	To Age 80
	To Age 85
	To Age 100
Premium Payment Term (PPT) (Years)	7 to 15
Policy Term (PT) (Years)	Maturity Age minus Entry Age of the Life Assured
Milestone Frequency	Every 4 years or Every 5 years
Minimum Age at Entry¹ (Years)	0 years (30 days)
Maximum Age at Entry¹ (Years)	For Maturity Options -
	To Age 70: 40
	To Age 75: 45
	To Age 80: 50
	To Age 85: 55
	To Age 100: 60
Annualized Premium	Minimum: Rs. 24,000
	Maximum: Subject to Board Approved Underwriting Policy
Minimum Sum Assured	Rs. 2,40,000
Premium Payment Mode <sup>~</sup>	Annual/Half – Yearly/Quarterly/Monthly

# **HOW DOES THE PLAN WORK?**



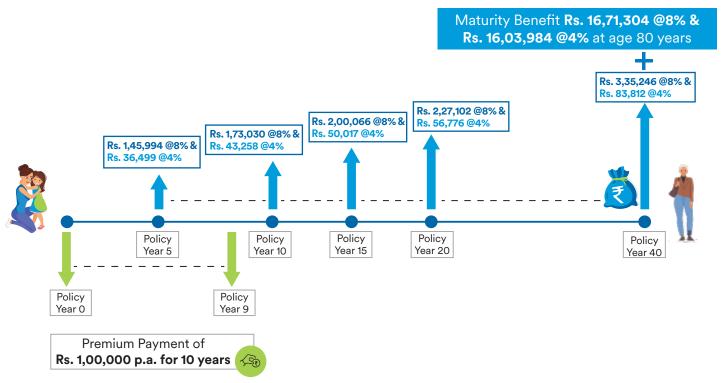
Aditi aged 40 year is looking for a plan that would help her celebrate and contribute to her daughter Riya's key milestone moments –

- Age 16: Magical celebration as Riya steps into young adulthood
- Age 21: Celebrating Riya's academic achievement with a graduation party to remember
- Age 26: Down payment for her first car purchase
- Age 31: Gifting her with a vacation package on her marriage anniversary

To fulfil this, Aditi decides to save in a plan that would provide a periodic increased income every 5 years.

Maturity Option chosen: To Age 80 | Milestone Frequency: Every 5 years

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



In case of unfortunate demise of Aditi anytime during the policy term, lumpsum death benefit shall be payable and policy shall terminate.









For Milestone Income Option, Accrued Reversionary Bonus are payable as Survival Benefit every 4" or 5" policy year as per Milestone Frequency chosen by policyholder. '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/202

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