

# If you have a Goal, we have a plan to Guarantee<sup>1</sup> it



PNB MetLife

## Guaranteed Future Plan

An Individual, Non-linked, Non-Participating, Savings, Life Insurance Plan.  
UIN: 117N124V14



**PNB MetLife Guaranteed Future Plan** is an Individual, Non-linked, Non-Participating, Savings, Life insurance plan, that helps you save systematically and get guaranteed<sup>1</sup> returns to meet your life's financial goals. The plan offers two-fold benefits, to customize your savings based on your needs and a protected future for you and your loved ones.

### KEY FEATURES



Guaranteed<sup>1</sup>  
Benefits



Flexibility – Guaranteed<sup>1</sup>  
payout as lumpsum  
or regular income



Life cover throughout  
policy term to protect  
your loved ones



Loan<sup>2</sup>  
Against  
Policy

### PLAN AT A GLANCE

Minimum age <sup>3</sup> at entry (Years)	0 (30 days)
Maximum age <sup>3</sup> at entry (Years)	60 years
Minimum age <sup>3</sup> at Maturity (Years)	18 years
Maximum age <sup>3</sup> at Maturity (Years)	Single pay: 80 ; Limited pay: 92 Years
Minimum Basic Sum Assured	For Limited pay: 10 x Annualized Premium; For Single pay: 1.25 x Single premium
Rider options	PNB MetLife Accidental Death Benefit Rider Plus (UIN: 117B020V04), PNB MetLife Serious Illness Rider (UIN: 117B021V04)
Premium Payment modes	Single/Yearly / Half Yearly / Monthly <sup>4</sup>
Deferment period options (Years)	You can choose to defer survival benefit payout by choosing any one Deferment Period (in complete years) at inception of the policy. Deferment period starts at end of the Premium Payment Term. Options available are as mentioned below: PPT>5 years: 0, 1 or 2 (option to choose the Deferment period) PPT 5 years: 2 (Deferment period is fixed) For Single pay: 5 (Deferment period is fixed)
Income Payout period (Years)	Income Payout Period means the period which shall commence after the end of Premium Payment Term and the Deferment Period (if applicable) chosen by the policyholder.
Income Pay-out Factors	Yearly /Half-yearly/ Monthly For monthly income payout is chosen, a factor of 0.95/12 will be applied to annual income; For half-yearly income payout is chosen, a factor of 0.97/2 will be applied to annual income

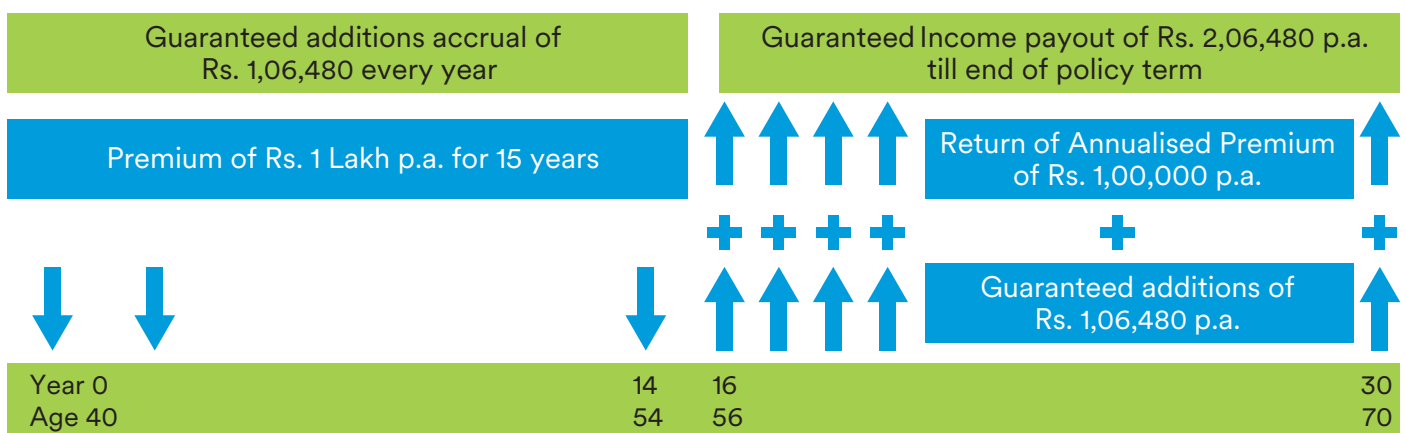
## HOW DOES YOUR PLAN WORK?

Sachin, aged 40 years wants to invest in a plan that provides him guaranteed income payouts for his retirement needs. He invests in PNB MetLife Guaranteed Future Plan and selects:

- Benefit Payout option – Option 2 - ‘Income Option’
- Premium payment term of 15 years, Deferment period of 0 years and Policy term of 30 years
- Annualised Premium of Rs. 1,00,000 (exclusive of taxes/cesses) and gets Basic Sum Assured of Rs.10,00,000

He starts receiving a Guaranteed Income payout of Rs. 2,06,480 from end of 16th policy year till end of the policy term. He can choose to start receiving a Guaranteed Income payout at any selected date during the income payout year till the due date of next income payout provided it is succeeding the due date of income payout.

### Life cover throughout the policy term



**206% GUARANTEED\***

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

### MINIMUM LIFE COVER OF 11 x ANNUALIZED PREMIUM



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



1800-425-6969

Benefits shown above are payable, provided all premiums are paid and the policy is in-force. <sup>1</sup>Terms and conditions apply. <sup>2</sup>The interest rate for loan against the policy is derived basis the 10 years G-Sec rate in beginning each financial year and it is subjected to the change. <sup>3</sup>All reference to age are 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. <sup>4</sup>Monthly mode is available only for Standing Instruction/direct debit options (including Electronic Clearing System (ECS), and Automated Clearing House (ACH)). <sup>5</sup>Benefits shown as a % of annualised premium & subject to terms & conditions. <sup>6</sup>Tax benefits are as per the Income Tax Act, 1961, & are subject 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. PNB MetLife India Insurance Company Limited, Registered 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. 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. This version of the document invalidates all previous printed versions for this particular plan. Trade Logo displayed above belongs to Punjab National Bank and Metropolitan Life Insurance Company and used by PNB MetLife India Insurance Company Limited under License. Email: [indiaservice@pnbmetlife.co.in](mailto: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/2024-25/1330.

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