



Flexible Plan with **Loan Protection Cover**



PNB MetLife Loan and Life Suraksha protects your loved ones from the financial liability of repaying the loan, in case of your untimely demise.

KEY FEATURES



Life Protection¹



Long Term Coverage with **Multiple Payment Options**



Flexible Coverage Options (Reducing Cover, Level Cover)



Option to enhance your Coverage Amount on Increase of Loan Amount²



Joint Life Option with **Selected Loan Types**

(For Mortgage, Housing and Educational Loans)



Cover during Moratorium Period³



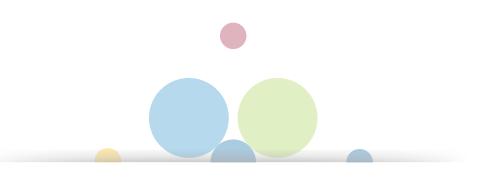


Plan at a Glance:

Plan Parameters	Minimum	Maximum
#Age at entry of Person Insured	15 years*	65 years
Policy Term	2 years for Single Pay 5 years for 5 Pay 10 years for 10 Pay	25 years for Single & 5 Pay 30 years for 10 Pay
Maturity Age of Person Insured	-	70 years
Group Size	50 Lives	No Limit
Sum Assured per member	Rs. 10,000	No limit, subject to underwriting
Premium	Based on chosen Sum Assured	
Premium Paying Options	Single Pay, Limited Pay 5 Years & Limited Pay 10 Years	
Premium Paying Modes	Single, Yearly, Half-Yearly, Quarterly, Monthly [~] & Payroll Saving Program	

[~]Electric Clearing Service (ECS) is mandatory for monthly mode.

[#]Age as of last birthday.







Life Protection benefit is payable on death of the life assured during the coverage term & the benefit will be payable as per the chosen coverage option. ²Increase in Sum Assured (subject to payment of premiums prevailing at that point in time) to the member is subject to underwriting conditions and the terms and conditions as stipulated by the Company. ³The moratorium option is available only for Mortgage loans & Education loans. This option is available on the repayment of principle amount for a period of not more than 7 years on their loans. This option once chosen cannot be altered during the Policy tenure. 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 Loan and Life Suraksha Plan is a Group, Non-Linked, Non-Participating, Pure Risk Premium, Life Insurance Plan (UIN: 117N080V03). For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding the sale. This version of the document invalidates all previous printed versions for this particular plan. Tax benefits are as per the Income Tax Act, 1961, & are subject to amendments made there to from time to time. Please consult your tax consultant for more details. It is not compulsory to purchase insurance policy through the financial institution giving loan. The Customer is free to buy insurance policy from any insurer or through any distribution channel through any mode. 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. Goods and Services Tax (GST) shall be levied as per prevailing tax laws which are subject to change from time to time. Email: indiaservice@pnbmetlife.co.in or Write to us: 1st Floor, Techniplex Complex, Off Veer Savarkar Flyover, Goregaon (West), Mumbai – 400062, Maharash

^{*}For Education Loans only. For all other loans, 18 years.