

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER. The unit linked insurance products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender/withdraw the monies invested in unit linked insurance products completely or partially till the end of the fifth year.

PNB MetLife

Smart  
Invest



Pension Plan

Individual, Non-Participating, Unit linked,  
Pension Savings Plan UIN: 117L137V02

# Dream Big Retire Grand

**Zero**  
Premium  
Allocation charges

**Zero**  
Policy  
Administration charges

**Flexible**  
Fund options

**Tax-Free**  
Vesting Benefit\*

**4X**



 **pnb MetLife**

*Milkar life aage badhaein*

\*Withdraw upto 60% of the accumulated amount as tax-free. 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 Smart Invest Pension Plan** is an Individual, Non-Participating, Unit linked, Pension Savings Plan that allows you to save for your retirement. This retirement corpus will ensure a stream of regular guaranteed<sup>#</sup> income payable for the rest of your lifetime.

## Plan at a glance

Particulars	Boundary Conditions										
Min. Age at entry*	25 years										
Max. Age at entry*	70 years										
Min age at Vesting*	35 years										
Max. age at Vesting*	80 years										
Minimum Annualized Premium	Single Pay- ₹ 49,999 Limited Pay/Regular Pay- ₹ 24,000 Monthly Mode** - ₹ 2,000, Quarterly - ₹ 6,000, Half Yearly - ₹ 12,000										
Maximum Annualized Premium	No Limit, as per Board Approved Underwriting Policy (BAUP)										
Sum Assured	105% of the Total Premiums Paid										
Premium Payment Term	Single Pay Regular Pay Limited Pay-5/7/10/15 years										
Minimum Policy Term	<table border="1"> <thead> <tr> <th>PPT</th> <th>PT</th> </tr> </thead> <tbody> <tr> <td>Single Pay, Regular Pay, Limited Pay 5 years</td> <td>10 years</td> </tr> <tr> <td>Limited Pay 7 years</td> <td>12 years</td> </tr> <tr> <td>Limited Pay 10 years</td> <td>15 years</td> </tr> <tr> <td>Limited Pay 15 years</td> <td>20 years</td> </tr> </tbody> </table>	PPT	PT	Single Pay, Regular Pay, Limited Pay 5 years	10 years	Limited Pay 7 years	12 years	Limited Pay 10 years	15 years	Limited Pay 15 years	20 years
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Single Pay, Regular Pay, Limited Pay 5 years	10 years										
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Limited Pay 15 years	20 years										
Maximum Policy Term	Single Pay- 40 years Limited Pay/Regular Pay- 50 years										
Premium Payment Mode	Single, Yearly, Half-Yearly, Quarterly & Monthly**										

<sup>#</sup>Provided all premiums being paid and vesting benefit proceeds provide annuity income

\*All references to age are as on age last birthday

\*\*Monthly mode is available for Standing instruction/direct debit options (including Electronic Clearing System (ECS), and Automated Clearing House (ACH))

## How Does this plan work?

Sachin, a 40-year-old male, aims to create a corpus for his retirement. He chooses PNB MetLife Smart Invest Pension Plan.

### Premium Details

<b>Annualised Premium</b>	Rs. 1 lakh p.a	<b>Vesting age</b>	60 years
<b>Premium Paying Term</b>	10 years	<b>Fund Name</b>	Pension Mid Cap Fund
<b>Policy Term</b>	20 years		

### Benefit Details

<b>Assumed Investment Returns</b>	@ 8% p.a.	@ 4% p.a.
<b>Vesting Benefit</b>	Rs. 26,18,727	Rs. 14,39,929

The values shown in the Scenario above are for illustration purpose only. If your policy offers guaranteed returns, then these will be clearly marked “guaranteed” in the Benefit Illustration. Since your policy offers variable returns, the given illustration shows different rates of assumed future investment return based on assumed investment returns of 8% and 4%. These are not guaranteed returns and are not the upper or lower limit of what one might get in this policy. The maturity benefit of your policy is dependent on a number of factors, including future performance.



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

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 Smart Invest Pension Plan (UIN: 117L137V02) is an Individual, Non-Participating, Unit linked, Pension Savings Plan. i Linked insurance products are different from the traditional insurance products and are subject to the risk factors. ii. The premium paid in linked insurance policies are subject to investment risks associated with capital markets and publicly available index. The NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market/publicly available index and the insured is responsible for his/her decisions. iii PNB MetLife India Insurance Company Ltd is only the name of the Life Insurance Company and PNB MetLife Smart Invest Pension Plan is only the name of the linked insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. iv. Please know the associated risks and the applicable charges, from your insurance agent or intermediary or policy document issued by the insurance company. v. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. The past performance of the funds is not indicative of the future performance. For more details on risk factors, terms and conditions, please read the sales brochure before concluding any sale. Please know the associated risks and the applicable charges from your insurance agent or intermediary or policy document issued by us. 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/2024-25/1773.

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