

# Small Step, Big Happiness



with



PNB MetLife

**DHAN  
SURAKSHA  
YOJNA**

(Micro Insurance Product)  
Non-linked, Non-Participating,  
Individual Micro Life Insurance  
Savings Plan UIN No. 117N168V01



**Pay only once**



**Life Cover**



**Inbuilt Accidental  
Death benefit**



**No medicals**



 **pnb MetLife**

*Milkar life aage badhaein*

## Samridhi Aur Aarthik Suraksha Ka Bejod Sangam

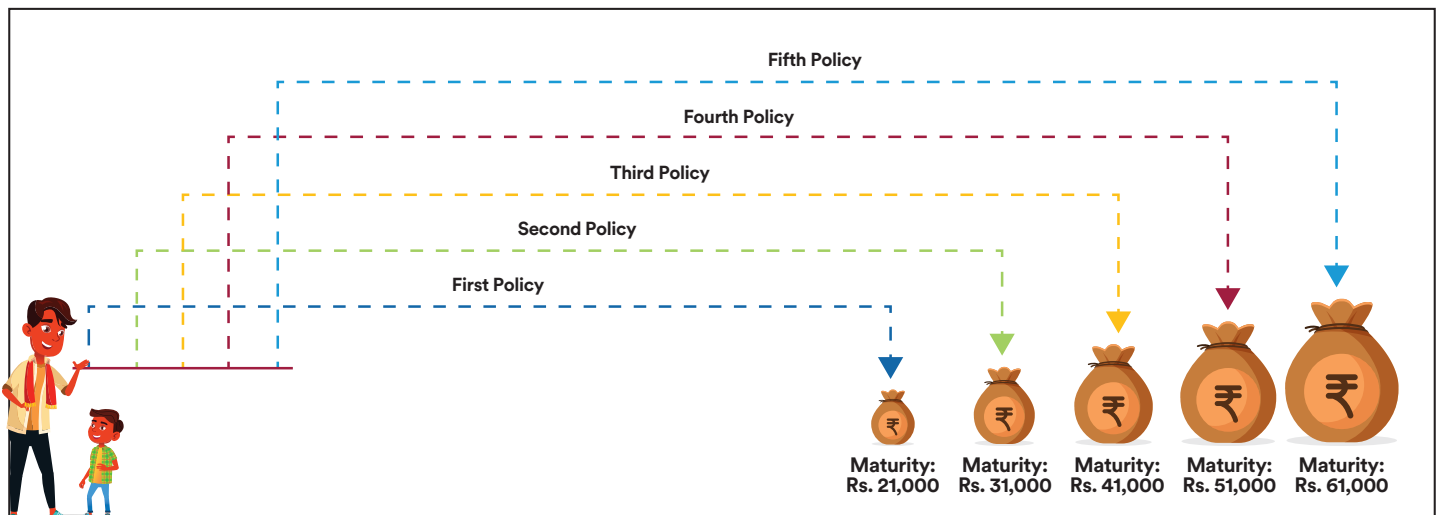
### How Does this Plan works:

Vinod owns a decade old grocery shop in a village. He is married to Savitri and they both have a 5-year-old son named Kamal. Vinod wants to save in a guaranteed plan through which he can have regular increasing income every year for his son's future needs.

He chose PNB MetLife Dhan Suraksha Yojna (Micro Insurance Product) which has an inbuilt Accidental Death Benefit, thereby providing additional benefit in case of an unfortunate event as well as to accumulate some savings every year for next 10 years & to provide a guaranteed increasing income to support his son during his growing ages. This plan considers Vinod's limited income and enables him to buy multiple insurance policies under the product which offers dual benefits.

### PNB MetLife Dhan Suraksha Yojna (Micro Insurance Product)

First Policy	35 years	Single Premium: Rs. 12, 589	Policy Term: 10 years	Guaranteed Maturity Benefit at age 45: Rs. 21,000
Second Policy	36 years	Single Premium: Rs. 18, 584		Guaranteed Maturity Benefit at age 46: Rs. 31,000
Third Policy	37 years	Single Premium: Rs. 24, 579		Guaranteed Maturity Benefit at age 47: Rs. 41,000
Fourth Policy	38 years	Single Premium: Rs. 30, 574		Guaranteed Maturity Benefit at age 48: Rs. 51,000
Fifth Policy	39 years	Single Premium: Rs. 36, 569		Guaranteed Maturity Benefit at age 49: Rs. 61,000



**Total  
Premium Paid**

**Rs. 1,22,894**

**Total Guaranteed  
Maturity Benefit**

**Rs. 2,05,000**

**Total  
Coverage**

**Rs. 3,07,236**

Total Life Cover (Rs.1,53,618)  
+  
Total Accidental Death Benefit Cover (Rs.1,53,618)

## In case of the death of the Life Assured (Vinod) at the age of 42 Years due to an accident :

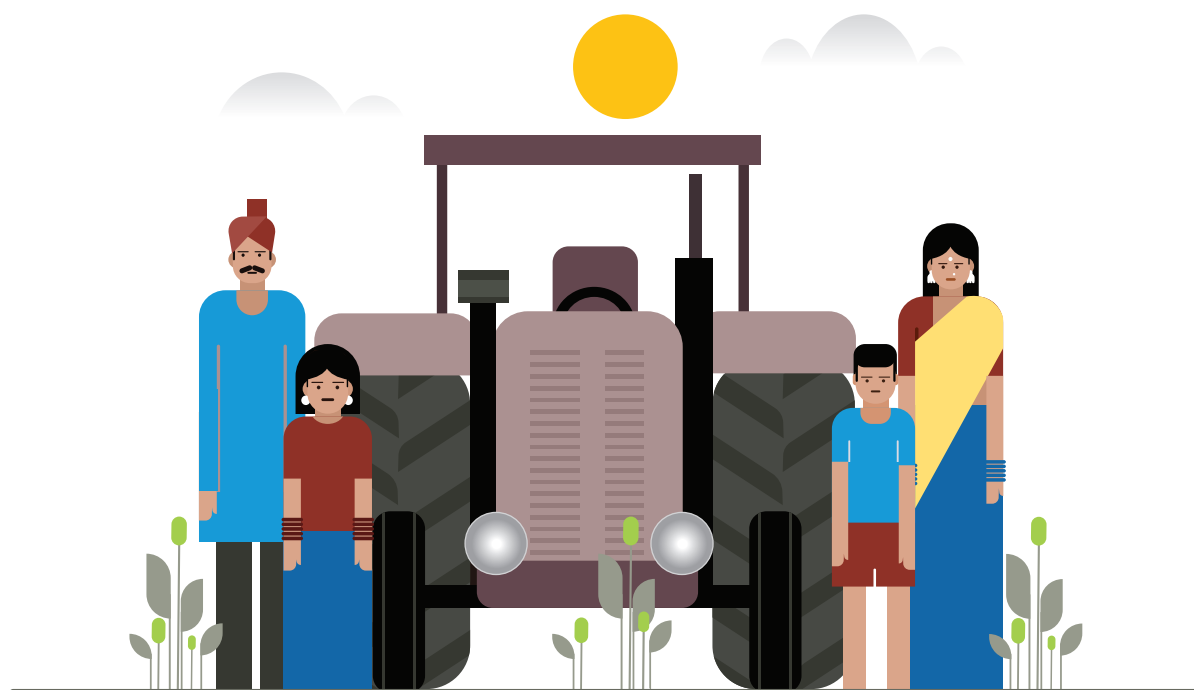
Assured Death Benefit of **Rs. 3,07,236** to be paid to the nominee(s) and all the policies to be closed or terminated once the death claim is paid.

# *Aao karen sunahre aur aarthik rup se surakshit bhavishya ki Taiyaari, PNB MetLife Dhan Suraksha Yojna (Micro Insurance Product) Ke saath!*

### Boundary Conditions

Eligibility Criteria	
Age <sup>1</sup> at entry (Years)	18 years - 50 years
Age <sup>1</sup> at Maturity (Years)	28 years - 60 years
Single Premium (Rs.)	Rs. 5,000 – Rs. 1,00,000
Basic Sum Assured	1.25 x Single Premium
Minimum Sum Assured	Base Death benefit: Rs.6,250 Accidental Death Benefit: Rs.6,250
Maximum Sum Assured	Base Death benefit: Rs.1,25,000 Accidental Death Benefit: Rs.1,25,000
Premium Paying Term (PPT) (Years) Policy Term (Years)	Single Pay - 10 years

<sup>1</sup>All reference to age are as on age last birthday.





## For Trusted advice visit nearest Branch

\* Provided the policy is in-force & all due premiums have been paid. 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 Dhan Suraksha Yojna (Micro Insurance Product) (UIN:117N168V01) is a Non-linked, Non-Participating, Individual Micro Life Insurance Savings Plan. For more details on terms & conditions, please read the Sales brochure carefully before concluding any sale. 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. 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. Call us Toll-free at 1-800-425-6969. Website: [www.pnbmetlife.com](http://www.pnbmetlife.com), 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/2025-26/334

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