

**Circle
of Life**

pnb MetLife

Milkar life aage badhaein

ONE COMPREHENSIVE PLAN THAT SECURES ALL YOUR LIFE GOALS



**PNB MetLife
MERA TERM PLAN
PLUS**

Individual, Non-Linked, Non-Par,
Pure Risk Premium, Life Insurance Product



Ensure complete protection for your family and yourself with just one plan that can be customized to suit your needs. Presenting **PNB MetLife Mera Term Plan Plus** that secures you from all uncertainties and covers your loved ones' future even in your absence.

KEY FEATURES



Return of Premium
Retrieve all premiums before maturity



Joint Life
Covers your better half and you under one umbrella

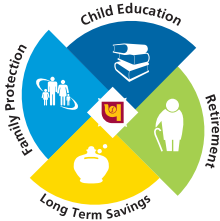


Child Education Benefit
Secure your child's future with an additional layer of protection



Whole Life Protection
Life cover up to 99 years[^] of age

[^]Maximum maturity age 99 years for all options except Life Plus Health & ROP option. Maximum maturity age for Life Plus Health & ROP option is 75 years.



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WITH PNB METLIFE MERA TERM PLAN PLUS

- Flexibility to choose a premium payment term as per your convenience
- Choose to stay protected for either whole of life (coverage upto age 99 years) OR choose coverage term as per your liking.
- Option to choose protection against Death, Disability, and Disease with
 - **Life Option**- Covers against Death
 - **Life Plus Option**-Covers Life Option along with Terminal Illness plus all future premiums waived off on accidental permanent disability or diagnosis of 50 listed critical illnesses.
 - **Life Plus Health Option**- Covers Life Plus Option along with Accelerated Lumpsum on diagnosis of 50 listed critical illnesses.
- Customize your plan with a choice of additional options i.e Return of Premium option and Spouse Coverage.
- Enhance your protection with one out of the Cover Enhancement Options i.e with Step up Benefit, Life Stage Benefit and Child Education Support Benefit.
- Choice of Benefit Payout options to suit your needs with Lumpsum, Monthly Income and Lump sum plus Monthly Income.

ADDITIONAL OPTIONS* AND COVER ENHANCEMENT OPTIONS*

ADDITIONAL OPTIONS



Return of Premium- Option to get your premiums back on survival till maturity



Spouse Coverage- Option to protect your spouse under the same plan.

- The Basic Sum Assured with respect to First Life should be equal to or greater than Rs.50 Lakhs. The coverage to the second life shall be upto 100% of the Basic Sum Assured of First Life.
- If the Second Life is a housewife/non-earning member, the coverage for Second Life will be restricted upto 50% of Basic Sum Assured chosen by the First Life.

COVER ENHANCEMENT OPTIONS



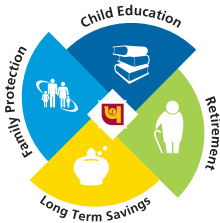
Step up Benefit-Increase your Sum Assured every year by 10% for the next 10 years



Life Stage Benefit-Increase your Sum Assured on Key milestones such as:

- **Marriage**:50% of Basic Sum Assured subject to maximum of Rs.50 Lakhs
- **Birth of First Child**: 25% of Basic Sum Assured subject to maximum of Rs.25 Lakhs
- **Birth of Second Child**: 25% of Basic Sum Assured subject to maximum of Rs.25 Lakhs
- **Home Loan (only once during the policy term)**: 50% of Basic Sum Assured subject to maximum of Rs.50 Lakhs

 **Child Education Support Benefit**: An additional protection cover exclusively for the purpose of your child's education



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ELIGIBILITY CRITERIA

Parameter	Minimum	Maximum
Age at entry (years)	18	60 (55 if Pay till Age 60 is chosen as PPT)
Age at maturity (years)	Without RoP	Life, Life Plus : 99 Life plus Health : 75
	With RoP	75
Sum Assured (Rs.)	25,00,000	No limit, subject to Underwriting
Premium Paying Term (years)	<ul style="list-style-type: none"> Single pay, Limited pay (5, 10, 15, 20, Pay till Age 60), Regular Pay (Minimum allowed Policy Term for Limited pay option: Premium Payment Term plus 5 years)	
Policy Term (years)	10	Without RoP: Life, Life Plus: 99-Age at entry Life Plus Health: 75 – Age at entry With RoP : 40

LET'S SEE HOW DOES THE PLAN WORK?

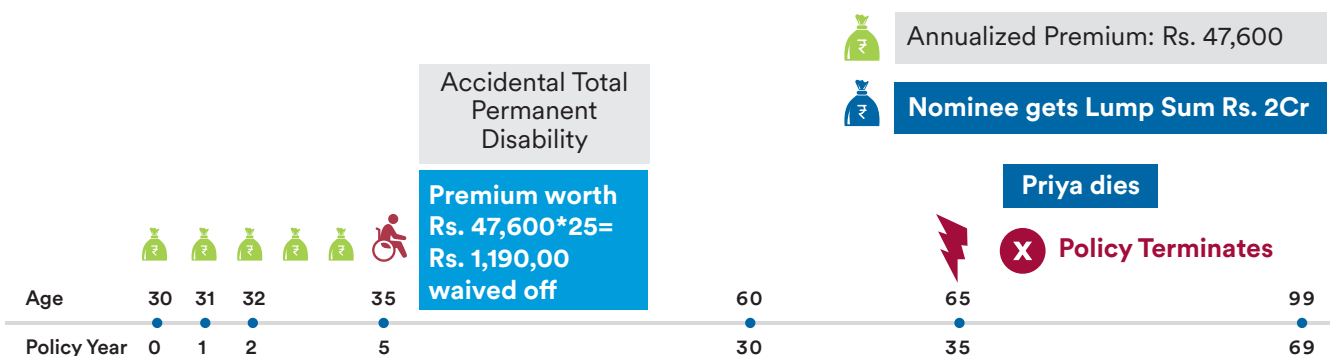
CASE I

Priya an entrepreneur, aged 30 years is looking for a Comprehensive Protection Plan for whole life but only wants to pay premium till her work life.

PNB MetLife Solution for Priya

MMTP Plus (Life Plus) with 2Cr SA
 Policy Term: Whole Life | Premium Paying Term: Pay till 60
 Payout: Lump Sum | Additional Option: None

Scenario 1: Accidental Total Permanent Disability + Death



CASE II

Sumit aged 35, a salaried individual is looking for a term coverage for his work life and wants to get back all premium at the expiry of policy term.

PNB MetLife Solution for Sumit

MMTP Plus (Life Option) with Rs. 1Cr SA

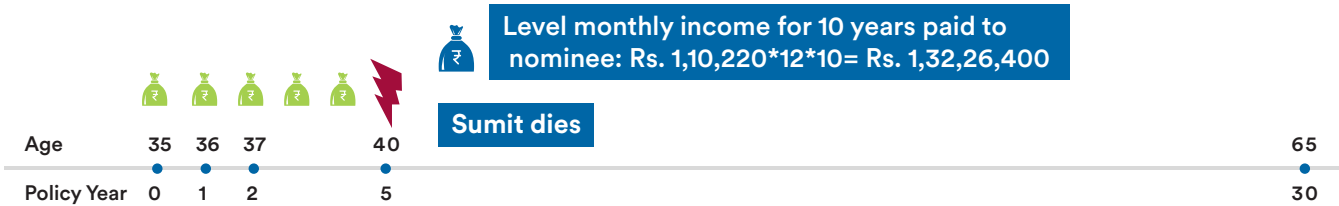
Policy Term: 30 Years | Premium Paying Term: 30 Yrs. (Regular Pay)

Payout: Monthly Income | Additional Option: ROP

Scenario 1: Death



Annualized Premium: Rs. 28,900



Sumit dies

Scenario 2: Survival



Return of Total Premium Paid:
 $\text{Rs. } 28,900 \times 30 = \text{Rs. } 8,67,000$



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