

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.



*Milkar life aage badhaein*

PNB MetLife

## Goal Ensuring Multiplier

An Individual, Unit-Linked, Non-Participating, Life Insurance Plan  
UIN: 117L133V08

# GEM

## A plan to make your family's dreams come true.



Return of Charges

### How PNB MetLife GEM helps with Return of Charges?

PNB MetLife Goal Ensuring Multiplier (GEM) is a Plan that provides you with life insurance cover and helps you to invest systematically thereby creating long-term wealth to fulfill your dreams. Your loyalty is rewarded with return of charges throughout the policy term.



ROFMC<sup>1</sup>

Return of the Fund Management Charges



ROMC<sup>4</sup>

Return of Mortality Charges



ROPAC<sup>2</sup>

Return of Premium Allocation Charges

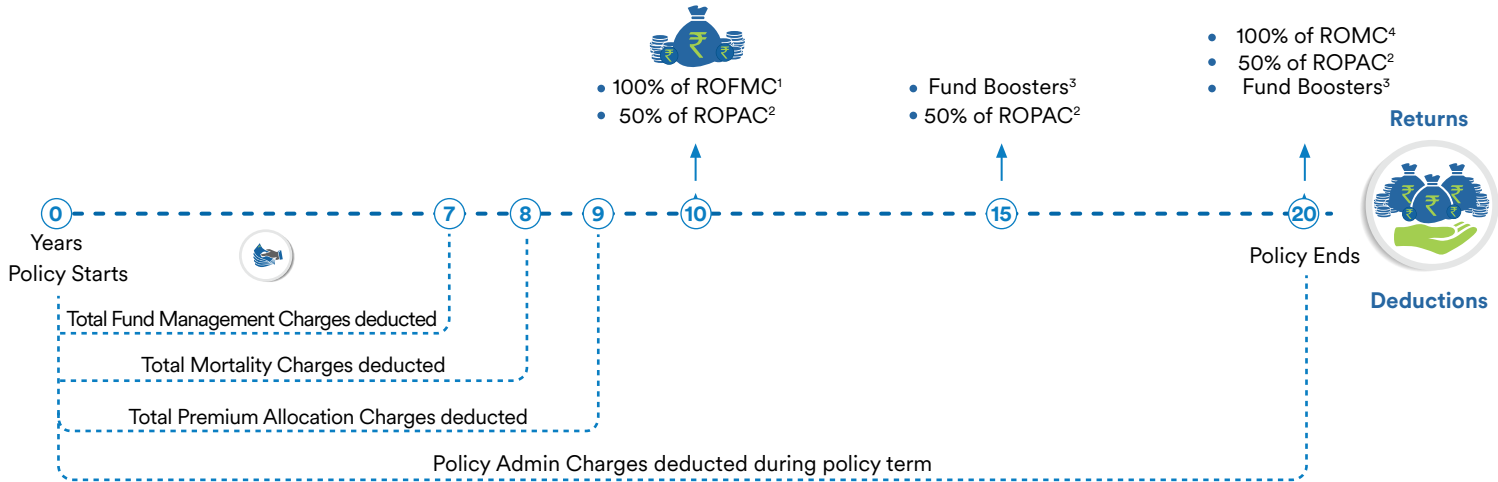


FUND BOOSTER<sup>3</sup>

Fund Booster

## How does the return of charges work?

Rishi aged 35 years age wants to buy a plan that gives him a generous corpus as well as life protection throughout the term of his policy. He chooses to buy in PNB MetLife GEM – Wealth Option. He decides to pay Rs. 1.5 Lakhs p.a. for 10 years with a policy term of 20 years and fund chosen - Mid Cap fund.



Parameters	@ 8%	@ 4%	Year
Fund Value at Maturity	Rs. 41,46,860/-	Rs. 23,16,910/-	At the end of 20 <sup>th</sup> Year
ROFMC	Rs. 56,997/-	Rs. 51,504/-	At the end of 10 <sup>th</sup> Year
ROPAC	Rs. 32,250/-	Rs. 32,250/-	At the end of 10 <sup>th</sup> , 15 <sup>th</sup> & 20 <sup>th</sup> Year each
ROMC	Rs. 10,036/-	Rs. 11,606/-	At the end of 20 <sup>th</sup> Year
Fund Boosters	Rs. 28,154/-	Rs. 19,108/-	At the end of 15 <sup>th</sup> Year
	Rs. 39,488/-	Rs. 22,249/-	At the end of 20 <sup>th</sup> Year

The above illustration is shown for healthy male, non -smoker & has been determined using assumed investment returns at 4% and 8% respectively. Assumed rate of returns are not guaranteed and these are not the upper or lower limits.



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



1800-425-6969

Unit-linked life insurance products are different from the traditional insurance products and are subject to risk factors. Premiums paid in unit-linked life insurance policies are subject to investment risks associated with capital markets, and NAVs of the units may go up or down, based on the performance of the fund and factors influencing the capital market and the insured is responsible for his/her decisions. PNB MetLife Insurance Company Limited is only the name of the Life Insurance Company and PNB MetLife Goal Ensuring Multiplier Plan is only the name of the unit-linked life insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. Please know the associated risks and the applicable charges from your insurance agent or intermediary or policy document issued by us. 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. The examples shown above are for illustration purpose only. For full details, please refer to the Benefit Illustration. The above premium figures are exclusive of Goods and Services Tax and Cess. Goods and Services Tax and Cess, as applicable thereon, shall be charged as per the prevalent tax laws over and above the said premiums. <sup>1</sup>Return of Fund Management Charges (ROFMC) for Single pay & 5 Pay would be for FMC deducted for first 5 years and for 7 pay & above would be for FMC deducted for first 7 years. This will be credited back at the end of the 10th policy year. <sup>2</sup>Return of Premium Allocation Charges (ROPAC) is expressed as percentage of Premium Allocation charges deducted in the policy. The value of ROPAC would be 150% for policies with term greater than or equal to 20 years (paid equally at end of 10<sup>th</sup>, 15<sup>th</sup> and 20<sup>th</sup> policy year), 100% for policy term 15-19 years (paid equally at the end of 10th and 15th year) and 50% for policy term 10-14 years (at the end of 10<sup>th</sup> year). We give you back in equal instalments at the end of 10<sup>th</sup>, 15<sup>th</sup> and 20<sup>th</sup> policy year a total of up-to 150% of Premium Allocation Charges. <sup>3</sup>Fund Boosters will be allocated to the policy fund at the end of 15<sup>th</sup>, 20<sup>th</sup>, 25<sup>th</sup> & 30<sup>th</sup> year (For Regular pay, 5, 7 & 10 pay). Single Pay Policy will get Fund Booster additionally at the end of 10<sup>th</sup> policy year also. <sup>4</sup>Return of Mortality Charges (ROMC) is expressed as percentage of mortality charges deducted in the policy (net of any taxes). ROMC is not available for Single Pay. Get 25% to 100% of the Total Mortality Charges returned to you at maturity (based on the plan option and the policy term chosen by you). Tax Benefits under this plan may be available as per the provisions and conditions of the Income Tax Act, 1961 and are subject to any changes made in the tax laws in future. Goods and Services Tax (GST) levied at prevailing rate subject to change from time to time. Please consult your Tax advisor for more details. Waiver of Premium on death is available in Smart Child, Goal Assured & Income Assured options and Waiver of Premium on critical illness is available in Wealth + Care option. PNB MetLife India Insurance Company Limited Registered: 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. 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 at 1st Floor, Techniplex -1, Techniplex Complex, Off Veer Savarkar Flyover, Goregaon (West), Mumbai – 400062. AD-F/2025-26/903.

**Beware of Spurious Phone Calls and Fictitious/Fraudulent Offers!**

IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.