

# Unlock your Golden Years by Locking your Annuity Rates!

PNB MetLife

## Grand Assured Income Plan

An Individual, Non-Linked, Non-Participating, Deferred Annuity Product  
UIN: 117N134V08



An assured stream of income is a requirement for every individual to live comfortably in their golden years. Therefore, an early start and systematic planning for life after retirement will ensure you continue to live worry free. PNB MetLife Grand Assured Income Plan (GAIN) is a Deferred Annuity Plan which allows you to gradually build your retirement corpus with the flexibility to choose the deferment period so that you can enjoy and live a grand lifestyle!

### KEY FEATURES



Guaranteed Income  
for Lifetime\*



Get higher Annuity Rates  
for higher Purchase Price



Wide range of  
need-based Annuity Options#



Choose preferred pay-out dates  
to receive your Annuity Payments.\*\*



Flexible & Affordable  
Premiums Payment Options

## Plan at a Glance:

Parameters	Minimum		Maximum	
Age at Entry <sup>1</sup> (Years)	30 Years QROPS: 55 Years		Life Annuity with Return of Purchase Price on Death or Survival: 65 Years All other options: 84 Years (Annuity Shall commence latest by 85 years)	
Minimum Annuity	Annual	Half Yearly	Quarterly	Monthly
	Rs 12,000	Rs 6,000	Rs 3,000	Rs 1,000
Purchase Price	Minimum Single Pay: Rs 100,000		Maximum Purchase Price: No Limit	
	Minimum For 2,3,4,5 & 7 Pay: Rs. 30,000 Limited Pay <sup>®</sup> For 10 Pay: Rs. 20,000			
PPT/Deferment Period <sup>^</sup> (Years)	Single Pay/1-10, 2,3,4,5 Pay/5-10, 7Pay/7-10, 10 Pay/10			

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

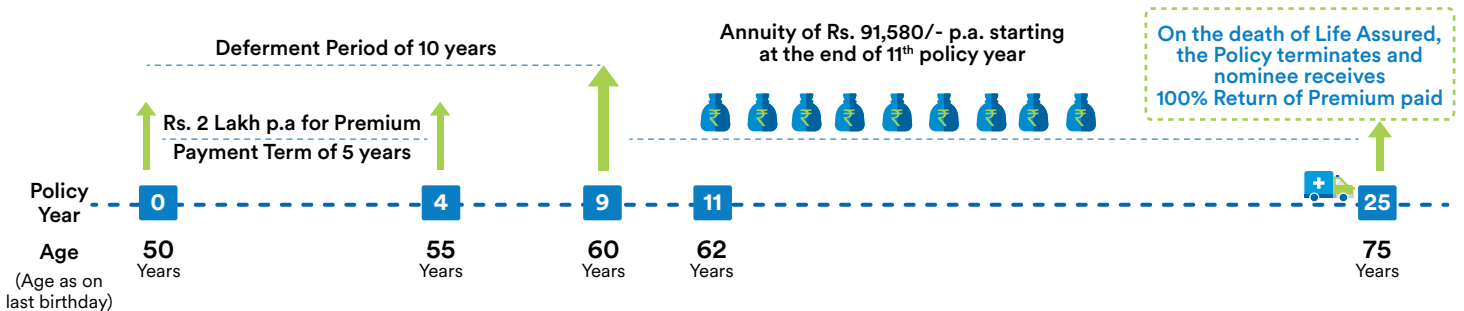
<sup>®</sup>Limited Pay available for option A, B & C Only

If this product is purchased as QROPS (Qualifying Recognized Overseas Pension Scheme) through transfer of UK tax relieved assets, it would be offered only to customers who are 55 years of age or above (as on last birthday). Overseas transfer charge under QROPS - In the event of applicable tax charge arising as a result of an overseas transfer Her Majesty Revenue & Customs (HMRC) - policy paper - The overseas transfer charge - guidance, published 8th March 2017) for which the Scheme Manager i.e. PNB MetLife India Insurance Company Limited may become liable, we shall deduct an amount only to the extent of the applicable tax charge from the policy value and remit the same to HMRC.

## How does the Plan Work?

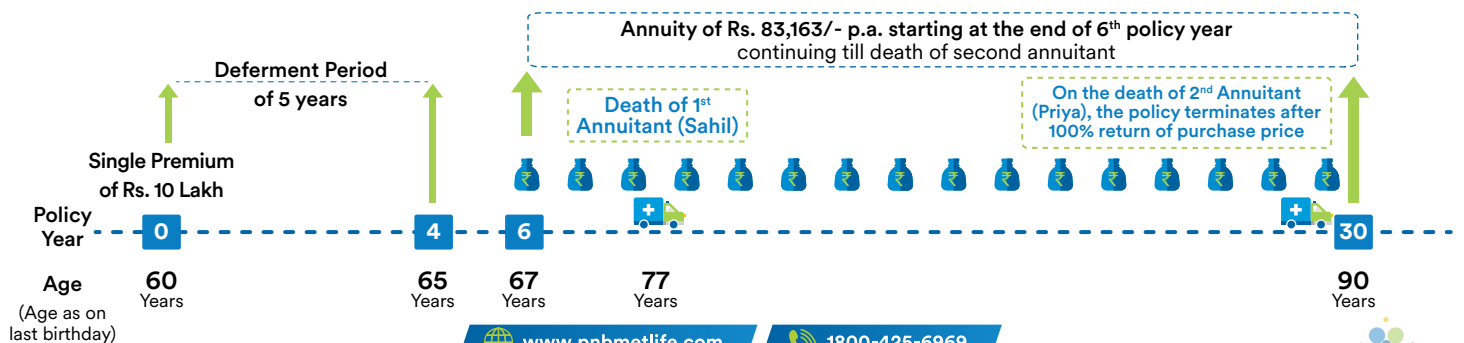
### Scenario 1: Life Annuity with Return of Purchase Price

Raj, aged 50 years is looking for a lifelong Annuity plan to make his retirement stress free. He chooses PNB MetLife GAIN – Life Annuity with Return of Purchase Plan with an option to pay Rs. 2 Lakh premium p.a. for 5 years with deferment period of 10 years.



### Scenario 2: Joint Life Annuity with Return of Purchase Price

Sahil, aged 60 years is looking for a Joint Life Annuity plan for him & his wife Priya (aged 55 years). He opts to invest in PNB MetLife GAIN – Joint Life Annuity with Return of Purchase Price plan and pays a lumpsum premium of Rs. 10 Lakh with deferment period of 5 years.



[www.pnbmetlife.com](http://www.pnbmetlife.com) 1800-425-6969



Terms & conditions apply. Above illustration shown are for healthy, non-smoker male with premium exclusive of all taxes. \*Provided the policy is in-force and all due premium have been paid. The policyholder shall choose the desired Annuity Option, premium payment term and deferment period at inception. The annuity shall be payable in arrears under all options, after completion of the deferment period.\*\*The first annuity payout date cannot be earlier than the completion of the deferment period. \*Option A: Life Annuity. Option B: Life Annuity with Return of Purchase Price. Option C: Life Annuity with Return of Purchase Price on Death or Survival. Option D: Joint Life Annuity with Return of Purchase Price. Option E: Joint Life Annuity with Return of Purchase Price and 50% Annuity to surviving Annuitant. PNB MetLife India Insurance Company Limited, Registered 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. Annuity option, chosen at inception, cannot be altered during the term. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding any 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: 1st Floor, Techniplex -1, Techniplex Complex, Off Veer Savarkar Flyover, Goregaon (West), Mumbai – 400062, Maharashtra. AD-F/2025-26/844.

**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.