

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*

# GEM of a plan

Invest Smart, Multiply Smarter

**PNB MetLife**

## SMART GOAL ENSURING MULTIPLIER

An Individual, Unit-Linked,  
Non-Participating, Savings,  
Life Insurance Plan UIN: 117L139V02



Zero Premium  
Allocation charges



Waiver of Premiums<sup>~</sup>



19 diverse tailored  
investment options



<sup>~</sup>Waiver of Premium on Death is applicable only under Income Assured Option provided the policy is in force.

## Why PNB MetLife Smart Goal Ensuring Multiplier – Income Assured?

This option offers a robust safety net for your loved ones in the event of Life Assured's passing. It not only provides a death benefit to cover immediate financial needs but also keeps the policy fund active for market-linked growth.

Your family will also receive a **monthly income equivalent to one-twelfth of the annualized premium throughout the remaining policy term**, ensuring their lifestyle is maintained. At the end of the policy term, the total fund value is paid out as a maturity benefit.

### Key Features:

- Assurance that your family that they will not need to make any sacrifices, even in your absence.
- Flexibility to choose the premium payment term that suit you—limited periods of 5, 7, or 10 years, or regular payments throughout the policy term.
- Choice among 19 funds that suit your risk profile
- Enhance your coverage with the PNB MetLife Linked Accidental Death Benefit Rider

### Plan at a Glance:

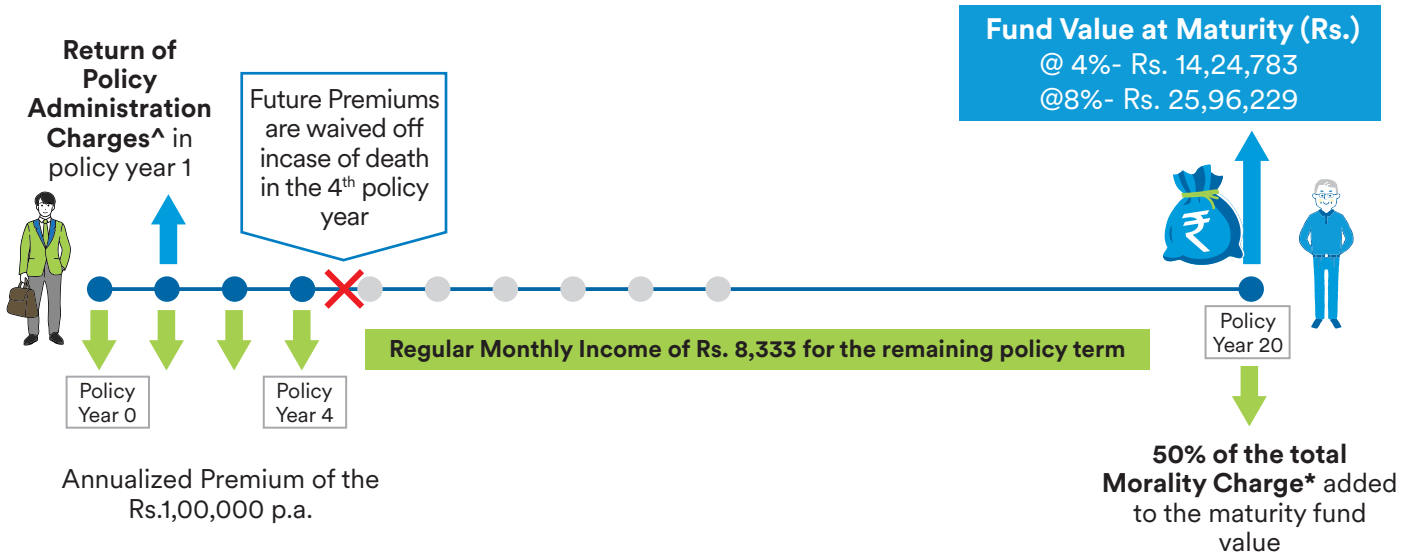
Parameters/Option	Income Assured	
Entry Age <sup>#</sup> (Years)	Minimum: 18 & Maximum: 45	
Policy Term (Years)	Minimum 10	Maximum 20
Minimum Maturity Age <sup>#</sup> (Years)	28	
Maximum Maturity Age <sup>#</sup> (Years)	65	
Premium Paying Term (Years)	Regular Pay, 5 Pay, 7 Pay and 10 Pay	
Minimum Annualized Premium <sup>~</sup>	Rs 12,000	
Rider	PNB MetLife Linked Accidental Death Benefit Rider (UIN-117A024V01)	

~ Annualized Premium means the premium amount payable in a year excluding the taxes, rider premiums and underwriting extra premium on riders, if any.

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

## How does this option work?

Sahil, a 30-year-old man, is seeking an insurance plan that ensures his family's ongoing financial support in his absence. He chooses Mid Cap Fund and opts to pay Rs. 1,00,000 for 10 years with a policy term of 20 years.



The values shown in the scenario above are for a healthy non-smoker, male life and for illustration purpose only. Maturity Benefit depicted above has been derived for this illustration only assuming the death has happened in 49<sup>th</sup> month. 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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1800-425-6969



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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 India Insurance Company Limited is only the name of the Life Insurance Company and PNB MetLife Smart Goal Ensuring Multiplier 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. For more details on terms & conditions, please read the Sales brochure carefully before concluding any sale. ^Return of Policy Administration Charge is only applicable for the first policy year provided the policy is in in-force status and all due instalment premiums have been received in full. \*Return of Mortality Charge will be added back to the fund value at maturity as a percentage of the total mortality charges deducted during the policy term, provided the policy is in in-force status and all due instalment premiums have been received in full. Refer to terms and conditions for further details. Annualized premium means the premium amount payable in a year excluding taxes, rider premiums and underwriting extra premium on riders, if any. 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. 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. 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 – AD-F/2025-26/898.

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