

# 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**  
LIFE INSURANCE

## Samridhi Aur Aarthik Suraksha Ka Bejod Sangam

Somesh is a street side vendor. He is young and un-married. He travels daily for two hours in a public transport to nearby town to sell household plastic items. With his limited earning he is somewhat able to take care of his parents who are aging.

Somesh wants to save in a guaranteed plan for his future and his parents financial security.

He buys PNB MetLife Dhan Suraksha Yojna (Micro Insurance Product) which has an inbuilt Accidental Death Benefit to help him achieve his financial goals even in case of any unfortunate events. With guaranteed benefits known upfront and coverage against death and accidental death inbuilt, this plan offers him complete peace of mind.

## PNB MetLife Dhan Suraksha Yojna (Micro Insurance Product) - 5 Year Policy Term

**Male Life, Age 35 Years, SP-Rs. 5,000-In case of survival till maturity:**

Pay Rs. 5,000 one time (Single pay)



Life Cover of Rs. 6250 + Accidental Death Cover of Rs. 6250  
For the entire term of the policy

Policy year 0

Policy year 5



Maturity

Guaranteed Lumpsum  
Benefit= Rs. 6,306/-  
At the end of 5<sup>th</sup> Policy Year

**In Case of Death: Natural**

Premium



Death of Life Assured

Death Benefit=1.25xof Single premium  
To be paid immediatly on death of the Life Insured.

Policy year 0

Policy year 3



Guaranteed  
Death Benefit

Total payout Rs. 6,250 as  
Death Benefit

**In Case of Death: Accidental**

Premium



Death of Life Assured

Death Benefit=1.25 x of Single premium, Plus  
Accidental Death Benefit = 1.25 x of Single premium  
To be paid immediatly on death of the Life Insured

Policy year 0

Policy year 3



Guaranteed  
Death Benefit

Total payout Rs. 12,500 as  
Death Benefit

**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	Parameters
Age <sup>1</sup> at entry (Years)	18 years - 50 years
Age <sup>1</sup> at Maturity (Years)	23 years - 55 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 - 5 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 prospectus 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/2025-26/378.

### 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.