

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 badhain*

## Secure your Big Dreams with High Sum-Assured ULIP



PNB MetLife Term with Unit Linked Insurance Plan  
Individual, Unit-Linked, Non-Participating, Savings  
Life Insurance plan UIN: 117L136V04

### Benefits



Higher Life Cover<sup>1</sup>  
upto 50 times



Wealth Creation  
through Market - Linked  
Returns



Boost Fund Value with  
Return of charges<sup>2</sup>



Invest in top  
performing funds,  
rated 5 Star by  
Morningstar<sup>~</sup>



Zero Tax<sup>3</sup>- LTCG

**PNB MetLife Term with Unit Linked Insurance Plan (TULIP)** with high sum assured plan offering life insurance coverage along with robust savings. It provides a robust financial safety net for your loved ones, ensuring their financial security in case of unforeseen events. Additionally, plan offers the potential for significant long-term wealth growth through our diverse portfolio of funds that have been consistently performing over the last two decades.

<sup>1</sup>Sum Assured multiple varies with Age at entry, Premium payment term and Policy term combination.

<sup>3</sup>Long Term Capital Gain is zero upto Rs. 2.5 Lakhs of annual premium & Sum Assured is minimum 10 times of annual premium. 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.

<sup>~</sup>A renowned rating agency.

## Plan at a glance

Parameters	Minimum	Maximum
Entry Age <sup>4</sup> (Yrs)	18	65
Maturity Age <sup>4</sup> (Yrs)	33	85
Premium paying term (Yrs)	5,6 and 10	
Policy term (Yrs)	15 and 20	
Premium (Yrs)	Annualized - 36,000 Half-yearly - 18,000 Quarterly - 9,000 Monthly <sup>5</sup> - 3,000	No Limit (subject to Board Approved Underwriting Policy)
Rider Options	PNB MetLife Linked Accidental Death Benefit Rider (UIN: 117A024V01)	

<sup>4</sup>All references to age are as on age last birthday.

<sup>5</sup>Monthly mode available only for standing instructions/ direct debit options (including Electronic Clearing System (ECS), and Automated Clearing House (ACH))

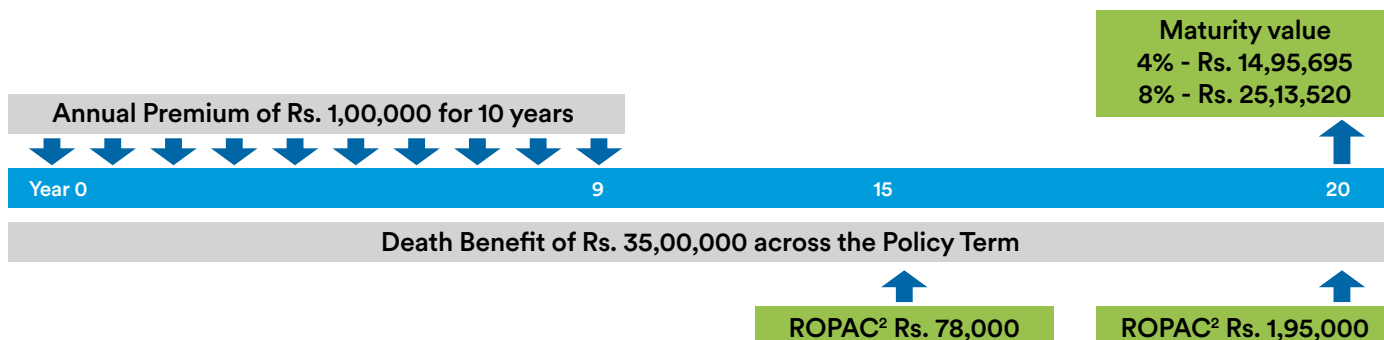
Age at entry/ PPT-PT combination	Minimum	Death Benefit Sum Assured Multiple Maximum					
		5-15	5-20	6-15	6-20	10-15	10-20
18 to 30	7	50	50	50	50	50	50
31 to 40	7	35	35	35	35	35	35
41 to 45	7	25	25	25	25	25	25
46 to 49	7	20	15	25	20	25	20
50	5	20	15	25	20	25	20
51 to 55	5	15	10	20	15	20	15
56 to 60	5	10	7	15	7	15	7
61 to 65	5	7	7	10	7	10	7

## How does this plan work?

### Benefit Illustration

Rohan is 35 years old, Non-Smoker and Healthy Male looking for plan which provides him with high life cover and wants a corpus for his child education. He chooses PNB MetLife Term with Unit Linked insurance plan with Bharat Manufacturing fund and with a premium payment term for 10 years, policy term of 20 years and Sum Assured of Rs. 35,00,000.

#### Life cover throughout the policy term



The values shown in the Scenario above are for illustration purpose only. 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.

1800-425-6969

www.pnbmetlife.com

<sup>2</sup>Return of Premium Allocation & Mortality Charges will be paid if all the due premiums are paid, and policy is in force. 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. CIN: U66010KA2001PLC028883. i. Linked insurance products are different from the traditional insurance products and are subject to the risk factors. ii. The premium paid in linked insurance policies are subject to investment risks associated with capital markets and publicly available index. The NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market/publicly available index and the insured is responsible for his/her decisions. iii. PNB MetLife India Insurance Company Ltd is only the name of the Life Insurance Company and PNB MetLife Term with Unit Linked Insurance Plan is only the name of the linked insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. iv. Please know the associated risks and the applicable charges, from your insurance agent or intermediary or policy document issued by the insurance company. v. 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 risk factors, terms and conditions, please read the sales brochure before concluding any sale. This version of the document invalidates all previous printed versions for this particular plan. Please know the associated risks and the applicable charges from your insurance agent or intermediary or policy document issued by us. Tax benefits are as per the Income Tax Act, 1961, & are subject to amendments made 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. Email: 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/2025-26/294.

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