

PNB MetLife

# Century Plan

An Individual, Non-linked, Participating, Savings, Life Insurance Plan  
UIN: 117N129V02



**INCOME TILL 100. STARTING NOW.**

## Key Benefits - Smart Income Option



Choose maturity option:  
up to age 100 or  
up to age 80



Protection for  
your family



Option to  
accumulate your  
Survival benefits



Flexibility<sup>1</sup> to  
choose Date of  
payout

\*Tax benefits are as per 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) at prevailing rate subject to change from time to time.

<sup>1</sup>Policyholder cannot choose the date preceding the due date of the income payout.

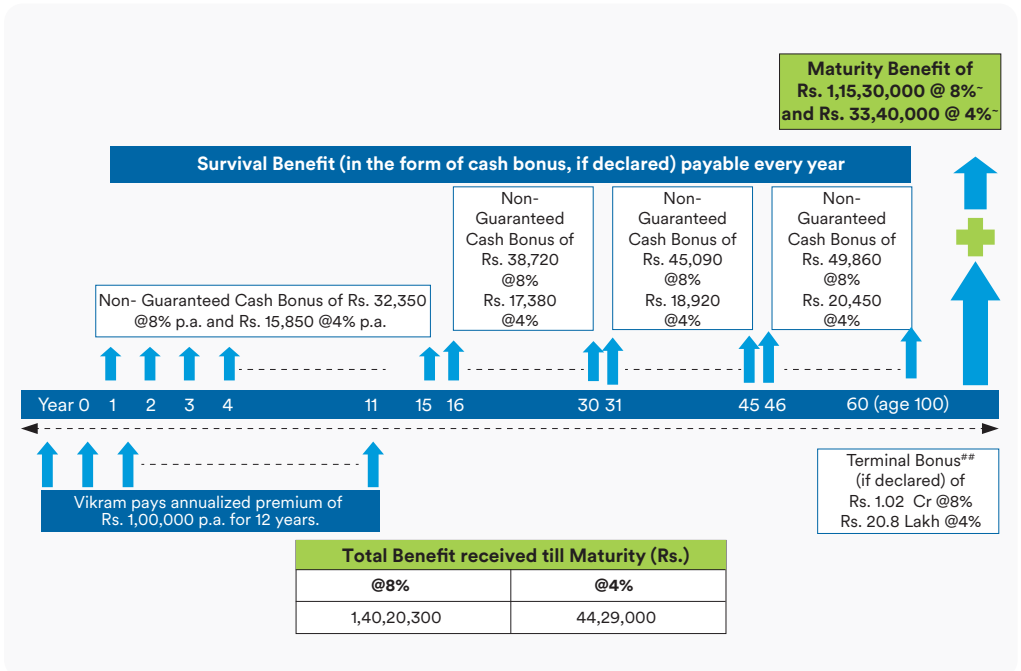
## Plan at a glance

Particulars	Premium Payment Term	Family Care Option	Smart Income Option
<b>Policy Term</b>	All	With/Without	Maturity Option 1: 80 minus Age at entry; Maturity Option 2: 100 minus Age at entry
<b>Premium Payment Term (years)</b>	All	With/Without	5 to 10, 12, 15
<b>Minimum Age at Entry<sup>#</sup> (years)</b>	All	Without	0 (30 days)
	All	With	18
<b>Maximum Age at Entry<sup>#</sup> (years)</b>	5 to 9	Without	55
	10, 12, & 15		65
	5 to 10, 12, & 15	With	50
<b>Minimum Annualized Premium (Rs.)</b>	5 to 9	With/Without	60,000
	10, 12, & 15		24,000

<sup>#</sup>All reference to age is as on age last birthday. For policies issued to minor lives the risk cover starts immediately at inception. Also, in case the life assured is a minor, the policy will vest with the life assured when the life assured attains an age of 18 years.

## How does the plan work?

Vikram, aged 40 years, wishes to have a secondary income to support his family's expenses as well as to build a retirement corpus. He opts for "PNB MetLife Century Plan" and chooses "Smart Income" option with premium payment term of 12 years, policy term 'up to age 100' and chooses annual mode of income payout. His yearly premium is Rs. 1,00,000 (exclusive of Goods and Service tax), assuming that he is in good health.



In case of unfortunate demise of Vikram in the 15th policy year, his nominee receives Rs. 12,60,000 @8% and Rs. 12,60,000 @4%.



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



1800-425-6969

\*\*Terminal Bonus, if declared is included in the Maturity Benefit shown in the illustration. The above illustration 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. The risk factors of the bonuses projected under the product are not guaranteed. Past performance doesn't constitute any indication of future bonuses. The product is subject to the overall performance of the insurer in terms of investments, management of expenses, mortality and lapses. 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. Benefit 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, Opp Veer Savarkar Flyover, Goregaon (West), Mumbai - 400062, Maharashtra. AD-F/2025-26/820.

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