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Section 41 of the Insurance Act, 1938, states:

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
2. Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to five hundred rupees.

Products and services are offered by MetLife India Insurance Company Limited, which is an affiliate of MetLife, Inc. and operates under the "MetLife" brand.

What do you do next?

To plan ahead to make life a happy journey, call our Financial Advisor about Met Suidha. Get yourself a financial plan based on your needs. visit us at: www.metlife.co.in

MetLifeTM

peace of mind. Guaranteed.



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MET SUVIDHA

A flexible endowment plan



MetLifeTM

peace of mind. Guaranteed.

**Make life
one happy journey.
Plan ahead.**



Met Suidha at a glance

Flexible endowment plan that combines savings and security.

Choose a term anywhere between 5-30 years.

Choose from participating and non-participating plans.

Single, regular and limited premium paying options.

Tax benefits as applicable.

Customization available with 4 riders.

Hello, I am Ramakrishnan. I used to work with a public sector company as a grade four officer, until I chose to take voluntary retirement. My wife, Kamala, is a primary school teacher.

We have given our daughters, Shruthi and Sneha, everything it takes to survive in a man's world. The best education, the freedom to choose their own vocations, the freedom to keep up with the world. Maybe it was easy for us because we had planned our lives. We had invested my VRS money in Met Suidha.

So when Sneha chose to study dance therapy (something we'd never heard of), or when Shruthi chose her own life partner (something we'd have liked to do), we took it in our stride. Take it from me, a little foresight and a little planning goes a long way.

What is Met Suidha?

Met Suidha is a flexible endowment plan that combines savings and security. So that you are not caught unaware at special moments. It gives you the unique option to choose both the term of the policy and the premium paying term. Not just that, it gives you the flexibility to choose a term anywhere between 5-30 years. With Met Suidha, you can choose a plan to give you benefits when you need them the most.

What are your benefits with Met Suidha?

- Highly flexible - Unique opportunity to choose the term of the policy, as well as the premium paying term.
- Choose between terms of 15-30 years (participating) and 5-30 years (non-participating).
- Choose between single pay, regular pay and limited pay (5,10 years) options.
- Customize your plan with riders - ADB, CI, TR, and WoP.
- Tax benefits as applicable.

Are you eligible for Met Suvidha?

Minimum face amount	Rs.75,000
Maximum face amount	No maximum limit
Maximum age at maturity	75 years
Minimum entry age	15 years age last birthday
Maximum entry age	70 years age last birthday
Minimum premium amount	Rs.2,500

What is the term of the policy?

You can choose Met Suvidha for any year between:
5 and 30 years (for non-participating policies)
15 and 30 years (for participating policies)

What are the premium paying options available?

Single Pay

Met Suvidha offers you the convenience of paying a one-time down payment for any term between 5-30 years.

Limited Pay

Met Suvidha offers you the convenience of limited premium payment for any term between 15-30 years. The premium paying term can be either a 5-year limited pay or a 10-year limited pay.

Regular Pay

Met Suvidha offers you the convenience of having a premium paying term same as the policy term. This is applicable for policy terms 5 through 30 years.

What are the premium paying modes available?

Premium Paying Modes	Multiplicative Factors
Annual	1.000
Semi-Annual	0.5131
Quarterly	0.2605
Monthly	0.0886
Payroll Savings Program	0.0868

What are the bonuses available?

Bonuses are available only on participating policies. The bonuses are not guaranteed as they are based on the Company's actual investment returns, persistency and expense experience. No bonus is payable for the first two years of the policy. There are two types of bonuses.



Reversionary Bonus

This is an amount over and above the guaranteed face amount that may be earned on the policy. Reversionary bonus is declared by the Company every year based on the Company's investments and this is not guaranteed. Reversionary bonus is payable together with the face amount either on death or maturity.

Terminal Bonus

The Company may also declare a terminal bonus as a percentage of the accrued reversionary bonus. Such terminal bonus, if any, will be declared provided the policy is in force for at least 10 years and payable only after the 10th policy anniversary on death of the insured person or maturity of the policy.

What is the maturity benefit?

Met Suvidha (Par)

On maturity of the policy, the life assured will receive the base face amount, the accrued reversionary bonus and terminal bonus if any.

Met Suvidha (Non Par)

On maturity of the policy, the life assured will receive the base face amount.

What is the death benefit?

Met Suvidha (Par)

In the event of death during the term of the policy, the beneficiary will receive the base face amount, the accrued reversionary bonus and terminal bonus if any.

Met Suvidha (Non Par)

In the unfortunate event of death of the life insured, the beneficiary is paid the face amount.

How does Met Suvidha work?

Consider 32-year-old Rajiv, who is married. He gets a windfall bonus one year. He decides to invest it in a Met Suvidha non-par policy. For a face amount of Rs.5,00,000, policy term of 15 years, Rajiv pays a single premium of Rs.2,39,885. Under this policy, his guaranteed death benefit upto age 47 is Rs.5,00,000. At age 47, his policy matures and the guaranteed maturity amount is Rs.5,00,000. Sachin, meanwhile, is a 25-year-old professional sportsman. He wants to plan for an income after his sporting years. So he chose the Met Suvidha non-par policy for a period of 30 years, with a limited premium paying term of 10 years. For a face amount of Rs.5,00,000, his annual premium is Rs.15,440. His guaranteed death benefit is Rs.5,00,000. At age 55, Sachin's policy will mature and he will receive a guaranteed maturity benefit of Rs.5,00,000.



Manoj, a 35-year-old executive, wants to plan for his retirement. His choice is Met Suvidha for a period of 23 years, so that he can receive a lump sum on retirement. For a face amount of Rs.5,00,000, his annual premium is Rs.18,555. His guaranteed death benefit is Rs.5,00,000 up to age 58. On maturity his policy will yield a guaranteed maturity amount of Rs.5,00,000. Since he chose a participating policy, he can expect reversionary and terminal bonuses as applicable. The illustrated maturity amount could be Rs.994,669 (at 3%) or Rs.1,879,749 (at 6%), based on the Company's performance.

How can you customize your plan?

With a rider. A rider is an optional contract that allows you to enjoy additional benefits. It is always attached to the base policy at the time of purchase. It cannot be bought separately or independently.

At the time of purchasing the plan, you may avail of one or more of the following riders, at a nominal premium and customize your policy.

- Accidental Death Benefit Rider (ADB)
- Term Rider (TR)
- Waiver of Premium Rider (WoP)
- Critical Illness Rider (CI)

For more information on riders, refer to our Met More brochure.

What are the other provisions available?

Exclusions on Base Policy:

In case the life assured commits suicide within 1 (one) year of the commencement of the policy, or reinstatement thereafter, the benefits will be restricted to the return of premiums.

Free Look Period:

MetLife allows you to review the policy terms and conditions and cancel your policy within a period of 15 days from date of receipt of the policy document. If you cancel the policy, the premiums will be paid after adjusting stamp duty and medical expenses.

Grace Period:

If any premium is not paid on its due date, a grace period of 30 (thirty) days will be allowed for the payment of premiums without interest. During the grace period, the policy will continue to be in force for all insured events. If the premium/s is/are not paid within the grace period, the policy will lapse and be subject to non-forfeiture options (guaranteed surrender value and reduced paid-up value).

Reduced Paid-up Value:

If premiums for at least 3 years have been paid, and any subsequent premium(s) not paid, benefits under the policy will be reduced proportionately (reduced paid-up value). The reduced paid-up value is calculated as follows: total number of premiums paid divided by total number of premiums payable multiplied by the face amount.

Guaranteed Surrender Value:

For Single Pay

If the policy has been in force for 2 years, the policy would acquire a Guaranteed Surrender Value. The Guaranteed Surrender Value would be payable from the end of the second year onwards, and would be equal to 90% of the premium paid, excluding any extra premium.

For Regular Pay and Limited Pay

If all premiums have been paid for at least 3 full years, and the policy had been in force for 3 full years, the policy would acquire a Guaranteed Surrender Value. The Guaranteed Surrender Value will be payable from the end of the 3rd year onwards and will be equal to 30% of the premiums paid, minus first premium, excluding any extra premium.

Reinstatement

When the premium is not paid within the grace period, the policy shall lapse. The owner may, however, reinstate the policy while the insured is alive and request in writing for reinstatement within 3 years from the date the policy lapsed, provide satisfactory evidence of insurability, pay all due premiums to the date of reinstatement with compound interest at the rate prescribed by the Company at the time of reinstatement.

A Word about Taxes*

Please consult your tax advisor for advice on tax benefits for premiums paid for Met Suvidha and proceeds received (if any) from the policy. Service Tax will be chargeable at the prevailing rate (on the risk premium part / total premium). The calculation of the policy proceeds will be affected to that extent. MetLife reserves the right to levy service tax and also any other taxes as may be applicable from time to time.

Why should you trust Met Suvidha?

MetLife India Insurance Company Limited (MetLife) is an affiliate of MetLife, Inc. and was incorporated as a joint venture between MetLife International Holdings, Inc., The Jammu and Kashmir Bank, M. Pallonji and Co. Private Limited and other private investors. MetLife India is one of the fastest growing life insurance companies in the country. It serves its customers by offering a range of innovative products to individuals and group customers at more than 600 locations through its bank partners and company-owned offices. MetLife in India has more than 30,000 Financial Advisors, who help customers meet their financial and protection goals across the length and breadth of the country. For more information about MetLife, please visit the company's website at www.metlife.co.in.

MetLife, Inc., through its affiliates, serves approximately 70 million customers in the Americas, Asia Pacific and Europe. Affiliated companies, outside of India, include the number one life insurer in the United States, with over 139 years of experience and relationships with over 90 of the top one hundred FORTUNE 500® companies. The MetLife companies offer life insurance, annuities, automobile and home insurance, retail banking and other financial services to individuals, as well as group insurance, reinsurance and retirement and savings products and services to corporations and other institutions.



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