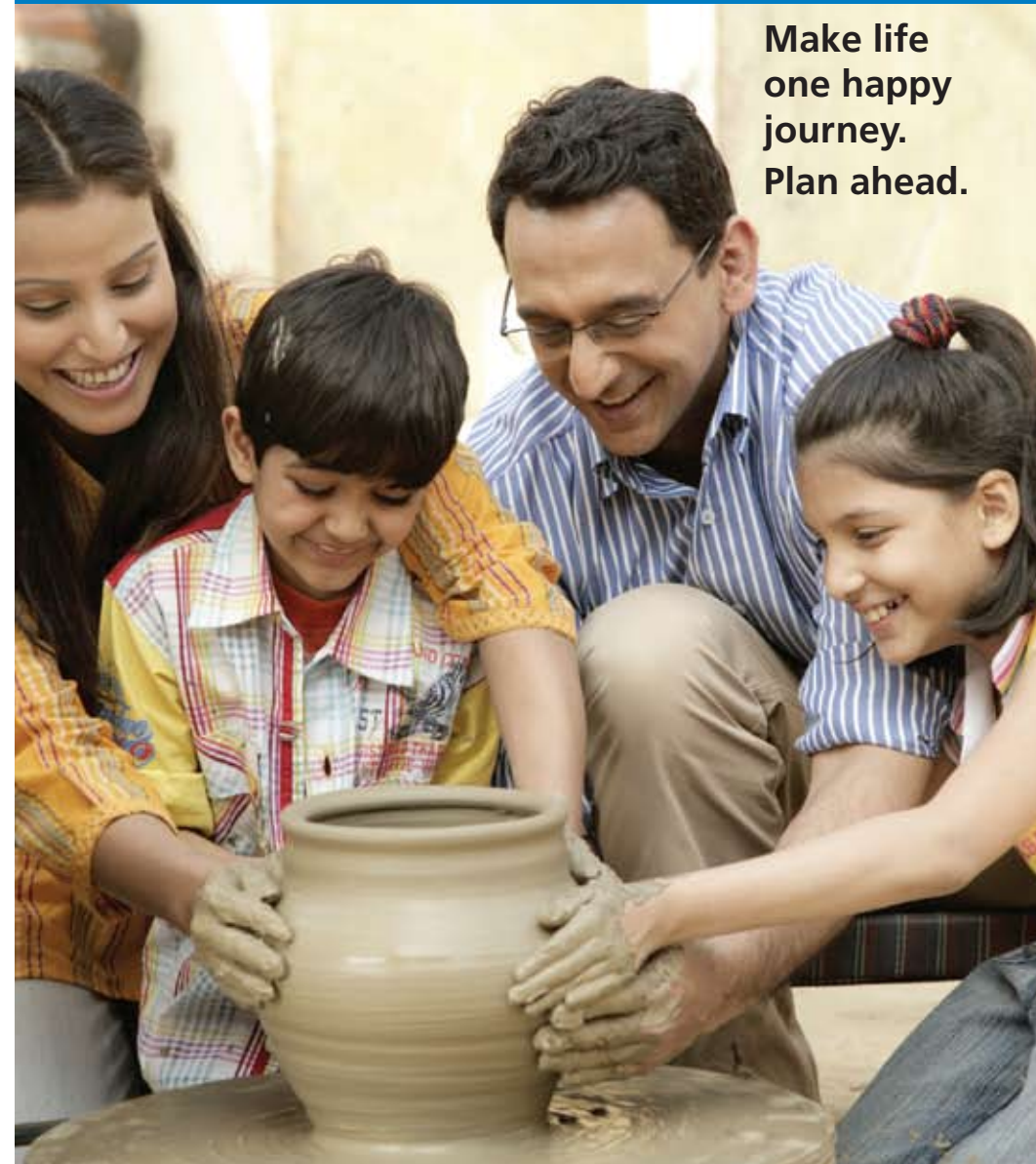


**MET SUVIDHA (Par)**  
**A flexible endowment plan**

**MetLife®**

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



**Statutory Warning:**

**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.

**Section 45 of the Insurance Act, 1938 states:**

"No policy of life insurance effected before the commencement of this Act shall after the expiry of two years from the date of commencement of this Act and no policy of life insurance effected after the coming into force of this Act shall after the expiry of two years from the date on which it was effected, be called in question by an insurer on the ground that a statement made in the proposal for insurance or in any report of a medical officer, or referee, or friend of the Person Insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such a statement was on material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policy owner and that the owner knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose. Provided that nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the Person Insured was incorrectly stated in the proposal."

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

**MetLife®**  
*peace of mind. Guaranteed.*

For any assistance please contact us at :

Toll Free: **1800-425-6969** or Email: **IndiaService@metlife.com**  
 or sms\* **Met Help to 56161**



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Unique Identification Number for Met Suidha Non-par is 117N018V01  
 Unique Identification Number for Accidental Death Benefit is 117B001V02  
 Unique Identification Number for Critical Illness is 117B007V01  
 Unique Identification Number for Term Rider is 117B003V02  
 Unique Identification Number for Waiver of Premium is 117B002V01

Insurance is the subject matter of the solicitation. LD/2008-09/183.

\*Premium sms charges as applicable.

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 children, Shruthi and Rahul, 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 (Par).

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 (Par)?

Met Suidha (Par) 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 15-30 years. With Met Suidha (Par), you can choose a plan to give you benefits when you need them the most.

### What are your benefits with Met Suidha (Par)?

- Highly flexible - Unique opportunity to choose the term of the policy, as well as the premium paying term
- Choose a term between 15 and 30 years
- 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 Suidha (Par)?

Minimum sum assured	Rs.75,000
Maximum sum assured	No maximum limit
Maximum age at maturity	75 years
Minimum entry age	15 years age last birthday
Maximum entry age	60 years age last birthday
Minimum premium amount	Rs.2,500

### What is the term of the policy?

You can choose Met Suidha (Par) for any year between 15 and 30 years

### What are the premium paying options available?

#### Single Pay

Met Suidha (Par) offers you the convenience of paying a one-time down payment for any term between 15 and 30 years.

#### Limited Pay

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

#### Regular Pay

Met Suidha (Par) offers you the convenience of having a premium paying term same as the policy term.

### 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?

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 sum assured 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 sum assured 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 is 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 sum assured, the accrued reversionary bonus and terminal bonus, if any.

### 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 sum assured, the accrued reversionary bonus and terminal bonus, if any.

### How does Met Suvidha (Par) work?

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 sum assured 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.



### 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 (ADB)

Provides for the payment of an additional amount should death occur as a result of an accident by outward, violent and visible means before age 60 years.

#### Waiver of Premium (WoP)

In case of total and permanent disability of the life assured due to accident by outward, violent or visible means, this rider allows premium on base policy and attached riders, if any, to be waived.

#### Critical Illness

This rider provides payment of an additional amount on diagnosis of any of the 10 critical conditions specified. You can have the money to pay for the illness when you need it, thus helping you protect yourself against any health or lifestyle risk.

#### Term Rider

The term rider allows the payment of an additional amount should death of the life insured occur before 60 years. You can match your changing needs (risk protection) and buy additional insurance at a low cost.

### 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 sum assured.

#### 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 and rider premium, if any.

### 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, excluding first premium, any extra premium and rider premium, if any.

### 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 by providing satisfactory evidence of insurability and paying all due premiums to the date of reinstatement with compound interest at the rate prescribed by the Company at the time of reinstatement.

### About Taxes

The tax benefits under various sections shall be available as per the prevailing tax regulations and the same is subject to changes in the Tax laws in future. Neither the company nor any of its Advisors / Financial Planning Consultant are authorized to offer any taxation related advice. Please consult your tax advisor for more details.

Please note that Service Tax or any other taxes as applicable and imposed by the Tax Authorities from time to time shall be charged. MetLife reserves the right to charge the same, without prior intimation.

### About MetLife

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 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 through the company-owned offices and its bank partners. MetLife has a strong team of Financial Advisors, who help customers, with their right product advice, achieve peace of mind across the length and breadth of the country. For more information about MetLife, please visit the company's website at [www.metlife.co.in](http://www.metlife.co.in).

MetLife Inc., through its affiliates, reaches more than 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 (based on life insurance in force), with over 140 years of experience and relationships with more than 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.

## Met Suvidha (Par) at a glance

Flexible endowment plan that combines savings and security.

Choose a term anywhere between 15 and 30 years.

Single, regular and limited premium paying options.

Tax benefits as applicable.

Customization available with 4 riders.