

IN THIS POLICY, THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER

Met Smart One

Unit-Linked Life Insurance Plan (Non-Par)

**Wealth &
Prosperity**
Solutions

**Maximise your wealth with
a Single Pay plan**



For tax benefits
u/s 80C & 10(10D)
please consult
your tax advisor



For details, contact your
Branch Manager/Insurance Relationship Manager or
call us at 1800-425-6969

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IRDA Registration number: 117. IRDA Unique Identification Number for Met Smart Premium is 117L068V02. PNB MetLife India Insurance Co. Ltd. is an affiliate of MetLife Inc. Insurance is the subject matter of the solicitation. LD/2013-14/189. EC227. The premium will be adjusted on premium due date. Linked Insurance Products are different from the traditional insurance products & are subject to the risk factors. Met Smart One is a Life Insurance plan.



Linked Insurance Products do not offer liquidity during the first 5 years of the contract. The Policyholder will not be able to withdraw/surrender the monies invested in Linked Insurance Products completely or, partially till the end of the 5th year.

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You work hard to fulfill your family's dreams and wish for everything that is best for them, whether it is your children's education, your child's marriage or buying your dream house. We at PNB MetLife understand that your hard earned money should work equally harder for you. Hence, we bring to you Met Smart One, an investment-cum-protection single premium plan, which along with its various investment management options, facilitates accelerated wealth creation with Loyalty Additions.

Key Benefits of Met Smart One

- Single pay investment cum protection plan
- Choice of 6 Funds
- 2 Investment Strategies: Auto Rebalancing option and Self Managed option
- Unique Stop Loss Option to protect you from market downswings
- Accelerated wealth creation with Loyalty Additions
- Liquidity with Partial Withdrawals
- Death Benefit: In case of the unfortunate demise of the insured, Death Benefit will be paid as defined in the “Death Benefit” section
- Maturity Benefit: At the time of maturity, you will receive the Total Fund Value
- Tax benefit as per Income Tax Act, 1961 (Please refer to the “Tax Benefit Section” for details)

Your Benefits in Detail

Choice of 2 Investment Strategies

Met Smart One offers you 2 investment strategies to manage your investments:

- (1) Self Managed Option
- (2) Auto Rebalancing Option

(1) Self Managed Option

In case you feel that you can actively manage your portfolio, then this option is best suited for you. Under this investment strategy, you may manage your investments by choosing from among the 6 Unit Linked Fund options available under this plan. You have an option of switching among various Funds depending on your changing risk appetite and market conditions.

Choice of 6 Funds

You may choose between 6 Unit Linked Funds based on your propensity to take risk. You may choose to invest your premiums in these Unit Linked Funds in any proportion aggregating to a total of 100% and subject to the minimum allocation in any chosen Fund being not less than 20%.

Following are the 6 Unit-Linked Funds offered with Met Smart One:

Fund Name	Investment Objectives	Asset Category	Asset Allocation Range (%)	Risk Profile
Protector II ULIF00915/12/ 09PROTECTOR 2117	To earn regular income by investing in high quality fixed income securities	Government and other debt securities	60 - 100	Low risk
		Money market instruments^^	0 - 40	
Preserver II ULIF00815/12/ 09PRESERVER 2117	To generate income at a level consistent with preservation of capital, through investments in securities issued or guaranteed by Central and State Governments	Government and other debt securities	60 - 100	Very low risk
		Money market instruments^^	0 - 40	
Balancer II ULIF01015/12/ 09BALANCER 2F117	To generate capital appreciation and current income, through a judicious mix of investments in equities and fixed income securities	Government and other debt securities	0 - 60	Medium risk
		Equities	0 - 60	
		Money market instruments^^	0 - 40	
Flexi Cap ULI01315/12/ 09FLEXICAP FN117	To generate long-term capital appreciation from an actively managed portfolio of diversified stocks across the market capitalisation spectrum	Equities	60 - 100	Very high risk
		Money market instruments^^	0 - 40	
Virtue II® ULIF01215/12/ 09VIRTUE2F ND117	To generate long term capital appreciation by investing in diversified equities of companies promoting healthy life style and enhancing quality of life	Equities	60 - 100	Very high risk
		Money market instruments^^	0 - 40	
Multiplier II ULIF001115/12/ 09MULTIPLI E2117	To generate long term capital appreciation by investing in diversified equities selected from S&P® CNX Nifty Index**	Equities	60 - 100	Very high risk
		Money market instruments^^	0 - 40	

^^ Investment in money market protects the Net Asset Value (NAV) from volatile market conditions
The products on CNX Nifty Index are not sponsored, endorsed, sold or promoted by India Index Services & Products Limited (IISL). IISL does not make and expressly disclaims any representation or warranty, express or implied (including warranties of merchantability or fitness for particular purpose or use) regarding the advisability of investing in the products linked to the CNX Nifty Index or particularly in the ability of the CNX Nifty Index to track general stock market performance in India. Please read the full Disclaimers in relation to the CNX Nifty Index in the Offer Document/Prospectus/Information Statement.

(@) The investments will not be made in the equities of the companies that deal in products like Tobacco, Alcohol etc.

(2) Auto Rebalancing Option

This option is suitable for you if you do not want to manage your investment portfolio directly on a regular basis. Under this option, your Funds are allocated in the Flexi Cap Fund and the Protector II Fund in the proportions as per your choice, which you can exercise at the time of opting for the Auto Rebalancing Option. In case of any market movement to a trigger level as specified by you, the mix of Flexi Cap Fund & Protector II Fund is automatically rebalanced to the ratio chosen by you at inception. This ensures that your investment portfolio stays exactly the way you want it to – without you having to keep an eye on it on a regular basis – by capping off gains of one fund into the other or taking larger exposure into one fund on market dips.

Under this investment strategy, you may choose your premium allocation only between 2 Unit Linked Fund options as given below:

1) Flexi Cap Fund

2) Protector II Fund

The minimum allocation should be 20% in either of the Funds and total of both the Funds should always be 100%. As this strategy works on trigger levels, you are required to choose between 4 rebalancing options available, which will be the trigger levels for rebalancing and they are as follows:

1) 10% of the Total Fund Value

2) 15% of the Total Fund Value

3) 20% of the Total Fund Value

4) 25% of the Total Fund Value

This option works as follows:

- You choose the allocation between Flexi Cap and Protector II Fund depending on your risk appetite. E.g. in case your risk appetite is lower, you may choose a ratio of 70%:30% between Protector II Fund & Flexi Cap Fund respectively or in case of higher risk appetite, you may choose a ratio of 80%:20% between Flexi Cap Fund and Protector II Fund respectively. You are also required to choose the trigger level as mentioned above

- In case the chosen allocation between Flexi Cap and Protector II Fund is 80%:20% respectively and the chosen trigger level is 10%, then for any 10% increase or decrease in Total Fund Value, a rebalancing between Flexi Cap and Protector II Fund will be initiated to the extent of restoring the ratio between Flexi Cap Fund and Protector II Fund as chosen by you at inception (i.e. 80% in Flexi Cap Fund and 20% in Protector II Fund)
- You can choose to opt in or out of this strategy once in a Policy Year free of charge. Any subsequent change of the strategy in a given Policy Year will be charged Rs. 250 per strategy switch
- In case of Partial Withdrawals, the Fund withdrawals will happen in the same proportions prevailing at that time
- No switching is allowed while Auto Rebalancing option is active, however, in case you opt out of the strategy, you may opt for Fund Switching
- You can choose to stop this option anytime and can reallocate the remaining Units in any fashion amongst the other Funds available under the Self Managed Option. However, if you have chosen to discontinue this option, you can restart it only once in a Policy Year free of cost. In case of any subsequent opt-in into this strategy, a fee of Rs. 250 will be charged

Stop Loss Option

To cap off downside risk, you may opt for a Stop Loss Option on the Flexi Cap Fund. This facility is available on the Single Premium amounts invested in Flexi Cap Fund. To avail this option, you will be required to choose a Stop Loss level of 10%, 15%, 20%, 25% or 30% of the Net Asset Value (NAV) of Flexi Cap Fund.

If the NAV of the Flexi Cap Fund falls to the Stop Loss level, the Funds would be automatically switched to Protector II. This switch will not be counted among the free switches available under the plan.

You will be allowed to change the Stop Loss percentage, change the base NAV for tracking the Stop Loss and opt in for the Stop Loss option free of charge once every Policy Year, post which charges as defined under Miscellaneous Charges would be applicable. However, these charges will not be applicable if applied through the internet.

The minimum Fund allocation in the Flexi Cap Fund to avail this option has to be 50%.

Example: If the NAV at the time of entry is Rs. 10 and the Stop Loss level chosen is 10%, then on the NAV breaching Rs. 9, the Units in the Flexi Cap Fund would be switched to the Protector II Fund. However, if the NAV continues to rise to Rs. 12, the strategy by itself will not do anything. You can however switch back to Flexi Cap Fund. You can also change the base for the purpose of the Stop Loss tracking from Rs. 10 to Rs. 12. When such an activity is initiated, 10% downside would need to be tracked from Rs. 12 NAV. Both the above transactions will continue to be free of cost if done online.

Death Benefit

In the unfortunate event of your demise, while the Policy is in force and before the maturity date, your nominee will get the following Death Benefits:

i) If the death of the Person Insured occurs before the attainment of age 60, the Death Benefit payable will be the higher of:

- The Single Premium Fund Value (the value of the Units pertaining to the Base Premium Account), or
- The Base Sum Assured, less all Partial Withdrawals made in accordance with the Partial Withdrawal provisions in the 24 months preceding the date of death of the Person Insured or
- 105% of the total Single Premium paid

ii) If the death of the Person Insured occurs on or after the attainment of age 60, the Death Benefit payable will be higher of:

- The Single Premium Fund Value (the value of Units pertaining to Base Premium Account) or
- Base Sum Assured less all Partial Withdrawals made in accordance with the Partial Withdrawal provisions, during the last 24 months immediately preceding the date of death or all Partial Withdrawals made in accordance with the Partial Withdrawal provisions post attainment of age 60, whichever is higher or
- 105% of the Single Premium paid

Maturity Benefit and Settlement Option

On maturity of the Policy, you will receive the Total Fund Value as on the maturity date.

If you wish to defer your maturity proceeds, you may choose to do so with the Settlement Option.

1. Under this option, you may choose to take your Total Fund Value in installments within 5 years from the date of maturity or choose a combination of part lump sum and part installments
2. At anytime during the settlement period, you can take the outstanding Fund Value by terminating the Policy
3. If you choose the settlement option, you will have to bear the risks involved in Unit Linked Funds. The number of withdrawals in any calendar year would be limited to 12. The minimum withdrawal during the Settlement Option should be 5% of the Fund Value
4. The Life Insurance cover during this period would not be applicable, and in case of death of the Policyholder during this period, the Fund Value as on that date shall be paid, and the Policy will be terminated
5. If you wish to opt for the Settlement Option, you need to inform the Company at least 90 days prior to the date of maturity
6. The Fund in Settlement Option will be subject to Policy Administration and Fund Management Charges as defined under the "Your charges" section. No other charges will be deducted during the settlement period

Liquidity with Partial Withdrawals

You have the option to withdraw monies from your Policy to meet your liquidity needs in case of any emergency, after 5th Policy Anniversary. The minimum amount of Partial Withdrawal should be Rs. 5,000 and the maximum amount of Partial Withdrawal should not exceed 5% of the Total Fund Value. The Total Fund Value after any withdrawal should be at least equal to 30% of the Single Premium. You may make one Partial Withdrawal in a Policy Year free of charge.

Loyalty Additions

You will be eligible for Loyalty Additions under the Policy, subject to your Policy being in force. Loyalty Additions (expressed as a % of the Average Single Premium Fund Value) will be credited to your Policy at the end of every Policy Year from year 6 to year 10 (i.e. for five years). The percentage of Loyalty Addition varies in accordance with the size of the Single Premium, as shown in the table below:

Single Premium Band (in Rs.)	Loyalty Additions as a % of Average Single Premium Fund Value
Less than 50,000	0.0%
50,000 to 99,999	0.4%
1,00,000 to 1,99,999	0.6%
2,00,000 to 3,99,999	0.8%
4,00,000 to 5,00,000	1.0%

The Average Single Premium Fund Value taken for Loyalty Additions is the average of Fund Values over the last 36 months from the date of calculation.

How can I manage my Investments?

Flexibility of switching between Unit Linked Funds

You may wish to use this benefit to lock growth in your investments. You have the benefit to switch partially or fully between the available Unit Linked Fund options, at any point of time during the coverage term. You will have the benefit of 4 (four) free switches in every Policy Year, post which every switch in a Policy Year would be levied a charge of Rs. 250. The minimum value of every switch should be Rs. 5,000. This facility is not allowed in case Auto Rebalancing option is chosen.

Surrender Benefit

The Policyholder may opt to surrender the Policy at any time after the first 5 years of the Policy Term. Upon surrender of a Policy, the Total Fund Value will be payable upon processing the surrender request. In case you surrender the policy within the lock-in period of 5 years, total fund value under your policy will be credited to a separate fund called the discontinued policy fund. FMC on the discontinued policy fund will be levied. The charge shall not exceed 0.50% p.a. on the discontinued fund. The proceeds of the discontinued policy will be refunded only after completion of 5 years from the date of commencement of the policy, which will be accumulated at a minimum guaranteed interest rate of 4% p.a. or as declared by the authority from time to time. No Surrender Charges are applicable under the Policy.

In exceptional circumstances, the Company may defer the surrender of the Policy for a period not exceeding 30 days from the date of application, with prior approval from IRDA. Examples of such circumstances are:

1. When one or more stock exchanges which provide a basis for valuation for a substantial portion of the assets of the Fund are closed other than for ordinary holidays
2. When, as a result of political, economic, monetary or any circumstances that are out of the control of the Company, the disposal of the assets of the Unit Linked Fund(s) are not reasonable or would not reasonably be practicable without being detrimental to the interests of the remaining Policyholders invested in the Unit Linked Fund(s)
3. During periods of extreme volatility of markets resulting in non-valuation of Funds, during which surrenders would, in our opinion, be detrimental to the interests of the existing Policyholders invested in the Unit Linked Fund(s)

All online switches are free of charge.

4. In case of natural calamities, strikes, war, civil unrest, riots and bandhs
5. In the event of any force majeure or disaster that affects our normal functioning

Other Features

Free Look Period

You have a period of 15 days from the date of receipt of the Policy Document to review the terms and conditions of the Policy. If you have any objections to any of the terms and conditions, you have the option to return the Policy stating the reasons for the objections and you will be refunded an amount equal to non-allocated premiums plus charges levied through cancellation of Units plus Fund Value at the date of cancellation subject to deduction of expenses towards medical examination, stamp duty and proportionate risk premium for the period of cover.

Met Smart One at a Glance

Boundary Conditions	Eligibility Criteria
Minimum Age for entry (LBD*)	0 Years (3 months)
Maximum Age for entry (LBD*)	65
Minimum/Maximum Age at Maturity	18/75 Years
Policy Term	10-20 Years
Minimum Premium	Rs. 18,000
Maximum Premium	Rs. 5,00,000
Sum Assured Multiple	5 times of SP in the First Policy Year & 1.25 times of SP for the remaining term of the Policy
Premium Payment Modes	Single

(LBD*) - Last Birthday

Your Policy Charges

(A) Premium Allocation Charges

This is a Premium-based charge. After deducting this charge from your Single Premium, the remaining Premium is invested to buy Units. Premium Allocation Charge will be deducted from the Single Premium received as shown below:

Premium Band (Rs.)	Premium Allocation Charge
Less than 50,000	3%
More than or equal to 50,000	2%

(B) Policy Administration Charges

The following Policy Administration Charge would be deducted by cancellation of Units on a monthly basis:

Policy Year	Policy Administration Charge as a % of Single Premium
Year 1 to 5	0.10% per month
Year 6 and above	NA

The Policy Administration Charge would be deducted from the Unit Linked Funds by cancellation of the appropriate number of Units from the Fund Value.

(C) Mortality Charges

A Mortality Charge will be deducted at the beginning of each month by cancellation of an appropriate number of Units at the relevant Net Asset Value.

The Mortality Charge will be based on the Age of the Person Insured, Cost of Insurance (CoI) and the applicable Sum Assured.

For Single Premium

The calculation method will be as follows:

Mortality Charge = (Sum at Risk/1000) * Cost of Insurance (CoI)

The Sum at Risk is defined as the Death Benefit (as defined in the Benefits section) Minus the Fund Value (relating to Single Premium Account).

The sample monthly Cost of Insurance per 1000 Sum at Risk is as below:

Gender \ Age	20 Years	30 Years	40 Years
Male	0.110067	0.126804	0.215000
Female	0.097067	0.125938	0.165700

These charges would be deducted at the beginning of each month by cancellation of an appropriate number of Units at the relevant Net Asset Value.

(D) Fund Management Charges

These charges are adjusted while calculating the Net Asset Value of the Unit Linked Funds each day. Following are the applicable charges for different Funds:

Fund Option	Charges
Preserver II	1.00% p.a.
Protector II	1.00% p.a.
Balancer II	1.15% p.a.
Virtue II	1.25% p.a.
Multiplier II	1.25% p.a.
Flexi Cap	1.25% p.a.

(F) Switching Charge

The first four (4) switches between Funds in a Policy Year will be free of any charge. Thereafter, a charge of Rs. 250 per switch will be levied. The Switching Charges will be deducted by cancellation of Units of an appropriate value from the Fund Value.

(G) Partial Withdrawal Charge

One Partial Withdrawal in a Policy Year either from Top-up Fund or Single Premium Fund will be free of any charge. For each subsequent Partial Withdrawal in a Policy Year, a charge of Rs. 250 would be levied. The Partial Withdrawal Charge will be deducted by cancellation of Units of appropriate value from the Fund Value.

(H) Miscellaneous Charge

The Company has the option to charge Rs. 250 for any alteration requests including but not limited to following list of alterations:

1. Change in Name or Date of Birth or Address or Contact Details of Person Insured/Policyholder
2. Issue of Duplicate Policy Document on request from the client
3. Change/updation of name or other particulars of Nominee/Appointee/Assignee
4. Cheque bounce/cancellation of cheque/cancellation or fresh request for ECS
5. Re-dispatch of Policy Document or other particulars due to incorrect or outdated address details provided by client
6. Request for adhoc or additional Unit statement by client
7. Change in Bank details/Fund transfer requests for settlement of claims
8. Change in amount or frequency or option during settlement period
9. Switch in and out of Auto Rebalancing Strategy, change in trigger levels and premium allocation proportion
10. Switch in and out of Stop Loss Option

The Miscellaneous Charge will be deducted by cancellation of appropriate number of Units using the relevant Net Asset value of these Units.

(I) Service Tax Charge

This charge as notified by the Government from time to time will be made by the cancellation of an appropriate number of Units at the relevant Net Asset Value. Service Tax would be applied on all applicable charges. Service Tax on

Fund Management Charge is applied at the time of declaration of daily NAV on an FMC of 1.35% p.a., as specified by the Government currently or the actual FMC if it is higher than 1.35% p.a.

In the event that in any given year, the number of Units in the Unit Account is insufficient to enable the Company to recover the tax amount, the Company reserves its right to recover such outstanding tax amount from the Unit Account in the following years. PNB MetLife reserves the right to recover any taxes imposed by any governmental authorities from the Policyholder's Fund Value.

Note: The Company reserves the right to increase/decrease any of the above Miscellaneous Charges subject to an upper limit of Rs.2,000 with prior approval from the IRDA.

Tax Benefits

Tax benefits under this plan are available as per the provisions and conditions of the Income Tax Act, 1961 and are subject to any changes made in the tax laws in future. Please consult your tax advisor for advice on the availability of tax benefits for the premiums paid and proceeds received under the Policy for more details.

Suicide Clause

In the event the Person Insured commits suicide, whether sane or insane at that time, within one year from the date of commencement or date of policy issue or the date of the last reinstatement whichever is later, we shall not be liable to pay the Sum Assured, except refund of the Fund Value in the unit account as on the date of death. Any charge recovered subsequent to the date of death shall be paid back to the nominee or beneficiary along with the Death Benefit.

Auto Foreclosure

In the event the Total Fund Value reaches 20% of the Single Premium after completion of 5 Policy Years, the Policy will terminate and the total Fund Value will be paid to you.

Risks Inherent in the Unit-Linked Funds

Due to the nature of Unit Linked Funds, the Company does not guarantee the price of the Units of any of the Unit Linked Funds offered by it. Unit Linked Life Insurance products are different from traditional insurance products and are subject to the risk factors.

The Insured (and the Policyholder, if different) is aware that investment in Units is subject, inter alia (amongst others), to the following risks:

- The investments in Units are subject to market and other risks and there can be no guarantee that the objectives of any of the Unit Linked Funds will be achieved. Unit Linked Funds do not offer a guaranteed or assured return
- The premiums paid in Unit Linked Life Insurance Policies are subject to investment risks associated with capital markets. The Fund Value of each of the Unit Linked Funds can go up or down depending on the factors and forces affecting financial markets from time to time, including changes in the general level of interest rates and the insured is responsible for his/her decisions
- The past performance of the Unit Linked Fund(s) of the Company is not necessarily indicative of the future performance of any of these Unit Linked Funds
- The name of the product does not in any way indicate the quality of the product, its future prospects or returns
- The names of the Unit Linked Funds and their objectives do not in any manner indicate the quality of the fund, their future prospects or returns
- All benefits payable under the Policy are subject to the tax laws and other legislations/regulations as they exist from time to time
- Please know the associated risks from the Financial Advisor or the intermediary
- Please refer to the Policy document for further details and risk factors
- This product brochure is only indicative of terms, conditions, warranties and exceptions contained in the Insurance Policy
- Insurance is the subject matter of the solicitation

Statutory Warning

Section 41 of the Insurance Act, 1938 states:

- i) 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
- ii) Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to Rs. 500

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 2 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 2 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."

About PNB MetLife India Insurance Company Limited

PNB MetLife India Insurance Company Limited (PNB MetLife) is a joint venture where MetLife, Inc. and Punjab National Bank (PNB) are the majority shareholders. PNB MetLife was previously known as MetLife India Insurance Company Limited (MetLife India). MetLife India has been present in India since 2001.

PNB MetLife brings together the financial strength of one of the world's leading life insurance providers, MetLife, Inc., and the credibility and reliability of Punjab National Bank, one of India's oldest and leading nationalised banks. The vast distribution reach of PNB together with the global insurance expertise and product range of MetLife makes PNB MetLife a strong and trusted insurance provider.

The Company is present in over 150 locations across the country and serves customers in more than 7,000 locations through its bank partnerships with PNB, the Jammu & Kashmir Bank Limited and Karnataka Bank Limited.

PNB MetLife provides a wide range of protection and retirement products through its Agency sales of over 25,000 financial advisors and bank partners, and provides access to employee benefit plans for over 800 corporate clients in India. With its headquarters in Bangalore and Corporate Office in Gurgaon, PNB MetLife is one of the fastest growing life insurance companies in the country. The Company continues to be consistently profitable and has declared profits for nine consecutive quarters as of Q2 2012-13.

For more information, visit www.pnbmetlife.com.