

PNB MetLife Empowers Customers with Innovative Offering for Long-Term Financial Planning, with the PNB MetLife Dividend Leaders Index Fund

Category: Business

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PNB MetLife India Insurance Company Limited (PNB MetLife), one of India's leading life insurers, has launched an offering aimed at empowering customers with flexible, long-term financial planning through the [PNB MetLife Dividend Leaders Index Fund](#) (SFIN ULIF03916/01/26DIVIDENDFN117) along with [ULIP Plans](#), which invests in high dividend yield companies¹. The fund has been introduced under PNB MetLife's Goal Ensuring Multiplier – GEM (UIN: 117L133V08) and Smart Goal Ensuring Multiplier – Smart GEM (UIN: 117L139V02) products.

The fund is designed to deliver financial growth, support goal-oriented planning, and ensure wealth creation for the long term. The fund will be launched at an initial unit price of INR 10 during the New Fund launch period, commencing on 16th January. The first Net Asset Value (NAV) declaration is scheduled for 30th January².

Offered in partnership with Policybazaar, the fund is structured as a passive equity fund available through Unit Linked Insurance Plans (ULIPs³) with the added benefit of life cover. Benchmarked against the BSE 500 Dividend Leaders 50

Index (Customised⁴), it caters to customers who prefer a disciplined, passive approach to long-term equity investing. The fund is designed to help individuals build wealth steadily and consistently over time, supporting their journey toward financial and life security.

Key Features:

- **Reliability and track record:** Invests in top 50 companies with a proven track record of consistent dividend payouts.
- **Profitability and cash flow focus:** Focuses on profitable, free cash flow generating companies across large-cap, mid-cap, and small-cap segments.
- **Systematic Wealth Growth:** Regular income generated from dividends is reinvested back into the same companies to build a strong portfolio over time.
- **Life Cover:** Provides essential financial protection with inbuilt life cover.

Speaking on the fund launch, **Sameer Bansal, MD & CEO, PNB MetLife**, said, *"Our goal is to help customers build long term financial security through the powerful combination of life insurance security and equity growth. This fund focuses on companies with a strong history of rewarding shareholders, to keep financial planning simple and future ready."*

The index which PNB MetLife Dividend Leaders Index Fund aims to replicate, identifies the top 50 companies from BSE 500, based on their dividend track record across key sectors such as energy, technology, commodities, and utilities. In line with regulatory norms, the fund will allocate 60–100% of its

assets to equities that form part of the benchmark index, while up to 40% will be invested in money market instruments to ensure liquidity.

About PNB MetLife India Insurance Company Limited

PNB MetLife India Insurance Company Limited (PNB MetLife) is one of the leading life insurance companies in India that combines the financial strength of MetLife, Inc. with the credibility of PNB, one of the India's oldest nationalized banks. PNB MetLife's positioning, Milkar Life Aage Badhaein, is demonstrated through its customer-centric innovations and employee empowerment practices.

With a strong presence in 182 branches and access to customers in over 20,000 locations through bank partnerships, PNB MetLife offers a comprehensive insurance solutions portfolio covering Child Education, Family Protection, Long-Term Saving and Retirement. The Company has a wide range of protection and retirement products available through its sales channel of over 36,000 financial advisors and multiple bank partners and caters to over 585 group relationships in India.

¹PNB MetLife Dividend Leaders Index Fund (SFIN: ULIF03916/01/26DIVIDENDFN117) is a passively managed fund with the BSE 500 Dividend Leaders 50 Index (Customized) as its benchmark

²NAV of INR 10/- will be applicable for duly completed proposals received from 16th to 29th January 2026 and issued on 30th January 2026. For policies issued after 30th January, the prevailing NAV on the day of issuance will be applicable.

³IN 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. Policyholder will not be able to surrender/ withdraw the money invested in unit-linked insurance products completely or partially till the end of the fifth year

⁴Customised index created and maintained by BSE Index Services Pvt. Ltd. for PNB MetLife India to meet IRDAI investment norms

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