

PNB METLIFE SUPER SAVER PLAN – BONUS RATES FOR FY 2022-23

Plan Name	Regular Reversionary Bonus		Terminal Bonus	
	Type	Bonus Level #	Start Year	Bonus Level**
Super Saver Plan (Accumulation Option)- 5Pay - Term 10	Simple	4.45%	Minimum of (Policy term minus 3 or 10)	NA
Super Saver Plan (Accumulation Option)- 5Pay - Term 11 to Term 14	Simple	4.35%		NA
Super Saver Plan (Accumulation Option)- 5Pay - Above Term 14	Simple	4.15%		NA
Super Saver Plan (Accumulation Option)- 7Pay - Term 10 to Term 11	Simple	3.50%		NA
Super Saver Plan (Accumulation Option)- 7Pay - Term 12 to Term 14	Simple	3.45%		NA
Super Saver Plan (Accumulation Option)- 7Pay - Above Term 14	Simple	4.25%		NA
Super Saver Plan (Accumulation Option)- 10Pay- Up to Term 14 incl 10 RP	Simple	3.45%		NA
Super Saver Plan (Accumulation Option)- 10Pay - Term 15 to Term 19	Simple	3.95%		NA
Super Saver Plan (Accumulation Option)- 10Pay - Term 20	Simple	4.25%		NA
Super Saver Plan (Accumulation Option)- 12Pay- Up to Term 14 incl 12 RP	Simple	3.65%		NA
Super Saver Plan (Accumulation Option)- 12Pay - Above Term 14	Simple	3.65%		NA
Super Saver Plan (Accumulation Option)- 15Pay incl 15 RP	Simple	3.90%		NA
Super Saver Plan (Liquidity Option)- 5Pay	Simple	3.85%		NA
Super Saver Plan (Liquidity Option)- 7Pay	Simple	3.95%		NA
Super Saver Plan (Liquidity Option)- 10Pay Term 15	Simple	3.75%		NA
Super Saver Plan (Liquidity Option)- 10Pay Term 20	Simple	3.75%		NA
Super Saver Plan (Liquidity Option)- 12Pay	Simple	3.35%	NA	

In case of Simple reversionary bonus, the rates are expressed as % of “Sum assured” only.

** Terminal Bonus is expressed as % of “accrued reversionary bonus” only.

PNB MetLife Super Saver policies in-force as on 31st March 2023 are eligible for bonus as per policy terms & conditions. Bonus will be credited at above mentioned rates on the policy anniversary falling during the FY 2023-24. The same rates will be used for interim bonus where necessary.

All other terms & conditions for the bonus eligibility shall remain same.