

BONUS RATES FOR FY 2022-23

Plan Name	Regular Reversionary Bonus		Terminal Bonus		Cash Bonus	
	Type	Bonus Level #	Start Year	Bonus Level **	Start Year	Bonus Level ***
Met 100 Gold Par Regular; Met 100 Platinum Par	Compound	3.50%	10	40%	NA	NA
Met Gold Endowment Par; Met Platinum Endowment Par; Met Junior Par Endowment	Compound	2.80%	10	10%	NA	NA
Met Suvidha Par SP (Issued up to 31.5.2010)	Compound	3.50%	10	200%	NA	NA
Met Suvidha Par 5P (Issued up to 31.5.2010)	Compound	2.80%	10	5%	NA	NA
Met Suvidha Par 10P (Issued up to 31.5.2010)	Compound	2.80%	10	5%	NA	NA
Met Suvidha Par RP (Issued up to 31.5.2010)	Compound	2.80%	10	5%	NA	NA
Met Suvidha Par SP(Issued after 31.5.2010)	Compound	2.50%	10	15%	NA	NA
Met Suvidha Par 5P (Issued after 31.5.2010)	Compound	2.50%	10	5%	NA	NA
Met Suvidha Par 10P, RP (Issued after 31.5.2010)	Compound	2.50%	10	5%	NA	NA
Met Pension Par SP	Compound	4.50%	10	100%	NA	NA
Met Pension Par RP	Compound	4.50%	10	80%	NA	NA
Met Pension Par 5 pay	Compound	4.50%	10	200%	NA	NA
Met Pension Par 3 pay	Compound	4.50%	10	200%	NA	NA
Met Group Savings Plan - Term 10	Simple	2.30%	At	100%	NA	NA
Met Group Savings Plan - Term 15	Simple	2.30%	matu	50%	NA	NA
Met Group Savings Plan - Term 20	Simple	2.30%	urity	50%	NA	NA
Met Monthly Income Plan 5 pay	Simple	3.35%	At	NA	NA	NA
Met Monthly Income Plan 7 Pay	Simple	2.45%	last	NA	NA	NA
Met Monthly Income Plan 10 pay	Simple	3.30%	inco	NA	NA	NA
Met Monthly Income Plan 15 Pay	Simple	3.80%	me	NA	NA	NA
Met Deferred Monthly Income Plan	Simple	1.95%	10	NA	11	2.45%
Met Deferred Monthly Income Plan-7	Simple	1.50%	10	NA	11	1.30%
Endowment Savings Plan – 5 Pay	Simple	2.80%	5	80%	NA	NA
Endowment Savings Plan – 10 Pay	Simple	2.60%	5	40%	NA	NA
Endowment Savings Plan – Regular Pay (Policy term <=14)	Simple	2.60%	5	45%	NA	NA
Endowment Savings Plan – Regular Pay (Policy term >=15)	Simple	2.50%	5	30%	NA	NA
Monthly Income Plan – 10 Pay (New)	Simple	4.20%	5	20%	NA	NA
Endowment Savings Plan Plus - 5Pay - Up to Term 15	Simple	3.20%	10	5%	NA	NA
Endowment Savings Plan Plus - 5Pay - Above Term 15	Simple	3.00%	10	5%	NA	NA
Endowment Savings Plan Plus - 7Pay - Up to Term 15	Simple	2.70%	10	5%	NA	NA
Endowment Savings Plan Plus - 7Pay - Above Term 15	Simple	3.00%	10	5%	NA	NA
Endowment Savings Plan Plus - 10Pay - Up to Term 20	Simple	2.90%	10	5%	NA	NA
Endowment Savings Plan Plus - 10Pay - Above Term 20	Simple	2.90%	10	5%	NA	NA
Endowment Savings Plan Plus - RP - Up to Term 15	Simple	3.10%	10	5%	NA	NA
Endowment Savings Plan Plus - RP - Above Term 15	Simple	2.90%	10	5%	NA	NA
Bachat Yojana	Simple	2.60%	5	30%	NA	NA

College Plan Up to Term 18~	Simple	2.60%	5	5%	NA	NA
College Plan Up to Above 18~	Simple	3.00%	5	5%	NA	NA
Bhavishya Plus Up to Term 18	Simple	2.60%	5	5%	NA	NA
Bhavishya Plus Above Term 18	Simple	3.00%	5	5%	NA	NA
Retirement Savings Plan-SP-Policy Term Upto 10	Simple	3.30%	5	20%	NA	NA
Retirement Savings Plan-RP-Policy Term Upto 20	Simple	1.90%	5	20%	NA	NA
Retirement Savings Plan-RP-Policy Term Above 20	Simple	2.00%	5	20%	NA	NA
Retirement Savings Plan-5-Pay Policy Term Upto 15	Simple	2.40%	5	20%	NA	NA
Retirement Savings Plan-5-Pay Policy Term 16-22	Simple	2.50%	5	20%	NA	NA
Retirement Savings Plan-5-Pay Policy Term Above 22	Simple	2.60%	5	20%	NA	NA
Retirement Savings Plan-10-Pay Policy Term Upto 15	Simple	2.00%	5	20%	NA	NA
Retirement Savings Plan-10-Pay Policy Term 16-22	Simple	2.10%	5	20%	NA	NA
Retirement Savings Plan-10-Pay Policy Term Above 22	Simple	2.20%	5	20%	NA	NA
Super Saver Plan (Accumulation Option)- 5Pay - Term 10	Simple	4.45%	mini m o f (Polic y term minu s 3 or 10)	NA	NA	NA
Super Saver Plan (Accumulation Option)- 5Pay - Term 11 to Term 14	Simple	4.35%		NA	NA	NA
Super Saver Plan (Accumulation Option)- 5Pay - Above Term 14	Simple	4.15%		NA	NA	NA
Super Saver Plan (Accumulation Option)- 7Pay - Term 10 to Term 11	Simple	3.50%		NA	NA	NA
Super Saver Plan (Accumulation Option)- 7Pay - Term 12 to Term 14	Simple	3.45%		NA	NA	NA
Super Saver Plan (Accumulation Option)- 7Pay - Above Term 14	Simple	4.25%		NA	NA	NA
Super Saver Plan (Accumulation Option)- 10Pay- Up to Term 14 incl 10 RP	Simple	3.45%		NA	NA	NA
Super Saver Plan (Accumulation Option)- 10Pay - Term 15 to Term 19	Simple	3.95%		NA	NA	NA
Super Saver Plan (Accumulation Option)- 10Pay - Term 20	Simple	4.25%		NA	NA	NA
Super Saver Plan (Accumulation Option)- 12Pay- Up to Term 14 incl 12 RP	Simple	3.65%		NA	NA	NA
Super Saver Plan (Accumulation Option)- 12Pay - Above Term 14	Simple	3.65%		NA	NA	NA
Super Saver Plan (Accumulation Option)- 15Pay incl 15 RP	Simple	3.90%		NA	NA	NA
Super Saver Plan (Liquidity Option)- 5Pay	Simple	3.85%		NA	NA	NA
Super Saver Plan (Liquidity Option)- 7Pay	Simple	3.95%		NA	NA	NA
Super Saver Plan (Liquidity Option)- 10Pay Term 15	Simple	3.75%		NA	NA	NA
Super Saver Plan (Liquidity Option)- 10Pay Term 20	Simple	3.75%		NA	NA	NA
Super Saver Plan (Liquidity Option)- 12Pay	Simple	3.35%		NA	NA	NA
Century Plan (Future Income) – 8 Pay	Simple	13.75%		NA	NA	NA
Century Plan (Future Income) – 10 Pay	Simple	17.15%		NA	NA	NA
Century Plan (Future Income) – 12 Pay	Simple	20.60%		NA	NA	NA
Century Plan (Future Income) – 15 Pay	Simple	25.75%		NA	NA	NA

In case compound reversionary bonus, the rates are expressed as a % of “Sum assured” plus “accrued bonus” (i.e. bonus already credited to the policy till date). 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.

*** For Deferred Monthly Income Plan, Cash Bonus is expressed as % of 'base sum assured'.

~Terminal Bonus declared under PNB MetLife College Plan will only be paid at the maturity date of the policy.

For Century Plan, Cash bonus rates declared are as per Annexure B. These rates are applicable till the date of next bonus declaration.

All participating 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.