PNB MetLife Century Plan
Bonus Rates FY 25-26

Cash Bonus Rate (@8%expressed as % of Annualized Premium) - For Policies Issued up to 01-01-2026

Smart Income Option (Maturity Age: 100 Years)

Age Group	Policy Year	Premium Payment Term (PPT)							
		5	6	7	8	9	10	12	15
0 - 25	1 - 15	15.60%	18.95%	21.90%	24.80%	27.45%	29.60%	33.85%	39.25%
	16 - 30	18.72%	22.74%	26.28%	29.76%	32.94%	35.52%	40.62%	47.10%
	31 - 45	21.84%	26.53%	30.66%	34.72%	38.43%	41.44%	47.39%	54.95%
	46 - 60	24.18%	29.37%	33.95%	38.44%	42.55%	45.88%	52.47%	60.84%
	61 - 75	26.52%	32.22%	37.23%	42.16%	46.67%	50.32%	57.55%	66.73%
	76 - 90	28.86%	35.06%	40.52%	45.88%	50.78%	54.76%	62.62%	72.61%
	91 - 100	31.20%	37.90%	43.80%	49.60%	54.90%	59.20%	67.70%	78.50%
26 - 35	1 - 15	14.60%	18.10%	21.15%	24.15%	26.90%	29.10%	33.25%	38.40%
	16 - 30	17.52%	21.72%	25.38%	28.98%	32.28%	34.92%	39.90%	46.08%
	31 - 45	20.44%	25.34%	29.61%	33.81%	37.66%	40.74%	46.55%	53.76%
	46 - 60	22.63%	28.06%	32.78%	37.43%	41.70%	45.11%	51.54%	59.52%
	61 - 74	24.82%	30.77%	35.96%	41.06%	45.73%	49.47%	56.53%	65.28%
36 - 40	1 - 15	13.75%	17.30%	20.45%	23.50%	26.30%	28.60%	32.55%	37.50%
	16 - 30	16.50%	20.76%	24.54%	28.20%	31.56%	34.32%	39.06%	45.00%
	31 - 45	19.25%	24.22%	28.63%	32.90%	36.82%	40.04%	45.57%	52.50%
	46 - 60	21.31%	26.82%	31.70%	36.43%	40.77%	44.33%	50.45%	58.13%
	61 - 64	23.38%	29.41%	34.77%	39.95%	44.71%	48.62%	55.34%	63.75%
41 - 45	1 - 15	12.75%	16.45%	19.70%	22.80%	25.70%	28.00%	31.70%	36.25%
	16 - 30	15.30%	19.74%	23.64%	27.36%	30.84%	33.60%	38.04%	43.50%
	31 - 45	17.85%	23.03%	27.58%	31.92%	35.98%	39.20%	44.38%	50.75%
	46 - 59	19.76%	25.50%	30.54%	35.34%	39.84%	43.40%	49.14%	56.19%
46 - 50	1 - 15	11.45%	15.30%	18.65%	21.90%	24.90%	27.15%	30.45%	34.70%
	16 - 30	13.74%	18.36%	22.38%	26.28%	29.88%	32.58%	36.54%	41.64%
	31 - 45	16.03%	21.42%	26.11%	30.66%	34.86%	38.01%	42.63%	48.58%
	46 - 54	17.75%	23.72%	28.91%	33.95%	38.60%	42.08%	47.20%	53.79%
51 - 55	1 - 15	9.10%	13.15%	16.60%	20.00%	23.05%	25.30%	28.30%	32.10%
	16 - 30	10.92%	15.78%	19.92%	24.00%	27.66%	30.36%	33.96%	38.52%
	31 - 45	12.74%	18.41%	23.24%	28.00%	32.27%	35.42%	39.62%	44.94%
	46 - 49	14.11%	20.38%	25.73%	31.00%	35.73%	39.22%	43.87%	49.76%
56 - 65	1 - 15	NA	NA	NA	NA	NA	22.75%	25.35%	28.55%
	16 - 30	NA	NA	NA	NA	NA	27.30%	30.42%	34.26%
	31 - 44	NA	NA	NA	NA	NA	31.85%	35.49%	39.97%

Smart Income Option (Maturity Age: 80 Years)

Age Group	Policy Year	Premium Payment Term (PPT)							
		5	6	7	8	9	10	12	15
0 - 25	1 - 15	15.60%	18.95%	21.90%	24.80%	27.45%	29.60%	33.85%	39.25%
	16 - 30	18.72%	22.74%	26.28%	29.76%	32.94%	35.52%	40.62%	47.10%
	31 - 45	21.84%	26.53%	30.66%	34.72%	38.43%	41.44%	47.39%	54.95%
	46 - 60	24.18%	29.37%	33.95%	38.44%	42.55%	45.88%	52.47%	60.84%
	61 - 75	26.52%	32.22%	37.23%	42.16%	46.67%	50.32%	57.55%	66.73%
	76 - 80	28.86%	35.06%	40.52%	45.88%	50.78%	54.76%	62.62%	72.61%
26 - 35	1 - 15	14.60%	18.10%	21.15%	24.15%	26.90%	29.10%	33.25%	38.40%
	16 - 30	17.52%	21.72%	25.38%	28.98%	32.28%	34.92%	39.90%	46.08%
	31 - 45	20.44%	25.34%	29.61%	33.81%	37.66%	40.74%	46.55%	53.76%
	46 - 54	22.63%	28.06%	32.78%	37.43%	41.70%	45.11%	51.54%	59.52%
36 - 40	1 - 15	13.75%	17.30%	20.45%	23.50%	26.30%	28.60%	32.55%	37.50%
	16 - 30	16.50%	20.76%	24.54%	28.20%	31.56%	34.32%	39.06%	45.00%
	31 - 44	19.25%	24.22%	28.63%	32.90%	36.82%	40.04%	45.57%	52.50%
41 - 45	1 - 15	12.75%	16.45%	19.70%	22.80%	25.70%	28.00%	31.70%	36.25%
	16 - 30	15.30%	19.74%	23.64%	27.36%	30.84%	33.60%	38.04%	43.50%
	31 - 39	17.85%	23.03%	27.58%	31.92%	35.98%	39.20%	44.38%	50.75%
46 - 50	1 - 15	11.45%	15.30%	18.65%	21.90%	24.90%	26.75%	29.85%	33.70%
	16 - 30	13.74%	18.36%	22.38%	26.28%	29.88%	32.10%	35.82%	40.44%
	31 - 34	16.03%	21.42%	26.11%	30.66%	34.86%	37.45%	41.79%	47.18%
51 - 55	1 - 15	9.10%	13.15%	16.60%	20.00%	23.05%	24.30%	26.90%	30.05%
	16 - 29	10.92%	15.78%	19.92%	24.00%	27.66%	29.16%	32.28%	36.06%
56 - 65	1 - 15	NA	NA	NA	NA	NA	20.55%	22.45%	24.55%
	16 - 14	NA	NA	NA	NA	NA	24.66%	26.94%	29.46%

Super Income Option (Maturity Age: 100 Years)

Age Group	Policy Year	Premium Payment Term (PPT)							
		5	6	7	8	9	10	12	15
0 - 25	1 to PPT	10.05%	12.60%	15.00%	17.45%	19.80%	21.95%	26.25%	32.45%
	PPT+1 to 100	20.10%	25.20%	30.00%	34.90%	39.60%	43.90%	52.50%	64.90%
26 - 35	1 to PPT	9.40%	12.00%	14.45%	16.95%	19.45%	21.60%	25.90%	31.95%
	PPT+1 to 74	18.80%	24.00%	28.90%	33.90%	38.90%	43.20%	51.80%	63.90%
36 - 40	1 to PPT	8.80%	11.50%	14.00%	16.55%	19.10%	21.30%	25.50%	31.35%
	PPT+1 to 64	17.60%	23.00%	28.00%	33.10%	38.20%	42.60%	51.00%	62.70%
41- 45	1 to PPT	8.20%	10.90%	13.50%	16.15%	18.70%	20.95%	25.00%	30.60%
	PPT+1 to 59	16.40%	21.80%	27.00%	32.30%	37.40%	41.90%	50.00%	61.20%
46 - 50	1 to PPT	7.35%	10.20%	12.85%	15.55%	18.20%	20.50%	24.25%	29.60%
	PPT+1 to 54	14.70%	20.40%	25.70%	31.10%	36.40%	41.00%	48.50%	59.20%
51 - 55	1 to PPT	5.85%	8.80%	11.50%	14.30%	17.05%	19.35%	22.85%	27.80%
	PPT+1 to 49	11.70%	17.60%	23.00%	28.60%	34.10%	38.70%	45.70%	55.60%
56 - 60	1 to PPT	NA	NA	NA	NA	NA	17.70%	20.85%	25.25%
	PPT+1 to 44	NA	NA	NA	NA	NA	35.40%	41.70%	50.50%

Super Income Option (Maturity Age: 80 Years)

Age Group	Policy Year	Premium Payment Term (PPT)							
		5	6	7	8	9	10	12	15
0 - 25	1 to PPT	10.35%	12.85%	15.25%	17.65%	20.05%	22.15%	26.35%	32.45%
	PPT+1 to 80	20.70%	25.70%	30.50%	35.30%	40.10%	44.30%	52.70%	64.90%
26 - 35	1 to PPT	9.90%	12.50%	14.95%	17.40%	19.85%	21.95%	26.05%	31.95%
	PPT+1 to 54	19.80%	25.00%	29.90%	34.80%	39.70%	43.90%	52.10%	63.90%
36 - 40	1 to PPT	9.55%	12.20%	14.65%	17.15%	19.60%	21.75%	25.75%	31.50%
	PPT+1 to 44	19.10%	24.40%	29.30%	34.30%	39.20%	43.50%	51.50%	63.00%
41- 45	1 to PPT	8.90%	11.55%	14.05%	16.60%	19.05%	21.20%	25.05%	30.55%
	PPT+1 to 39	17.80%	23.10%	28.10%	33.20%	38.10%	42.40%	50.10%	61.10%
46 - 50	1 to PPT	7.95%	10.65%	13.15%	15.70%	18.20%	20.25%	23.90%	29.05%
	PPT+1 to 34	15.90%	21.30%	26.30%	31.40%	36.40%	40.50%	47.80%	58.10%
51 - 55	1 to PPT	6.70%	9.40%	11.85%	14.35%	16.80%	18.80%	22.10%	26.65%
	PPT+1 to 29	13.40%	18.80%	23.70%	28.70%	33.60%	37.60%	44.20%	53.30%
56 - 60	1 to PPT	NA	NA	NA	NA	NA	16.45%	19.15%	22.75%
	PPT+1 to 24	NA	NA	NA	NA	NA	32.90%	38.30%	45.50%

Future Income Option (Maturity Age: 100 Years)

Age Group	Policy Year	Premium Payment Term (PPT)							
		5	6	7	8	9	10	12	15
0 - 24	15 - 44	NA	NA	NA	75.55%	NA	89.45%	101.15%	116.05%
	45 - 100	NA	NA	NA	81.95%	NA	97.45%	110.75%	128.05%
25 - 34	15 - 44	NA	NA	NA	76.45%	NA	91.05%	103.15%	118.20%
	45 - 75	NA	NA	NA	82.85%	NA	99.05%	112.75%	130.20%
35 - 39	15 - 44	NA	NA	NA	77.50%	NA	93.25%	106.10%	121.20%
	45 - 65	NA	NA	NA	83.90%	NA	101.25%	115.70%	133.20%
40 - 44	15 - 44	NA	NA	NA	77.80%	NA	94.45%	107.95%	123.05%
	45 - 60	NA	NA	NA	84.20%	NA	102.45%	117.55%	135.05%
45 - 49	15 - 44	NA	NA	NA	78.50%	NA	96.35%	110.80%	125.80%
	45 - 55	NA	NA	NA	84.90%	NA	104.35%	120.40%	137.80%
50 - 54	15 - 44	NA	NA	NA	79.10%	NA	98.45%	114.25%	129.30%
	45 - 50	NA	NA	NA	85.50%	NA	106.45%	123.85%	141.30%
55 - 60	15 - 44	NA	NA	NA	79.10%	NA	97.70%	115.45%	131.00%
	45 - 45	NA	NA	NA	85.50%	NA	105.70%	125.05%	143.00%

Future Income Option (Maturity Age: 80 Years)

Age Group	Policy Year	Premium Payment Term (PPT)							
		5	6	7	8	9	10	12	15
0 - 24	15 - 34	NA	NA	NA	73.35%	NA	86.35%	97.15%	111.15%
	35 - 80	NA	NA	NA	82.95%	NA	98.35%	111.55%	129.15%
25 - 34	15 - 34	NA	NA	NA	75.45%	NA	89.05%	100.20%	114.00%
	35 - 55	NA	NA	NA	85.05%	NA	101.05%	114.60%	132.00%
35 - 39	15 - 34	NA	NA	NA	78.60%	NA	93.25%	105.05%	118.75%
	35 - 45	NA	NA	NA	88.20%	NA	105.25%	119.45%	136.75%
40 - 44	15 - 34	NA	NA	NA	81.05%	NA	96.55%	108.95%	122.65%
	34 - 40	NA	NA	NA	90.65%	NA	108.55%	123.35%	140.65%
45 - 49	15 - 34	NA	NA	NA	83.40%	NA	99.95%	113.20%	126.85%
	35 - 35	NA	NA	NA	93.00%	NA	111.95%	127.60%	144.85%
50 - 54	15 - 30	NA	NA	NA	84.45%	NA	101.95%	115.75%	128.60%
55 - 60	15 - 25	NA	NA	NA	84.45%	NA	104.50%	118.70%	129.80%

Cash Bonus Rate (@8%expressed as % of Annualized Premium) - For Policies Issued after 01-01-2026

Smart Income Option (Maturity Age: 100 Years)

Age Group	Policy Year	Premium Payment Term (PPT)							
		5	6	7	8	9	10	12	15
0 - 25	1 - 15	15.60%	18.95%	21.90%	24.80%	27.45%	29.00%	33.50%	38.85%
	16 - 30	18.72%	22.74%	26.28%	29.76%	32.94%	34.80%	40.20%	46.62%
	31 - 45	21.84%	26.53%	30.66%	34.72%	38.43%	40.60%	46.90%	54.39%
	46 - 60	24.18%	29.37%	33.95%	38.44%	42.55%	44.95%	51.92%	60.21%
	61 - 75	26.52%	32.22%	37.23%	42.16%	46.67%	49.30%	56.95%	66.04%
	76 - 90	28.86%	35.06%	40.52%	45.88%	50.78%	53.65%	61.97%	71.87%
	91 - 100	31.20%	37.90%	43.80%	49.60%	54.90%	58.00%	67.00%	77.70%
26 - 35	1 - 15	14.60%	18.10%	21.15%	24.15%	26.60%	28.20%	32.55%	38.00%
	16 - 30	17.52%	21.72%	25.38%	28.98%	31.92%	33.84%	39.06%	45.60%
	31 - 45	20.44%	25.34%	29.61%	33.81%	37.24%	39.48%	45.57%	53.20%
	46 - 60	22.63%	28.06%	32.78%	37.43%	41.23%	43.71%	50.45%	58.90%
	61 - 74	24.82%	30.77%	35.96%	41.06%	45.22%	47.94%	55.33%	64.60%
36 - 40	1 - 15	13.75%	17.30%	20.45%	23.50%	26.00%	27.15%	31.85%	37.10%
	16 - 30	16.50%	20.76%	24.54%	28.20%	31.20%	32.58%	38.22%	44.52%
	31 - 45	19.25%	24.22%	28.63%	32.90%	36.40%	38.01%	44.59%	51.94%
	46 - 60	21.31%	26.82%	31.70%	36.43%	40.30%	42.08%	49.36%	57.50%
	61 - 64	23.38%	29.41%	34.77%	39.95%	44.20%	46.15%	54.14%	63.07%
41 - 45	1 - 15	12.75%	16.25%	19.50%	22.55%	25.15%	26.60%	31.05%	36.25%
	16 - 30	15.30%	19.50%	23.40%	27.06%	30.18%	31.92%	37.26%	43.50%
	31 - 45	17.85%	22.75%	27.30%	31.57%	35.21%	37.24%	43.47%	50.75%
	46 - 59	19.76%	25.18%	30.22%	34.95%	38.98%	41.23%	48.13%	56.19%

46 - 50	1 - 15	11.45%	14.80%	18.05%	21.20%	23.90%	25.75%	30.10%	34.70%
	16 - 30	13.74%	17.76%	21.66%	25.44%	28.68%	30.90%	36.12%	41.64%
	31 - 45	16.03%	20.72%	25.27%	29.68%	33.46%	36.05%	42.14%	48.58%
	46 - 54	17.75%	22.94%	27.97%	32.86%	37.04%	39.91%	46.65%	53.79%
51 - 55	1 - 15	9.10%	12.75%	16.10%	19.40%	22.10%	24.00%	28.00%	32.10%
	16 - 30	10.92%	15.30%	19.32%	23.28%	26.52%	28.80%	33.60%	38.52%
	31 - 45	12.74%	17.85%	22.54%	27.16%	30.94%	33.60%	39.20%	44.94%
	46 - 49	14.11%	19.76%	24.95%	30.07%	34.25%	37.20%	43.40%	49.76%
56 - 65	1 - 15	NA	NA	NA	NA	NA	21.60%	25.05%	28.55%
	16 - 30	NA	NA	NA	NA	NA	25.92%	30.06%	34.26%
	31 - 44	NA	NA	NA	NA	NA	30.24%	35.07%	39.97%

Smart Income Option (Maturity Age: 80 Years)

Age Group	Policy Year	Premium Payment Term (PPT)							
		5	6	7	8	9	10	12	15
0 - 25	1 - 15	15.60%	18.35%	21.20%	23.55%	26.05%	28.10%	32.15%	37.65%
	16 - 30	18.72%	22.02%	25.44%	28.26%	31.26%	33.72%	38.58%	45.18%
	31 - 45	21.84%	25.69%	29.68%	32.97%	36.47%	39.34%	45.01%	52.71%
	46 - 60	24.18%	28.44%	32.86%	36.50%	40.37%	43.55%	49.83%	58.35%
	61 - 75	26.52%	31.19%	36.04%	40.03%	44.28%	47.77%	54.65%	64.00%
	76 - 80	28.86%	33.94%	39.22%	43.56%	48.19%	51.98%	59.47%	69.65%
26 - 35	1 - 15	14.60%	17.15%	20.05%	22.90%	25.55%	27.60%	31.55%	36.85%
	16 - 30	17.52%	20.58%	24.06%	27.48%	30.66%	33.12%	37.86%	44.22%
	31 - 45	20.44%	24.01%	28.07%	32.06%	35.77%	38.64%	44.17%	51.59%
	46 - 54	22.63%	26.58%	31.07%	35.49%	39.60%	42.78%	48.90%	57.11%
36 - 40	1 - 15	13.75%	16.40%	19.40%	22.30%	24.95%	27.15%	30.90%	36.00%
	16 - 30	16.50%	19.68%	23.28%	26.76%	29.94%	32.58%	37.08%	43.20%
	31 - 44	19.25%	22.96%	27.16%	31.22%	34.93%	38.01%	43.26%	50.40%
41 - 45	1 - 15	12.75%	15.60%	18.70%	21.65%	24.40%	26.60%	30.10%	34.80%
	16 - 30	15.30%	18.72%	22.44%	25.98%	29.28%	31.92%	36.12%	41.76%
	31 - 39	17.85%	21.84%	26.18%	30.31%	34.16%	37.24%	42.14%	48.72%
46 - 50	1 - 15	11.45%	14.50%	17.70%	20.80%	23.65%	25.40%	28.35%	32.00%
	16 - 30	13.74%	17.40%	21.24%	24.96%	28.38%	30.48%	34.02%	38.40%
	31 - 34	16.03%	20.30%	24.78%	29.12%	33.11%	35.56%	39.69%	44.80%
51 - 55	1 - 15	9.10%	12.45%	15.75%	19.00%	21.85%	23.05%	25.55%	28.50%
	16 - 29	10.92%	14.94%	18.90%	22.80%	26.22%	27.66%	30.66%	34.20%
56 - 65	1 - 15	NA	NA	NA	NA	NA	19.50%	21.30%	23.30%
	16 - 14	NA	NA	NA	NA	NA	23.40%	25.56%	27.96%

Super Income Option (Maturity Age: 100 Years)

Age Group	Policy Year	Premium Payment Term (PPT)							
		5	6	7	8	9	10	12	15
0 - 25	1 to PPT	10.05%	12.45%	14.85%	17.25%	19.60%	21.25%	25.95%	32.10%
	PPT+1 to 100	20.10%	24.94%	29.70%	34.55%	39.20%	42.58%	51.97%	64.25%
26 - 35	1 to PPT	9.40%	11.75%	14.15%	16.60%	18.85%	20.50%	25.35%	31.60%
	PPT+1 to 74	18.80%	23.52%	28.32%	33.22%	37.73%	41.04%	50.76%	63.26%
36 - 40	1 to PPT	8.80%	11.15%	13.55%	16.05%	18.30%	20.20%	24.95%	31.00%
	PPT+1 to 64	17.60%	22.31%	27.16%	32.10%	36.67%	40.47%	49.98%	62.07%
41- 45	1 to PPT	8.20%	10.45%	12.95%	15.50%	17.95%	19.90%	24.50%	30.60%
	PPT+1 to 59	16.40%	20.92%	25.92%	31.00%	35.90%	39.80%	49.00%	61.20%
46 - 50	1 to PPT	7.35%	9.65%	12.20%	14.75%	17.25%	19.45%	24.00%	29.60%
	PPT+1 to 54	14.70%	19.38%	24.41%	29.54%	34.58%	38.95%	48.01%	59.20%
51 - 55	1 to PPT	5.85%	8.35%	10.90%	13.55%	16.15%	18.35%	22.60%	27.80%
	PPT+1 to 49	11.70%	16.72%	21.85%	27.17%	32.39%	36.76%	45.24%	55.60%
56 - 60	1 to PPT	NA	NA	NA	NA	NA	16.80%	20.60%	25.25%
	PPT+1 to 44	NA	NA	NA	NA	NA	33.63%	41.28%	50.50%

Super Income Option (Maturity Age: 80 Years)

Age Group	Policy Year	Premium Payment Term (PPT)							
		5	6	7	8	9	10	12	15
0 - 25	1 to PPT	10.35%	12.45%	14.75%	16.75%	19.00%	21.00%	25.00%	31.45%
	PPT+1 to 80	20.70%	24.92%	29.58%	33.53%	38.09%	42.08%	50.06%	62.95%
26 - 35	1 to PPT	9.90%	11.85%	14.20%	16.50%	18.85%	20.85%	24.70%	30.65%
	PPT+1 to 54	19.80%	23.75%	28.40%	33.06%	37.71%	41.70%	49.49%	61.34%
36 - 40	1 to PPT	9.45%	11.55%	13.90%	16.25%	18.60%	20.65%	24.45%	30.20%
	PPT+1 to 44	18.90%	23.18%	27.83%	32.58%	37.24%	41.32%	48.92%	60.48%
41- 45	1 to PPT	8.70%	10.95%	13.30%	15.75%	18.05%	20.10%	23.75%	29.00%
	PPT+1 to 39	17.44%	21.94%	26.69%	31.54%	36.19%	40.28%	47.59%	58.04%
46 - 50	1 to PPT	7.75%	10.10%	12.45%	14.90%	17.25%	19.20%	22.70%	27.55%
	PPT+1 to 34	15.58%	20.23%	24.98%	29.83%	34.58%	38.47%	45.41%	55.19%
51 - 55	1 to PPT	6.55%	8.90%	11.25%	13.60%	15.95%	17.85%	20.95%	25.30%
	PPT+1 to 29	13.13%	17.86%	22.51%	27.26%	31.92%	35.72%	41.99%	50.63%
56 - 60	1 to PPT	NA	NA	NA	NA	NA	15.60%	18.15%	21.60%
	PPT+1 to 24	NA	NA	NA	NA	NA	31.25%	36.38%	43.22%

Future Income Option (Maturity Age: 100 Years)

Age Group	Policy Year	Premium Payment Term (PPT)							
		5	6	7	8	9	10	12	15
0 - 24	15 - 44	NA	NA	NA	71.75%	NA	84.95%	96.05%	112.55%
	45 - 100	NA	NA	NA	77.85%	NA	92.55%	105.15%	124.25%
25 - 34	15 - 44	NA	NA	NA	72.60%	NA	86.45%	97.95%	114.65%
	45 - 75	NA	NA	NA	78.70%	NA	94.05%	107.05%	126.35%
35 - 39	15 - 44	NA	NA	NA	73.60%	NA	88.55%	100.75%	117.55%
	45 - 65	NA	NA	NA	79.70%	NA	96.15%	109.85%	129.25%
40 - 44	15 - 44	NA	NA	NA	73.90%	NA	89.70%	102.55%	119.35%
	45 - 60	NA	NA	NA	80.00%	NA	97.30%	111.65%	131.05%
45 - 49	15 - 44	NA	NA	NA	74.55%	NA	91.50%	105.25%	122.00%
	45 - 55	NA	NA	NA	80.65%	NA	99.10%	114.35%	133.70%
50 - 54	15 - 44	NA	NA	NA	75.10%	NA	93.50%	108.50%	125.40%
	45 - 50	NA	NA	NA	81.20%	NA	101.10%	117.60%	137.10%
55 - 60	15 - 44	NA	NA	NA	75.10%	NA	92.80%	109.65%	127.05%
	45 - 45	NA	NA	NA	81.17%	NA	100.39%	118.76%	138.68%

Future Income Option (Maturity Age: 80 Years)

Age Group	Policy Year	Premium Payment Term (PPT)							
		5	6	7	8	9	10	12	15
0 - 24	15 - 34	NA	NA	NA	69.65%	NA	82.00%	92.25%	105.55%
	35 - 80	NA	NA	NA	78.75%	NA	93.40%	105.95%	122.65%
25 - 34	15 - 34	NA	NA	NA	71.65%	NA	84.55%	95.15%	108.30%
	35 - 55	NA	NA	NA	80.75%	NA	95.95%	108.85%	125.40%
35 - 39	15 - 34	NA	NA	NA	74.65%	NA	88.55%	99.75%	112.80%
	35 - 45	NA	NA	NA	83.75%	NA	99.95%	113.45%	129.90%
40 - 44	15 - 34	NA	NA	NA	76.95%	NA	91.70%	103.50%	116.50%
	35 - 40	NA	NA	NA	86.05%	NA	103.10%	117.20%	133.60%
45 - 49	15 - 34	NA	NA	NA	79.20%	NA	94.95%	107.50%	120.50%
	35 - 35	NA	NA	NA	88.31%	NA	106.34%	121.17%	137.59%
50 - 54	15 - 30	NA	NA	NA	80.20%	NA	96.85%	109.95%	122.15%
55 - 60	15 - 25	NA	NA	NA	80.20%	NA	99.25%	112.75%	123.30%

Terminal Bonus Rate @ 8% (Expressed as % of Basic Sum assured)- For Policies Issued upto 01/01/2026

Smart Income Option (Maturity Age: 100 Years)

Age Group	Premium Payment Term (PPT)							
	5	6	7	8	9	10	12	15
0 - 10	2309%	3065%	3091%	3876%	4020%	6500%	6856%	7790%
11 - 20	1053%	1490%	1533%	1959%	2058%	3288%	3531%	4019%
21 - 25	677%	1038%	1091%	1422%	1510%	2405%	2604%	2957%
26 - 30	858%	1056%	1069%	1278%	1315%	1944%	2154%	2527%
31 - 35	469%	664%	693%	871%	914%	1382%	1537%	1785%
36 - 40	386%	546%	563%	699%	733%	1058%	1210%	1417%
41 - 45	329%	446%	457%	539%	558%	786%	906%	1070%
46 - 50	285%	373%	383%	420%	430%	592%	689%	814%
51 - 55	241%	306%	316%	348%	354%	468%	543%	640%
56 - 65	NA	NA	NA	NA	NA	375%	434%	509%

Smart Income Option (Maturity Age: 80 Years)

Age Group	Premium Payment Term (PPT)							
	5	6	7	8	9	10	12	15
0 - 10	511%	738%	754%	995%	1035%	1168%	1310%	1311%
11 - 20	245%	364%	375%	496%	518%	583%	648%	638%
21 - 25	167%	258%	268%	356%	373%	420%	462%	446%
26 - 30	181%	236%	238%	296%	302%	333%	365%	365%
31 - 35	109%	155%	158%	202%	208%	230%	247%	231%
36 - 40	86%	121%	121%	154%	157%	169%	182%	163%
41 - 45	56%	79%	77%	101%	101%	108%	113%	100%
46 - 50	33%	46%	43%	56%	53%	64%	72%	69%
51 - 55	24%	29%	26%	31%	28%	38%	44%	42%
56 - 65	NA	NA	NA	NA	NA	23%	25%	25%

Smart Income Option with Family Care Benefit (Maturity Age: 100 Years)

Age Group	Premium Payment Term (PPT)							
	5	6	7	8	9	10	12	15
18 - 20	1659%	1941%	2051%	2387%	2524%	3888%	4188%	4775%
21 - 25	1012%	1228%	1312%	1561%	1663%	2564%	2749%	3086%
26 - 30	1047%	1179%	1257%	1425%	1528%	2189%	2418%	2776%
31 - 35	560%	664%	719%	845%	918%	1344%	1468%	1653%
36 - 40	406%	504%	531%	625%	678%	967%	1076%	1211%
41 - 45	318%	371%	392%	466%	503%	708%	774%	885%
46 - 50	260%	282%	293%	341%	367%	494%	550%	633%

Smart Income Option with Family Care Benefit (Maturity Age: 80 Years)

Age Group	Premium Payment Term (PPT)							
	5	6	7	8	9	10	12	15
18 - 20	341%	457%	510%	636%	685%	783%	889%	919%
21 - 25	214%	295%	331%	417%	450%	517%	580%	610%
26 - 30	216%	279%	302%	365%	395%	441%	505%	553%
31 - 35	125%	167%	182%	224%	244%	273%	308%	331%
36 - 40	95%	123%	135%	165%	175%	196%	224%	245%
41 - 45	73%	92%	99%	120%	128%	143%	164%	183%
46 - 50	57%	71%	75%	89%	93%	107%	127%	148%

Super Income Option (Maturity Age: 100 Years)

Age Group	Premium Payment Term (PPT)							
	5	6	7	8	9	10	12	15
0 - 10	2917%	4240%	4357%	5988%	6418%	6904%	7375%	7953%
11 - 20	1348%	2060%	2150%	2978%	3214%	3481%	3803%	4152%
21 - 25	894%	1447%	1533%	2147%	2335%	2545%	2813%	3090%
26 - 30	997%	1357%	1398%	1814%	1876%	2041%	2257%	2548%
31 - 35	584%	894%	945%	1270%	1333%	1468%	1641%	1852%
36 - 40	496%	708%	745%	980%	1025%	1120%	1275%	1470%
41 - 45	401%	580%	598%	727%	758%	820%	938%	1088%
46 - 50	347%	467%	484%	549%	564%	604%	700%	813%
51 - 55	291%	378%	392%	436%	441%	468%	541%	629%
56 - 60	NA	NA	NA	NA	NA	370%	427%	496%

Super Income Option (Maturity Age: 80 Years)

Age Group	Premium Payment Term (PPT)							
	5	6	7	8	9	10	12	15
0 - 10	411%	680%	701%	1013%	1062%	1150%	1380%	1405%
11 - 20	185%	329%	343%	501%	528%	573%	685%	694%
21 - 25	118%	230%	243%	359%	381%	415%	492%	494%
26 - 30	123%	192%	198%	277%	290%	315%	375%	388%
31 - 35	60%	120%	127%	190%	201%	220%	259%	259%
36 - 40	40%	81%	89%	136%	146%	158%	186%	179%
41 - 45	27%	56%	60%	93%	101%	109%	126%	119%
46 - 50	17%	36%	38%	60%	63%	69%	79%	74%
51 - 55	10%	22%	23%	37%	39%	42%	47%	44%
56 - 60	NA	NA	NA	NA	NA	24%	27%	25%

Super Income Option with Family Care Benefit (Maturity Age: 100 Years)

Age Group	Premium Payment Term (PPT)							
	5	6	7	8	9	10	12	15
18 - 20	1987%	2526%	2696%	3412%	3672%	4073%	4489%	4980%
21 - 25	1238%	1611%	1729%	2223%	2403%	2678%	2945%	3235%
26 - 30	1165%	1448%	1564%	1913%	2072%	2286%	2555%	2862%
31 - 35	656%	849%	928%	1164%	1271%	1414%	1571%	1737%
36 - 40	493%	632%	671%	838%	913%	1028%	1146%	1286%
41 - 45	365%	466%	495%	609%	661%	747%	818%	936%
46 - 50	302%	345%	363%	432%	470%	516%	581%	666%

Super Income Option with Family Care Benefit (Maturity Age: 80 Years)

Age Group	Premium Payment Term (PPT)							
	5	6	7	8	9	10	12	15
18 - 20	264%	409%	459%	607%	655%	729%	855%	910%
21 - 25	173%	259%	294%	396%	428%	479%	557%	584%
26 - 30	176%	242%	265%	339%	370%	407%	483%	528%
31 - 35	96%	140%	156%	205%	226%	249%	293%	315%
36 - 40	70%	100%	113%	148%	160%	178%	211%	231%
41 - 45	58%	79%	87%	110%	122%	134%	158%	177%
46 - 50	50%	64%	70%	86%	93%	103%	122%	141%

Future Income Option (Maturity Age: 100 Years)

Age Group	Premium Payment Term (PPT)							
	5	6	7	8	9	10	12	15
0 - 19	NA	NA	NA	1358.00%	NA	1567.00%	1813.00%	2034.00%
20 - 24	NA	NA	NA	947.00%	NA	1170.00%	1397.00%	1619.00%
25 - 29	NA	NA	NA	684.00%	NA	781.00%	915.00%	1071.00%
30 - 34	NA	NA	NA	650.00%	NA	792.00%	959.00%	1125.00%
35 - 39	NA	NA	NA	466.00%	NA	524.00%	624.00%	749.00%
40 - 44	NA	NA	NA	391.00%	NA	435.00%	524.00%	632.00%
45 - 49	NA	NA	NA	279.00%	NA	289.00%	333.00%	413.00%
50 - 54	NA	NA	NA	205.00%	NA	194.00%	208.00%	263.00%
55 - 60	NA	NA	NA	205.00%	NA	161.00%	154.00%	188.00%

Future Income Option (Maturity Age: 80 Years)

Age Group	Premium Payment Term (PPT)							
	5	6	7	8	9	10	12	15
0 - 19	NA	NA	NA	524.00%	NA	606.00%	772.00%	1001.00%
20 - 24	NA	NA	NA	320.00%	NA	376.00%	470.00%	587.00%
25 - 29	NA	NA	NA	203.00%	NA	235.00%	298.00%	387.00%
30 - 34	NA	NA	NA	179.00%	NA	211.00%	263.00%	327.00%
35 - 39	NA	NA	NA	105.00%	NA	122.00%	155.00%	199.00%
40 - 44	NA	NA	NA	72.00%	NA	84.00%	106.00%	136.00%
45 - 49	NA	NA	NA	47.00%	NA	55.00%	69.00%	89.00%
50 - 54	NA	NA	NA	30.00%	NA	35.00%	43.00%	55.00%
55 - 60	NA	NA	NA	30.00%	NA	20.00%	25.00%	32.00%

Future Income Option with Family Care Benefit (Maturity Age: 100 Years)

Age Group	Premium Payment Term (PPT)							
	5	6	7	8	9	10	12	15
18 - 24	NA	NA	NA	1479.00%	NA	1722.00%	1978.00%	2093.00%
25 - 29	NA	NA	NA	1408.00%	NA	1688.00%	1918.00%	2079.00%
30 - 34	NA	NA	NA	850.00%	NA	1044.00%	1177.00%	1244.00%
35 - 39	NA	NA	NA	773.00%	NA	951.00%	1099.00%	1238.00%
40 - 44	NA	NA	NA	569.00%	NA	712.00%	831.00%	939.00%
45 - 50	NA	NA	NA	415.00%	NA	525.00%	618.00%	708.00%

Future Income Option with Family Care Benefit (Maturity Age: 80 Years)

Age Group	Premium Payment Term (PPT)							
	5	6	7	8	9	10	12	15
18 - 24	NA	NA	NA	217.00%	NA	260.00%	335.00%	406.00%
25 - 29	NA	NA	NA	264.00%	NA	325.00%	390.00%	453.00%
30 - 34	NA	NA	NA	176.00%	NA	219.00%	255.00%	290.00%
35 - 39	NA	NA	NA	146.00%	NA	183.00%	222.00%	265.00%
40 - 44	NA	NA	NA	107.00%	NA	134.00%	167.00%	201.00%
45 - 50	NA	NA	NA	82.00%	NA	103.00%	131.00%	161.00%

Terminal Bonus on Surrender

PPT ->	PPT 5								
Age ->	0 - 10	11 - 20	21 - 25	26 - 30	31 - 35	36 - 40	41 - 45	46 - 50	51 - 55
Cohort									
Super Income without Family care (Maturity Age - 100 Years)	45%	45%	45%	47%	47%	47%	47%	47%	47%
Super Income with Family care (Maturity Age - 100 Years)	47%	47%	47%	47%	47%	47%	47%	50%	NA
Super Income without Family care (Maturity Age - 80 Years)	45%	45%	45%	45%	45%	45%	45%	45%	41%
Super Income with Family care (Maturity Age - 80 Years)	45%	45%	45%	50%	50%	45%	45%	45%	NA
Smart Income without Family care (Maturity Age - 100 Years)	43%	43%	41%	41%	41%	41%	43%	43%	43%
Smart Income with Family care (Maturity Age - 100 Years)	43%	43%	43%	43%	43%	43%	43%	47%	NA
Smart Income without Family care (Maturity Age - 80 Years)	41%	41%	41%	41%	41%	41%	41%	43%	41%
Smart Income with Family care (Maturity Age - 80 Years)	43%	43%	43%	43%	43%	43%	43%	45%	NA

Notes:

1. Cash bonus declared is as % of Annualized Premium and includes minimum guaranteed amount
2. Where Family care Benefit is chosen in PNB MetLife Century Plan, the annualized premium used to derive the benefits on survival and maturity will be subject to a guaranteed rate of reduction to cover the additional cost of mortality arising from such policies.
3. Annual Cash Bonus Rates as a % of Annualized Premium for Annualized Premium > Rs. 1/3/5 lakh will be 0.5%/1%/1.2% more than illustrated in the table above for all Age, PPT combinations.
4. Annual Amount refers to the Cash Bonus paid in respect of annual frequency which will be converted to other frequencies as per the following factors:

Income Payout Frequency	Income Payout Factor
Annual	100% of Annual Amount
Half-Yearly	97% of Annual Amount x 1/2
Quarterly	96% of Annual amount x 1/4
Monthly	95% of Annual Amount x 1/12

5. The above bonus rates will be applicable to the policies which are eligible for cash bonus under this product from July 2026 until the bonus is declared FY'2026-2027.