

PNB METLIFE SUPER SAVER PLAN – BONUS RATES FOR FY 2023 - 24

Plan Name	Regular Reversionary Bonus		Terminal Bonus	
	Type	Bonus Level [#]	Start Year	Bonus Level **
Super Saver Plan (Accumulation Option) – 5 pay (term 10) (Issued up to 31 March 2023)	Simple	4.70%	Minimum of (Policy term minus 3 or 10 years)	NA
Super Saver Plan (Accumulation Option) – 5 pay (between term 11 - 14) (Issued up to 31 March 2023)	Simple	4.60%		NA
Super Saver Plan (Accumulation Option) – 5 pay (above term 14) (Issued up to 31 March 2023)	Simple	4.40%		NA
Super Saver Plan (Accumulation Option) – 7 pay (between term 10 - 11) (Issued up to 31 March 2023)	Simple	3.50%		NA
Super Saver Plan (Accumulation Option) – 7 pay (between term 12 - 14) (Issued up to 31 March 2023)	Simple	3.70%		NA
Super Saver Plan (Accumulation Option) – 7 pay (above term 14) (Issued up to 31 March 2023)	Simple	4.50%		NA
Super Saver Plan (Accumulation Option) – 10 pay (up to term 14) (Issued up to 31 March 2023)	Simple	3.45%		NA
Super Saver Plan (Accumulation Option) – 10 pay (between term 15 – 19) (Issued up to 31 March 2023)	Simple	4.20%		NA
Super Saver Plan (Accumulation Option) – 10 pay (term 20) (Issued up to 31 March 2023)	Simple	4.50%		NA
Super Saver Plan (Accumulation Option) – 12 pay (up to term 14) (Issued up to 31 March 2023)	Simple	3.65%		NA
Super Saver Plan (Accumulation Option) – 12 pay (above term 14) (Issued up to 31 March 2023)	Simple	3.65%		NA
Super Saver Plan (Accumulation Option) – 15 pay (including 15 RP) (Issued up to 31 March 2023)	Simple	3.90%		NA
Super Saver Plan (Liquidity Option) – 5 pay (Issued up to 31 March 2023)	Simple	4.10%		NA
Super Saver Plan (Liquidity Option) – 7 pay	Simple	4.20%		NA

(Issued up to 31 March 2023)			
Super Saver Plan (Liquidity Option) – 10 pay (term 15) (Issued up to 31 March 2023)	Simple	4.00%	NA
Super Saver Plan (Liquidity Option) – 10 pay (term 20) (Issued up to 31 March 2023)	Simple	4.00%	NA
Super Saver Plan (Liquidity Option) – 12 pay (term 20) (Issued up to 31 March 2023)	Simple	3.60%	NA
Super Saver Plan (Accumulation Option) – 5 pay (Issued after 31 March 2023)	Simple	3.00%	NA
Super Saver Plan (Accumulation Option) – 7 pay (between term 10 - 14) (Issued after 31 March 2023)	Simple	2.25%	NA
Super Saver Plan (Accumulation Option) – 7 pay (between term 15 - 17) (Issued after 31 March 2023)	Simple	2.50%	NA
Super Saver Plan (Accumulation Option) – 7 pay (between term 18 - 20) (Issued after 31 March 2023)	Simple	2.75%	NA
Super Saver Plan (Accumulation Option) – 10 pay (up to term 10) (Issued after 31 March 2023)	Simple	2.00%	NA
Super Saver Plan (Accumulation Option) – 10 pay (between term 11 – 14) (Issued after 31 March 2023)	Simple	2.25%	NA
Super Saver Plan (Accumulation Option) – 10 pay (between term 15 – 17) (Issued after 31 March 2023)	Simple	2.50%	NA
Super Saver Plan (Accumulation Option) – 10 pay (between term 18 – 20) (Issued after 31 March 2023)	Simple	2.75%	NA
Super Saver Plan (Accumulation Option) – 12 pay (up to term 12) (Issued after 31 March 2023)	Simple	2.00%	NA
Super Saver Plan (Accumulation Option) – 12 pay (between term 13 – 14) (Issued after 31 March 2023)	Simple	2.25%	NA
Super Saver Plan (Accumulation Option) – 12 pay (between term 15 – 17) (Issued after 31 March 2023)	Simple	2.50%	NA

2023)				
Super Saver Plan (Accumulation Option) – 12 pay (between term 18 – 20) (Issued after 31 March 2023)	Simple	2.75%		NA
Super Saver Plan (Accumulation Option) – 15 pay (up to term 15) (Issued after 31 March 2023)	Simple	2.00%		NA
Super Saver Plan (Accumulation Option) – 15 pay (between term 16 – 17) (Issued after 31 March 2023)	Simple	2.50%		NA
Super Saver Plan (Accumulation Option) – 15 pay (between term 18 – 20) (Issued after 31 March 2023)	Simple	2.75%		NA
Super Saver Plan (Liquidity Option) – 5 pay (Issued after 31 March 2023)	Simple	3.00%		NA
Super Saver Plan (Liquidity Option) – 7 pay (Issued after 31 March 2023)	Simple	2.50%		NA
Super Saver Plan (Liquidity Option) – 10 pay (term 15) (Issued after 31 March 2023)	Simple	2.50%		NA
Super Saver Plan (Liquidity Option) – 10 pay (term 20) (Issued after 31 March 2023)	Simple	2.75%		NA
Super Saver Plan (Liquidity Option) – 12 pay (term 20) (Issued after 31 March 2023)	Simple	2.75%		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 2024 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 2024-25. The same rates will be used for interim bonus where necessary.

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