BONUS INFORMATION FY 2025 – 26

Plan Name	Regular Reversionary Bonus		Terminal Bonus		Cash Bonus	
	Type	Bonus Level#	Start Year	Bonus Level**	Start Year	Bonus Level***
Met 100 Gold Par, 100 Platinum Par {WL}	Compound	4.00%	10	40.00%	NA	NA
Met Gold Endowment Par, Met Junior Par Endowment, Met Platinum Endowment Par	Compound	3.00%	10	5.00%	NA	NA
Met Suvidha Par – Single pay (Issued up to 31 May 2010)	Compound	4.25%	10	200.00%	NA	NA
Met Suvidha Par – 5 pay (Issued up to 31 May 2010)	Compound	3.00%	10	5.00%	NA	NA
Met Suvidha Par – 10 pay (Issued up to 31 May 2010)	Compound	3.00%	10	5.00%	NA	NA
Met Suvidha Par – Regular pay (Issued up to 31 May 2010)	Compound	3.00%	10	5.00%	NA	NA
Met Suvidha Par – Single pay (Issued after 31 May 2010)	Compound	2.50%	10	5.00%	NA	NA
Met Suvidha Par – 5 pay (Issued after 31 May 2010)	Compound	2.50%	10	35.00%	NA	NA
Met Suvidha Par – 10 pay (Issued after 31 May 2010)	Compound	2.50%	10	25.00%	NA	NA
Met Suvidha Par – Regular pay (Issued after 31 May 2010)	Compound	2.50%	10	20.00%	NA	NA
Met Pension Par – Single pay	Compound	5.00%	10	130.00%	NA	NA
Met Pension Par – Regular pay	Compound	5.00%	10	130.00%	NA	NA
Met Pension Par – 5 pay	Compound	5.00%	10	130.00%	NA	NA
Met Pension Par – 3 pay	Compound	5.00%	10	130.00%	NA	NA
Met Group Savings Plan (Term 10)	Simple	2.80%	At maturity	85.00%	NA	NA
Met Group Savings Plan (Term 15)	Simple	2.80%		85.00%	NA	NA
Met Group Savings Plan (Term 20)	Simple	2.80%		85.00%	NA	NA
Met Monthly Income Plan – 5 pay	Simple	4.10%	At last income payout	10.00%	NA	NA
Met Monthly Income Plan – 7 pay	Simple	3.20%		65.00%	NA	NA
Met Monthly Income Plan – 10 pay	Simple	4.05%		10.00%	NA	NA
Met Monthly Income Plan – 15 pay	Simple	4.55%		10.00%	NA	NA
Met Deferred Monthly Income Plan – 5 pay	Simple	NA	10	10.00%	11	2.95%
Met Deferred Monthly Income Plan – 7 pay	Simple	NA	10	10.00%	11	2.95%
Met Deferred Monthly Income Plan – 7 pay (new)	Simple	NA	10	10.00%	11	1.80%
Endowment Savings Plan – 5 pay	Simple	3.05%	5	65.00%	NA	NA
Endowment Savings Plan – 10 pay	Simple	3.10%	5	40.00%	NA	NA
Endowment Savings Plan – Regular pay (up to term 14)	Simple	2.60%	5	50.00%	NA	NA
Endowment Savings Plan – Regular pay (above term 14)	Simple	2.75%	5	30.00%	NA	NA
Monthly Income Plan – 10 pay (New)	Simple	4.20%	5	25.00%	NA	NA
Endowment Savings Plan Plus – 5 pay (up to term 15)	Simple	3.45%	10	40.00%	NA	NA
Endowment Savings Plan Plus – 5 pay (above term 15)	Simple	3.75%	10	5.00%	NA	NA
Endowment Savings Plan Plus – 7 pay (up to term 15)	Simple	2.95%	10	50.00%	NA	NA

Endowment Savings Plan Plus – 7 pay (above term 15)	Simple	3.70%	10	5.00%	NA	NA
Endowment Savings Plan Plus – 10 pay (up to term 20)	Simple	3.40%	10	5.00%	NA	NA
Endowment Savings Plan Plus – 10 pay (above term 20)	Simple	3.65%	10	5.00%	NA	NA
Endowment Savings Plan Plus – Regular pay (up to term 15)	Simple	3.10%	10	35.00%	NA	NA
Endowment Savings Plan Plus – Regular pay (above term 15)	Simple	3.65%	10	5.00%	NA	NA
Bachat Yojana	Simple	2.85%	5	30.00%	NA	NA
College Plan (up to term 18)~	Simple	3.00%	5	35.00%	NA	NA
College Plan (up to above 18)~	Simple	3.50%	5	5.00%	NA	NA
Bhavishya Plus (up to term 18)	Simple	3.05%	5	30.00%	NA	NA
Bhavishya Plus (above term 18)	Simple	3.50%	5	5.00%	NA	NA
Retirement Savings Plan – Single pay (up to term 10)	Simple	3.55%	5	100.00%	NA	NA
Retirement Savings Plan – Regular pay (up to term 20)	Simple	2.15%	5	80.00%	NA	NA
Retirement Savings Plan – Regular pay (above term 20)	Simple	2.15%	5	80.00%	NA	NA
Retirement Savings Plan – 5 pay (up to term 15)	Simple	3.00%	5	75.00%	NA	NA
Retirement Savings Plan – 5 pay (between term 16-22)	Simple	3.00%	5	75.00%	NA	NA
Retirement Savings Plan – 5 pay (above term 22)	Simple	3.00%	5	75.00%	NA	NA
Retirement Savings Plan – 10 pay (up to term 15)	Simple	2.35%	5	70.00%	NA	NA
Retirement Savings Plan – 10 pay (between term 16-22)	Simple	2.35%	5	70.00%	NA	NA
Retirement Savings Plan – 10 pay (above term 22)	Simple	2.35%	5	70.00%	NA	NA
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)	47.25%	NA	NA
Super Saver Plan (Accumulation Option) – 5 pay (between term 11 - 14) (Issued up to 31 March 2023)	Simple	4.60%		0.00%	NA	NA
Super Saver Plan (Accumulation Option) – 5 pay (above term 14) (Issued up to 31 March 2023)	Simple	4.40%		0.00%	NA	NA
Super Saver Plan (Accumulation Option) – 7 pay (between term 10 - 11) (Issued up to 31 March 2023)	Simple	3.75%		0.00%	NA	NA
Super Saver Plan (Accumulation Option) – 7 pay (between term 12 - 14) (Issued up to 31 March 2023)	Simple	3.70%		0.00%	NA	NA
Super Saver Plan (Accumulation Option) – 7 pay (above term 14) (Issued up to 31 March 2023)	Simple	4.50%		0.00%	NA	NA
Super Saver Plan (Accumulation Option) – 10 pay (up to term 14) (Issued up to 31 March 2023)	Simple	3.45%		0.00%	NA	NA
Super Saver Plan (Accumulation Option) – 10 pay (between term 15 – 19) (Issued up to 31 March 2023)	Simple	4.20%		0.00%	NA	NA
Super Saver Plan (Accumulation Option) – 10 pay (term 20) (Issued up to 31 March 2023)	Simple	4.50%		0.00%	NA	NA

Super Saver Plan (Accumulation Option) – 12 pay (up to term 14) (Issued up to 31 March 2023)	Simple	3.65%		0.00%	NA	NA
Super Saver Plan (Accumulation Option) – 12 pay (above term 14) (Issued up to 31 March 2023)	Simple	3.65%		0.00%	NA	NA
Super Saver Plan (Accumulation Option) – 15 pay (including 15 RP) (Issued up to 31 March 2023)	Simple	3.90%		0.00%	NA	NA
Super Saver Plan (Liquidity Option) – 5 pay (Issued up to 31 March 2023)	Simple	4.10%		0.00%	NA	3.80%
Super Saver Plan (Liquidity Option) – 7 pay (Issued up to 31 March 2023)	Simple	4.20%		0.00%	NA	NA
Super Saver Plan (Liquidity Option) – 10 pay (term 15) (Issued up to 31 March 2023)	Simple	4.00%		0.00%	NA	NA
Super Saver Plan (Liquidity Option) – 10 pay (term 20) (Issued up to 31 March 2023)	Simple	4.00%		0.00%	NA	NA
Super Saver Plan (Liquidity Option) – 12 pay (term 20) (Issued up to 31 March 2023)	Simple	3.60%		0.00%	NA	NA
Super Saver Plan (Accumulation Option) – 5 pay (Issued after 31 March 2023)	Simple	3.00%		0.00%	NA	NA
Super Saver Plan (Accumulation Option) – 7 pay (between term 10 - 14) (Issued after 31 March 2023)	Simple	2.25%		0.00%	NA	NA
Super Saver Plan (Accumulation Option) – 7 pay (between term 15 - 17) (Issued after 31 March 2023)	Simple	2.50%		0.00%	NA	NA
Super Saver Plan (Accumulation Option) – 7 pay (between term 18 - 20) (Issued after 31 March 2023)	Simple	2.75%		0.00%	NA	NA
Super Saver Plan (Accumulation Option) – 10 pay (up to term 10) (Issued after 31 March 2023)	Simple	2.00%		0.00%	NA	NA
Super Saver Plan (Accumulation Option) – 10 pay (between term 11 – 14) (Issued after 31 March 2023)	Simple	2.25%		0.00%	NA	NA
Super Saver Plan (Accumulation Option) – 10 pay (between term 15 – 17) (Issued after 31 March 2023)	Simple	2.50%		0.00%	NA	NA
Super Saver Plan (Accumulation Option) – 10 pay (between term 18 – 20) (Issued after 31 March 2023)	Simple	2.75%		0.00%	NA	NA
Super Saver Plan (Accumulation Option) – 12 pay (up to term 12) (Issued after 31 March 2023)	Simple	2.00%		0.00%	NA	NA
Super Saver Plan (Accumulation Option) – 12 pay (between term 13 – 14) (Issued after 31 March 2023)	Simple	2.25%		0.00%	NA	NA
Super Saver Plan (Accumulation Option) – 12 pay (between term 15 – 17) (Issued after 31 March 2023)	Simple	2.50%		0.00%	NA	NA
Super Saver Plan (Accumulation Option) – 12 pay (between term 18 – 20) (Issued after 31 March 2023)	Simple	2.75%		0.00%	NA	NA
Super Saver Plan (Accumulation Option) – 15 pay (up to term 15) (Issued after 31 March 2023)	Simple	2.00%		0.00%	NA	NA
Super Saver Plan (Accumulation Option) – 15 pay (between term 16 – 17) (Issued after 31 March 2023)	Simple	2.50%		0.00%	NA	NA

Super Saver Plan (Accumulation Option) – 15 pay (between term 18 – 20) (Issued after 31 March 2023)	Simple	2.75%		0.00%	NA	NA
Super Saver Plan (Liquidity Option) – 5 pay (Issued after 31 March 2023)	Simple	3.00%		0.00%	NA	NA
Super Saver Plan (Liquidity Option) – 7 pay (Issued after 31 March 2023)	Simple	2.50%		0.00%	NA	NA
Super Saver Plan (Liquidity Option) – 10 pay (term 15) (Issued after 31 March 2023)	Simple	2.50%		0.00%	NA	NA
Super Saver Plan (Liquidity Option) – 10 pay (term 20) (Issued after 31 March 2023)	Simple	2.75%		0.00%	NA	NA
Super Saver Plan (Liquidity Option) – 12 pay (term 20) (Issued after 31 March 2023)	Simple	2.75%		0.00%	NA	NA
GROW Increasing Income$	Simple	NA	Terminal bonus on surrenders, if applicable, will be paid out in FY'2026-27 as per the benefit illustration.		Income start year	5%
GROW Milestone Income$	Simple	4.00%			NA	NA
GROW ELC$	Simple	NA			Income start year	5%
GROW Wealth option$	Simple	4.00%			NA	NA
Century Plan (Future Income)-8Pay (Issued up to 01/01/2026) - Maturity Age 80 and 100	Simple	13.75%	For Terminal Bonus refer separate Annexure B		For Cash Bonus refer separate Annexure B	
Century Plan (Future Income)-10Pay (Issued up to 01/01/2026) - Maturity Age 80 and 100	Simple	17.15%				
Century Plan (Future Income)-12Pay (Issued up to 01/01/2026) - Maturity Age 80 and 100	Simple	20.60%				
Century Plan (Future Income)-15Pay (Issued up to 01/01/2026) - Maturity Age 80 and 100	Simple	25.75%				
Century Plan (Future Income)-RP (Issued up to 01/01/2026)	Simple	25.75%				
Century Plan (Future Income)-8Pay (Issued after 01/01/2026) - Maturity Age 80 and 100	Simple	13.05%				
Century Plan (Future Income)-10Pay (Issued after 01/01/2026) - Maturity Age 80 and 100	Simple	16.25%				
Century Plan (Future Income)-12Pay (Issued after 01/01/2026) - Maturity Age 80 and 100	Simple	19.55%				
Century Plan (Future Income)-15Pay (Issued after 01/01/2026- Maturity Age 80	Simple	24.45%				
Century Plan (Future Income)-15Pay (Issued after 01/01/2026- Maturity Age 100	Simple	24.95%				

In case compound reversionary bonus, the rates are expressed as a % of "Basic 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 and Super Saver Plan, Cash Bonus is expressed as % of 'base sum assured'

$ For GROW Plan reversionary bonus, Cash bonus and Terminal bonus is expressed as a % of Benefit sum assured (BSA).

~Terminal Bonus declared for PNB MetLife College Plan will be payable only at the time of maturity of policy.

For Century Plan, cash bonus rates and terminal 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 2026 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 2026-27. The same rates will be used for interim bonus where necessary.

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