

BONUS INFORMATION

Plan Name	Regular Reversionary Bonus		Terminal Bonus	
	Type	Bonus Level #	Start Year	Bonus Level**
Met 100 Gold Par Regular; Met 100 Platinum Par; Met Gold Endowment Par; Met Platinum Endowment Par; Met Junior Par Endowment	Compound	2.80%	10	0%
Met Suvidha Par SP (Issued up to 31.5.2010)	Compound	3.00%	10	30%
Met Suvidha Par 10P, 5P (Issued up to 31.5.2010)	Compound	2.80%	10	0%
Met Suvidha Par RP (Issued up to 31.5.2010)	Compound	2.80%	10	0%
Met Suvidha Par SP, 5P (Issued after 31.5.2010)	Compound	2.50%	10	15%
Met Suvidha Par 10P, RP (Issued after 31.5.2010)	Compound	2.50%	10	10%
Met Pension Par SP, RP, 3P, 5P	Compound	4.00%	10	45%
Met Group Savings Plan - Term 10	Simple	1.65%	At maturity	50%
Met Group Savings Plan - Term 15	Simple	1.80%		NA
Met Group Savings Plan - Term 20	Simple	2.00%		NA
Met Monthly Income Plan 5 pay	Simple	2.60%	At last income payout	NA
Met Monthly Income Plan 7 Pay	Simple	1.70%		15%
Met Monthly Income Plan 10 pay	Simple	2.80%		NA
Met Monthly Income Plan 15 Pay	Simple	3.30%		NA
Met Deferred Monthly Income Plan	Simple	1.95%	10	NA
Met Deferred Monthly Income Plan-7	Simple	1.40%	10	NA
Endowment Savings Plan – 5 Pay	Simple	2.60%	5	0%
Endowment Savings Plan – 10 Pay	Simple	2.40%	5	0%
Endowment Savings Plan – Regular Pay (Policy term <=14)	Simple	2.40%	5	0%
Endowment Savings Plan – Regular Pay (Policy term >=15)	Simple	2.30%	5	0%
Monthly Income Plan – 10 Pay (New)	Simple	4.20%	5	0%
Endowment Savings Plan Plus - 5Pay - Up to Term 15	Simple	3.20%	10	NA
Endowment Savings Plan Plus - 5Pay - Above Term 15	Simple	2.75%	10	NA
Endowment Savings Plan Plus - 7Pay - Up to Term 15	Simple	2.70%	10	NA
Endowment Savings Plan Plus - 7Pay - Above Term 15	Simple	2.80%	10	NA
Endowment Savings Plan Plus - 10Pay - Up to Term 20	Simple	2.90%	10	NA
Endowment Savings Plan Plus - 10Pay - Above Term 20	Simple	2.90%	10	NA
Endowment Savings Plan Plus - RP - Up to Term 15	Simple	3.10%	10	NA
Endowment Savings Plan Plus - RP - Above Term 15	Simple	2.90%	10	NA
Bachat Yojana	Simple	2.10%	5	0%
College Plan Up to Term 18	Simple	2.10%	5	0%
College Plan Up to Above 18	Simple	2.50%	5	0%
Bhavishya Plus Up to Term 18	Simple	2.10%	5	0%
Bhavishya Plus Above Term 18	Simple	2.50%	5	0%
Retirement Savings Plan-SP-Policy Term Upto 10	Simple	3.30%	5	0%
Retirement Savings Plan-SP-Policy Term Above 10	Simple	2.70%	5	0%
Retirement Savings Plan-RP-Policy Term Upto 20	Simple	1.90%	5	0%
Retirement Savings Plan-RP-Policy Term Above 20	Simple	2.00%	5	0%
Retirement Savings Plan-5-Pay Policy Term Upto 15	Simple	2.40%	5	0%

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Retirement Savings Plan-5-Pay Policy Term 16-22	Simple	2.50%	5	0%
Retirement Savings Plan-5-Pay Policy Term Above 22	Simple	2.60%	5	0%
Retirement Savings Plan-10-Pay Policy Term Upto 15	Simple	2.00%	5	0%
Retirement Savings Plan-10-Pay Policy Term 16-22	Simple	2.10%	5	0%
Retirement Savings Plan-10-Pay Policy Term Above 22	Simple	2.20%	5	0%
Super Saver Plan (Accumulation Option)- 5Pay - Term 10	Simple	4.70%	Minimum of (Policy term minus 3 or 10)	NA
Super Saver Plan (Accumulation Option)- 5Pay - Term 11 to Term 14	Simple	4.60%		NA
Super Saver Plan (Accumulation Option)- 5Pay - Above Term 14	Simple	4.40%		NA
Super Saver Plan (Accumulation Option)- 7Pay - Term 10 to Term 11	Simple	3.75%		NA
Super Saver Plan (Accumulation Option)- 7Pay - Term 12 to Term 14	Simple	3.70%		NA
Super Saver Plan (Accumulation Option)- 7Pay - Above Term 14	Simple	4.50%		NA
Super Saver Plan (Accumulation Option)- 10Pay- Up to Term 14	Simple	3.70%		NA
Super Saver Plan (Accumulation Option)- 10Pay - Term 15 to Term 19	Simple	4.30%		NA
Super Saver Plan (Accumulation Option)- 10Pay - Term 20	Simple	4.60%		NA
Super Saver Plan (Accumulation Option)- 12Pay- Up to Term 14	Simple	3.90%		NA
Super Saver Plan (Accumulation Option)- 12Pay - Above Term 14	Simple	4.00%		NA
Super Saver Plan (Accumulation Option)- 15Pay incl 15 RP	Simple	4.25%		NA
Super Saver Plan (Liquidity Option)- 5Pay	Simple	4.10%		NA
Super Saver Plan (Liquidity Option)- 7Pay	Simple	4.20%		NA
Super Saver Plan (Liquidity Option)- 10Pay Term 15	Simple	4.10%		NA
Super Saver Plan (Liquidity Option)- 10Pay Term 20	Simple	4.10%		NA
Super Saver Plan (Liquidity Option)- 12Pay	Simple	3.70%		NA

One time Special Bonus as stated below, has been declared for Financial Year 2021-2022 for policies exiting with respective status.

Met Ultimate Plan: 0.5% of SA for policies claiming (deaths/maturities/surrenders) from premium paying or fully paid up status in FY 2021-22.

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.

The above bonus rates have to be credited to all eligible policies (refer the respective policy terms & conditions) on the policy anniversary falling during the FY 2021-22 (1st April 2021 to 31st March 2022, both dates inclusive), provided the policy is in-force. All other terms & conditions for the bonus eligibility shall remain same.

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