

PNB MetLife GROW - BONUS INFORMATION FY 2025 – 26

Plan Name	Regular Reversionary Bonus		Cash Bonus	
	Type	Bonus Level	Start Year	Bonus Level
GROW Increasing Income ^{\$}	Simple	NA	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

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

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.

Terminal bonus on surrenders, if applicable, will be paid out in FY'2026-27 as per the benefit illustration.

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