

PNB MetLife SUPER SAVER PLAN – BONUS RATES FOR FY 2025 – 26

Plan Name	Regular Reversionary Bonus		Terminal Bonus		Cash Bonus	
	Type	Bonus Level [#]	Start Year	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)	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

In case of Simple reversionary bonus, the rates are expressed as % of “basic Sum assured” only.

** Terminal Bonus is expressed as % of “accrued reversionary bonus” only

^Terminal Bonus rate will be applicable on surrender in Fy 2026-2027.

***Cash Bonus is expressed as % of 'basic sum assured'

PNB MetLife Super Saver 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.