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## BONUS INFORMATION

| Plan Name | Regular Bonus |  | Terminal Bonus |  |
| :---: | :---: | :---: | :---: | :---: |
|  | Type | Declared Bonus rate ${ }^{\text {\# }}$ | Start Year | Declared Bonus rate ** |
| Met 100 Gold Par Regular; Met 100 Platinum Par; Met Gold Endowment Par; Met Platinum Endowment Par; Met Junior Par Endowment | Compound | 3.00\% | 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 | 3.00\% | 10 | 0\% |
| Met Suvidha Par RP (Issued up to 31.5.2010) | Compound | 3.00\% | 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 | 40\% |
| Met Group Savings Plan - Term 10 | Simple | 1.45\% | At maturity | 25\% |
| Met Group Savings Plan - Term 15 | Simple | 1.60\% |  | NA |
| Met Group Savings Plan - Term 20 | Simple | 1.80\% |  | NA |
| Met Monthly Income Plan 5 pay | Simple | 2.60\% | At last income pay out | NA |
| Met Monthly Income Plan 7 Pay | Simple | 1.70\% |  | 10\% |
| 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 | 1.20\% | 10 | NA |
| Endowment Savings Plan - 5 Pay | Simple | 2.60\% | 10 | NA |
| Endowment Savings Plan - 10 Pay | Simple | 2.40\% | 10 | NA |
| Endowment Savings Plan - Regular Pay (Policy term <=14) | Simple | 2.40\% | 10 | NA |
| Endowment Savings Plan - Regular Pay (Policy term >=15) | Simple | 2.30\% | 10 | NA |
| MetLife Monthly Income Plan - 10 Pay (New) | Simple | 4.20\% | 10 | NA |
| 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\% | 10 | NA |
| College Plan Up to Term 18 | Simple | 2.10\% | 10 | NA |
| College Plan Up to Above 18 | Simple | 2.50\% | 10 | NA |
| Bhavishya Plus Up to Term 18 | Simple | 2.10\% | 10 | NA |
| Bhavishya Plus Above Term 18 | Simple | 2.50\% | 10 | NA |
| Retirement Savings Plan-SP-Policy Term Upto 10 | Simple | 3.30\% | 10 | NA |
| Retirement Savings Plan-SP-Policy Term Above 10 | Simple | 2.70\% | 10 | NA |
| Retirement Savings Plan-RP-Policy Term Upto 20 | Simple | 1.90\% | 10 | NA |
| Retirement Savings Plan-RP-Policy Term Above 20 | Simple | 2.00\% | 10 | NA |

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| Retirement Savings Plan-5-Pay Policy Term Upto 15 | Simple | 2.40\% | 10 | NA |
| :---: | :---: | :---: | :---: | :---: |
| Retirement Savings Plan-5-Pay Policy Term 16-22 | Simple | 2.50\% | 10 | NA |
| Retirement Savings Plan-5-Pay Policy Term Above 22 | Simple | 2.60\% | 10 | NA |
| Retirement Savings Plan-10-Pay Policy Term Upto 15 | Simple | 2.00\% | 10 | NA |
| Retirement Savings Plan-10-Pay Policy Term 16-22 | Simple | 2.10\% | 10 | NA |
| Retirement Savings Plan-10-Pay Policy Term Above 22 | Simple | 2.20\% | 10 | NA |
| Super Saver Plan (Accumulation Option)- 5Pay - Term 10 | Simple | 4.70\% | minimum <br> 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 |
| $\begin{aligned} & \text { Super Saver Plan (Accumulation Option)- 7Pay - Term } 10 \text { to } \\ & \text { Term } 11 \end{aligned}$ | 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 \& 10Pay | Simple | 4.10\% |  | NA |
| Super Saver Plan (Liquidity Option)- 7Pay | Simple | 4.20\% |  | NA |
| Super Saver Plan (Liquidity Option)- 12Pay | Simple | 3.70\% |  | NA |

For Met Ultimate Plan a one-time special bonus of $0.5 \%$ of SA for policies claiming (deaths/maturities/surrenders) from premium paying or fully paid up status in FY 2020-21 has been declared.
\# In case of 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 2020-21 (1 ${ }^{\text {st }}$ April 2020 to $31^{\text {st }}$ March 2021, both dates inclusive), provided the policy is in-force. It may also be noted that the same rates will be used for calculating the interim bonus during the inter-valuation period (i.e. time period during the next financial year but before the bonus declaration).

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

