

BONUS RATES FOR FY 2022-23

Plan Name	Regular Reversionary Bonus		Terminal Bonus		Cash Bonus	
	Type	Bonus Level #	Start Year	Bonus Level **	Start Year	Bonus Level ***
Met 100 Gold Par Regular; Met 100 Platinum Par	Compound	3.50%	10	40%	NA	NA
Met Gold Endowment Par; Met Platinum Endowment Par; Met Junior Par Endowment	Compound	2.80%	10	10%	NA	NA
Met Suvidha Par SP (Issued up to 31.5.2010)	Compound	3.50%	10	200%	NA	NA
Met Suvidha Par 5P (Issued up to 31.5.2010)	Compound	2.80%	10	5%	NA	NA
Met Suvidha Par 10P (Issued up to 31.5.2010)	Compound	2.80%	10	5%	NA	NA
Met Suvidha Par RP (Issued up to 31.5.2010)	Compound	2.80%	10	5%	NA	NA
Met Suvidha Par SP(Issued after 31.5.2010)	Compound	2.50%	10	15%	NA	NA
Met Suvidha Par 5P (Issued after 31.5.2010)	Compound	2.50%	10	5%	NA	NA
Met Suvidha Par 10P, RP (Issued after 31.5.2010)	Compound	2.50%	10	5%	NA	NA
Met Pension Par SP	Compound	4.50%	10	100%	NA	NA
Met Pension Par RP	Compound	4.50%	10	80%	NA	NA
Met Pension Par 5 pay	Compound	4.50%	10	200%	NA	NA
Met Pension Par 3 pay	Compound	4.50%	10	200%	NA	NA
Met Group Savings Plan - Term 10	Simple	2.30%	At	100%	NA	NA
Met Group Savings Plan - Term 15	Simple	2.30%	matu rity	50%	NA	NA
Met Group Savings Plan - Term 20	Simple	2.30%		50%	NA	NA
Met Monthly Income Plan 5 pay	Simple	3.35%	At last inco me payo ut	NA	NA	NA
Met Monthly Income Plan 7 Pay	Simple	2.45%		NA	NA	NA
Met Monthly Income Plan 10 pay	Simple	3.30%		NA	NA	NA
Met Monthly Income Plan 15 Pay	Simple	3.80%		NA	NA	NA
Met Deferred Monthly Income Plan	Simple	1.95%	10	NA	11	2.45%
Met Deferred Monthly Income Plan-7	Simple	1.50%	10	NA	11	1.30%
Endowment Savings Plan – 5 Pay	Simple	2.80%	5	80%	NA	NA
Endowment Savings Plan – 10 Pay	Simple	2.60%	5	40%	NA	NA
Endowment Savings Plan – Regular Pay (Policy term <=14)	Simple	2.60%	5	45%	NA	NA
Endowment Savings Plan – Regular Pay (Policy term >=15)	Simple	2.50%	5	30%	NA	NA
Monthly Income Plan – 10 Pay (New)	Simple	4.20%	5	20%	NA	NA
Endowment Savings Plan Plus - 5Pay - Up to Term 15	Simple	3.20%	10	5%	NA	NA
Endowment Savings Plan Plus - 5Pay - Above Term 15	Simple	3.00%	10	5%	NA	NA
Endowment Savings Plan Plus - 7Pay - Up to Term 15	Simple	2.70%	10	5%	NA	NA
Endowment Savings Plan Plus - 7Pay - Above Term 15	Simple	3.00%	10	5%	NA	NA
Endowment Savings Plan Plus - 10Pay - Up to Term 20	Simple	2.90%	10	5%	NA	NA
Endowment Savings Plan Plus - 10Pay - Above Term 20	Simple	2.90%	10	5%	NA	NA
Endowment Savings Plan Plus - RP - Up to Term 15	Simple	3.10%	10	5%	NA	NA
Endowment Savings Plan Plus - RP - Above Term 15	Simple	2.90%	10	5%	NA	NA
Bachat Yojana	Simple	2.60%	5	30%	NA	NA
College Plan Up to Term 18	Simple	2.60%	5	5%	NA	NA
College Plan Up to Above 18	Simple	3.00%	5	5%	NA	NA

Bhavishya Plus Up to Term 18	Simple	2.60%	5	5%	NA	NA
Bhavishya Plus Above Term 18	Simple	3.00%	5	5%	NA	NA
Retirement Savings Plan-SP-Policy Term Upto 10	Simple	3.30%	5	20%	NA	NA
Retirement Savings Plan-RP-Policy Term Upto 20	Simple	1.90%	5	20%	NA	NA
Retirement Savings Plan-RP-Policy Term Above 20	Simple	2.00%	5	20%	NA	NA
Retirement Savings Plan-5-Pay Policy Term Upto 15	Simple	2.40%	5	20%	NA	NA
Retirement Savings Plan-5-Pay Policy Term 16-22	Simple	2.50%	5	20%	NA	NA
Retirement Savings Plan-5-Pay Policy Term Above 22	Simple	2.60%	5	20%	NA	NA
Retirement Savings Plan-10-Pay Policy Term Upto 15	Simple	2.00%	5	20%	NA	NA
Retirement Savings Plan-10-Pay Policy Term 16-22	Simple	2.10%	5	20%	NA	NA
Retirement Savings Plan-10-Pay Policy Term Above 22	Simple	2.20%	5	20%	NA	NA
Super Saver Plan (Accumulation Option)- 5Pay - Term 10	Simple	4.45%	minimum of (Policy term minus 3 or 10)	NA	NA	NA
Super Saver Plan (Accumulation Option)- 5Pay - Term 11 to Term 14	Simple	4.35%		NA	NA	NA
Super Saver Plan (Accumulation Option)- 5Pay - Above Term 14	Simple	4.15%		NA	NA	NA
Super Saver Plan (Accumulation Option)- 7Pay - Term 10 to Term 11	Simple	3.50%		NA	NA	NA
Super Saver Plan (Accumulation Option)- 7Pay - Term 12 to Term 14	Simple	3.45%		NA	NA	NA
Super Saver Plan (Accumulation Option)- 7Pay - Above Term 14	Simple	4.25%		NA	NA	NA
Super Saver Plan (Accumulation Option)- 10Pay- Up to Term 14 incl 10 RP	Simple	3.45%		NA	NA	NA
Super Saver Plan (Accumulation Option)- 10Pay - Term 15 to Term 19	Simple	3.95%		NA	NA	NA
Super Saver Plan (Accumulation Option)- 10Pay - Term 20	Simple	4.25%		NA	NA	NA
Super Saver Plan (Accumulation Option)- 12Pay- Up to Term 14 incl 12 RP	Simple	3.65%		NA	NA	NA
Super Saver Plan (Accumulation Option)- 12Pay - Above Term 14	Simple	3.65%		NA	NA	NA
Super Saver Plan (Accumulation Option)- 15Pay incl 15 RP	Simple	3.90%		NA	NA	NA
Super Saver Plan (Liquidity Option)- 5Pay	Simple	3.85%		NA	NA	NA
Super Saver Plan (Liquidity Option)- 7Pay	Simple	3.95%		NA	NA	NA
Super Saver Plan (Liquidity Option)- 10Pay Term 15	Simple	3.75%		NA	NA	NA
Super Saver Plan (Liquidity Option)- 10Pay Term 20	Simple	3.75%		NA	NA	NA
Super Saver Plan (Liquidity Option)- 12Pay	Simple	3.35%		NA	NA	NA
Century Plan (Future Income) – 8 Pay	Simple	13.75%		NA	NA	NA
Century Plan (Future Income) – 10 Pay	Simple	17.15%		NA	NA	NA
Century Plan (Future Income) – 12 Pay	Simple	20.60%		NA	NA	NA
Century Plan (Future Income) – 15 Pay	Simple	25.75%	NA	NA	NA	

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.

*** For Deferred Monthly Income Plan, Cash Bonus is expressed as % of 'base sum assured'.

For Century Plan, Cash 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 2023 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 2023-24. The same rates will be used for interim bonus where necessary.

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