

BONUS INFORMATION 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	3.05%	10	10%	NA	NA
Met Gold Endowment Par; Met Platinum Endowment Par; Met Junior Par Endowment	Compound	2.55%	10	0%	NA	NA
Met Suvidha Par SP (Issued up to 31.5.2010)	Compound	3.25%	10	130%	NA	NA
Met Suvidha Par 5P (Issued up to 31.5.2010)	Compound	2.55%	10	10%	NA	NA
Met Suvidha Par 10P (Issued up to 31.5.2010)	Compound	2.55%	10	5%	NA	NA
Met Suvidha Par RP (Issued up to 31.5.2010)	Compound	2.55%	10	5%	NA	NA
Met Suvidha Par SP, 5P (Issued after 31.5.2010)	Compound	2.25%	10	15%	NA	NA
Met Suvidha Par 10P, RP (Issued after 31.5.2010)	Compound	2.25%	10	10%	NA	NA
Met Pension Par SP	Compound	4.25%	10	100%	NA	NA
Met Pension Par RP	Compound	4.25%	10	75%	NA	NA
Met Pension Par 5 pay	Compound	4.25%	10	125%	NA	NA
Met Pension Par 3 pay	Compound	4.25%	10	130%	NA	NA
Met Group Savings Plan - Term 10	Simple	2.15%	At maturity	120%	NA	NA
Met Group Savings Plan - Term 15	Simple	2.05%		50%	NA	NA
Met Group Savings Plan - Term 20	Simple	2.25%		40%	NA	NA
Met Monthly Income Plan 5 pay	Simple	2.85%	At last income payout	NA	NA	NA
Met Monthly Income Plan 7 Pay	Simple	1.95%		50%	NA	NA
Met Monthly Income Plan 10 pay	Simple	2.80%		NA	NA	NA
Met Monthly Income Plan 15 Pay	Simple	3.30%		NA	NA	NA
Met Deferred Monthly Income Plan	Simple	1.95%	10	50%	11	1.95%
Met Deferred Monthly Income Plan-7	Simple	1.40%	10	NA	11	1.20%
Endowment Savings Plan – 5 Pay	Simple	2.60%	5	40%	NA	NA
Endowment Savings Plan – 10 Pay	Simple	2.40%	5	40%	NA	NA
Endowment Savings Plan – Regular Pay(Policy term <=14)	Simple	2.40%	5	30%	NA	NA
Endowment Savings Plan – Regular Pay(Policy term >=15)	Simple	2.30%	5	30%	NA	NA
Monthly Income Plan – 10 Pay (New)	Simple	3.95%	5	10%	NA	NA
Endowment Savings Plan Plus - 5Pay - Up to Term 15	Simple	2.95%	10	NA	NA	NA
Endowment Savings Plan Plus - 5Pay - Above Term 15	Simple	2.50%	10	NA	NA	NA
Endowment Savings Plan Plus - 7Pay - Up to Term 15	Simple	2.45%	10	NA	NA	NA
Endowment Savings Plan Plus - 7Pay - Above Term 15	Simple	2.55%	10	NA	NA	NA
Endowment Savings Plan Plus - 10Pay - Up to Term 20	Simple	2.65%	10	NA	NA	NA
Endowment Savings Plan Plus - 10Pay - Above Term 20	Simple	2.65%	10	NA	NA	NA
Endowment Savings Plan Plus - RP - Up to Term 15	Simple	2.85%	10	NA	NA	NA

Endowment Savings Plan Plus - RP - Above Term 15	Simple	2.65%	10	NA	NA	NA
Bachat Yojana	Simple	2.10%	5	30%	NA	NA
College Plan Up to Term 18	Simple	2.35%	5	0%	NA	NA
College Plan Up to Above 18	Simple	2.75%	5	0%	NA	NA
Bhavishya Plus Up to Term 18	Simple	2.10%	5	0%	NA	NA
Bhavishya Plus Above Term 18	Simple	2.50%	5	0%	NA	NA
Retirement Savings Plan-SP-Policy Term Upto 10	Simple	3.05%	5	20%	NA	NA
Retirement Savings Plan-RP-Policy Term Upto 20	Simple	1.65%	5	20%	NA	NA
Retirement Savings Plan-RP-Policy Term Above 20	Simple	1.75%	5	20%	NA	NA
Retirement Savings Plan-5-Pay Policy Term Upto 15	Simple	2.15%	5	20%	NA	NA
Retirement Savings Plan-5-Pay Policy Term 16-22	Simple	2.25%	5	20%	NA	NA
Retirement Savings Plan-5-Pay Policy Term Above 22	Simple	2.35%	5	20%	NA	NA
Retirement Savings Plan-10-Pay Policy Term Upto 15	Simple	1.75%	5	20%	NA	NA
Retirement Savings Plan-10-Pay Policy Term 16-22	Simple	1.85%	5	20%	NA	NA
Retirement Savings Plan-10-Pay Policy Term Above 22	Simple	1.95%	5	20%	NA	NA
Super Saver Plan (Accumulation Option)- 5Pay - Term 10	Simple	4.70%	minimum of (Policy term minus 3 or 10)	NA	NA	NA
Super Saver Plan (Accumulation Option)- 5Pay - Term 11 to Term 14	Simple	4.60%		NA	NA	NA
Super Saver Plan (Accumulation Option)- 5Pay - Above Term 14	Simple	4.40%		NA	NA	NA
Super Saver Plan (Accumulation Option)- 7Pay - Term 10 to Term 11	Simple	3.75%		NA	NA	NA
Super Saver Plan (Accumulation Option)- 7Pay - Term 12 to Term 14	Simple	3.70%		NA	NA	NA
Super Saver Plan (Accumulation Option)- 7Pay - Above Term 14	Simple	4.50%		NA	NA	NA
Super Saver Plan (Accumulation Option)- 10Pay- Up to Term 14 incl 10 RP	Simple	3.70%		NA	NA	NA
Super Saver Plan (Accumulation Option)- 10Pay - Term 15 to Term 19	Simple	4.20%		NA	NA	NA
Super Saver Plan (Accumulation Option)- 10Pay - Term 20	Simple	4.50%		NA	NA	NA
Super Saver Plan (Accumulation Option)- 12Pay- Up to Term 14 incl 12 RP	Simple	3.90%		NA	NA	NA
Super Saver Plan (Accumulation Option)- 12Pay - Above Term 14	Simple	3.90%		NA	NA	NA
Super Saver Plan (Accumulation Option)- 15Pay incl 15 RP	Simple	4.15%		NA	NA	NA
Super Saver Plan (Liquidity Option)- 5Pay	Simple	4.10%		NA	NA	NA
Super Saver Plan (Liquidity Option)- 7Pay	Simple	4.20%		NA	NA	NA
Super Saver Plan (Liquidity Option)- 10Pay Term 15	Simple	4.00%		NA	NA	NA
Super Saver Plan (Liquidity Option)- 10Pay Term 20	Simple	4.00%		NA	NA	NA
Super Saver Plan (Liquidity Option)- 12Pay	Simple	3.60%		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”. **For Century Plan, Simple Reversionary bonus is expressed as a % of the Annualised premium.**

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

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

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 2022-23 (1st April 2022 to 31st March 2023, both dates inclusive), provided the policy is in-force. It may also be noted that the same rates will be used for making 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.