COMMISSION STRUCTURE- LIFE INSURANCE BUSINESS (CORPORATE AGENCY WITH M/S PNB METLIFE INDIA INSURANCE CO. LTD.)

| LOB | Category | Product | Type | PPT | Band | Criteria for Banding | Year 1 | $\begin{aligned} & \text { Year } \\ & 2 \end{aligned}$ | Year $3$ | $\begin{aligned} & \text { Year } \\ & 4 \end{aligned}$ | Year $5$ | Year <br> 6 | $\begin{aligned} & \text { Year } \\ & 7 \end{aligned}$ | Year $8$ | $\begin{aligned} & \text { Year } \\ & 9 \end{aligned}$ | $\begin{aligned} & \text { Year } \\ & 10 \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Individual | Traditional | PNB MetLife Monthly Income Plan - 10 <br> Pay | Par | Limited 10 Years | None | None | 20.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% |
| Individual | Unit Linked | MetLife Smart One | $\begin{array}{\|l} \hline \begin{array}{l} \text { Non } \\ \text { Par } \end{array} \end{array}$ | Single | None | None | 2.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| Individual | Unit Linked | MetLife Smart Platinum | $\begin{array}{\|l\|} \hline \text { Non } \\ \text { Par } \\ \hline \end{array}$ | Limited 5 Years | None | Premium: 120000+ | 12.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | NA | NA | NA | NA | NA |
| Individual | Unit Linked | MetLife Smart Platinum | $\begin{aligned} & \hline \begin{array}{l} \text { Non } \\ \text { Par } \end{array} \\ & \hline \end{aligned}$ | Limited 10 Years | None | Premium: 120000+ | 12.00\% | 3.00\% | 3.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% |
| Individual | Unit Linked | MetLife Smart Platinum | $\begin{aligned} & \hline \begin{array}{l} \text { Non } \\ \text { Par } \end{array} \\ & \hline \end{aligned}$ | Regular | None | Premium: 120000+ | 12.00\% | 3.00\% | 3.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% |
| Individual | Unit Linked | MetLife Smart Platinum | $\begin{array}{\|l} \hline \text { Non } \\ \text { Par } \end{array}$ | Limited 5 Years | None | Premium: 90000 to 119999 | 10.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | NA | NA | NA | NA | NA |
| Individual | Unit Linked | MetLife Smart Platinum | $\begin{aligned} & \text { Non } \\ & \text { Par } \end{aligned}$ | Limited 10 Years | None | Premium: 90000 to 119999 | 10.00\% | 3.00\% | 3.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% |
| Individual | Unit Linked | MetLife Smart Platinum | $\begin{array}{\|l} \hline \text { Non } \\ \text { Par } \end{array}$ | Regular | None | Premium: 90000 to 119999 | 10.00\% | 3.00\% | 3.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% |
| Individual | Unit Linked | MetLife Smart Platinum | $\begin{array}{\|l} \hline \begin{array}{l} \text { Non } \\ \text { Par } \end{array} \\ \hline \end{array}$ | Limited 5 Years | None | Premium: 60000 to 89999 | 8.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | NA | NA | NA | NA | NA |
| Individual | Unit Linked | MetLife Smart Platinum | $\begin{aligned} & \text { Non } \\ & \text { Par } \end{aligned}$ | Limited 10 Years | None | Premium: 60000 to 89999 | 8.00\% | 3.00\% | 3.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% |
| Individual | Unit Linked | MetLife Smart Platinum | $\begin{array}{\|l\|l} \hline \text { Non } \\ \text { Par } \end{array}$ | Regular | None | Premium: 60000 to 89999 | 8.00\% | 3.00\% | 3.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% |
| Individual | Unit Linked | MetLife Smart Platinum | $\begin{aligned} & \hline \begin{array}{l} \text { Non } \\ \text { Par } \end{array} \\ & \hline \end{aligned}$ | Limited 5 Years | None | Premium: 30000 to 59999 | 6.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | NA | NA | NA | NA | NA |
| Individual | Unit Linked | MetLife Smart Platinum | $\begin{array}{\|l} \hline \text { Non } \\ \text { Par } \end{array}$ | Limited 10 Years | None | Premium: 30000 to 59999 | 6.00\% | 3.00\% | 3.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% |
| Individual | Unit Linked | MetLife Smart Platinum | $\begin{aligned} & \hline \text { Non } \\ & \text { Par } \end{aligned}$ | Regular | None | Premium: 30000 to 59999 | 6.00\% | 3.00\% | 3.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% |
| Individual | Unit Linked | MetLife Smart Child | $\begin{aligned} & \hline \begin{array}{l} \text { Non } \\ \text { Par } \end{array} \\ & \hline \end{aligned}$ | Regular Pay | 15 yr | Policy Term | 8.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% |
| Individual | Unit Linked | MetLife Smart Child | $\begin{aligned} & \hline \begin{array}{l} \text { Non } \\ \text { Par } \end{array} \\ & \hline \end{aligned}$ | Regular Pay | 20 yr | Policy Term | 9.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% |
| Individual | Unit Linked | MetLife Smart Child | $\begin{aligned} & \hline \begin{array}{l} \text { Non } \\ \text { Par } \end{array} \\ & \hline \end{aligned}$ | Regular Pay | 25 yr | Policy Term | 10.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% |
| Individual | Unit Linked | MetLife Dhan Samriddhi | $\begin{aligned} & \hline \begin{array}{l} \text { Non } \\ \mathrm{Par} \end{array} \\ & \hline \end{aligned}$ | Single | None | None | 2.00\% | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Individual | Traditional | PNB MetLife Money Back Plan | $\begin{array}{\|l} \hline \begin{array}{l} \text { Non } \\ \text { Par } \end{array} \\ \hline \end{array}$ | Regular | None | None | 15.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% |
| Individual | Traditional | PNB MetLife Family Income Protector Plus | $\begin{array}{\|l} \hline \text { Non } \\ \text { Par } \end{array}$ | Regular | None | None | 30.00\% | 3.00\% | 3.00\% | 3.00\% | 3.00\% | 3.00\% | 3.00\% | 3.00\% | 3.00\% | 3.00\% |
| Individual | Traditional | PNB MetLife College Plan | Par | Regular | None | None | 10.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% |
| Individual | Traditional | PNB MetLife Bhavishya Plus | Par | Regular | None | None | 10.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% |
| Individual | Traditional | PNB MetLife Bachat Yojana | Par | 10 Pay | None | None | 10.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% | 2.00\% |
| Rural | Traditional | MetLife Grameen Ashray | $\begin{aligned} & \hline \begin{array}{l} \text { Non } \\ \text { Par } \end{array} \\ & \hline \end{aligned}$ | Regular | None | None | 7.50\% | 5.00\% | 2.00\% | 2.00\% | 2.00\% | NA | NA | NA | NA | NA |
| Group | Traditional | PNB MetLife Group Term Life Plus | $\left\lvert\, \begin{aligned} & \text { Non } \\ & \text { Par } \end{aligned}\right.$ | Single | None | None | 5\% of the premium subject to a maximum cap of Rs. 10 Lacs | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Group | Traditional | PNB MetLife Complete Care Plus | $\begin{array}{\|l} \hline \begin{array}{l} \text { Non } \\ \text { Par } \end{array} \\ \hline \end{array}$ | Regular | None | None | $5 \%$ of the premium subject to a maximum cap of Rs. 10 Lacs | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Group | Traditional | PNB MetLife Superannuation | $\begin{array}{\|l} \hline \begin{array}{l} \text { Non } \\ \text { Par } \end{array} \\ \hline \end{array}$ | Regular | None | None | $0.5 \%$ of the contributions subject to ceiling of Rs. 10 lakhs each year | $\begin{array}{\|l} \hline 0.5 \% \text { of } \\ \text { year } \end{array}$ | f the co | ontribut | tions sub | bject to | ceiling | of Rs. 1 | 10 lakhs | each |
| Group | Traditional | PNB MetLife Loan \& Life Suraksha | $\begin{aligned} & \text { Non } \\ & \text { Par } \end{aligned}$ | Single | None | None | 5\% | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Group | Traditional | PNB MetLife Loan \& Life Suraksha | $\begin{aligned} & \hline \begin{array}{l} \text { Non } \\ \text { Par } \end{array} \\ & \hline \end{aligned}$ | Limited 5 years | None | None | 7.50\% | 7.50\% | 7.50\% | 2.50\% | 2.50\% | NA | NA | NA | NA | NA |


| Group | Traditional | PNB MetLife Loan \& Life Suraksha | $\begin{array}{\|l\|} \hline \text { Non } \\ \text { Par } \end{array}$ | Limited 10 years | None | None | 7.50\% | 7.50\% | 7.50\% | 7.50\% | 7.50\% | 7.50\%\| | 7.50\% | 7.50\% | 7.50\%\| | 7.50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Group | Traditional | PNB MetLife Traditional Employee Benefit Plan | $\begin{array}{\|l} \hline \text { Non } \\ \text { Par } \end{array}$ | Regular | None | None | $0.5 \%$ of the contributions subject to ceiling of Rs. 10 lakhs each year | $\begin{array}{\|l\|} \hline \begin{array}{l} 0.5 \% \\ \text { year } \end{array} \\ \hline \end{array}$ | f the co | ntributi | tions su | bject to | ceiling | of Rs. 1 | 10 lakhs | each |
| Group | Unit Linked | PNB MetLife UL Employee Benefit Plan | $\begin{array}{\|l} \hline \begin{array}{l} \text { Non } \\ \text { Par } \end{array} \\ \hline \end{array}$ | Regular | None | None | $0.5 \%$ of the contributions subject to ceiling of Rs. 10 lakhs each year | $\begin{array}{\|l\|l} \hline 0.5 \% \\ \text { year } \end{array}$ | f the co | ntributi | tions sub | ubject to | ceiling | of Rs. | 10 lakhs | each |
| Individual | Traditional | MetLife Retirement Savings Plan- | Par | Single | Single | Premium pay term | 2\% | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Individual | Traditional | MetLife Retirement Savings Plan | Par | Other than SP | Other than SP | Premium pay term | 7.50\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% |
| Individual | Traditional | PNB MetLife Immediate Annuity | $\begin{aligned} & \text { Non } \\ & \text { Par } \end{aligned}$ | Single | None | None | 2\% | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Individual | Traditional | PNB MetLife Guaranteed Income Plan | $\begin{array}{\|l} \hline \text { Non } \\ \text { Par } \end{array}$ | Limited 5 years | 10 years | Premium pay term | 15\% | 5\% | 5\% | 5\% | 5\% | NA | NA | NA | NA | NA |
| Individual | Traditional | PNB MetLife Guaranteed Income Plan | $\begin{array}{\|l} \hline \text { Non } \\ \text { Par } \end{array}$ | Limited 7 years | 15 years | Premium pay term | 21\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | NA | NA | NA |
| Individual | Traditional | PNB MetLife Guaranteed Income Plan | $\begin{array}{\|l} \hline \text { Non } \\ \text { Par } \end{array}$ | Limited 10 years | 20 years | Premium pay term | 30\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% |
| Individual | Traditional | PNB MetLife Guaranteed Income Plan | $\begin{aligned} & \hline \begin{array}{l} \text { Non } \\ \text { Par } \end{array} \\ & \hline \end{aligned}$ | Limited 12 years | 24 years | Premium pay term | 35\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% |
| Individual | Traditional | PNB MetLife Guaranteed Savings Plan | $\begin{aligned} & \hline \begin{array}{l} \text { Non } \\ \text { Par } \end{array} \\ & \hline \end{aligned}$ | Limited 5 years | 10 years | Premium pay term | 15\% | 5\% | 5\% | 5\% | 5\% | NA | NA | NA | NA | NA |
| Individual | Traditional | PNB MetLife Guaranteed Savings Plan | $\begin{array}{\|l} \hline \text { Non } \\ \text { Par } \end{array}$ | Limited 7 years | 15 years | Premium pay term | 21\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | NA | NA | NA |
| Individual | Traditional | PNB MetLife Guaranteed Savings Plan | $\begin{array}{\|l\|} \hline \text { Non } \\ \text { Par } \end{array}$ | Limited 10 years | 20 years | Premium pay term | 30\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% |
| Individual | Unit Linked | MetLife Mera Wealth Plan | $\begin{aligned} & \hline \begin{array}{l} \text { Non } \\ \text { Par } \end{array} \\ & \hline \end{aligned}$ | Single | Single | Premium pay term | 2\% | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Individual | Unit Linked | MetLife Mera Wealth Plan | $\begin{array}{\|l\|} \hline \text { Non } \\ \text { Par } \end{array}$ | Other than SP | Other than SP | Premium pay term | 4\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% |
| Individual | Traditional | PNB MetLife Endowment Savings Plan Plus | Par | 5 pay | 5 pay | Premium pay term | 15\% | 5\% | 5\% | 5\% | 5\% | NA | NA | NA | NA | NA |
| Individual | Traditional | PNB MetLife Endowment Savings Plan Plus | Par | 7 pay | 7 pay | Premium pay term | 21\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | NA | NA | NA |
| Individual | Traditional | PNB MetLife Endowment Savings Plan Plus | Par | 10 pay | 10 pay | Premium pay term | 30\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% |
| Individual | Traditional | PNB MetLife Endowment Savings Plan Plus | Par | Regular Pay - 10 yrs | Regular Pay - 10 yrs | Premium pay term | 15\% | 5\% | 5\% | 5\% | 5\% | NA | NA | NA | NA | NA |
| Individual | Traditional | PNB MetLife Endowment Savings Plan Plus | Par | $\begin{aligned} & \hline \begin{array}{l} \text { Regular Pay }-11 \text { to } \\ 14 \text { yrs } \end{array} \\ & \hline \end{aligned}$ | $\begin{aligned} & \text { Regular Pay - } 11 \text { to } \\ & 14 \text { yrs } \end{aligned}$ | Premium pay term | 30\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% |
| Individual | Traditional | PNB MetLife Endowment Savings Plan Plus | Par | Regular Pay-15 yrs <br> \& above | Regular Pay-15 yrs <br> \& above | Premium pay term | 33\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% |
| Individual | Traditional | PNB MetLife Mera Heart and Cancer Care | $\begin{array}{\|l} \hline \text { Non } \\ \text { Par } \end{array}$ | Regular | 10 years | Policy Term | 35\% | 5.0\% | 5.0\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% |
| Individual | Traditional | PNB MetLife Mera Heart and Cancer Care | $\begin{aligned} & \text { Non } \\ & \text { Par } \end{aligned}$ | Regular | 15 years | Policy Term | 35\% | 7.5\% | 7.5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% |
| Individual | Traditional | PNB MetLife Mera Heart and Cancer Care | $\begin{aligned} & \hline \begin{array}{l} \text { Non } \\ \text { Par } \end{array} \\ & \hline \end{aligned}$ | Regular | 20 years | Policy Term | 35\% | 7.5\% | 7.5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% |
| Individual | Traditional | PNB MetLife Income Protection Plan | $\begin{array}{\|l} \hline \text { Non } \\ \text { Par } \end{array}$ | 5 pay | 5 pay | Premium pay term | 15\% | 5\% | 5\% | 5\% | 5\% | NA | NA | NA | NA | NA |
| Individual | Traditional | PNB MetLife Income Protection Plan | $\begin{array}{\|l} \hline \text { Non } \\ \text { Par } \end{array}$ | 7 pay | 7 pay | Premium pay term | 21\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | NA | NA | NA |
| Individual | Traditional | PNB MetLife Income Protection Plan | $\begin{aligned} & \hline \begin{array}{l} \text { Non } \\ \text { Par } \end{array} \\ & \hline \end{aligned}$ | 10 pay | 10 pay | Premium pay term | 30\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% |
| Individual | Traditional | PNB MetLife Mera Jeevan Suraksha Plan | $\begin{array}{\|l} \hline \text { Non } \\ \text { Par } \end{array}$ | Regular Pay | Term 10 years | Policy Term | 30\% | 7.5\% | 7.5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% |
| Individual | Traditional | PNB MetLife Mera Jeevan Suraksha Plan | $\begin{array}{\|l} \hline \text { Non } \\ \text { Par } \end{array}$ | Regular Pay | Term 11 years | Policy Term | 33\% | 7.5\% | 7.5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% |
| Individual | Traditional | PNB MetLife Mera Jeevan Suraksha Plan | $\begin{aligned} & \hline \begin{array}{l} \text { Non } \\ \text { Par } \end{array} \\ & \hline \end{aligned}$ | Regular Pay | Term 12+ years | Policy Term | 35\% | 7.5\% | 7.5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% |


| Individual | Unit Linked | PNB MetLife Whole Life Wealth Plan | $\overline{\begin{array}{l} \text { Non } \\ \text { Par } \end{array}}$ | $\begin{aligned} & \text { Limited pay 8-25 } \\ & \text { years } \end{aligned}$ | None | None | 12\% | 2.0\% | 2.0\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Individual | Traditional | PNB MetLife Aajeevan Suraksha Plan | $\begin{array}{\|l\|} \hline \text { Non } \\ \text { Par } \end{array}$ | Single Pay | Without Return of premium | Without Return of premium | 7.5\% | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Individual | Traditional | PNB MetLife Aajeevan Suraksha Plan | $\begin{array}{\|l} \hline \text { Non } \\ \text { Par } \end{array}$ | Other than SP | Without Return of premium | Without Return of premium | 40\% | 7.5\% | 7.5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% |
| Individual | Traditional | PNB MetLife Aajeevan Suraksha Plan | $\begin{array}{\|l} \hline \text { Non } \\ \text { Par } \end{array}$ | Single Pay | With Return of premium | With Return of premium and PPT | 2\% | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Individual | Traditional | PNB MetLife Aajeevan Suraksha Plan | $\begin{array}{\|l\|} \hline \text { Non } \\ \text { Par } \\ \hline \end{array}$ | 5 pay | With Return of premium | With Return of premium and PPT | 15\% | 7.5\% | 7.5\% | 5\% | 5\% | NA | NA | NA | NA | NA |
| Individual | Traditional | PNB MetLife Aajeevan Suraksha Plan | $\begin{array}{\|l\|} \hline \text { Non } \\ \text { Par } \end{array}$ | 6 pay | With Return of premium | With Return of premium and PPT | 18\% | 7.5\% | 7.5\% | 5\% | 5\% | 5\% | NA | NA | NA | NA |
| Individual | Traditional | PNB MetLife Aajeevan Suraksha Plan | $\begin{array}{\|l\|} \hline \text { Non } \\ \text { Par } \\ \hline \end{array}$ | 7 pay | With Return of premium | With Return of premium and PPT | 21\% | 7.5\% | 7.5\% | 5\% | 5\% | 5\% | 5\% | NA | NA | NA |
| Individual | Traditional | PNB MetLife Aajeevan Suraksha Plan | $\begin{aligned} & \hline \text { Non } \\ & \text { Par } \end{aligned}$ | 8 pay | With Return of premium | With Return of premium and PPT | 24\% | 7.5\% | 7.5\% | 5\% | 5\% | 5\% | 5\% | 5\% | NA | NA |
| Individual | Traditional | PNB MetLife Aajeevan Suraksha Plan | $\begin{array}{\|l\|} \hline \text { Non } \\ \text { Par } \\ \hline \end{array}$ | 9 pay | With Return of premium | With Return of premium and PPT | 27\% | 7.5\% | 7.5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | NA |
| Individual | Traditional | PNB MetLife Aajeevan Suraksha Plan | $\begin{array}{\|l} \hline \text { Non } \\ \text { Par } \end{array}$ | 10 pay | With Return of premium | With Return of premium and PPT | 30\% | 7.5\% | 7.5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% |
| Individual | Traditional | PNB MetLife Aajeevan Suraksha Plan | $\left\lvert\, \begin{aligned} & \text { Non } \\ & \text { Par } \end{aligned}\right.$ | 11 pay | With Return of premium | With Return of premium and PPT | 33\% | 7.5\% | 7.5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% |
| Individual | Traditional | PNB MetLife Aajeevan Suraksha Plan | $\begin{array}{\|l\|} \hline \begin{array}{l} \text { Non } \\ \text { Par } \end{array} \\ \hline \end{array}$ | 12 pay to 15 pay | With Return of premium | With Return of premium and PPT | 35\% | 7.5\% | 7.5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% |
| Individual | Traditional | PNB MetLife Guaranteed Increasing Income Plan | $\begin{array}{\|l\|} \hline \text { Non } \\ \text { Par } \\ \hline \end{array}$ | Limited 5 years | 5 pay | Premium pay term | 15\% | 5\% | 5\% | 5\% | 5\% | NA | NA | NA | NA | NA |
| Individual | Traditional | PNB MetLife Guaranteed Increasing Income Plan | $\begin{array}{\|l} \text { Non } \\ \text { Par } \end{array}$ | Limited 7 years | 7 pay | Premium pay term | 21\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | NA | NA | NA |
| Individual | Traditional | PNB MetLife Guaranteed Increasing Income Plan | $\begin{array}{\|l\|} \hline \begin{array}{l} \text { Non } \\ \text { Par } \end{array} \\ \hline \end{array}$ | Limited 10 years | 10 pay | Premium pay term | 30\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% |
| Individual | Traditional | PNB MetLife Guaranteed Increasing Income Plan | $\begin{array}{\|l\|} \hline \text { Non } \\ \text { Par } \end{array}$ | Limited 12 years | 12 pay | Premium pay term | 35\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% |
| Group | Traditional | PNB MetLife Complete Loan Protection Plan | $\begin{array}{\|l\|} \hline \text { Non } \\ \text { Par } \end{array}$ | Single Pay | PPT | Premium pay term | 5\% | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Group | Traditional | PNB MetLife Complete Loan Protection Plan | $\begin{array}{\|l\|} \hline \text { Non } \\ \text { Par } \end{array}$ | 5 pay | PPT | Premium pay term | 7.5\% | 7.5\% | 7.5\% | 7.5\% | 7.5\% | NA | NA | NA | NA | NA |
| Group | Traditional | PNB MetLife Bima Yojana - Group Microinsurance plan | $\begin{array}{\|l\|} \hline \text { Non } \\ \text { Par } \end{array}$ | Single pay | Single pay | Premium pay term, sold by corporate agents | 5\% | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Group | Traditional | PNB MetLife Bima Yojana - Group Microinsurance plan | $\begin{array}{\|l\|} \hline \text { Non } \\ \text { Par } \end{array}$ | Regular pay | Regular pay | Premium pay term, sold by corporate agents | 7.5\% | 7.5\% | 7.5\% | 7.5\% | 7.5\% | 7.5\% | 7.5\% | NA | NA | NA |
| Group | Traditional | PNB MetLife Bima Yojana - Group Microinsurance plan | $\begin{aligned} & \mathrm{Non} \\ & \mathrm{Par} \end{aligned}$ | Limited pay | Limited pay | Premium pay term, sold by corporate agents | 7.5\% | 7.5\% | 7.5\% | 7.5\% | 7.5\% | NA | NA | NA | NA | NA |
| Group | Traditional | PNB MetLife Bima Yojana - Group Microinsurance plan | $\begin{array}{\|l\|} \hline \text { Non } \\ \text { Par } \end{array}$ | Single pay | Single pay | Premium pay term, sold by micro agents | 10\% | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Group | Traditional | PNB MetLife Bima Yojana - Group Microinsurance plan | $\begin{array}{\|l\|} \hline \text { Non } \\ \text { Par } \end{array}$ | Regular pay | Regular pay | Premium pay term, sold by micro agents | 20\% | 20\% | 20\% | 20\% | 20\% | 20\% | 20\% | NA | NA | NA |
| Group | Traditional | PNB MetLife Bima Yojana - Group Microinsurance plan | $\begin{array}{\|l} \hline \text { Non } \\ \text { Par } \end{array}$ | Limited pay | Limited pay | Premium pay term, sold by micro agents | 20\% | 20\% | 20\% | 20\% | 20\% | NA | NA | NA | NA | NA |
| Individual | Traditional | PNB MetLife POS Suraksha | $\begin{array}{\|l} \hline \text { Non } \\ \text { Par } \end{array}$ | 5 pay | 5 pay | Premium pay term | 15\% | 5\% | 5\% | 5\% | 5\% | NA | NA | NA | NA | NA |
| Individual | Traditional | PNB MetLife POS Suraksha | $\begin{array}{\|l\|} \hline \text { Non } \\ \text { Par } \end{array}$ | 10 pay | 10 pay | Premium pay term | 30\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% |
| Individual | Traditional | PNB MetLife Super Saver Plan | Par | 5 pay | LP | Premium pay term | 15\% | 5\% | 5\% | 5\% | 5\% | NA | NA | NA | NA | NA |
| Individual | Traditional | PNB MetLife Super Saver Plan | Par | 7 pay | LP | Premium pay term | 21\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | NA | NA | NA |
| Individual | Traditional | PNB MetLife Super Saver Plan | Par | 10 pay | LP,RP | Premium pay term | 30\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% |
| Individual | Traditional | PNB MetLife Super Saver Plan | Par | 12 pay and 15 pay | LP,RP | Premium pay term | 35\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% |

