

Name of the Product	Product Category		Renewal Commission										
			FYC	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10+ till end of PPT
PNB MetLife POS Suraksha – UIN 117N119V02	Term	Other than Pure risk											
PPT 5			15%	5%	5%	5%	5%						
PPT 10			30%	5%	5%	5%	5%	5.0%	5.0%	5%	5%	5.0%	
PPT 15			35%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%
PNB MetLife Aajeevan Suraksha - UIN 117N122V02	Term												
Single Pay, without return of premiums		Pure risk	7.5%	---	---	---	---	---	---	---	---	---	---
Other than SP, without return of premiums		Pure risk	40%	7.5%	7.5%	5%	5%	5%	5%	5%	5%	5%	5%
Single Pay, with return of premiums		Other than Pure risk	2%	---	---	---	---	---	---	---	---	---	---
5 pay, with return of premiums		Other than Pure risk	15%	7.5%	7.5%	5%	5%	---	---	---	---	---	---
6 pay, with return of premiums		Other than Pure risk	18%	7.5%	7.5%	5%	5%	5%	---	---	---	---	---
7 pay, with return of premiums		Other than Pure risk	21%	7.5%	7.5%	5%	5%	5%	5%	---	---	---	---
8 pay, with return of premiums		Other than Pure risk	24%	7.5%	7.5%	5%	5%	5%	5%	5%	---	---	---
9 pay, with return of premiums		Other than Pure risk	27%	7.5%	7.5%	5%	5%	5%	5%	5%	5%	---	---
10 pay, with return of premiums		Other than Pure risk	30%	7.5%	7.5%	5%	5%	5%	5%	5%	5%	5%	5%
11 pay, with return of premiums		Other than Pure risk	33%	7.5%	7.5%	5%	5%	5%	5%	5%	5%	5%	5%
12 pay to 15 pay, with return of premiums		Other than Pure risk	35%	7.5%	7.5%	5%	5%	5%	5%	5%	5%	5%	5%
PNB MetLife Super Saver - UIN 117N123V02	Endowment	Other than Pure risk											
5 pay (LP)			15%	5%	5%	5%	5%	---	---	---	---	---	---
7 pay (LP)			21%	5%	5%	5%	5%	5%	5%	---	---	---	---
10 pay (LP,RP)			30%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%
12 pay and 15 pay (LP, RP)			35%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%
PNB MetLife Mera Term Plan (UIN 117N092V03) - ISNP only	Term	Pure risk	10%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Mera Mediclaim Plan - UIN 117Y102V01	Combi												
Life			30%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%
Health			15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%
PNB MetLife Guaranteed Future Plan - UIN 117N124V01	Savings	Other than Pure risk											
For Corporate Agents where business (Annualised New Premium*) in one previous financial year or current financial year (across all products) is higher than and equal to 200 Cr. and for all Brokers (irrespective of premium volume). *Where Annualised New Premium is defined as 100% of Regular Premium plus 10% of Single Premium													
Single pay			2%	---	---	---	---	---	---	---	---	---	---
5 pay			10%	2%	2%	---	---	---	---	---	---	---	---
7 pay			14%	2%	2%	2%	2%	2%	---	---	---	---	---
8 pay			16%	2%	2%	2%	2%	2%	2%	---	---	---	---
9 pay			18%	2%	2%	2%	2%	2%	---	---	---	---	---
10 to 15 pay			30%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%
MGFP commission for Corporate Agents where business (Annualised New Premium*) in one previous financial year or current financial year (across all products) is less than 200 Cr.													
Single pay			2%	---	---	---	---	---	---	---	---	---	---
5 pay			10%	2%	2%	---	---	---	---	---	---	---	---
7 pay			14%	2%	2%	2%	2%	---	---	---	---	---	---
8 pay			16%	2%	2%	2%	2%	---	---	---	---	---	---
9 pay			18%	2%	2%	2%	2%	2%	---	---	---	---	---
10 pay			20%	2%	2%	2%	2%	2%	2%	---	---	---	---
11 pay			22%	2%	2%	2%	2%	2%	2%	---	---	---	---
12 pay			24%	2%	2%	2%	2%	2%	2%	2%	---	---	---
13 pay			26%	2%	2%	2%	2%	2%	2%	2%	2%	---	---
14 pay			28%	2%	2%	2%	2%	2%	2%	2%	2%	---	---
15 pay			30%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2% (only till end of 10th year)
PNB MetLife Smart Platinum Plus* - UIN 117N125V01	ULIP	Other than Pure risk											
Single pay			2%	---	---	---	---	---	---	---	---	---	---
5 PPT to 9 PPT - 30,000 <= AP < 60,000 (Renewal commission will be paid upto end of PPT)			6%	2%	2%	2%	2%	---	---	---	---	---	---

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			Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10+ till end of PPT
5 PPT to 9 PPT - 60,000 <= AP < 90,000 (Renewal commission will be paid upto end of PPT)		8%	2%	2%	2%	2%	---	---	---	---	---	
5 PPT to 9 PPT - 90,000 <= AP < 120,000 (Renewal commission will be paid upto end of PPT)		10%	2%	2%	2%	2%	---	---	---	---	---	
5 PPT to 9 PPT - AP >= 120,000 (Renewal commission will be paid upto end of PPT)		12%	2%	2%	2%	2%	---	---	---	---	---	
10 PPT & RP - 30,000 <= AP < 60,000 (Renewal commission will be paid upto end of PPT)		6%	3%	3%	2%	2%	2%	2%	2%	2%	2%	
10 PPT & RP - 60,000 <= AP < 90,000 (Renewal commission will be paid upto end of PPT)		8%	3%	3%	2%	2%	2%	2%	2%	2%	2%	
10 PPT & RP - 90,000 <= AP < 120,000 (Renewal commission will be paid upto end of PPT)		10%	3%	3%	2%	2%	2%	2%	2%	2%	2%	
10 PPT & RP - AP >= 120,000 (Renewal commission will be paid upto end of PPT)		12%	3%	3%	2%	2%	2%	2%	2%	2%	2%	

* Base FYC for product is 6%. Qualification criteria for additional commission: Collected premium of Rs 1.5 Lakhs during the preceding 6 months or atleast 2 policies in the preceding month (including the additional commission calculation month) from the date of additional commission calculation

Annexure 9 - Commission Structure (Group)			
Product Name & Variant	Product Category	FYC	Subsequent renewal
PNB MetLife Complete Care Plus- UIN 117N093V03	Term	One year renewable term	
		5% of the premium subject to a maximum cap of Rs.10 Lacs	
PNB MetLife Superannuation - UIN 117N078V02	Fund	Non- linked fund based variable insurance plan	
		0.5% of the contributions subject to ceiling of Rs.10 lakhs each year	
PNB MetLife Traditional Employee Benefits Plan- UIN 117N085V02	Fund	Non- linked fund based variable insurance plan	
		0.5% of the contributions subject to ceiling of Rs.10 lakhs each year	
PNB MetLife Unit linked Employee Benefits Plan - UIN 117L084V03	Fund	Non – Par, fund Based group Unit Linked Scheme	
		0.5% of the contributions subject to ceiling of Rs.10 lakhs each year	
PNB MetLife Loan and Life Suraksha - UIN 117N080V02	Credit life	Non-linked non - participating group insurance product	
Single Pay		5%	---
Limited pay 5 years		7.5%	Year 2 & 3 : 7.5% Year 4 & 5 : 2.5%
Limited pay 10 years		7.5%	7.5%
PNB MetLife Complete Loan Protection Plan - UIN 117N104V01	Credit life	Non-linked non - participating group insurance product	
Single Pay		5%	---
Limited pay 5 years		7.5%	Year 2 to 5 : 7.5%
PNB MetLife Bima Yojana – (Group Micro-Insurance) - UIN 117N120V01	Credit life	Group Micro-insurance product	
Single Premium		5%	0%
Regular Pay		7.50%	7.50%
Limited Pay		7.50%	Year 2 to 5 : 7.5%