PNB Metlife Life Insurance - Commission Structure ( Group)


| Name of the Product | Product Category | FYC Mar |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | 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 Smart Platinum - UIN 117L066V03 | ULIP | Other than Pure risk |  |  |  |  |  |  |  |  |  |  |
| 5 PPT - $30,000<=$ AP $<60,000$ |  |  | 6\% | 2\% | 2\% | 2\% | 2\% | --- | --- | -- | --- | --- |
| 5PPT - 60,000 < $=$ AP $<90,000$ |  |  | 8\% | 2\% | 2\% | 2\% | 2\% | --- | --- | -- | --- | -- |
| 5 PPT - 90,000 < $=$ AP $<120,000$ |  |  | 10\% | 2\% | 2\% | 2\% | 2\% | --- | --- | -- | --- | -- |
| 5 PPT - AP $>=120,000$ |  |  | 12\% | 2\% | 2\% | 2\% | 2\% | --- | --- | -- | --- | -- |
| 10 PPT \& RP - $30,000<=$ AP $<60,000$ |  |  | 6\% | 3\% | 3\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% |
| 10 PPT \& RP - $60,000<=$ AP $<90,000$ |  |  | 8\% | 3\% | 3\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% |
| 10 PPT \& RP - $90,000<=$ AP < 120,000 |  |  | 10\% | 3\% | 3\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% |
| 10 PPT \& RP - AP > $=120,000$ |  |  | 12\% | 3\% | 3\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% |
| PNB MetLife Family Income Protector Plus - UIN 117N086V04 | Term | $\begin{array}{\|c\|} \hline \begin{array}{c} \text { Other than Pure } \\ \text { risk } \end{array} \\ \hline \end{array}$ | 30\% | 3\% | 3\% | 3\% | 3\% | 3\% | 3\% | 3\% | 3\% | 3\% |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| PNB MetLife Bachat Yojana - UIN 117N088V04 | Endowment | $\begin{array}{\|c\|} \hline \begin{array}{c} \text { Other than Pure } \\ \text { risk } \end{array} \\ \hline \end{array}$ | 10\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| PNB MetLife Retirement Savings Plan - UIN 117N091V02 | Pension |  |  |  |  |  |  |  |  |  |  |  |
| Single Pay |  |  | 2\% | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Other than Single Pay |  |  | 7.5\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| MetLife Immediate Annuity Plan - 117N095v06 | Annuity | $\begin{array}{\|c\|} \hline \begin{array}{c} \text { Other than Pure } \\ \text { risk } \end{array} \\ \hline \end{array}$ | 2\% | --- | -- | --- | --- | --- | -- | -- | -- | -- |
| PNB MetLife Guaranteed Income Plan -- UIN 117N097V04 | Income Plan | $\begin{array}{\|c\|} \hline \begin{array}{c} \text { Other than Pure } \\ \text { risk } \end{array} \\ \hline \end{array}$ |  |  |  |  |  |  |  |  |  |  |
| 5 Pay |  |  | 15\% | 5\% | 5\% | 5\% | 5\% | --- | --- | --- | --- | --- |
| 7 Pay |  |  | 21\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | -- | --- | --- |
| 10 Pay |  |  | 30\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% |
| 12 Pay |  |  | 35\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% |
| PNB Metlife Guaranteed Savings Plan - UIN 117N096V03 | Endowment | Other than Pure <br> risk |  |  |  |  |  |  |  |  |  |  |
| 5 Pay |  |  | 15\% | 5\% | 5\% | 5\% | 5\% | --- | --- | -- | -- | -- |
| 7 Pay |  |  | 21\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | -- | --- | --- |
| 10 Pay |  |  | 30\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% |
| Met Life Mera Wealth Plan - UIN 117L098V03 | ULIP | $\begin{array}{c}\text { Other than Pure } \\ \text { risk }\end{array}$ |  |  |  |  |  |  |  |  |  |  |
| Single Pay |  |  | 2\% | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Other than Single Pay |  |  | 4\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% |
| PNB MetLife Endowment Savings Plan Plus - UIN <br> 117N099V02 <br> SPay | Endowment | $\begin{array}{\|c\|} \hline \begin{array}{c} \text { Other than Pure } \\ \text { risk } \end{array} \\ \hline \end{array}$ |  |  |  |  |  |  |  |  |  |  |
| 5 Pay |  |  | 15\% | 5\% | 5\% | 5\% | 5\% | --- | --- | -- | --- | -- |
| 7 Pay |  |  | 21\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | --- | --- | -- |
| 10 Pay |  |  | 30\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% |
| Regular Pay - 10 yrs |  |  | 30\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% |
| Regular Pay-11 to 14 yrs |  |  | 33\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% |
| Regular Pay - 15 yrs \& above |  |  | 35\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% |
| PNB Metlife Income Protection Plan - UIN 117N103V02 | Savings | Other than Pure risk |  |  |  |  |  |  |  |  |  |  |
| PPT 5 |  |  | 15\% | 5\% | 5\% | 5\% | 5\% |  |  |  |  |  |
| PPT 7 |  |  | 21\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% |  |  |  |
| PPT 10 |  |  | 30\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% |
| PNB MetLife Mera Jeevan Suraksha Plan - UIN 117N102V02 | Term | $\begin{array}{\|c\|} \hline \begin{array}{c} \text { Other than Pure } \\ \text { risk } \end{array} \\ \hline \end{array}$ |  |  |  |  |  |  |  |  |  |  |
| Term 10 years |  |  | 30\% | 7.5\% | 7.5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% |
| Term 11 years |  |  | 33\% | 7.5\% | 7.5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% |
| Term 12 to 40 years |  |  | 35\% | 7.5\% | 7.5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% |
| PNB MetLife PoS Suraksha - UIN 117N119V02 | Term | $\begin{array}{\|c\|} \hline \begin{array}{c} \text { Other than Pure } \\ \text { risk } \end{array} \\ \hline \end{array}$ |  |  |  |  |  |  |  |  |  |  |
| 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\% |
| 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\% |
| Single Pay, with return of premiums |  | ther than Pureri | 2\% | --- | --- | --- | --- | --- | --- | -- | --- | --- |
| 5 pay, with return of premiums |  | ther than Purer i | 15\% | 7.5\% | 7.5\% | 5\% | 5\% | --- | $\cdots$ | -- | -- | -- |
| 6 pay, with return of premiums |  | ther than Purer i | 18\% | 7.5\% | 7.5\% | 5\% | 5\% | 5\% | --- | -- | -- | -- |
| 7 pay, with return of premiums |  | ther than Purer i | 21\% | 7.5\% | 7.5\% | 5\% | 5\% | 5\% | 5\% | -- | --- | --- |
| 8 pay, with return of premiums |  | ther than Purer i | 24\% | 7.5\% | 7.5\% | 5\% | 5\% | 5\% | 5\% | 5\% | --- | -- |
| 9 pay, with return of premiums |  | ther than Purer i | 27\% | 7.5\% | 7.5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | --- |
| 10 pay, with return of premiums |  | ther than Pure r i | 30\% | 7.5\% | 7.5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% |
| 11 pay, with return of premiums |  | ther than Pure r i | 33\% | 7.5\% | 7.5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% |
| 12 pay to 15 pay, with return of premiums |  | ther than Pure ri | 35\% | 7.5\% | 7.5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% |
| PNB MetLife Super Saver UIN 117N123V02 | Endowment | $\begin{array}{\|c\|} \hline \text { Other than Pure } \\ \text { risk } \end{array}$ |  |  |  |  |  |  |  |  |  |  |
| 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\% |
| 12 pay and 15 pay (LP, RP) |  |  | 35\% | 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\% |
| Mera Mediclaim Plan UIN 117Y102V01 | Combi |  |  |  |  |  |  |  |  |  |  |  |
| Life |  |  | 30\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% |
| Health |  |  | 15\% | 15\% | 15\% | 15\% | 15\% | 15\% | 15\% | 15\% | 15\% | 15\% |
| PNB MetLife Guaranteed Future Plan UIN 117N124V02 | Savings | $\begin{array}{\|c\|} \hline \begin{array}{c} \text { Other than Pure } \\ \text { risk } \end{array} \\ \hline \end{array}$ |  |  |  |  |  |  |  |  |  |  |
| 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 $\mathbf{1 0 0 \%}$ of Regular Premium plus $\mathbf{1 0 \%}$ of Single Premium |  |  |  |  |  |  |  |  |  |  |  |  |
| Single pay |  |  | 2\% | --- | $\cdots$ | --- | --- | --- | --- | --- | --- | --- |
| 5 pay |  |  | 10\% | 2\% | 2\% | -- | --- | --- | $\cdots$ | $\cdots$ | --- | --- |
| 7 pay |  |  | 14\% | $2 \%$ | 2\% | 2\% | 2\% | -- | $\cdots$ | $\cdots$ | --- | -- |
| 8 pay |  |  | 16\% | 2\% | 2\% | 2\% | 2\% | --- | --- | -- | --- | --- |


|  |  |  | FYC | Renewal Commission |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Name of the Product | Product Category |  | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8 | Year 9 | Year 10+ till end of PPT |
| 9 pay |  |  | 18\% | 2\% | 2\% | 2\% | 2\% | 2\% | --- | --- | --- | --- |
| 10 to 15 pay |  |  | 30\% | 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\% | $\begin{aligned} & \text { 2\% youly tuIt } \\ & \text { end of } 10 \text { th } \end{aligned}$ |
| PNB MetLife Smart Platinum Plus* UIN 117N125V01 | ULIP | $\begin{array}{\|c} \text { Other than Pure } \\ \text { risk } \end{array}$ |  |  |  |  |  |  |  |  |  |  |
| 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\% | --- | --- | --- | --- | --- |
| 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\% |
|  |  |  | 8\% | 3\% | 3\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% |
| 10 PPT \& RP - $90,000<=\mathrm{AP}<120,000$ (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 $\mathbf{2}$ policies in the preceding month (including the additional commission calculation month) from the date of additional commission calculation |  |  |  |  |  |  |  |  |  |  |  |  |
| PNB MetLife Mera Term Plan Plus UIN 117N126V01 | Term | Pure Risk |  |  |  |  |  |  |  |  |  |  |
| *if solicitated through PMLI's own ISNP |  |  |  |  |  |  |  |  |  |  |  |  |
| i) Without Return of Premium |  |  |  |  |  |  |  |  |  |  |  |  |
| Single pay |  |  | 1\% | --- | -- | --- | $\cdots$ | --- | -- | -- | -- | -- |
| Regular Pay |  |  | 10\% | 5\% | 5\% | 5\% | 5\% | 5\% | -- | $\cdots$ | -- | -- |
| LP<10 |  |  | 10\% | --- | $\cdots$ | --- | --- | --- | -- | -- | -- | -- |
| LP> $=10$ |  |  | 10\% | 5\% | 5\% | 5\% | 5\% | 5\% | -- | -- | - | -- |
| ii) With Return of Premium |  |  |  |  |  |  |  |  |  |  |  |  |
| Single pay |  |  | 1\% | -- | -- | --- | $\cdots$ | -- | -- | -- | -- | -- |
| Regular Pay |  |  | 10\% | 5\% | 5\% | 5\% | 5\% | 5\% | --- | --- | --- | -- |
| LP<10 |  |  | 10\% | --- | --- | --- | --- | --- | --- | -- | --- | --- |
| LP> $=10$ |  |  | 10\% | 5\% | 5\% | 5\% | 5\% | 5\% | --- | -- | -- | -- |
| PNB MetLife Mera Term Plan Plus UIN 117N126V01 | Term | Pure Risk |  |  |  |  |  |  |  |  |  |  |
| *if solicitated through CA's own ISNP |  |  |  |  |  |  |  |  |  |  |  |  |
| i) Without Return of Premium |  |  |  |  |  |  |  |  |  |  |  |  |
| Single pay |  |  | 2.5\% | --- | $\cdots$ | --- | -- | -- | -- | -- | --- | -- |
| Regular Pay |  |  | 40\% | 5\% | 5\% | 5\% | 5\% | 5\% | --- | --- | --- | --- |
| 5 Pay |  |  | 40\% | --- | --- | --- | $\cdots$ | --- | --- | -- | --- | --- |
| 6 Pay |  |  | 40\% | $\cdots$ | -- | --- | -- | $\cdots$ | $\cdots$ | --- | -- | --- |
| 7 Pay |  |  | 40\% | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 8 Pay |  |  | 40\% | --- | --- | --- | --- | --- | --- | --- | --- | -- |
| 9 Pay |  |  | 40\% | $\cdots$ | -- | -- | -- | -- | -- | $\cdots$ | $\cdots$ | $\cdots$ |
| 10 Pay \& Above |  |  | 40\% | 5\% | 5\% | 5\% | 5\% | 5\% | --- | -- | --- | --- |
| ii) With Return of Premium |  |  |  |  |  |  |  |  |  |  |  |  |
| Single pay |  |  | 2\% | --- | --- | --- | -- | --- | $\cdots$ | -- | --- | --- |
| Regular Pay |  |  | 25\% | 5\% | 5\% | 5\% | 5\% | 5\% | --- | --- | --- | --- |
| 5 Pay |  |  | 15\% | $\cdots$ | --- | --- | -- | --- | --- | $\cdots$ | -- | --- |
| 6 Pay |  |  | 18\% | --- | --- | --- | --- | --- | --- | -- | --- | --- |
| 7 Pay |  |  | 21\% | --- | --- | --- | --- | --- | --- | -- | --- | --- |
| 8 Pay |  |  | 24\% | --- | -- | --- | --- | --- | -- | -- | -- | --- |
| 9 Pay |  |  | 25\% | --- | --- | --- | --- | --- | --- | --- | -- | --- |
| 10 Pay \& Above |  |  | 25\% | 5\% | 5\% | 5\% | 5\% | 5\% | --- | --- | --- | --- |
| * RYC (Renewal commission) not available for webaggregators |  |  |  |  |  |  |  |  |  |  |  |  |
| Saral Jeevan Bima - UIN: 117N128V01 | Term | Pure Risk |  |  |  |  |  |  |  |  |  |  |
| Single pay |  |  | 7.50\% | --- | --- | -- | -- | --- | --- | -- | --- | -- |
| 5 to 40 |  |  | 40\% | 10\% till end of PPT |  |  |  |  |  |  |  |  |
| PNB MetLife Century Plan (UIN: 117N129V01) | Endowment/ Income | $\begin{array}{\|c\|} \hline \text { Other than Pure } \\ \text { risk } \end{array}$ |  |  |  |  |  |  |  |  |  |  |
| 5 pay |  |  | 15\% | 7.5\% | 7.5\% | 7.5\% | 7.5\% | --- | --- | --- | --- | -- |
| 6 pay |  |  | 18\% | 7.5\% | 7.5\% | 7.5\% | 7.5\% | 7.5\% | --- | --- | --- | --- |
| 7 pay |  |  | 21\% | 7.5\% | 7.5\% | 7.5\% | 7.5\% | 7.5\% | 7.5\% | --- | --- | --- |
| 8 pay |  |  | 24\% | 7.5\% | 7.5\% | 7.5\% | 7.5\% | 7.5\% | 7.5\% | 7.5\% | -- | --- |
| 9 pay |  |  | 27\% | 7.5\% | 7.5\% | 7.5\% | 7.5\% | 7.5\% | 7.5\% | 7.5\% | 7.5\% | -- |
| 10 pay |  |  | 30\% | 7.5\% | 7.5\% | 7.5\% | 7.5\% | 7.5\% | 7.5\% | 7.5\% | 7.5\% | 7.5\% |
| 12 pay |  |  | 35\% | 7.5\% | 7.5\% | 7.5\% | 7.5\% | 7.5\% | 7.5\% | 7.5\% | 7.5\% | 7.5\% |
| 15 Pay |  |  | 35\% | 7.5\% | 7.5\% | 7.5\% | 7.5\% | 7.5\% | 7.5\% | 7.5\% | 7.5\% | 7.5\% |

