PNB Metlife Life Insurance - Commission Structure (Group)

| Product Name & Variant | Product Category | FYC | Subsequent renewal | | | | | |
|---|------------------|---|--|--|--|--|--|--|
| PNB MetLife Complete Care Plus- UIN 117N093V03 | Term | One year renewable term | | | | | | |
| | | | ct to a maximum cap of Rs.10 Lacs | | | | | |
| PNB MetLife Superannuation - UIN 117N078V02 | Fund | Non- linked fund ba | ased variable insurance plan | | | | | |
| | | 0.5% of the contributions sub | ject to ceiling of Rs.10 lakhs each year | | | | | |
| PNB MetLife Traditional Employee Benefits Plan- UIN 117N085V02 | Fund | Non- linked fund ba | ased variable insurance plan | | | | | |
| | | 0.5% of the contributions sub | ject 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 - partic | ipating 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 - partic | ipating 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% | | | | | |
| PNB MetLife Group Flexi Term Plus (UIN: 117N127V01) | Term | Group, Non-Linked, Non | -Participating, Pure Risk Premium | | | | | |
| Single Premium | | 5% | 0% | | | | | |
| Regular Pay | | 7.50% | 7.50% | | | | | |

| | | PNB Me | etlife Life I | nsurance | - Individua | | | | | | | |
|---|------------------|--|---------------|--------------|---------------|--------------|-------------|--------------|-------------|---------------|----------------|-----------------------------|
| | | | FYC | | | - | R | enewal Com | mission | • | • | |
| 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 |
| PNB MetLife Smart Platinum – UIN 117L066V03 | ULIP | Other than Pure | | | | | | | | | | |
| 5 PPT - 30,000 <= AP < 60,000 | 0111 | risk | 6% | 2% | 2% | 2% | 2% | | | | | |
| SPPT - 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 10 PPT & RP - 60,000 <= AP < 90,000 | | | 6% 8% | 3% 3% | 3% | 2% 2% | 2% 2% | 2% 2% | 2% 2% | 2% 2% | 2% 2% | 2% 2% |
| 10 PPT & RP - 90,000 < = AP < 30,000 | | | 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 | Other than Pure risk | 30% | 3% | 3% | 3% | 3% | 3% | 3% | 3% | 3% | 3% |
| PNB MetLife Bachat Yojana - UIN 117N088V04 | Endowment | Other than Pure risk | 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 | Other than Pure risk | 2% | | | | | | | | | |
| PNB MetLife Guaranteed Income Plan - – UIN 117N097V04 | Income Plan | Other than Pure risk | 450/ | 59/ | 50(| 59/ | 50/ | | | | | |
| 5 Pay 7 Pay | | | 15% 21% | 5% 5% | 5% 5% | 5% 5% | 5% 5% | | | | | |
| 10 Pay | 1 | | 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 risk | | | | | | | | | | |
| 5 Pay 7 Pay | | | 15% 21% | 5% 5% | 5% 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 | Other than Pure risk | | | | | | | | | | |
| Single Pay | | | 2% | | | | | | | | | |
| Other than Single Pay PNB MetLife Endowment Savings Plan Plus – UIN | Fadaumant | Other than Pure | 4% | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% |
| 117N099V02 5 Pay | Endowment | risk | 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 Regular Pay – 15 yrs & above | | | 33% 35% | 5% 5% | 5% 5% | 5% 5% | 5% 5% | 5% 5% | 5% 5% | 5% 5% | 5% 5% | 5% 5% |
| PNB MetLife Income Protection Plan – UIN 117N103V02 | Savings | Other than Pure | 3376 | 576 | 576 | 570 | 576 | 576 | 576 | 576 | 576 | 570 |
| PPT 5 | Satings | risk | 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 <u>117N102V02</u> Term 10 years | Term | Other than Pure risk | 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 | Other than Pure risk | | | | | | | | | | |
| PPT 5 | | | 15% | 5% | 5% | 5% | 5% | | | | | |
| PPT 10 PPT 15 | | | 30% 35% | 5% 5% | 5% 5% | 5% 5% | 5% 5% | 5.0% 5% | 5.0% 5% | 5% 5% | 5% 5% | 5.0% 5% |
| PNB MetLife Aajeevan Suraksha - UIN 117N122V02 | Term | | | 5/3 | 575 | | 5,0 | 5,5 | 5,5 | 5,5 | 5,0 | 5.0 |
| Single Pay, without return of premiums | | Pure risk | 7.5% | | | | 5% | | | | | |
| Other than SP, without return of premiums Single Pay, with return of premiums | 1 | Pure risk ther than Pure ri | 40% | 7.5% | 7.5% | 5% | | 5% | 5% | 5% | 5% | 5% |
| 5 pay, with return of premiums | 1 | ther than Pure ri | 15% | 7.5% | 7.5% | 5% | 5% | | | | | |
| 6 pay, with return of premiums | | ther than Pure ri | 18% | 7.5% | 7.5% | 5% | 5% | 5% | | | | |
| 7 pay, with return of premiums 8 pay, with return of premiums | | ther than Pure ri ther than Pure ri | 21% 24% | 7.5% 7.5% | 7.5% | 5% 5% | 5% 5% | 5% 5% | 5% 5% | 5% | | |
| 9 pay, with return of premiums | 1 | ther than Pure ri | 24% | 7.5% | 7.5% | 5% | 5% | 5% | 5% | 5% | 5% | |
| 10 pay, with return of premiums |] | ther than Pure ri | 30% | 7.5% | 7.5% | 5% | 5% | 5% | 5% | 5% | 5% | 5% |
| 11 pay, with return of premiums | | ther than Pure ri | 33% | 7.5% | 7.5% | 5% | 5% | 5% | 5% | 5% | 5% | 5% |
| 12 pay to 15 pay, with return of premiums PNB MetLife Super Saver - | Endowment | ther than Pure ri Other than Pure | 35% | 7.5% | 7.5% | 5% | 5% | 5% | 5% | 5% | 5% | 5% |
| UIN 117N123V02 5 pay (LP) | | risk | 15% | 5% | 5% | 5% | 5% | | | | | |
| 7 pay (LP) | 1 | | 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 PNB MetLife Guaranteed Future Plan - | Savings | Other than Pure | 15% | 15% | 15% | 15% | 15% | 15% | 15% | 15% | 15% | 15% |
| UIN 117N124V02 For Corporate Agents where business (Annualised New Pren | - | risk us financial year o | or current fi | nancial ye | ar (across al | products) is | higher than | and equal to | 200 Cr. and | for all Broke | ers (irrespect | ive of premium |
| volume). *Where Annualised New Premium is defined as 10 | | | ngle Premiu | ım | | · · | - | - | | | | - |
| Single pay 5 pay | | | 2% 10% | 2% | 2% | | | | | | | |
| 7 pay | | | 14% | 2% | 2% | 2% | 2% | | | | | |
| 8 pay | | | 16% | 2% | 2% | 2% | 2% | | | | | |

| | | | FYC | | | | | enewal Com | | | | |
|--|--------------------|-------------------------|---|------------------------------------|--|--|--|--|--------------------------------|------------------|--------|----------------------|
| 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+ end of P |
| 9 pay | | | 18% | 2% | 2% | 2% | 2% | 2% | | | | |
| 10 to 15 pay MGFP commission for Corporate Agents where business (An | nuclicod Now Promi | um*) in one provid | 30% | 5% | 5% | 5% | 5% | 5% | 5% | 5% | 5% | 5% |
| | indansed New Fremi | ium / mone previo | | | | | - | | | | | |
| ingle pay i pay | | | 2% 10% | 2% | | | | | | | | |
| 7 pay | | | 14% | 2% | 2% | 2% | 2% | | | | | |
| 3 pay | | | 16% | 2% | 2% | 2% | 2% | | | | | |
|) 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% 26% | 2% 2% | 2% 2% | 2% 2% | 2% 2% | 2% 2% | 2% 2% | 2% 2% | 2% | |
| 14 pay | | | 28% | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% | |
| | | | | | | | | | | | | 2% (Only |
| 15 pay | | | 30% | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% | end of 1 |
| 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% | | - | | - | |
| 5 PPT to 9 PPT - 60,000 < = AP < 90,000 (Renewal | | | 8% | 2% | 2% | 2% | 2% | | | | | |
| commission will be paid upto end of PPT) 5 PPT to 9 PPT - 90,000 < = AP < 120,000 (Renewal | | | 10% | 2% | 2% | 2% | 2% | | | | | |
| commission will be paid upto end of PPT) 5 PPT to 9 PPT - AP > = 120,000 (Renewal commission will | | | | | | | | | | | | |
| pe paid upto end of PPT) | | | 12% | 2% | 2% | 2% | 2% | | | | | |
| LO 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% | |
| LO 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% | |
| L0 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% | |
| 0 PPT & RP - AP > = 120,000 (Renewal commission will be baid upto end of PPT) | | | 12% | 3% | 3% | 2% | 2% | 2% | 2% | 2% | 2% | |
| Base FYC for product is 6%.Qualification criteria for addition | onal commission:Co | llected premium o | f Rs 1.5 Lak | hs during | the precedi | ng 6 months | or atleast 2 | policies in the | e preceding r | nonth | | |
| including the additional commission calculation month) fro | | | | - | • | - - | | | | | | |
| PNB MetLife Mera Term Plan Plus – | Term | Pure Risk | | | | | | | | | | |
| JIN 117N126V01 *if solicitated through PMLI's own ISNP | - | | | | | | | | | | | |
|) Without Return of Premium | | | | | | | | | | | | |
| Single pay | | | 1% | | | | | | | | | |
| Regular Pay | | | 10% | 5% | 5% | 5% | 5% | 5% | | | | |
| LP<10 | | | 10% | | | | | | | | | |
| .P>=10 i) With Return of Premium | | | 10% | 5% | 5% | 5% | 5% | 5% | | | | |
| Single pay | | 1 | 1% | | | | | | | | | |
| Regular Pay | | | 10% | 5% | 5% | 5% | 5% | 5% | | | | |
| LP<10 | | | 10% | | | | | | | | | |
| P>=10 | | | 10% | 5% | 5% | 5% | 5% | 5% | | | | |
| PNB MetLife Mera Term Plan Plus – JIN 117N126V01 | Term | Pure Risk | | | | | | | | | | |
| *if solicitated through CA's own ISNP | | | | | | | | | | | | |
|) Without Return of Premium | | | 2.5% | | | | | | | | | |
| single pay Regular Pay | | | 40% | 5% | 5% | 5% | 5% | 5% | | | | |
| 5 Pay | | | 40% | | | | | | | | | |
| 6 Pay | | | 40% | | | | | | | | | |
| 7 Pay | | | 40% | | | | | | | | | |
| 3 Pay | | | 40% | | | | | | | | | |
|) Pay | | | 40% | | | | | 5% | | | | |
| LO Pay & Above i) With Return of Premium | | | 40% | 5% | 5% | 5% | 5% | 5% | | | | |
| single pay | | | 2% | | | | | | | | | |
| Regular Pay | | | 25% | 5% | 5% | 5% | 5% | 5% | | | | |
| 5 Pay | | | 15% | | | | | | | | | |
| | | | 18% | | | | | | | | | |
| | | | | | | | | | | | | |
| 7 Pay | | | 21% | | | | | | | | | |
| 1 Pay 9 Pay | | | 24% | | | | | | | | | |
| Pay BPay Pay | | | 24% 25% | | | | | | | | | |
| 7 Pay 3 Pay 3 Pay 0 Pay & Above * RYC (Renewal commission) not available for webaggregate | | | 24% | | | 5% | 5% | 5% | | | | |
| 7 Pay 8 Pay 9 Pay 10 Pay & Above * RYC (Renewal commission) not available for webaggregat Saral Jeevan Bima - UIN: 117N128V01 | ors Term | Pure Risk | 24% 25% 25% | 5% | | | 5% | | | | | |
| 7 Pay 9 Pay 10 Pay & Above 10 Pay & Above RYC (Renewal commission) not available for webaggregat aral Jeevan Bima - UIN: 117N128V01 Single pay | | Pure Risk | 24% 25% | | | | 5% | | | | | |
| r Pay IP Pay 10 Pay & Above RYC (Renewal commission) not available for webaggregat iaral Jeevan Bima - UIN: 117N128V01 ingle pay i to 40 | Term Endowment/ | Other than Pure | 24% 25% 25% 7.50% | 5% | | | 5% | 5% | | | | |
| 7 Pay 7 Pay 9 Pay 10 Pay & Above 7 RYC (Renewal commission) not available for webaggregato 5 aral Jeevan Bima - UIN: 117N128V01 5 ingle pay 5 to 40 PNB MetLife Century Plan (UIN: 117N129V01) 5 pay | Term | | 24% 25% 25% 7.50% 40% 15% | 5% | 5% | 5% 7.5% | 5% 7.5% | 5% 10% till end | of PPT | | | |
| P Pay Pay D Pay & Above * RYC (Renewal commission) not available for webaggregat Saral Jeevan Bima - UIN: 117N128V01 Single pay t to 40 PNB MetLife Century Plan (UIN: 117N129V01) 5 pay 5 pay | Term Endowment/ | Other than Pure | 24% 25% 25% 7.50% 40% 15% 18% | 5% 7.5% 7.5% | 5% 7.5% 7.5% | 5% 7.5% 7.5% | 5% 7.5% 7.5% | 5% 10% till end 7.5% | of PPT | | | |
| Saral Jeevan Bima - UIN: 117N128V01 Single pay 5 to 40 PNB MetLife Century Plan (UIN: 117N129V01) 5 pay 5 pay 7 pay | Term Endowment/ | Other than Pure | 24% 25% 25% 7.50% 40% 15% 15% 18% 21% | 5% 7.5% 7.5% 7.5% | 5% 7.5% 7.5% 7.5% | 5% 7.5% 7.5% 7.5% | 5% 7.5% 7.5% 7.5% | 5% 10% till end 7.5% 7.5% | of PPT 7.5% | | | |
| 7 Pay 7 Pay 8 Pay 10 Pay & Above 10 Pay & Above 1 Pay & Above 1 RYC (Renewal commission) not available for webaggregate Saral Jeevan Bima - UIN: 117N128V01 Single pay 5 to 40 PNB MetLife Century Plan (UIN: 117N129V01) 5 pay 6 pay 7 pay 8 pay | Term Endowment/ | Other than Pure | 24% 25% 25% 7.50% 40% 15% 18% 21% 24% | 5% 7.5% 7.5% 7.5% | 5% 7.5% 7.5% 7.5% 7.5% | 5% 7.5% 7.5% 7.5% 7.5% | 5% 7.5% 7.5% 7.5% 7.5% | 5% 10% till end 7.5% 7.5% 7.5% | of PPT 7.5% 7.5% | 7.5% | | |
| 7 Pay 8 Pay 9 Pay 10 Pay & Above 10 Pay & Above 10 RVC (Renewal commission) not available for webaggregat Saral Jeevan Bima - UIN: 117N128V01 Single pay 5 to 40 NB Mettife Century Plan (UIN: 117N129V01) 5 pay 5 pay 5 pay | Term Endowment/ | Other than Pure | 24% 25% 25% 7.50% 40% 15% 15% 18% 21% | 5% 7.5% 7.5% 7.5% | 5% 7.5% 7.5% 7.5% | 5% 7.5% 7.5% 7.5% | 5% 7.5% 7.5% 7.5% | 5% 10% till end 7.5% 7.5% | of PPT 7.5% | | | |