

PNB MetLife Guaranteed Savings Plan (UIN: 117N096V03)
Individual, Non-Linked, Non-Participating, Savings, Life Insurance Plan



Guaranteed Surrender Value (GSV) factors:

GSV Premium factor

Year/ Policy Term	GSV factors as a % of Total Premiums Paid			
	10	12	15	20
1	-	-	-	-
2	30.00%	30.0%	30.00%	30.00%
3	35.00%	35.0%	35.00%	35.00%
4	50.00%	50.0%	50.00%	50.00%
5	50.00%	50.0%	50.00%	50.00%
6	50.00%	50.0%	50.00%	50.00%
7	50.00%	50.0%	50.00%	50.00%
8	70.00%	60.0%	55.71%	53.33%
9	90.00%	70.0%	61.43%	56.67%
10	90.00%	80.0%	67.14%	60.00%
11		90.0%	72.86%	63.33%
12		90.0%	78.57%	66.67%
13			84.29%	70.00%
14			90.00%	73.33%
15			90.00%	76.67%
16				80.00%
17				83.33%
18				86.67%
19				90.00%
20				90.00%

GSV Addition Factor

Policy Term	10	12	15	20
Policy Term (in months)				
→	120	144	180	240
↓ Policy Month				
1	7.50%	5.67%	3.73%	1.85%
2	7.59%	5.74%	3.77%	1.88%
3	7.68%	5.81%	3.82%	1.90%
4	7.77%	5.87%	3.86%	1.92%
5	7.86%	5.94%	3.91%	1.94%

Policy Term	10	12	15	20
Policy Term (in months)				
→	120	144	180	240
↓ Policy Month				
121		22.95%	15.09%	7.50%
122		23.22%	15.27%	7.59%
123		23.49%	15.45%	7.68%
124		23.77%	15.63%	7.77%
125		24.04%	15.81%	7.86%

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6	7.95%	6.01%	3.95%	1.97%
7	8.05%	6.08%	4.00%	1.99%
8	8.14%	6.15%	4.05%	2.01%
9	8.24%	6.23%	4.09%	2.04%
10	8.33%	6.30%	4.14%	2.06%
11	8.43%	6.37%	4.19%	2.08%
12	8.53%	6.45%	4.24%	2.11%
13	8.63%	6.52%	4.29%	2.13%
14	8.73%	6.60%	4.34%	2.16%
15	8.83%	6.68%	4.39%	2.18%
16	8.93%	6.76%	4.44%	2.21%
17	9.04%	6.84%	4.49%	2.23%
18	9.15%	6.92%	4.55%	2.26%
19	9.25%	7.00%	4.60%	2.29%
20	9.36%	7.08%	4.65%	2.31%
21	9.47%	7.16%	4.71%	2.34%
22	9.58%	7.24%	4.76%	2.37%
23	9.69%	7.33%	4.82%	2.40%
24	9.81%	7.42%	4.88%	2.42%
25	9.92%	7.50%	4.93%	2.45%
26	10.04%	7.59%	4.99%	2.48%
27	10.16%	7.68%	5.05%	2.51%
28	10.27%	7.77%	5.11%	2.54%
29	10.40%	7.86%	5.17%	2.57%
30	10.52%	7.95%	5.23%	2.60%
31	10.64%	8.05%	5.29%	2.63%
32	10.76%	8.14%	5.35%	2.66%
33	10.89%	8.24%	5.41%	2.69%
34	11.02%	8.33%	5.48%	2.72%
35	11.15%	8.43%	5.54%	2.76%
36	11.28%	8.53%	5.61%	2.79%
37	11.41%	8.63%	5.67%	2.82%
38	11.54%	8.73%	5.74%	2.85%
39	11.68%	8.83%	5.81%	2.89%
40	11.82%	8.93%	5.87%	2.92%
41	11.95%	9.04%	5.94%	2.95%
42	12.09%	9.15%	6.01%	2.99%
43	12.24%	9.25%	6.08%	3.02%
44	12.38%	9.36%	6.15%	3.06%
45	12.52%	9.47%	6.23%	3.10%
46	12.67%	9.58%	6.30%	3.13%
47	12.82%	9.69%	6.37%	3.17%
48	12.97%	9.81%	6.45%	3.21%
49	13.12%	9.92%	6.52%	3.24%
50	13.28%	10.04%	6.60%	3.28%
51	13.43%	10.16%	6.68%	3.32%
52	13.59%	10.27%	6.76%	3.36%
53	13.75%	10.40%	6.83%	3.40%
54	13.91%	10.52%	6.92%	3.44%
55	14.07%	10.64%	7.00%	3.48%
56	14.24%	10.76%	7.08%	3.52%

126		24.33%	15.99%	7.95%
127		24.61%	16.18%	8.05%
128		24.90%	16.37%	8.14%
129		25.19%	16.56%	8.24%
130		25.49%	16.76%	8.33%
131		25.78%	16.95%	8.43%
132		26.09%	17.15%	8.53%
133		26.39%	17.35%	8.63%
134		26.70%	17.56%	8.73%
135		27.01%	17.76%	8.83%
136		27.33%	17.97%	8.93%
137		27.65%	18.18%	9.04%
138		27.98%	18.39%	9.15%
139		28.30%	18.61%	9.25%
140		28.63%	18.83%	9.36%
141		28.97%	19.05%	9.47%
142		29.31%	19.27%	9.58%
143		29.65%	19.50%	9.69%
144		30.00%	19.73%	9.81%
145			19.96%	9.92%
146			20.19%	10.04%
147			20.43%	10.16%
148			20.67%	10.27%
149			20.91%	10.40%
150			21.15%	10.52%
151			21.40%	10.64%
152			21.65%	10.76%
153			21.91%	10.89%
154			22.16%	11.02%
155			22.42%	11.15%
156			22.68%	11.28%
157			22.95%	11.41%
158			23.22%	11.54%
159			23.49%	11.68%
160			23.77%	11.82%
161			24.04%	11.95%
162			24.33%	12.09%
163			24.61%	12.24%
164			24.90%	12.38%
165			25.19%	12.52%
166			25.49%	12.67%
167			25.78%	12.82%
168			26.09%	12.97%
169			26.39%	13.12%
170			26.70%	13.28%
171			27.01%	13.43%
172			27.33%	13.59%
173			27.65%	13.75%
174			27.98%	13.91%
175			28.30%	14.07%
176			28.63%	14.24%

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57	14.40%	10.89%	7.16%	3.56%
58	14.57%	11.02%	7.24%	3.60%
59	14.74%	11.15%	7.33%	3.64%
60	14.92%	11.28%	7.42%	3.69%
61	15.09%	11.41%	7.50%	3.73%
62	15.27%	11.54%	7.59%	3.77%
63	15.45%	11.68%	7.68%	3.82%
64	15.63%	11.82%	7.77%	3.86%
65	15.81%	11.95%	7.86%	3.91%
66	15.99%	12.09%	7.95%	3.95%
67	16.18%	12.24%	8.05%	4.00%
68	16.37%	12.38%	8.14%	4.05%
69	16.56%	12.52%	8.24%	4.09%
70	16.76%	12.67%	8.33%	4.14%
71	16.95%	12.82%	8.43%	4.19%
72	17.15%	12.97%	8.53%	4.24%
73	17.35%	13.12%	8.63%	4.29%
74	17.56%	13.28%	8.73%	4.34%
75	17.76%	13.43%	8.83%	4.39%
76	17.97%	13.59%	8.93%	4.44%
77	18.18%	13.75%	9.04%	4.49%
78	18.39%	13.91%	9.15%	4.55%
79	18.61%	14.07%	9.25%	4.60%
80	18.83%	14.24%	9.36%	4.65%
81	19.05%	14.40%	9.47%	4.71%
82	19.27%	14.57%	9.58%	4.76%
83	19.50%	14.74%	9.69%	4.82%
84	19.73%	14.92%	9.81%	4.88%
85	19.96%	15.09%	9.92%	4.93%
86	20.19%	15.27%	10.04%	4.99%
87	20.43%	15.45%	10.16%	5.05%
88	20.67%	15.63%	10.27%	5.11%
89	20.91%	15.81%	10.40%	5.17%
90	21.15%	15.99%	10.52%	5.23%
91	21.40%	16.18%	10.64%	5.29%
92	21.65%	16.37%	10.76%	5.35%
93	21.91%	16.56%	10.89%	5.41%
94	22.16%	16.76%	11.02%	5.48%
95	22.42%	16.95%	11.15%	5.54%
96	22.68%	17.15%	11.28%	5.61%
97	22.95%	17.35%	11.41%	5.67%
98	23.22%	17.56%	11.54%	5.74%
99	23.49%	17.76%	11.68%	5.81%
100	23.77%	17.97%	11.82%	5.87%
101	24.04%	18.18%	11.95%	5.94%
102	24.33%	18.39%	12.09%	6.01%
103	24.61%	18.61%	12.24%	6.08%
104	24.90%	18.83%	12.38%	6.15%
105	25.19%	19.05%	12.52%	6.23%
106	25.49%	19.27%	12.67%	6.30%
107	25.78%	19.50%	12.82%	6.37%

177				28.97%	14.40%
178				29.31%	14.57%
179				29.65%	14.74%
180				30.00%	14.92%
181					15.09%
182					15.27%
183					15.45%
184					15.63%
185					15.81%
186					15.99%
187					16.18%
188					16.37%
189					16.56%
190					16.76%
191					16.95%
192					17.15%
193					17.35%
194					17.56%
195					17.76%
196					17.97%
197					18.18%
198					18.39%
199					18.61%
200					18.83%
201					19.05%
202					19.27%
203					19.50%
204					19.73%
205					19.96%
206					20.19%
207					20.43%
208					20.67%
209					20.91%
210					21.15%
211					21.40%
212					21.65%
213					21.91%
214					22.16%
215					22.42%
216					22.68%
217					22.95%
218					23.22%
219					23.49%
220					23.77%
221					24.04%
222					24.33%
223					24.61%
224					24.90%
225					25.19%
226					25.49%
227					25.78%

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 Individual, Non-Linked, Non-Participating, Savings, Life Insurance Plan



108	26.09%	19.73%	12.97%	6.45%
109	26.39%	19.96%	13.12%	6.52%
110	26.70%	20.19%	13.28%	6.60%
111	27.01%	20.43%	13.43%	6.68%
112	27.33%	20.67%	13.59%	6.76%
113	27.65%	20.91%	13.75%	6.83%
114	27.98%	21.15%	13.91%	6.92%
115	28.30%	21.40%	14.07%	7.00%
116	28.63%	21.65%	14.24%	7.08%
117	28.97%	21.91%	14.40%	7.16%
118	29.31%	22.16%	14.57%	7.24%
119	29.65%	22.42%	14.74%	7.33%
120	30.00%	22.68%	14.92%	7.42%

228				26.09%
229				26.39%
230				26.70%
231				27.01%
232				27.33%
233				27.65%
234				27.98%
235				28.30%
236				28.63%
237				28.97%
238				29.31%
239				29.65%
240				30.00%