

PNB MetLife Endowment Savings Plan Plus (UIN: 117N099V02)  
Individual, Non – Linked, Participating, Savings, Life Insurance Plan



**Guaranteed Surrender Value (GSV) factors:**

**GSV Premium factor**

<b>Guaranteed Surrender Value Factors</b>																
<b>Year/Term</b>	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	30%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%
3	35%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
4	50%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%
5	50%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%
6	50%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%
7	50%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%
8	70%	63.3%	60.0%	58.0%	56.7%	55.7%	55.0%	54.4%	54.0%	53.6%	53.3%	53.1%	52.9%	52.7%	52.5%	52.4%
9	90%	76.7%	70.0%	66.0%	63.3%	61.4%	60.0%	58.9%	58.0%	57.3%	56.7%	56.2%	55.7%	55.3%	55.0%	54.7%
10	90%	90.0%	80.0%	74.0%	70.0%	67.1%	65.0%	63.3%	62.0%	60.9%	60.0%	59.2%	58.6%	58.0%	57.5%	57.1%
11		90.0%	90.0%	82.0%	76.7%	72.9%	70.0%	67.8%	66.0%	64.5%	63.3%	62.3%	61.4%	60.7%	60.0%	59.4%
12			90.0%	90.0%	83.3%	78.6%	75.0%	72.2%	70.0%	68.2%	66.7%	65.4%	64.3%	63.3%	62.5%	61.8%
13				90.0%	90.0%	84.3%	80.0%	76.7%	74.0%	71.8%	70.0%	68.5%	67.1%	66.0%	65.0%	64.1%
14					90.0%	90.0%	85.0%	81.1%	78.0%	75.5%	73.3%	71.5%	70.0%	68.7%	67.5%	66.5%
15						90.0%	90.0%	85.6%	82.0%	79.1%	76.7%	74.6%	72.9%	71.3%	70.0%	68.8%
16							90.0%	90.0%	86.0%	82.7%	80.0%	77.7%	75.7%	74.0%	72.5%	71.2%
17								90.0%	90.0%	86.4%	83.3%	80.8%	78.6%	76.7%	75.0%	73.5%
18									90.0%	90.0%	86.7%	83.8%	81.4%	79.3%	77.5%	75.9%
19										90.0%	90.0%	86.9%	84.3%	82.0%	80.0%	78.2%
20											90.0%	90.0%	87.1%	84.7%	82.5%	80.6%
21												90.0%	90.0%	87.3%	85.0%	82.9%
22													90.0%	90.0%	87.5%	85.3%
23														90.0%	90.0%	87.6%
24															90.0%	90.0%
25																90.0%

For Premium Payment Type, 10 Pay and Regular Pay, GSV factors will be applicable from 25th month onwards.

**PNB MetLife Endowment Savings Plan Plus (UIN: 117N099V02)**  
**Individual, Non – Linked, Participating, Savings, Life Insurance Plan**



**GSV Simple Reversionary Bonus Factor**

<b>GSV Simple Reversionary Bonus Factor</b>																
<b>Policy Term</b>	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
<b>Policy Term (in months) → Policy Month ↓</b>	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300
13	8.6%	7.5%	6.5%	5.7%	4.9%	4.3%	3.7%	3.2%	2.8%	2.5%	2.1%	1.9%	1.6%	1.4%	1.2%	1.1%
14	8.7%	7.6%	6.6%	5.7%	5.0%	4.3%	3.8%	3.3%	2.9%	2.5%	2.2%	1.9%	1.6%	1.4%	1.2%	1.1%
15	8.8%	7.7%	6.7%	5.8%	5.0%	4.4%	3.8%	3.3%	2.9%	2.5%	2.2%	1.9%	1.7%	1.4%	1.2%	1.1%
16	8.9%	7.8%	6.8%	5.9%	5.1%	4.4%	3.9%	3.4%	2.9%	2.5%	2.2%	1.9%	1.7%	1.5%	1.3%	1.1%
17	9.0%	7.9%	6.8%	5.9%	5.2%	4.5%	3.9%	3.4%	3.0%	2.6%	2.2%	1.9%	1.7%	1.5%	1.3%	1.1%
18	9.1%	8.0%	6.9%	6.0%	5.2%	4.5%	4.0%	3.4%	3.0%	2.6%	2.3%	2.0%	1.7%	1.5%	1.3%	1.1%
19	9.3%	8.0%	7.0%	6.1%	5.3%	4.6%	4.0%	3.5%	3.0%	2.6%	2.3%	2.0%	1.7%	1.5%	1.3%	1.1%
20	9.4%	8.1%	7.1%	6.2%	5.4%	4.7%	4.0%	3.5%	3.1%	2.7%	2.3%	2.0%	1.7%	1.5%	1.3%	1.2%
21	9.5%	8.2%	7.2%	6.2%	5.4%	4.7%	4.1%	3.6%	3.1%	2.7%	2.3%	2.0%	1.8%	1.5%	1.3%	1.2%
22	9.6%	8.3%	7.2%	6.3%	5.5%	4.8%	4.1%	3.6%	3.1%	2.7%	2.4%	2.1%	1.8%	1.6%	1.4%	1.2%
23	9.7%	8.4%	7.3%	6.4%	5.5%	4.8%	4.2%	3.6%	3.2%	2.8%	2.4%	2.1%	1.8%	1.6%	1.4%	1.2%
24	9.8%	8.5%	7.4%	6.4%	5.6%	4.9%	4.2%	3.7%	3.2%	2.8%	2.4%	2.1%	1.8%	1.6%	1.4%	1.2%
25	9.9%	8.6%	7.5%	6.5%	5.7%	4.9%	4.3%	3.7%	3.2%	2.8%	2.5%	2.1%	1.9%	1.6%	1.4%	1.2%
26	10.0%	8.7%	7.6%	6.6%	5.7%	5.0%	4.3%	3.8%	3.3%	2.9%	2.5%	2.2%	1.9%	1.6%	1.4%	1.2%
27	10.2%	8.8%	7.7%	6.7%	5.8%	5.0%	4.4%	3.8%	3.3%	2.9%	2.5%	2.2%	1.9%	1.7%	1.4%	1.2%
28	10.3%	8.9%	7.8%	6.8%	5.9%	5.1%	4.4%	3.9%	3.4%	2.9%	2.5%	2.2%	1.9%	1.7%	1.5%	1.3%
29	10.4%	9.0%	7.9%	6.8%	5.9%	5.2%	4.5%	3.9%	3.4%	3.0%	2.6%	2.2%	1.9%	1.7%	1.5%	1.3%
30	10.5%	9.1%	8.0%	6.9%	6.0%	5.2%	4.5%	4.0%	3.4%	3.0%	2.6%	2.3%	2.0%	1.7%	1.5%	1.3%
31	10.6%	9.3%	8.0%	7.0%	6.1%	5.3%	4.6%	4.0%	3.5%	3.0%	2.6%	2.3%	2.0%	1.7%	1.5%	1.3%
32	10.8%	9.4%	8.1%	7.1%	6.2%	5.4%	4.7%	4.0%	3.5%	3.1%	2.7%	2.3%	2.0%	1.7%	1.5%	1.3%
33	10.9%	9.5%	8.2%	7.2%	6.2%	5.4%	4.7%	4.1%	3.6%	3.1%	2.7%	2.3%	2.0%	1.8%	1.5%	1.3%
34	11.0%	9.6%	8.3%	7.2%	6.3%	5.5%	4.8%	4.1%	3.6%	3.1%	2.7%	2.4%	2.1%	1.8%	1.6%	1.4%
35	11.1%	9.7%	8.4%	7.3%	6.4%	5.5%	4.8%	4.2%	3.6%	3.2%	2.8%	2.4%	2.1%	1.8%	1.6%	1.4%
36	11.3%	9.8%	8.5%	7.4%	6.4%	5.6%	4.9%	4.2%	3.7%	3.2%	2.8%	2.4%	2.1%	1.8%	1.6%	1.4%
37	11.4%	9.9%	8.6%	7.5%	6.5%	5.7%	4.9%	4.3%	3.7%	3.2%	2.8%	2.5%	2.1%	1.9%	1.6%	1.4%
38	11.5%	10.0%	8.7%	7.6%	6.6%	5.7%	5.0%	4.3%	3.8%	3.3%	2.9%	2.5%	2.2%	1.9%	1.6%	1.4%
39	11.7%	10.2%	8.8%	7.7%	6.7%	5.8%	5.0%	4.4%	3.8%	3.3%	2.9%	2.5%	2.2%	1.9%	1.7%	1.4%
40	11.8%	10.3%	8.9%	7.8%	6.8%	5.9%	5.1%	4.4%	3.9%	3.4%	2.9%	2.5%	2.2%	1.9%	1.7%	1.5%
41	12.0%	10.4%	9.0%	7.9%	6.8%	5.9%	5.2%	4.5%	3.9%	3.4%	3.0%	2.6%	2.2%	1.9%	1.7%	1.5%
42	12.1%	10.5%	9.1%	8.0%	6.9%	6.0%	5.2%	4.5%	4.0%	3.4%	3.0%	2.6%	2.3%	2.0%	1.7%	1.5%
43	12.2%	10.6%	9.3%	8.0%	7.0%	6.1%	5.3%	4.6%	4.0%	3.5%	3.0%	2.6%	2.3%	2.0%	1.7%	1.5%
44	12.4%	10.8%	9.4%	8.1%	7.1%	6.2%	5.4%	4.7%	4.0%	3.5%	3.1%	2.7%	2.3%	2.0%	1.7%	1.5%
45	12.5%	10.9%	9.5%	8.2%	7.2%	6.2%	5.4%	4.7%	4.1%	3.6%	3.1%	2.7%	2.3%	2.0%	1.8%	1.5%

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46	12.7%	11.0%	9.6%	8.3%	7.2%	6.3%	5.5%	4.8%	4.1%	3.6%	3.1%	2.7%	2.4%	2.1%	1.8%	1.6%
47	12.8%	11.1%	9.7%	8.4%	7.3%	6.4%	5.5%	4.8%	4.2%	3.6%	3.2%	2.8%	2.4%	2.1%	1.8%	1.6%
48	13.0%	11.3%	9.8%	8.5%	7.4%	6.4%	5.6%	4.9%	4.2%	3.7%	3.2%	2.8%	2.4%	2.1%	1.8%	1.6%
49	13.1%	11.4%	9.9%	8.6%	7.5%	6.5%	5.7%	4.9%	4.3%	3.7%	3.2%	2.8%	2.5%	2.1%	1.9%	1.6%
50	13.3%	11.5%	10.0%	8.7%	7.6%	6.6%	5.7%	5.0%	4.3%	3.8%	3.3%	2.9%	2.5%	2.2%	1.9%	1.6%
51	13.4%	11.7%	10.2%	8.8%	7.7%	6.7%	5.8%	5.0%	4.4%	3.8%	3.3%	2.9%	2.5%	2.2%	1.9%	1.7%
52	13.6%	11.8%	10.3%	8.9%	7.8%	6.8%	5.9%	5.1%	4.4%	3.9%	3.4%	2.9%	2.5%	2.2%	1.9%	1.7%
53	13.7%	12.0%	10.4%	9.0%	7.9%	6.8%	5.9%	5.2%	4.5%	3.9%	3.4%	3.0%	2.6%	2.2%	1.9%	1.7%
54	13.9%	12.1%	10.5%	9.1%	8.0%	6.9%	6.0%	5.2%	4.5%	4.0%	3.4%	3.0%	2.6%	2.3%	2.0%	1.7%
55	14.1%	12.2%	10.6%	9.3%	8.0%	7.0%	6.1%	5.3%	4.6%	4.0%	3.5%	3.0%	2.6%	2.3%	2.0%	1.7%
56	14.2%	12.4%	10.8%	9.4%	8.1%	7.1%	6.2%	5.4%	4.7%	4.0%	3.5%	3.1%	2.7%	2.3%	2.0%	1.7%
57	14.4%	12.5%	10.9%	9.5%	8.2%	7.2%	6.2%	5.4%	4.7%	4.1%	3.6%	3.1%	2.7%	2.3%	2.0%	1.8%
58	14.6%	12.7%	11.0%	9.6%	8.3%	7.2%	6.3%	5.5%	4.8%	4.1%	3.6%	3.1%	2.7%	2.4%	2.1%	1.8%
59	14.7%	12.8%	11.1%	9.7%	8.4%	7.3%	6.4%	5.5%	4.8%	4.2%	3.6%	3.2%	2.8%	2.4%	2.1%	1.8%
60	14.9%	13.0%	11.3%	9.8%	8.5%	7.4%	6.4%	5.6%	4.9%	4.2%	3.7%	3.2%	2.8%	2.4%	2.1%	1.8%
61	15.1%	13.1%	11.4%	9.9%	8.6%	7.5%	6.5%	5.7%	4.9%	4.3%	3.7%	3.2%	2.8%	2.5%	2.1%	1.9%
62	15.3%	13.3%	11.5%	10.0%	8.7%	7.6%	6.6%	5.7%	5.0%	4.3%	3.8%	3.3%	2.9%	2.5%	2.2%	1.9%
63	15.4%	13.4%	11.7%	10.2%	8.8%	7.7%	6.7%	5.8%	5.0%	4.4%	3.8%	3.3%	2.9%	2.5%	2.2%	1.9%
64	15.6%	13.6%	11.8%	10.3%	8.9%	7.8%	6.8%	5.9%	5.1%	4.4%	3.9%	3.4%	2.9%	2.5%	2.2%	1.9%
65	15.8%	13.7%	12.0%	10.4%	9.0%	7.9%	6.8%	5.9%	5.2%	4.5%	3.9%	3.4%	3.0%	2.6%	2.2%	1.9%
66	16.0%	13.9%	12.1%	10.5%	9.1%	8.0%	6.9%	6.0%	5.2%	4.5%	4.0%	3.4%	3.0%	2.6%	2.3%	2.0%
67	16.2%	14.1%	12.2%	10.6%	9.3%	8.0%	7.0%	6.1%	5.3%	4.6%	4.0%	3.5%	3.0%	2.6%	2.3%	2.0%
68	16.4%	14.2%	12.4%	10.8%	9.4%	8.1%	7.1%	6.2%	5.4%	4.7%	4.0%	3.5%	3.1%	2.7%	2.3%	2.0%
69	16.6%	14.4%	12.5%	10.9%	9.5%	8.2%	7.2%	6.2%	5.4%	4.7%	4.1%	3.6%	3.1%	2.7%	2.3%	2.0%
70	16.8%	14.6%	12.7%	11.0%	9.6%	8.3%	7.2%	6.3%	5.5%	4.8%	4.1%	3.6%	3.1%	2.7%	2.4%	2.1%
71	17.0%	14.7%	12.8%	11.1%	9.7%	8.4%	7.3%	6.4%	5.5%	4.8%	4.2%	3.6%	3.2%	2.8%	2.4%	2.1%
72	17.2%	14.9%	13.0%	11.3%	9.8%	8.5%	7.4%	6.4%	5.6%	4.9%	4.2%	3.7%	3.2%	2.8%	2.4%	2.1%
73	17.4%	15.1%	13.1%	11.4%	9.9%	8.6%	7.5%	6.5%	5.7%	4.9%	4.3%	3.7%	3.2%	2.8%	2.5%	2.1%
74	17.6%	15.3%	13.3%	11.5%	10.0%	8.7%	7.6%	6.6%	5.7%	5.0%	4.3%	3.8%	3.3%	2.9%	2.5%	2.2%
75	17.8%	15.4%	13.4%	11.7%	10.2%	8.8%	7.7%	6.7%	5.8%	5.0%	4.4%	3.8%	3.3%	2.9%	2.5%	2.2%
76	18.0%	15.6%	13.6%	11.8%	10.3%	8.9%	7.8%	6.8%	5.9%	5.1%	4.4%	3.9%	3.4%	2.9%	2.5%	2.2%
77	18.2%	15.8%	13.7%	12.0%	10.4%	9.0%	7.9%	6.8%	5.9%	5.2%	4.5%	3.9%	3.4%	3.0%	2.6%	2.2%
78	18.4%	16.0%	13.9%	12.1%	10.5%	9.1%	8.0%	6.9%	6.0%	5.2%	4.5%	4.0%	3.4%	3.0%	2.6%	2.3%
79	18.6%	16.2%	14.1%	12.2%	10.6%	9.3%	8.0%	7.0%	6.1%	5.3%	4.6%	4.0%	3.5%	3.0%	2.6%	2.3%
80	18.8%	16.4%	14.2%	12.4%	10.8%	9.4%	8.1%	7.1%	6.2%	5.4%	4.7%	4.0%	3.5%	3.1%	2.7%	2.3%
81	19.0%	16.6%	14.4%	12.5%	10.9%	9.5%	8.2%	7.2%	6.2%	5.4%	4.7%	4.1%	3.6%	3.1%	2.7%	2.3%
82	19.3%	16.8%	14.6%	12.7%	11.0%	9.6%	8.3%	7.2%	6.3%	5.5%	4.8%	4.1%	3.6%	3.1%	2.7%	2.4%
83	19.5%	17.0%	14.7%	12.8%	11.1%	9.7%	8.4%	7.3%	6.4%	5.5%	4.8%	4.2%	3.6%	3.2%	2.8%	2.4%
84	19.7%	17.2%	14.9%	13.0%	11.3%	9.8%	8.5%	7.4%	6.4%	5.6%	4.9%	4.2%	3.7%	3.2%	2.8%	2.4%
85	20.0%	17.4%	15.1%	13.1%	11.4%	9.9%	8.6%	7.5%	6.5%	5.7%	4.9%	4.3%	3.7%	3.2%	2.8%	2.5%

**PNB MetLife Endowment Savings Plan Plus (UIN: 117N099V02)**  
**Individual, Non – Linked, Participating, Savings, Life Insurance Plan**



86	20.2%	17.6%	15.3%	13.3%	11.5%	10.0%	8.7%	7.6%	6.6%	5.7%	5.0%	4.3%	3.8%	3.3%	2.9%	2.5%
87	20.4%	17.8%	15.4%	13.4%	11.7%	10.2%	8.8%	7.7%	6.7%	5.8%	5.0%	4.4%	3.8%	3.3%	2.9%	2.5%
88	20.7%	18.0%	15.6%	13.6%	11.8%	10.3%	8.9%	7.8%	6.8%	5.9%	5.1%	4.4%	3.9%	3.4%	2.9%	2.5%
89	20.9%	18.2%	15.8%	13.7%	12.0%	10.4%	9.0%	7.9%	6.8%	5.9%	5.2%	4.5%	3.9%	3.4%	3.0%	2.6%
90	21.2%	18.4%	16.0%	13.9%	12.1%	10.5%	9.1%	8.0%	6.9%	6.0%	5.2%	4.5%	4.0%	3.4%	3.0%	2.6%
91	21.4%	18.6%	16.2%	14.1%	12.2%	10.6%	9.3%	8.0%	7.0%	6.1%	5.3%	4.6%	4.0%	3.5%	3.0%	2.6%
92	21.7%	18.8%	16.4%	14.2%	12.4%	10.8%	9.4%	8.1%	7.1%	6.2%	5.4%	4.7%	4.0%	3.5%	3.1%	2.7%
93	21.9%	19.0%	16.6%	14.4%	12.5%	10.9%	9.5%	8.2%	7.2%	6.2%	5.4%	4.7%	4.1%	3.6%	3.1%	2.7%
94	22.2%	19.3%	16.8%	14.6%	12.7%	11.0%	9.6%	8.3%	7.2%	6.3%	5.5%	4.8%	4.1%	3.6%	3.1%	2.7%
95	22.4%	19.5%	17.0%	14.7%	12.8%	11.1%	9.7%	8.4%	7.3%	6.4%	5.5%	4.8%	4.2%	3.6%	3.2%	2.8%
96	22.7%	19.7%	17.2%	14.9%	13.0%	11.3%	9.8%	8.5%	7.4%	6.4%	5.6%	4.9%	4.2%	3.7%	3.2%	2.8%
97	23.0%	20.0%	17.4%	15.1%	13.1%	11.4%	9.9%	8.6%	7.5%	6.5%	5.7%	4.9%	4.3%	3.7%	3.2%	2.8%
98	23.2%	20.2%	17.6%	15.3%	13.3%	11.5%	10.0%	8.7%	7.6%	6.6%	5.7%	5.0%	4.3%	3.8%	3.3%	2.9%
99	23.5%	20.4%	17.8%	15.4%	13.4%	11.7%	10.2%	8.8%	7.7%	6.7%	5.8%	5.0%	4.4%	3.8%	3.3%	2.9%
100	23.8%	20.7%	18.0%	15.6%	13.6%	11.8%	10.3%	8.9%	7.8%	6.8%	5.9%	5.1%	4.4%	3.9%	3.4%	2.9%
101	24.0%	20.9%	18.2%	15.8%	13.7%	12.0%	10.4%	9.0%	7.9%	6.8%	5.9%	5.2%	4.5%	3.9%	3.4%	3.0%
102	24.3%	21.2%	18.4%	16.0%	13.9%	12.1%	10.5%	9.1%	8.0%	6.9%	6.0%	5.2%	4.5%	4.0%	3.4%	3.0%
103	24.6%	21.4%	18.6%	16.2%	14.1%	12.2%	10.6%	9.3%	8.0%	7.0%	6.1%	5.3%	4.6%	4.0%	3.5%	3.0%
104	24.9%	21.7%	18.8%	16.4%	14.2%	12.4%	10.8%	9.4%	8.1%	7.1%	6.2%	5.4%	4.7%	4.0%	3.5%	3.1%
105	25.2%	21.9%	19.0%	16.6%	14.4%	12.5%	10.9%	9.5%	8.2%	7.2%	6.2%	5.4%	4.7%	4.1%	3.6%	3.1%
106	25.5%	22.2%	19.3%	16.8%	14.6%	12.7%	11.0%	9.6%	8.3%	7.2%	6.3%	5.5%	4.8%	4.1%	3.6%	3.1%
107	25.8%	22.4%	19.5%	17.0%	14.7%	12.8%	11.1%	9.7%	8.4%	7.3%	6.4%	5.5%	4.8%	4.2%	3.6%	3.2%
108	26.1%	22.7%	19.7%	17.2%	14.9%	13.0%	11.3%	9.8%	8.5%	7.4%	6.4%	5.6%	4.9%	4.2%	3.7%	3.2%
109	26.4%	23.0%	20.0%	17.4%	15.1%	13.1%	11.4%	9.9%	8.6%	7.5%	6.5%	5.7%	4.9%	4.3%	3.7%	3.2%
110	26.7%	23.2%	20.2%	17.6%	15.3%	13.3%	11.5%	10.0%	8.7%	7.6%	6.6%	5.7%	5.0%	4.3%	3.8%	3.3%
111	27.0%	23.5%	20.4%	17.8%	15.4%	13.4%	11.7%	10.2%	8.8%	7.7%	6.7%	5.8%	5.0%	4.4%	3.8%	3.3%
112	27.3%	23.8%	20.7%	18.0%	15.6%	13.6%	11.8%	10.3%	8.9%	7.8%	6.8%	5.9%	5.1%	4.4%	3.9%	3.4%
113	27.7%	24.0%	20.9%	18.2%	15.8%	13.7%	12.0%	10.4%	9.0%	7.9%	6.8%	5.9%	5.2%	4.5%	3.9%	3.4%
114	28.0%	24.3%	21.2%	18.4%	16.0%	13.9%	12.1%	10.5%	9.1%	8.0%	6.9%	6.0%	5.2%	4.5%	4.0%	3.4%
115	28.3%	24.6%	21.4%	18.6%	16.2%	14.1%	12.2%	10.6%	9.3%	8.0%	7.0%	6.1%	5.3%	4.6%	4.0%	3.5%
116	28.6%	24.9%	21.7%	18.8%	16.4%	14.2%	12.4%	10.8%	9.4%	8.1%	7.1%	6.2%	5.4%	4.7%	4.0%	3.5%
117	29.0%	25.2%	21.9%	19.0%	16.6%	14.4%	12.5%	10.9%	9.5%	8.2%	7.2%	6.2%	5.4%	4.7%	4.1%	3.6%
118	29.3%	25.5%	22.2%	19.3%	16.8%	14.6%	12.7%	11.0%	9.6%	8.3%	7.2%	6.3%	5.5%	4.8%	4.1%	3.6%
119	29.7%	25.8%	22.4%	19.5%	17.0%	14.7%	12.8%	11.1%	9.7%	8.4%	7.3%	6.4%	5.5%	4.8%	4.2%	3.6%
120	30.0%	26.1%	22.7%	19.7%	17.2%	14.9%	13.0%	11.3%	9.8%	8.5%	7.4%	6.4%	5.6%	4.9%	4.2%	3.7%
121		26.4%	23.0%	20.0%	17.4%	15.1%	13.1%	11.4%	9.9%	8.6%	7.5%	6.5%	5.7%	4.9%	4.3%	3.7%
122		26.7%	23.2%	20.2%	17.6%	15.3%	13.3%	11.5%	10.0%	8.7%	7.6%	6.6%	5.7%	5.0%	4.3%	3.8%
123		27.0%	23.5%	20.4%	17.8%	15.4%	13.4%	11.7%	10.2%	8.8%	7.7%	6.7%	5.8%	5.0%	4.4%	3.8%
124		27.3%	23.8%	20.7%	18.0%	15.6%	13.6%	11.8%	10.3%	8.9%	7.8%	6.8%	5.9%	5.1%	4.4%	3.9%
125		27.7%	24.0%	20.9%	18.2%	15.8%	13.7%	12.0%	10.4%	9.0%	7.9%	6.8%	5.9%	5.2%	4.5%	3.9%

**PNB MetLife Endowment Savings Plan Plus (UIN: 117N099V02)**  
**Individual, Non – Linked, Participating, Savings, Life Insurance Plan**



126		28.0%	24.3%	21.2%	18.4%	16.0%	13.9%	12.1%	10.5%	9.1%	8.0%	6.9%	6.0%	5.2%	4.5%	4.0%
127		28.3%	24.6%	21.4%	18.6%	16.2%	14.1%	12.2%	10.6%	9.3%	8.0%	7.0%	6.1%	5.3%	4.6%	4.0%
128		28.6%	24.9%	21.7%	18.8%	16.4%	14.2%	12.4%	10.8%	9.4%	8.1%	7.1%	6.2%	5.4%	4.7%	4.0%
129		29.0%	25.2%	21.9%	19.0%	16.6%	14.4%	12.5%	10.9%	9.5%	8.2%	7.2%	6.2%	5.4%	4.7%	4.1%
130		29.3%	25.5%	22.2%	19.3%	16.8%	14.6%	12.7%	11.0%	9.6%	8.3%	7.2%	6.3%	5.5%	4.8%	4.1%
131		29.7%	25.8%	22.4%	19.5%	17.0%	14.7%	12.8%	11.1%	9.7%	8.4%	7.3%	6.4%	5.5%	4.8%	4.2%
132		30.0%	26.1%	22.7%	19.7%	17.2%	14.9%	13.0%	11.3%	9.8%	8.5%	7.4%	6.4%	5.6%	4.9%	4.2%
133			26.4%	23.0%	20.0%	17.4%	15.1%	13.1%	11.4%	9.9%	8.6%	7.5%	6.5%	5.7%	4.9%	4.3%
134			26.7%	23.2%	20.2%	17.6%	15.3%	13.3%	11.5%	10.0%	8.7%	7.6%	6.6%	5.7%	5.0%	4.3%
135			27.0%	23.5%	20.4%	17.8%	15.4%	13.4%	11.7%	10.2%	8.8%	7.7%	6.7%	5.8%	5.0%	4.4%
136			27.3%	23.8%	20.7%	18.0%	15.6%	13.6%	11.8%	10.3%	8.9%	7.8%	6.8%	5.9%	5.1%	4.4%
137			27.7%	24.0%	20.9%	18.2%	15.8%	13.7%	12.0%	10.4%	9.0%	7.9%	6.8%	5.9%	5.2%	4.5%
138			28.0%	24.3%	21.2%	18.4%	16.0%	13.9%	12.1%	10.5%	9.1%	8.0%	6.9%	6.0%	5.2%	4.5%
139			28.3%	24.6%	21.4%	18.6%	16.2%	14.1%	12.2%	10.6%	9.3%	8.0%	7.0%	6.1%	5.3%	4.6%
140			28.6%	24.9%	21.7%	18.8%	16.4%	14.2%	12.4%	10.8%	9.4%	8.1%	7.1%	6.2%	5.4%	4.7%
141			29.0%	25.2%	21.9%	19.0%	16.6%	14.4%	12.5%	10.9%	9.5%	8.2%	7.2%	6.2%	5.4%	4.7%
142			29.3%	25.5%	22.2%	19.3%	16.8%	14.6%	12.7%	11.0%	9.6%	8.3%	7.2%	6.3%	5.5%	4.8%
143			29.7%	25.8%	22.4%	19.5%	17.0%	14.7%	12.8%	11.1%	9.7%	8.4%	7.3%	6.4%	5.5%	4.8%
144			30.0%	26.1%	22.7%	19.7%	17.2%	14.9%	13.0%	11.3%	9.8%	8.5%	7.4%	6.4%	5.6%	4.9%
145				26.4%	23.0%	20.0%	17.4%	15.1%	13.1%	11.4%	9.9%	8.6%	7.5%	6.5%	5.7%	4.9%
146				26.7%	23.2%	20.2%	17.6%	15.3%	13.3%	11.5%	10.0%	8.7%	7.6%	6.6%	5.7%	5.0%
147				27.0%	23.5%	20.4%	17.8%	15.4%	13.4%	11.7%	10.2%	8.8%	7.7%	6.7%	5.8%	5.0%
148				27.3%	23.8%	20.7%	18.0%	15.6%	13.6%	11.8%	10.3%	8.9%	7.8%	6.8%	5.9%	5.1%
149				27.7%	24.0%	20.9%	18.2%	15.8%	13.7%	12.0%	10.4%	9.0%	7.9%	6.8%	5.9%	5.2%
150				28.0%	24.3%	21.2%	18.4%	16.0%	13.9%	12.1%	10.5%	9.1%	8.0%	6.9%	6.0%	5.2%
151				28.3%	24.6%	21.4%	18.6%	16.2%	14.1%	12.2%	10.6%	9.3%	8.0%	7.0%	6.1%	5.3%
152				28.6%	24.9%	21.7%	18.8%	16.4%	14.2%	12.4%	10.8%	9.4%	8.1%	7.1%	6.2%	5.4%
153				29.0%	25.2%	21.9%	19.0%	16.6%	14.4%	12.5%	10.9%	9.5%	8.2%	7.2%	6.2%	5.4%
154				29.3%	25.5%	22.2%	19.3%	16.8%	14.6%	12.7%	11.0%	9.6%	8.3%	7.2%	6.3%	5.5%
155				29.7%	25.8%	22.4%	19.5%	17.0%	14.7%	12.8%	11.1%	9.7%	8.4%	7.3%	6.4%	5.5%
156				30.0%	26.1%	22.7%	19.7%	17.2%	14.9%	13.0%	11.3%	9.8%	8.5%	7.4%	6.4%	5.6%
157					26.4%	23.0%	20.0%	17.4%	15.1%	13.1%	11.4%	9.9%	8.6%	7.5%	6.5%	5.7%
158					26.7%	23.2%	20.2%	17.6%	15.3%	13.3%	11.5%	10.0%	8.7%	7.6%	6.6%	5.7%
159					27.0%	23.5%	20.4%	17.8%	15.4%	13.4%	11.7%	10.2%	8.8%	7.7%	6.7%	5.8%
160					27.3%	23.8%	20.7%	18.0%	15.6%	13.6%	11.8%	10.3%	8.9%	7.8%	6.8%	5.9%
161					27.7%	24.0%	20.9%	18.2%	15.8%	13.7%	12.0%	10.4%	9.0%	7.9%	6.8%	5.9%
162					28.0%	24.3%	21.2%	18.4%	16.0%	13.9%	12.1%	10.5%	9.1%	8.0%	6.9%	6.0%
163					28.3%	24.6%	21.4%	18.6%	16.2%	14.1%	12.2%	10.6%	9.3%	8.0%	7.0%	6.1%
164					28.6%	24.9%	21.7%	18.8%	16.4%	14.2%	12.4%	10.8%	9.4%	8.1%	7.1%	6.2%
165					29.0%	25.2%	21.9%	19.0%	16.6%	14.4%	12.5%	10.9%	9.5%	8.2%	7.2%	6.2%

PNB MetLife Endowment Savings Plan Plus (UIN: 117N099V02)  
 Individual, Non – Linked, Participating, Savings, Life Insurance Plan



166					29.3%	25.5%	22.2%	19.3%	16.8%	14.6%	12.7%	11.0%	9.6%	8.3%	7.2%	6.3%
167					29.7%	25.8%	22.4%	19.5%	17.0%	14.7%	12.8%	11.1%	9.7%	8.4%	7.3%	6.4%
168					30.0%	26.1%	22.7%	19.7%	17.2%	14.9%	13.0%	11.3%	9.8%	8.5%	7.4%	6.4%
169						26.4%	23.0%	20.0%	17.4%	15.1%	13.1%	11.4%	9.9%	8.6%	7.5%	6.5%
170						26.7%	23.2%	20.2%	17.6%	15.3%	13.3%	11.5%	10.0%	8.7%	7.6%	6.6%
171						27.0%	23.5%	20.4%	17.8%	15.4%	13.4%	11.7%	10.2%	8.8%	7.7%	6.7%
172						27.3%	23.8%	20.7%	18.0%	15.6%	13.6%	11.8%	10.3%	8.9%	7.8%	6.8%
173						27.7%	24.0%	20.9%	18.2%	15.8%	13.7%	12.0%	10.4%	9.0%	7.9%	6.8%
174						28.0%	24.3%	21.2%	18.4%	16.0%	13.9%	12.1%	10.5%	9.1%	8.0%	6.9%
175						28.3%	24.6%	21.4%	18.6%	16.2%	14.1%	12.2%	10.6%	9.3%	8.0%	7.0%
176						28.6%	24.9%	21.7%	18.8%	16.4%	14.2%	12.4%	10.8%	9.4%	8.1%	7.1%
177						29.0%	25.2%	21.9%	19.0%	16.6%	14.4%	12.5%	10.9%	9.5%	8.2%	7.2%
178						29.3%	25.5%	22.2%	19.3%	16.8%	14.6%	12.7%	11.0%	9.6%	8.3%	7.2%
179						29.7%	25.8%	22.4%	19.5%	17.0%	14.7%	12.8%	11.1%	9.7%	8.4%	7.3%
180						30.0%	26.1%	22.7%	19.7%	17.2%	14.9%	13.0%	11.3%	9.8%	8.5%	7.4%
181							26.4%	23.0%	20.0%	17.4%	15.1%	13.1%	11.4%	9.9%	8.6%	7.5%
182							26.7%	23.2%	20.2%	17.6%	15.3%	13.3%	11.5%	10.0%	8.7%	7.6%
183							27.0%	23.5%	20.4%	17.8%	15.4%	13.4%	11.7%	10.2%	8.8%	7.7%
184							27.3%	23.8%	20.7%	18.0%	15.6%	13.6%	11.8%	10.3%	8.9%	7.8%
185							27.7%	24.0%	20.9%	18.2%	15.8%	13.7%	12.0%	10.4%	9.0%	7.9%
186							28.0%	24.3%	21.2%	18.4%	16.0%	13.9%	12.1%	10.5%	9.1%	8.0%
187							28.3%	24.6%	21.4%	18.6%	16.2%	14.1%	12.2%	10.6%	9.3%	8.0%
188							28.6%	24.9%	21.7%	18.8%	16.4%	14.2%	12.4%	10.8%	9.4%	8.1%
189							29.0%	25.2%	21.9%	19.0%	16.6%	14.4%	12.5%	10.9%	9.5%	8.2%
190							29.3%	25.5%	22.2%	19.3%	16.8%	14.6%	12.7%	11.0%	9.6%	8.3%
191							29.7%	25.8%	22.4%	19.5%	17.0%	14.7%	12.8%	11.1%	9.7%	8.4%
192							30.0%	26.1%	22.7%	19.7%	17.2%	14.9%	13.0%	11.3%	9.8%	8.5%
193								26.4%	23.0%	20.0%	17.4%	15.1%	13.1%	11.4%	9.9%	8.6%
194								26.7%	23.2%	20.2%	17.6%	15.3%	13.3%	11.5%	10.0%	8.7%
195								27.0%	23.5%	20.4%	17.8%	15.4%	13.4%	11.7%	10.2%	8.8%
196								27.3%	23.8%	20.7%	18.0%	15.6%	13.6%	11.8%	10.3%	8.9%
197								27.7%	24.0%	20.9%	18.2%	15.8%	13.7%	12.0%	10.4%	9.0%
198								28.0%	24.3%	21.2%	18.4%	16.0%	13.9%	12.1%	10.5%	9.1%
199								28.3%	24.6%	21.4%	18.6%	16.2%	14.1%	12.2%	10.6%	9.3%
200								28.6%	24.9%	21.7%	18.8%	16.4%	14.2%	12.4%	10.8%	9.4%
201								29.0%	25.2%	21.9%	19.0%	16.6%	14.4%	12.5%	10.9%	9.5%
202								29.3%	25.5%	22.2%	19.3%	16.8%	14.6%	12.7%	11.0%	9.6%
203								29.7%	25.8%	22.4%	19.5%	17.0%	14.7%	12.8%	11.1%	9.7%
204								30.0%	26.1%	22.7%	19.7%	17.2%	14.9%	13.0%	11.3%	9.8%
205									26.4%	23.0%	20.0%	17.4%	15.1%	13.1%	11.4%	9.9%

PNB MetLife Endowment Savings Plan Plus (UIN: 117N099V02)  
 Individual, Non – Linked, Participating, Savings, Life Insurance Plan



206										26.7%	23.2%	20.2%	17.6%	15.3%	13.3%	11.5%	10.0%
207										27.0%	23.5%	20.4%	17.8%	15.4%	13.4%	11.7%	10.2%
208										27.3%	23.8%	20.7%	18.0%	15.6%	13.6%	11.8%	10.3%
209										27.7%	24.0%	20.9%	18.2%	15.8%	13.7%	12.0%	10.4%
210										28.0%	24.3%	21.2%	18.4%	16.0%	13.9%	12.1%	10.5%
211										28.3%	24.6%	21.4%	18.6%	16.2%	14.1%	12.2%	10.6%
212										28.6%	24.9%	21.7%	18.8%	16.4%	14.2%	12.4%	10.8%
213										29.0%	25.2%	21.9%	19.0%	16.6%	14.4%	12.5%	10.9%
214										29.3%	25.5%	22.2%	19.3%	16.8%	14.6%	12.7%	11.0%
215										29.7%	25.8%	22.4%	19.5%	17.0%	14.7%	12.8%	11.1%
216										30.0%	26.1%	22.7%	19.7%	17.2%	14.9%	13.0%	11.3%
217											26.4%	23.0%	20.0%	17.4%	15.1%	13.1%	11.4%
218											26.7%	23.2%	20.2%	17.6%	15.3%	13.3%	11.5%
219											27.0%	23.5%	20.4%	17.8%	15.4%	13.4%	11.7%
220											27.3%	23.8%	20.7%	18.0%	15.6%	13.6%	11.8%
221											27.7%	24.0%	20.9%	18.2%	15.8%	13.7%	12.0%
222											28.0%	24.3%	21.2%	18.4%	16.0%	13.9%	12.1%
223											28.3%	24.6%	21.4%	18.6%	16.2%	14.1%	12.2%
224											28.6%	24.9%	21.7%	18.8%	16.4%	14.2%	12.4%
225											29.0%	25.2%	21.9%	19.0%	16.6%	14.4%	12.5%
226											29.3%	25.5%	22.2%	19.3%	16.8%	14.6%	12.7%
227											29.7%	25.8%	22.4%	19.5%	17.0%	14.7%	12.8%
228											30.0%	26.1%	22.7%	19.7%	17.2%	14.9%	13.0%
229												26.4%	23.0%	20.0%	17.4%	15.1%	13.1%
230												26.7%	23.2%	20.2%	17.6%	15.3%	13.3%
231												27.0%	23.5%	20.4%	17.8%	15.4%	13.4%
232												27.3%	23.8%	20.7%	18.0%	15.6%	13.6%
233												27.7%	24.0%	20.9%	18.2%	15.8%	13.7%
234												28.0%	24.3%	21.2%	18.4%	16.0%	13.9%
235												28.3%	24.6%	21.4%	18.6%	16.2%	14.1%
236												28.6%	24.9%	21.7%	18.8%	16.4%	14.2%
237												29.0%	25.2%	21.9%	19.0%	16.6%	14.4%
238												29.3%	25.5%	22.2%	19.3%	16.8%	14.6%
239												29.7%	25.8%	22.4%	19.5%	17.0%	14.7%
240												30.0%	26.1%	22.7%	19.7%	17.15%	14.9%
241													26.4%	23.0%	20.0%	17.4%	15.1%
242													26.7%	23.2%	20.2%	17.6%	15.3%
243													27.0%	23.5%	20.4%	17.8%	15.4%
244													27.3%	23.8%	20.7%	18.0%	15.6%
245													27.7%	24.0%	20.9%	18.2%	15.8%





