PNB MetLife Long Income For Tomorrow Plan

Policy Term→	5	6	7	8	9	10	11	12	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47
GSV Factors as a % of Total Premiums Paid																										
Policy Year of Surrender↓																										
1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2	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%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%
3	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%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
4	90.0%	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%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%
5	90.0%	90.0%	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%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%
6	0.0%	90.0%	90.0%	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%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%
7	0.0%	0.0%	90.0%	90.0%	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%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%
8	0.0%	0.0%	0.0%	90.0%	90.0%	70.0%	63.3%	60.0%	51.8%	51.7%	51.7%	51.6%	51.5%	51.5%	51.4%	51.4%	51.3%	51.3%	51.3%	51.2%	51.2%	51.1%	51.1%	51.1%	51.1%	51.0%
9	0.0%	0.0%	0.0%	0.0%	90.0%	90.0%	76.7%	70.0%	53.6%	53.5%	53.3%	53.2%	53.1%	53.0%	52.9%	52.8%	52.7%	52.6%	52.5%	52.4%	52.4%	52.3%	52.2%	52.2%	52.1%	52.1%
10	0.0%	0.0%	0.0%	0.0%	0.0%	90.0%	90.0%	80.0%	55.5%	55.2%	55.0%	54.8%	54.6%	54.4%	54.3%	54.1%	54.0%	53.9%	53.8%	53.6%	53.5%	53.4%	53.3%	53.2%	53.2%	53.1%
11	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.0%	90.0%	57.3%	57.0%	56.7%	56.4%	56.2%	55.9%	55.7%	55.5%	55.3%	55.2%	55.0%	54.8%	54.7%	54.6%	54.4%	54.3%	54.2%	54.1%
12	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.0%	59.1%	58.7%	58.3%	58.0%	57.7%	57.4%	57.1%	56.9%	56.7%	56.5%	56.3%	56.1%	55.9%	55.7%	55.6%	55.4%	55.3%	55.1%
13	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	60.9%	60.4%	60.0%	59.6%	59.2%	58.9%	58.6%	58.3%	58.0%	57.7%	57.5%	57.3%	57.1%	56.9%	56.7%	56.5%	56.3%	56.2%
14	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	62.7%	62.2%	61.7%	61.2%	60.8%	60.4%	60.0%	59.7%	59.3%	59.0%	58.8%	58.5%	58.2%	58.0%	57.8%	57.6%	57.4%	57.2%
15	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	64.5%	63.9%	63.3%	62.8%	62.3%	61.9%	61.4%	61.0%	60.7%	60.3%	60.0%	59.7%	59.4%	59.1%	58.9%	58.6%	58.4%	58.2%
16	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	66.4%	65.7%	65.0%	64.4%	63.8%	63.3%	62.9%	62.4%	62.0%	61.6%	61.3%	60.9%	60.6%	60.3%	60.0%	59.7%	59.5%	59.2%
17	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	68.2%	67.4%	66.7%	66.0%	65.4%	64.8%	64.3%	63.8%	63.3%	62.9%	62.5%	62.1%	61.8%	61.4%	61.1%	60.8%	60.5%	60.3%
18	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	70.0%	69.1%	68.3%	67.6%	66.9%	66.3%	65.7%	65.2%	64.7%	64.2%	63.8%	63.3%	62.9%	62.6%	62.2%	61.9%	61.6%	61.3%
19	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	71.8%	70.9%	70.0%	69.2%	68.5%	67.8%	67.1%	66.6%	66.0%	65.5%	65.0%	64.5%	64.1%	63.7%	63.3%	63.0%	62.6%	62.3%
20	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	73.6%	72.6%	71.7%	70.8%	70.0%	69.3%	68.6%	67.9%	67.3%	66.8%	66.2%	65.8%	65.3%	64.9%	64.4%	64.1%	63.7%	63.3%
21	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	75.5%	74.3%	73.3%	72.4%	71.5%	70.7%	70.0%	69.3%	68.7%	68.1%	67.5%	67.0%	66.5%	66.0%	65.6%	65.1%	64.7%	64.4%
22	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	77.3%	76.1%	75.0%	74.0%	73.1%	72.2%	71.4%	70.7%	70.0%	69.4%	68.7%	68.2%	67.6%	67.1%	66.7%	66.2%	65.8%	65.4%
23	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	79.1%	77.8%	76.7%	75.6%	74.6%	73.7%	72.9%	72.1%	71.3%	70.6%	70.0%	69.4%	68.8%	68.3%	67.8%	67.3%	66.8%	66.4%
24	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	80.9%	79.6%	78.3%	77.2%	76.2%	75.2%	74.3%	73.4%	72.7%	71.9%	71.2%	70.6%	70.0%	69.4%	68.9%	68.4%	67.9%	67.4%
25	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	82.7%	81.3%	80.0%	78.8%	77.7%	76.7%	75.7%	74.8%	74.0%	73.2%	72.5%	71.8%	71.2%	70.6%	70.0%	69.5%	68.9%	68.5%
26	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	84.5%	83.0%	81.7%	80.4%	79.2%	78.1%	77.1%	76.2%	75.3%	74.5%	73.7%	73.0%	72.4%	71.7%	71.1%	70.5%	70.0%	69.5%
27	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	86.4%	84.8%	83.3%	82.0%	80.8%	79.6%	78.6%	77.6%	76.7%	75.8%	75.0%	74.2%	73.5%	72.9%	72.2%	71.6%	71.1%	70.5%
28	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	88.2%	86.5%	85.0%	83.6%	82.3%	81.1%	80.0%	79.0%	78.0%	77.1%	76.2%	75.5%	74.7%	74.0%	73.3%	72.7%	72.1%	71.5%
29	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.0%	88.3%	86.7%	85.2%	83.8%	82.6%	81.4%	80.3%	79.3%	78.4%	77.5%	76.7%	75.9%	75.1%	74.4%	73.8%	73.2%	72.6%
30	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.0%	90.0%	88.3%	86.8%	85.4%	84.1%	82.9%	81.7%	80.7%	79.7%	78.7%	77.9%	77.1%	76.3%	75.6%	74.9%	74.2%	73.6%
31	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.0%	90.0%	88.4%	86.9%	85.6%	84.3%	83.1%	82.0%	81.0%	80.0%	79.1%	78.2%	77.4%	76.7%	75.9%	75.3%	74.6%
32	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.0%	90.0%	88.5%	87.0%	85.7%	84.5%	83.3%	82.3%	81.2%	80.3%	79.4%	78.6%	77.8%	77.0%	76.3%	75.6%
33	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.0%	90.0%	88.5%	87.1%	85.9%	84.7%	83.5%	82.5%	81.5%	80.6%	79.7%	78.9%	78.1%	77.4%	76.7%	
34	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.0%	90.0%	88.6%	87.2%	86.0%	84.8%	83.7%	82.7%	81.8%	80.9%	80.0%	79.2%	78.4%	77.7%	
35	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.0%	90.0%	88.6%	87.3%	86.1%	85.0%	83.9%	82.9%	82.0%	81.1%	80.3%	79.5%	78.7%	
36	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.0%	90.0%	88.7%	87.4%	86.2%	85.2%	84.1%	83.1%	82.2%	81.4%	80.5%	79.7%	
37	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.0%	90.0%	88.7%	87.5%	86.4%	85.3%	84.3%	83.3%	82.4%	81.6%	80.8%	
38	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.0%	90.0%	88.7%	87.6%	86.5%	85.4%	84.4%	83.5%	82.6%	81.8%	
39	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.0%	90.0%	88.8%	87.6%	86.6%	85.6%	84.6%	83.7%	82.8%	
40	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.0%	90.0%	88.8%	87.7%	86.7%	85.7%	84.7%	83.8%	
41	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.0%	90.0%	88.9%	87.8%	86.8%	85.8%	84.9%	
42	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.0%	90.0%	88.9%	87.8%	86.8%	85.9%	

43	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.0%	90.0%	88.9%	87.9%	86.9%
44	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.0%	90.0%	88.9%	87.9%
45	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.0%	90.0%	89.0%
46	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.0%	90.0%
47	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.0%