

PNB MetLife Bachat Yojana (UIN: 117N088V04)  
Individual, Non – Linked, Participating, Savings, Life Insurance Plan



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

<b>Policy Year</b>	<b>Guaranteed Surrender Value Factor (as a percentage of total premiums paid)</b>
1	0.0%
2	30.0%
3	35.0%
4	50.0%
5	50.0%
6	50.0%
7	50.0%
8	55.7%
9	61.4%
10	67.1%
11	72.9%
12	78.6%
13	84.3%
14	90.0%
15	90.0%

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**Guaranteed Surrender Value (GSV) Simple Reversionary Bonus Factors:**

Policy Month	Factors	Policy Month	Factors	Policy Month	Factors	Policy Month	Factors
1	3.73%	46	6.30%	91	10.64%	136	17.97%
2	3.77%	47	6.37%	92	10.76%	137	18.18%
3	3.82%	48	6.45%	93	10.89%	138	18.39%
4	3.86%	49	6.52%	94	11.02%	139	18.61%
5	3.91%	50	6.60%	95	11.15%	140	18.83%
6	3.95%	51	6.68%	96	11.28%	141	19.05%
7	4.00%	52	6.76%	97	11.41%	142	19.27%
8	4.05%	53	6.83%	98	11.54%	143	19.50%
9	4.09%	54	6.92%	99	11.68%	144	19.73%
10	4.14%	55	7.00%	100	11.82%	145	19.96%
11	4.19%	56	7.08%	101	11.95%	146	20.19%
12	4.24%	57	7.16%	102	12.09%	147	20.43%
13	4.29%	58	7.24%	103	12.24%	148	20.67%
14	4.34%	59	7.33%	104	12.38%	149	20.91%
15	4.39%	60	7.42%	105	12.52%	150	21.15%
16	4.44%	61	7.50%	106	12.67%	151	21.40%
17	4.49%	62	7.59%	107	12.82%	152	21.65%
18	4.55%	63	7.68%	108	12.97%	153	21.91%
19	4.60%	64	7.77%	109	13.12%	154	22.16%
20	4.65%	65	7.86%	110	13.28%	155	22.42%
21	4.71%	66	7.95%	111	13.43%	156	22.68%
22	4.76%	67	8.05%	112	13.59%	157	22.95%
23	4.82%	68	8.14%	113	13.75%	158	23.22%
24	4.88%	69	8.24%	114	13.91%	159	23.49%
25	4.93%	70	8.33%	115	14.07%	160	23.77%
26	4.99%	71	8.43%	116	14.24%	161	24.04%
27	5.05%	72	8.53%	117	14.40%	162	24.33%
28	5.11%	73	8.63%	118	14.57%	163	24.61%
29	5.17%	74	8.73%	119	14.74%	164	24.90%
30	5.23%	75	8.83%	120	14.92%	165	25.19%
31	5.29%	76	8.93%	121	15.09%	166	25.49%
32	5.35%	77	9.04%	122	15.27%	167	25.78%
33	5.41%	78	9.15%	123	15.45%	168	26.09%
34	5.48%	79	9.25%	124	15.63%	169	26.39%
35	5.54%	80	9.36%	125	15.81%	170	26.70%
36	5.61%	81	9.47%	126	15.99%	171	27.01%
37	5.67%	82	9.58%	127	16.18%	172	27.33%
38	5.74%	83	9.69%	128	16.37%	173	27.65%
39	5.81%	84	9.81%	129	16.56%	174	27.98%
40	5.87%	85	9.92%	130	16.76%	175	28.30%
41	5.94%	86	10.04%	131	16.95%	176	28.63%
42	6.01%	87	10.16%	132	17.15%	177	28.97%
43	6.08%	88	10.27%	133	17.35%	178	29.31%
44	6.15%	89	10.40%	134	17.56%	179	29.65%
45	6.23%	90	10.52%	135	17.76%	180	30.00%