

PNB MetLife Accidental Disability Benefit Rider
Individual, Non Linked, Non-Participating, Pure Risk, Health Insurance Rider

1. PART - A

1.1 Welcome Letter

[Name of the policyholder]

Date: dd-mm-yyyy

[Father/husband name]

[Address]

[Mobile No.]

<Policy No> <Sourcing Branch>

Dear Mr./Ms. Valued Customer, (Client ID: XXXXXX)

Welcome to PNB MetLife Family. Thank you for purchasing a PNB MetLife product and showing your faith and confidence in us. At PNB MetLife, we believe in putting customer first. We endeavor to provide products that meet your needs and constantly support it with superior customer service.

PNB MetLife brings together financial strength, credibility and reliability of MetLife Inc, one of the leading global provider of insurance, annuities and employee benefit programs, serving more than 90 million+ customers for the last 140+ years and Punjab National Bank, a leading bank in India serving more than 80 million + customers in the last 120 +years. You can be Double Sure that you have chosen the right partner for life.

This booklet contains details of your Policy Document, Customer Information Sheet along with other related information, including a copy of your Proposal Form. Some key details of your Policy are:

Policyholder	Mr. Valued Customer	Beneficiaries/ Nominee	Mrs./Mr. Customer Nominee
Rider Number		Policy Number	<Policy no>
Name of Rider Policy	PNB MetLife Accidental Disability Benefit Rider	Name of the Policy to which Rider is attached	<plan name>
Rider Policy Term	<N Years>	Rider Premium Payment Term	<N Years>
Payment Mode	<Mode>	Rider Premium Amount	Rs. XXXXX.XX

Free look Provision: Please go through the terms and conditions of your Policy very carefully. If you have any objections to the terms and conditions of your policy, you may cancel the Policy by giving a written notice to us within 30 days beginning from the date of receipt of policy document, whether received electronically or otherwise, , stating the reasons for your objection and you will be entitled to a refund of the premium paid, subject only to a deduction of a proportionate risk premium for the period of cover and the expenses, if any, incurred on medical examination of the proposer and stamp duty charges.

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We value your patronage and are committed to offering you the best services always. For any queries or concerns you can contact us via the touch points given below, we are always there to help you. For easy reference details of Agent/Broker/Corporate Agent for your policy is also mentioned below.

Channel	<<XX>>		
Name	<<Valued Advisor>>	Code	<<XXXXXX>>
E-Mail ID	<<valuedadvisor@pnbmetlife.co.in>>	Mobile / Landline No.	<<XXXXXX>>

Wishing you a healthy, secured and a prosperous life.

Yours Sincerely,
PNB MetLife India Insurance Co. Ltd.

[Signature]
[Name of signing authority]
[Designation of signing authority]

In case of any queries / concerns, You can reach Us at:			
Call us at 1800-425-6969 (Toll Free)	Email Us at indiaservice@pnbmetlife.co.in	Visit www.pnbmetlife.com to manage your policy online. Register online using your Customer ID & Policy No.	Visit your nearest PNB MetLife Office. Our address details are available on www.pnbmetlife.com

Stamp duty of Rs. XXX.XX paid to Government of Maharashtra through consolidated Stamp Duty via Challan No. XXXXXXXX

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CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document.

Sr. No	Title	Description	Policy Clause Number
1	Name of Insurance Product / Policy	PNB MetLife Accidental Disability Benefit Rider (UIN 117B022V03)	All Pages
2	Policy Number	<<PolicyNumberfromLA>>	-
3	Type of Insurance Product / Policy	Individual, Non-Linked, Non-Participating, Pure Risk, Health Insurance Rider	All Pages
4	Sum Insured	Individual Rider Sum Assured of Rs. <<Rider SA>>	1.3.2
5	Policy Coverage	<p>Accidental Disability Benefit – Following impairments (arising within 180 days from the date of accident and independent of all other causes):</p> <ul style="list-style-type: none"> • total and irrecoverable loss of sight of both eyes. • amputation or loss of use, of both hands at or above the wrists or • amputation or loss of use, of both feet at or above the ankles or • amputation or loss of use, of one hand at or above the wrist and one foot at or above the ankle. <p>The above disability must have lasted, without interruption, for at least 180 consecutive days and must be deemed permanent by a panel of independent medical practitioners.</p> <p>The incapacitation should be to such an extent that You are unable to perform three or more Activities of Daily Living as defined in the policy document, either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons.</p> <p>Death Benefit – Not Applicable Maturity Benefit – Not Applicable</p>	3.2.1 - -
6	Exclusions	<ul style="list-style-type: none"> • Exclusions Applicable 	6.7.1
7	Waiting period	<p>Disability must arise within 180 days from the date of accident and independent of all other causes.</p> <p>The disability must have lasted, without interruption, for at least 180 consecutive days and must be deemed permanent by a panel of independent medical practitioners.</p>	3.2.1
8	Survival Period	Not Applicable	-
9	Financial limits of Coverage	No sub limits. Sum Assured mentioned above payable on occurrence of event described in “Policy Coverage” section above.	1.3.2
10	Claims / Claims Procedure	<ol style="list-style-type: none"> i. Turn Around Time (TAT) for claims settlement and brief procedure – ii. a) 15 days from the date of intimation of claim, for cases not warranting investigation. iii. b) 45 days from the date of intimation of claim for the cases warranting investigation. 	6.3

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		<p>iv. Helpline/Call Centre number - 1800 425 6969 (Toll-free)</p> <p>v. Contact details of the insurer - 1st Floor, Techniplex -1, Techniplex Complex, Off Veer Savarkar Flyover, Goregaon (West), Mumbai – 400062.</p> <p>vi. Link for downloading claim form and list of documents required including bank account details. https://www.pnbmetlife.com/downloads/claims-forms/english.html</p>	
11	Policy Servicing	<p>All notices and communications in respect of this Policy shall be addressed to us at the following address:</p> <p>PNB MetLife India Insurance Co. Ltd, Unit No. 101, First Floor, Techniplex I, Techniplex Complex, Off Veer Savarkar Flyover, S.V. Road, Goregaon (West), Mumbai – 400 062, Maharashtra</p> <p>Customer Service No.- 1800 425 6969 (Toll-free)</p>	6.6.9
12	Grievances/Complaints	<p>For any complaint/grievance, approach any of our following touch points:</p> <ul style="list-style-type: none"> • Call 1800-425-69-69 (Toll free) or 080-26502244 • Email at Indiaservice@pnbmetlife.co.in • Write to: Customer Service Department, 1st Floor, Techniplex -1, Techniplex Complex, Off Veer Savarkar Flyover, Goregaon (West), Mumbai – 400062. <p>In case not satisfied with the resolution provided by the above touch points, or have not received any response within 10 days, you may, write to our Grievance Redressal Officer at gro@pnbmetlife.co.in</p> <ul style="list-style-type: none"> • Link for registering the grievance with the insurer’s portal: https://www.pnbmetlife.com/grievance-cell/grievance-redressal.html <p>Ombudsman Details: Please refer to https://www.cioins.co.in/Ombudsman for a list of updated Insurance Ombudsman</p>	7.1
13	Things you need to know	<p>Free look Provision: You may cancel the insurance policy if you do not want it, within 30 days from the beginning of the policy.</p> <p>Lapse: If installment premiums are not paid in full for at least first two consecutive Policy year (For Limited Pay Policies) then the policy will lapse. No benefits payable under this policy.</p> <p>Grace Period: 30 days from the due date for yearly, half-yearly and quarterly frequencies and 15 days for monthly frequency</p>	<p>4.1</p> <p>4.3</p> <p>3.3.3</p> <p style="text-align: center;">-</p>

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		<p>Policy Renewal: Except on grounds of fraud, moral hazard or misstatement or non-cooperation, renewal of your policy shall not be denied, provided the policy is not withdrawn.</p> <p>Procedure for Revival of the Rider: Lapsed policy may be revived within a period of 5 years from the date of first unpaid premium by paying all outstanding premium along with interest if any.</p> <p>Termination of the Rider: The Rider shall be terminated on the occurrence of the events as mentioned in the policy document.</p>	<p>4.2</p> <p>4.4</p>
14	Your / Insured's Obligations	Please provide correct information in the proposal form and disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may result in claim not being paid.	-

Declaration by the Policyholder

I have read the above and confirm having noted the details.

Place:

Date:

(Signature of the Policyholder)

Note: In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.

1.2 Rider Preamble

**PNB MetLife Accidental Disability Benefit Rider
Individual, Non-Linked, Non-Participating, Pure Risk, Health Insurance Rider**

This is a contract of insurance between You and PNB MetLife India Insurance Company Limited. This contract of insurance has been issued by Us on receipt of the Rider premium deposit and is based on the details in the Proposal Form received together with the other information, documentation and declarations received from You for effecting this Rider contract.

This Rider Policy forms a part of the Policy named in the Rider Schedule below. This Rider Policy is subject to the terms and conditions of the Policy to the extent applicable. Terms defined under the Policy shall have the same meaning when used in this Rider Policy unless the context requires otherwise. In the event of any inconsistency between the terms and conditions of this Rider Policy and the terms and conditions of the Policy, the terms and conditions of this Rider Policy shall prevail with respect to the subject matter of this Rider Policy.

We agree to pay the benefits under this Rider Policy on the occurrence of the insured event described in Part C, subject to the terms and conditions of the Rider Policy.

On examination of the Rider Policy, if You notice any mistake or error, please return the Rider Policy document to Us in order that We may rectify the mistake/error.

Signed by and on behalf of PNB MetLife India Insurance Company Limited

[Signature]

[Name of signing authority]

[Designation of signing authority]

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1.3 Rider Schedule

Name of the Base Policy	
Nature of the Policy	
Name of the Rider Policy	PNB MetLife Accidental Disability Benefit Rider
Nature of the Rider	Individual, Non-Linked, Non-Participating, Pure Risk, Health Insurance Rider
Base Policy UIN:	
Rider UIN:	117B022V03

Proposal Form number		Rider Policy number		Date of issue		Issuing office	
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1. Details of the Policyholder and Insured

Name of Policyholder		Gender		Date of Birth	
Name of Life Assured		Gender		Date of Birth	
Address of Policyholder					
Telephone Number					
Mobile Number					
Address of Life Assured					
Age admitted of the Life Assured	<Yes/No>				
Proof of Identification					

2. Rider Benefits

Rider Sum Assured	Rs. <>
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3. Rider Details

Date of Inception of the Policy	
Date of Commencement of the Risk	
Rider Policy Term	
Rider Currency	

4. Details of Agent/Intermediary

Name	
License/ Registration number	
Phone number	
Address	
Email address	

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5. Premium Details

Premium payment type	[Rider Premium]
Annualized Rider Premium	Rs. <>
Modal Rider Premium	Rs. <>
Goods & Services Tax	Rs. <>
Total Modal Rider premium amount*	Rs. <>
Rider Premium Frequency	
Rider Premium due date	
Last due date of Rider premium	
Rider Premium Payment term	

* Includes Goods & Services Tax at prevailing rates. Rider premium rates are subject to change in case of any variance in the present rates or in the event of any new or additional tax/levy being made applicable/ imposed on the premium(s) by competent authority, the same would be borne by the Policyholder.

Special provisions/options	
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6. Nominee details

Name(s) of the Nominee	Relationship	Age	Gender	Share(s) %
1)				
2)				
3)				
4)				

7. Appointee details (Only in case Nominee is less than 18 years of Age)

Appointee Name	Relationship with Nominee	Age	Gender

On examination of the Rider Policy, if You notice any mistake, the Rider Policy document must be returned to Us for correction.

8. E-Policy Document

Your soft copy of the Policy document is available in the customer portal. You can access through www.pnbmetlife.com > Customer login > Provide user ID and password (For existing customer), else click New User (For new customer)

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Key Feature Document

Key Benefits

Maturity benefit	Nil
Death benefit	Nil
Accidental Disability Benefit	100% of the Rider Sum Assured
Waiting Period	Disability must arise within 180 days from the date of accident and independent of all other causes. The disability must have lasted, without interruption, for at least 180 consecutive days and must be deemed permanent by a panel of independent medical practitioners.

Key Product Conditions

Boundary Conditions	Eligibility Criteria						
Age at Entry ¹	18 years - 65 years						
Maximum Maturity Age	75 years						
Policy Term ²	10 years - 40 years						
Premium Payment Modes	Single, Yearly, Half-yearly, Quarterly, Monthly* & Payroll savings program.						
Premium Payment Options	Single	5 Pay	7 Pay	10 Pay	12 Pay	15 Pay	Regular Pay
Minimum Rider Sum Assured ³ (Rs.)	500,000						
Maximum Rider Sum Assured ³ (Rs.)	2,00,00,000						
Min. Annualized Rider Premium ⁴ (Rs.)	630	125	125	90	90	90	75
Max. Annualized Rider Premium ⁴ (Rs.)	49,200	9,400	7,200	5,600	5,000	4,600	3,000

* Monthly mode is available for standing instruction/direct debit options (including Automated Clearing House- ACH)

1. Age Last Birthday
2. The Rider Policy Term can be equal to or less than the Base Policy Term
3. Subject to the condition that the Rider Sum Assured is not exceeding the Base Policy Sum Assured.
4. At any point during the Policy Term, the rider premium cannot exceed 30% of the base premium. Premium shown above is exclusive of Goods and Services Tax.

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Key Service Features

Nomination	Nomination shall be allowed as per the provisions of Section 39 of the Insurance Act, 1938 as amended from time to time.
Premium Payment	Premium payment can be made by cash, cheque, credit card, ECS, online payment, demand draft, and direct debit or any other mode as prescribed by the IRDAI
Customer Service No.	1800 425 6969 (Toll-free)
Grievance Redressal Mechanism	Visit us www.pnbmetlife.com Email us: indiaservice@pnbmetlife.co.in Write to us: PNB MetLife India Insurance Co. Ltd, Unit No. 101, First Floor, Techniplex I, Techniplex Complex, Off Veer Savarkar Flyover, S.V. Road, Goregaon (West), Mumbai – 400 062, Maharashtra.

For detailed benefits, please refer to the Policy terms and conditions.

2. PART - B

Definitions Applicable to Your Rider

The words or terms below that appear in this **Rider** in initial capitals and **bold** type will have the specific meaning given to them below. These defined words or terms will, where appropriate to the context, be read so that the singular includes the plural, and the masculine includes the feminine.

1. **Accident** means a sudden, unforeseen and involuntary event caused by external, visible and violent means.
2. **Bodily Injury** means injury must be evidenced by external signs such as contusion, bruise and wounds except in case of drowning and internal injury.
3. **Limb** means the whole hand at or above the wrist or the whole foot at or above the ankle.
4. **Loss of use of limbs** means total and permanent loss of all functional use of a limb or organ.
5. **Loss of sight/Blindness** means total, permanent and irreversible loss of all vision in both eyes as a result of accident or illness. The diagnosis must be clinically confirmed by an appropriate Medical Practitioner. The blindness must not be correctable by aides or surgical procedures. Blindness must be certified through a medical practitioner's report. Blindness is evidenced by:
 - i. Corrected visual acuity being 3/60 or less in both eyes or ;
 - ii. The field of vision being less than 10 degrees in both eyes.
6. **Medical practitioner** is a person who holds a valid registration from the medical council of any state of India and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license, but excluding the Medical Practitioner who is:
 - Insured/Policyholder himself or an agent of the Insured
 - Insurance Agent, business partner(s) or employer/employee of the Insured or
 - A member of the Insured's immediate family.
7. **Rider** means the insurance cover(s) added to a base product for additional premium or charge. The Schedule will specify if any Riders are additionally opted and in force under the Policy.
8. **Rider Benefit** means an amount of benefit payable on occurrence of a specified event covered under the rider and is an additional benefit to the benefit under the base product and may include waiver of premium benefit on other application riders.
9. **Rider Policy Document/Rider Policy** means this document, any endorsements issued by **Us**, the **Rider Schedule, Annexure** and the **Proposal Form**.
10. **Rider Premium** means the payments to be made by **You**, to keep the **Rider Policy** in force, in accordance with the frequency and manner of payment chosen by **You** and is the amount as specified in the **Rider Schedule**.
11. **Rider Schedule** means the attached Schedule that provides your Policy Benefits, details provided by you, along with all its annexures, if applicable, issued by us for this Policy.
12. **Rider Sum Assured** means the amount specified in the **Rider Schedule**.

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13. **Total Rider Premiums Paid** means total of all the Rider Premiums Paid, excluding any extra premium and taxes, if collected explicitly.
14. **Waiting Period** means that Disability must arise within 180 days from the date of accident and independent of all other causes. The disability must have lasted, without interruption, for at least 180 consecutive days and must be deemed permanent by a panel of independent medical practitioners.

SAMPLE

3. **PART - C**

Rider Features, Benefits & Rider Premium Payment Conditions

1. Rider Features

PNB MetLife Accidental Disability Benefit Rider is an individual, non-linked, non-participating, pure risk, health insurance rider. This **Rider Policy** offers the benefits as listed below. The benefits will be payable subject to the terms and conditions of this **Rider Policy**, including the **Rider Premium** payment conditions set out below.

2. Rider Benefits

2.1 Accidental Disability Benefit:

Subject to this **Rider Policy** being in full force and effect, upon the life insured meeting with an accident that results in him/ her being subject to one (or more) of the following impairments (arising within 180 days from the date of accident and independent of all other causes).

If the Accidental Disability occurs beyond the Policy Term, this Sum Assured will be paid provided the accidental disability occurs within 180 days from the date of accident. The impairments are as following:

- Total and irrecoverable loss of sight of both eyes.
- Amputation or loss of use, of both hands at or above the wrists or
- Amputation or loss of use, of both feet at or above the ankles or
- Amputation or loss of use, of one hand at or above the wrist and one foot at or above the ankle.

Where, an accident is defined as a sudden, unforeseen and involuntary event caused by external, violent and visible means. The above disability must have lasted, without interruption, for at least 180 consecutive days and must be deemed permanent by a panel of independent medical practitioners.

To qualify under the above, the incapacitation should be to such an extent that **You** are unable to perform three or more **Activities of Daily Living** as defined either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons.

2.2 Activities of Daily Living are:

- **Washing:** the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means
- **Dressing:** the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or surgical appliances
- **Transferring:** the ability to move from a bed or an upright chair or wheelchair and vice versa
- **Mobility:** the ability to move indoors from room to room on level surfaces
- **Toileting:** the ability to use the lavatory or otherwise manage the bowel and bladder functions so as to maintain a satisfactory level of personal hygiene
- **Feeding:** the ability to feed oneself once food has been prepared and made available

2.3 Rider Premium Payment Conditions

The Rider Premium payment option chosen by you is set out in the **Rider Schedule**. The provisions set out herein are applicable only to cases where the **Policyholder** opts to pay rider premium in modes other than in Single Premium.

2.4 Payment of Rider Premium

You must pay the **Rider Premium** on or before its due date specified in the **Rider Schedule**. All taxes, cess, surcharge and other levies, whether existing now or introduced in the future, will be levied, as and when applicable, on the **Rider Premium** to be paid by **You**.

2.5 Alteration of the Rider Premium Frequency

You may change the frequency of **Rider Premium** payments provided that **You** give **Us** a written request. The change in frequency will be applied only from the **Policy Anniversary** following the date of **Your** request in accordance with the **Terms and Conditions** applicable to the **Policy**.

2.6 Grace Period (For other than single premium policies)

Installment Premium that is not received in full by **Us** by its due date, may be paid in full without any penalty or late fee, during which time the policy is considered to be in-force with the risk cover without any interruption, as per the terms & conditions of the **Policy**. The grace period for payment of the premium for all types of life insurance policies shall be fifteen days, where the policyholder pays the premium on a monthly basis and 30 days in all other cases. Upon the Life Assured's death during the Grace Period, the Death Benefit shall be payable after deduction of the due premium.

2.7 Rider Premium Discontinuance

In case you fail to pay the Rider Premium installments due under this **Rider Policy** beyond the **Grace Period** in case of regular premium option and for the first 2 **consecutive Rider Policy Years** in case of limited pay option, then the **Rider Policy** shall lapse and no benefits would be payable under this **Rider Policy**.

2.8 Premium Discontinuance after the completion of the first 2 Rider Policy Years

We will pay **Unexpired Risk Premium Value** as set out in **Part D** of this **Rider Policy** for policies other than Regular Pay i.e., for single premium and limited premium paying policies. For limited premium paying term policies if all due Rider Premiums have been paid for at least the first two consecutive **Rider Policy Years**. There is no Unexpired Risk Premium Value payable in case of regular premium payment option.

3. Non-Forfeiture Benefit

The benefits set out above would not be available to you in the following cases:

3.1 In case **You** have chosen regular premium payment option under this **Rider Policy**.

3.2 In case you have failed to pay **all due installment Premium** in accordance with the **Rider Schedule** for the first two consecutive **Policy Years**,

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- 3.3** In both the aforesaid cases, the **Rider Policy** would terminate, and no benefit would be payable under this **Rider Policy**.
- 4. Surrender:** You may surrender the Rider Policy in accordance with the surrender provisions in **Part D**.

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4. **PART - D**

Rider Servicing Conditions

You are requested to refer to the Rider Servicing Conditions described below before making a request for **Rider Policy** servicing to **Us**.

1. Free Look Period

Please go through the terms and conditions of your Policy very carefully. If **You** have any objections to the terms and conditions of the policy, **You** may cancel the **Policy** by giving a written notice to **Us** within 30 days beginning from the date of receipt of policy document whether received electronically or otherwise, stating the reasons for **Your** objection and **You** will be entitled to a refund of the premium paid, subject to a deduction of proportionate risk premium for the period of cover the expenses. If any incurred on medical examination and stamp duty charges.

2. Lapse

If the total premium for the rider is not paid within the grace period allowed in the Policy, then the Rider Policy shall lapse. The rider Policy will acquire unexpired risk premium value. No benefits will be paid when the policy is in lapsed status. Also, no unexpired risk premium value will be payable if the rider Policy does not qualify for the surrender benefit.

3. Procedure for Revival of the Rider

A Policy that has lapsed may be revived during the Revival Period by giving **Us** written notice to revive the Policy, provided that:

- i. All due arrears of Instalment Premiums along with interest at Prevailing Rate of Interest, if any, are received by **Us** in full.
- ii. We may change this revival interest rate from time to time. Currently, We charge interest at 8.00% compounded annually.
- iii. The rate of interest is calculated as the 10 Year G-Sec rate as on 1st of April plus 50 basis points, rounded up to the nearest 50 basis points. We will review the rate on an annual basis in April based on the prevailing 10 Year G-Sec rate. However, under special circumstances where the prevailing 10 Year G-Sec rate is changing in excess of 200 basis points from the G-Sec rate used for calculating the current interest rate, We shall review the interest rate based on the prevailing 10 Year G-Sec rate.
- iv. The Revival of the Policy will be subject to Board approved underwriting policy. A surrendered Policy cannot be revived.
- v. We may revive the Lapsed Policy by imposing such extra premium as it deems fit as per the Board approved

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underwriting policy.

4. Surrender

Unexpired Risk Premium Value will be payable for policies with premium frequency other than Regular Pay.

The Policies with the following premium mode will be eligible for payment of Unexpired Risk Premium Value –

- A) Single Rider Premium Mode
- B) Limited Pay Rider Policy, provided that at least two full Policy Years have been paid.

Unexpired risk premium values are calculated as -

$\text{Unexpired risk premium factor} \times \text{Total Premiums paid} \times \left[\frac{\text{Outstanding Months in the Rider Policy Term}}{\text{Number of month in the Rider Policy Tenure}} \right]$

Total premiums paid means total of all the premiums paid under the rider, excluding any extra premium and taxes, if collected explicitly.

Unexpired Risk Premium Value Factors are given in **Annexure 1**.

5. Termination of the Rider

The **Rider** shall be terminated on the occurrence of the earliest of the following:

- (a) The expiry of the **Rider Term**.
- (b) The **Maturity Date** of the Base Policy
- (c) The **Insured's** death.
- (d) The **Policy Anniversary** following the receipt by **Us** of a written request for the termination of the **Rider**.
- (e) The date on which the **Policy** or **Rider** or both are terminated or cancelled for any reason or on the date of payment of **Unexpired Risk Premium value**.
- (f) Non-payment of **Rider Premium** within the **Grace Period** specified under the **Policy**.

5. **PART – E**

Not Applicable

SAMPLE

6. PART - F

General Terms & Conditions

The following general terms and conditions are applicable to Your Policy.

If **You** wish to change the **Nominee**, assign the **Policy** or update **Your/Nominee's** address or other contact details in **Our** records, **You** should do so only through the forms prescribed by **Us** for these purposes. These forms are available at **Our** offices or may be obtained from **Your** financial advisor or can be downloaded from **Our** website www.pnbmetlife.com

1. Nomination:

Nomination should be in accordance with provisions of Section 39 of the Insurance Act 1938 as amended from time to time. Nomination of this Policy is not applicable if the Policy has been executed under Section 6 of the Married Women's Property Act 1874.

2. Assignment:

Assignment should be in accordance with provisions of Section 38 of the Insurance Act 1938 as amended from time to time. However, the rider policy benefits alone cannot be assigned. Assignment of this Policy is not applicable if the Policy has been executed under Section 6 of the Married Women's Property Act 1874.

3. Claims Procedure

We will not be obliged to make any payment of the Rider Benefit unless and until **We** have received all of the information and documentation **We** request, including but not limited to:

- (a) Duly filled and signed Claim form.
- (b) Photo identity proof & Current address proof.
- (c) PAN Card/ Form 60 of the life assured.
- (d) Cancelled cheque / Copy of bank passbook.
- (e) Critical Illness Claim Doctor's Certificate (From the family physician or treating doctor) preferably in the standardized PNB MetLife format.
- (f) Discharge Summary confirming the surgery undergone/diagnosis of ailment.
- (g) Current and past medical records for any treatment taken.
- (h) Inpatient medical records such as admission notes progress sheets from hospital.
- (i) First Consultation notes of Life Assured pertaining to treatment.

Note - The company has the right to ask for additional documents deemed necessary to decide the claim which do not form part of the above-mentioned list.

4. Taxation

The tax benefits on the **Policy** shall be as per the prevailing tax laws in India and amendments thereto from time to time. In respect of any payment made or to be made under this **Policy**, **We** will deduct or charge or recover taxes including service tax and other levies as applicable at such rates as notified by the government or such other body authorized by the government from time to time. Tax laws are subject to change.

5. Currency & Place of Payment

All amounts payable either to or by **Us** will be paid in the currency shown in the **Rider Schedule**.

6. Fraud and Misstatement

Fraud and Misstatement would be dealt with in accordance with provisions of Section 45 of the Insurance Act 1938 as amended from time to time.

7. Exclusions

7.1 Exclusions Applicable to this Rider Policy

No benefits shall be payable under the above riders for any losses caused or aggravated directly or indirectly, wholly or partly by any one of the following:

- Suicide: If the death was due to suicide.
- Self-inflicted injury: Intentional self-inflicted injury.
- Any condition that is pre-existing at the time of inception of the rider policy
 - a) Pre-existing Disease means any condition, ailment, injury or disease: That is/are diagnosed by a physician within 36 months prior to the effective date of the policy issued by the insurer or its reinstatement or
 - b) For which medical advice or treatment was recommended by, or received from, a physician within 36 months prior to the effective date of the policy issued by the insurer or its reinstatement
- War, terrorism, invasion, act of foreign enemy, hostilities, civil war, martial law, rebellion, revolution, insurrection, military or usurper power, riot or civil commotion. War means any war whether declared or not.
- Taking part in any naval, military or air force operation during peace time.
- Committing an assault, a criminal offence, an illegal activity or any breach of law with criminal intent.
- Engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race; underwater activities involving the use of breathing apparatus or not; martial arts; hunting; mountaineering; parachuting; bungee jumping.
- Alcohol or Solvent abuse or taking of Drugs, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered medical practitioner.
- Participation by the insured person in any flying activity, except as a bonafide, fare paying passenger or pilot and cabin crew of a commercially licensed airline.
- Nuclear contamination: The radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature. These exclusions are in addition to the exclusions listed in the Base Policy, if any.

These exclusions are in addition to the exclusions listed in the Base Policy, if any.

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8. Our Address for Communications

All notices and communications in respect of this **Policy** shall be addressed to **Us** at the following address:

PNB MetLife India Insurance Co. Ltd,
Unit No. 101, First Floor, Techniplex I,
Techniplex Complex, Off Veer Savarkar Flyover,
S.V. Road, Goregaon (West),
Mumbai - 400 062, Maharashtra.
Call us Toll-free at 1-800-425-6969,
Visit Our Website: www.pnbmetlife.com
Email: indiaservice@pnbmetlife.co.in

SAMPLE

7. PART - G

Grievance Redressal Mechanism & Ombudsman Details

7.1 Grievance Redressal Mechanism

In case **You** have any query or complaint or grievance, **You** may approach **Our** office at the following address:

Level 1

For any complaint/grievance, approach any of Our following touch points:

- Call 1800-425-69-69 (Toll free)
- Email at indiaservice@pnbmetlife.co.in
- Write to

**Customer Service Department,
1st Floor, Techniplex -1, Techniplex Complex,
Off Veer Savarkar Flyover, Goregaon (West),
Mumbai – 400062.**

- Online through Our website www.pnbmetlife.com
- Our nearest PNB MetLife branch across the country

Level 2:

In case not satisfied with the resolution provided by the above touch points, or have not received any response within 10 days, You may:

- Write to Our Grievance Redressal Officer at gro@pnbmetlife.co.in or
- Send a letter to

**PNB MetLife India Insurance Co. Ltd,
Unit No. 302, 3rd Floor, Tower 3, Worldmark, Maidawas Sector – 65,
Gurugram, Haryana – 122018**

Please address **Your** queries or complaints to **Our** customer services department, and **Your** grievances to **Our** grievance redressal officer, who are authorized to review **Your** queries or complaints or grievances and address the same. Please note that only an officer duly authorized by **Us** has the authority to resolve **Your** queries or complaints or grievances. **We** shall in no way be responsible, or liable, or bound by, any replies or communications or undertakings, given by or received from, any financial advisor or any employee who was involved in selling **You** this **Policy**.

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Level 3:

If You are not satisfied with the response or do not receive a response from Us within fifteen (15) days, You may approach the Bima Bharosa Shikayat Nivaran Kendra on the following contact details:

- Online: You can register Your complaint online at <https://bimabharosa.irdai.gov.in> or refer IRDAI website for more details.
- By Post: You can write Your complaints to

**Consumer Affairs Department
Insurance Regulatory and Development Authority of India
Sy No. 115/1, Financial District,
Nanakramguda, Gachibowli,
Hyderabad – 500032, Telangana**

- By E-mail: E-mail ID: complaints@irda.gov.in
- By Phone: 1800 4254 732

In case You are not satisfied with the decision/resolution, You may approach the Insurance Ombudsman at <https://www.cioins.co.in/Ombudsman>, if Your grievance pertains to:

- Insurance claim that has been rejected or dispute of a claim on legal construction of the Policy;
 - Delay in settlement of claim;
 - Dispute with regard to premium; or
 - Misrepresentation of terms and conditions of the Policy;
 - Policy servicing related grievances against Us or Our agent/intermediary;
 - Issuance of Policy in non-conformity with the proposal form;
 - Non-issuance of insurance policy after receipt of premium or
 - Any other matter resulting from the violation of provisions of the Insurance Act, 1938 as amended from time to time or the regulations, circulars, guidelines or instructions issued by the IRDAI from time to time or the terms and conditions of the policy contract, in so far as they relate to issues mentioned above.
- 1) The complaint should be made in writing duly signed by You, Nominee, Assignee or by Your legal heirs with full name, address and contact information of the complainant, the details of our branch or office against whom the complaint is made, the facts giving rise to the complaint, supported by documents, the nature and extent of the loss caused to the complainant and the relief sought from the Insurance Ombudsman. As per Rule 14(3) of the Insurance Ombudsman Rules, 2017, the complaint to the insurance ombudsman can be made if the complainant makes a written representation to Us/Insurer and files the complaint within one year
- after the order of the insurer rejecting the representation is received; or
 - after receipt of decision of the insurer which is not to the satisfaction of the complainant.

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- after expiry of a period of one month from the date of sending the written representation to the insurer if the insurer fails to furnish reply to the complainant.
- 2) The Ombudsman shall be empowered to condone the delay in such cases as he may consider necessary, after calling for objections of the insurer against the proposed condonation and after recording reasons for condoning the delay and in case the delay is condoned, the date of condonation of delay shall be deemed to be the date of filing of the complaint, for further proceedings under these rules.
 - 3) No complaint before the Insurance Ombudsman shall be maintainable on the same subject matter on which proceedings are pending before or disposed of by any court or consumer forum or arbitrator.

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PNB MetLife Accidental Disability Benefit Rider
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Annexure 1

Unexpired Risk Premium Factors

Single Pay

Unexpired Risk Premium value: single pay									
Year/Term	5	6	7	8	9	10	11	12	13
1	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%
2	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%
3	83.33%	81.25%	80.00%	79.17%	78.57%	78.13%	77.78%	77.50%	77.27%
4	91.67%	90.00%	85.00%	83.33%	82.14%	81.25%	80.56%	80.00%	79.55%
5	100.00%	93.75%	90.00%	87.50%	85.71%	84.38%	83.33%	82.50%	81.82%
6	0.00%	100.00%	95.00%	91.67%	89.29%	87.50%	86.11%	85.00%	84.09%
7	0.00%	0.00%	100.00%	95.83%	92.86%	90.63%	88.89%	87.50%	86.36%
8	0.00%	0.00%	0.00%	100.00%	96.43%	93.75%	91.67%	90.00%	88.64%
9	0.00%	0.00%	0.00%	0.00%	100.00%	96.88%	94.44%	92.50%	90.91%
10	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	97.22%	95.00%	93.18%
11	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	97.50%	95.45%
12	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	97.73%
13	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%
14	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
16	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
17	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
19	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
20	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
21	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
22	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
23	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
24	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
26	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
27	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
28	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
33	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
34	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
35	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
36	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
37	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
38	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
39	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
40	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

PNB MetLife Accidental Disability Benefit Rider
Individual, Non-Linked, Non-Participating, Pure Risk, Health Insurance Rider

Unexpired Risk Premium value: single pay									
Year/Term	14	15	16	17	18	19	20	21	22
1	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%
2	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%
3	77.08%	76.92%	76.79%	76.67%	76.56%	76.47%	76.39%	76.32%	76.25%
4	79.17%	78.85%	78.57%	78.33%	78.13%	77.94%	77.78%	77.63%	77.50%
5	81.25%	80.77%	80.36%	80.00%	79.69%	79.41%	79.17%	78.95%	78.75%
6	83.33%	82.69%	82.14%	81.67%	81.25%	80.88%	80.56%	80.26%	80.00%
7	85.42%	84.62%	83.93%	83.33%	82.81%	82.35%	81.94%	81.58%	81.25%
8	87.50%	86.54%	85.71%	85.00%	84.38%	83.82%	83.33%	82.89%	82.50%
9	89.58%	88.46%	87.50%	86.67%	85.94%	85.29%	84.72%	84.21%	83.75%
10	91.67%	90.38%	89.29%	88.33%	87.50%	86.76%	86.11%	85.53%	85.00%
11	93.75%	92.31%	91.07%	90.00%	89.06%	88.24%	87.50%	86.84%	86.25%
12	95.83%	94.23%	92.86%	91.67%	90.63%	89.71%	88.89%	88.16%	87.50%
13	97.92%	96.15%	94.64%	93.33%	92.19%	91.18%	90.28%	89.47%	88.75%
14	100.00%	98.08%	96.43%	95.00%	93.75%	92.65%	91.67%	90.79%	90.00%
15	0.00%	100.00%	98.21%	96.67%	95.31%	94.12%	93.06%	92.11%	91.25%
16	0.00%	0.00%	100.00%	98.33%	96.88%	95.59%	94.44%	93.42%	92.50%
17	0.00%	0.00%	0.00%	100.00%	98.44%	97.06%	95.83%	94.74%	93.75%
18	0.00%	0.00%	0.00%	0.00%	100.00%	98.53%	97.22%	96.05%	95.00%
19	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	98.61%	97.37%	96.25%
20	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	98.68%	97.50%
21	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	98.75%
22	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%
23	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
24	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
26	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
27	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
28	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
33	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
34	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
35	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
36	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
37	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
38	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
39	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
40	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

PNB MetLife Accidental Disability Benefit Rider
Individual, Non-Linked, Non-Participating, Pure Risk, Health Insurance Rider

Unexpired Risk Premium value: single pay									
Year/Term	23	24	25	26	27	28	29	30	31
1	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%
2	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%
3	76.19%	76.14%	76.09%	76.04%	76.00%	75.96%	75.93%	75.89%	75.86%
4	77.38%	77.27%	77.17%	77.08%	77.00%	76.92%	76.85%	76.79%	76.72%
5	78.57%	78.41%	78.26%	78.13%	78.00%	77.88%	77.78%	77.68%	77.59%
6	79.76%	79.55%	79.35%	79.17%	79.00%	78.85%	78.70%	78.57%	78.45%
7	80.95%	80.68%	80.43%	80.21%	80.00%	79.81%	79.63%	79.46%	79.31%
8	82.14%	81.82%	81.52%	81.25%	81.00%	80.77%	80.56%	80.36%	80.17%
9	83.33%	82.95%	82.61%	82.29%	82.00%	81.73%	81.48%	81.25%	81.03%
10	84.52%	84.09%	83.70%	83.33%	83.00%	82.69%	82.41%	82.14%	81.90%
11	85.71%	85.23%	84.78%	84.38%	84.00%	83.65%	83.33%	83.04%	82.76%
12	86.90%	86.36%	85.87%	85.42%	85.00%	84.62%	84.26%	83.93%	83.62%
13	88.10%	87.50%	86.96%	86.46%	86.00%	85.58%	85.19%	84.82%	84.48%
14	89.29%	88.64%	88.04%	87.50%	87.00%	86.54%	86.11%	85.71%	85.34%
15	90.48%	89.77%	89.13%	88.54%	88.00%	87.50%	87.04%	86.61%	86.21%
16	91.67%	90.91%	90.22%	89.58%	89.00%	88.46%	87.96%	87.50%	87.07%
17	92.86%	92.05%	91.30%	90.62%	90.00%	89.42%	88.89%	88.39%	87.93%
18	94.05%	93.18%	92.39%	91.67%	91.00%	90.38%	89.81%	89.29%	88.79%
19	95.24%	94.32%	93.48%	92.71%	92.00%	91.35%	90.74%	90.18%	89.66%
20	96.43%	95.45%	94.57%	93.75%	93.00%	92.31%	91.67%	91.07%	90.52%
21	97.62%	96.59%	95.65%	94.79%	94.00%	93.27%	92.59%	91.96%	91.38%
22	98.81%	97.73%	96.74%	95.83%	95.00%	94.23%	93.52%	92.86%	92.24%
23	100.00%	98.86%	97.83%	96.87%	96.00%	95.19%	94.44%	93.75%	93.10%
24	0.00%	100.00%	98.91%	97.92%	97.00%	96.15%	95.37%	94.64%	93.97%
25	0.00%	0.00%	100.00%	98.96%	98.00%	97.12%	96.30%	95.54%	94.83%
26	0.00%	0.00%	0.00%	100.00%	99.00%	98.08%	97.22%	96.43%	95.69%
27	0.00%	0.00%	0.00%	0.00%	100.00%	99.04%	98.15%	97.32%	96.55%
28	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	99.07%	98.21%	97.41%
29	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	99.11%	98.28%
30	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	99.14%
31	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%
32	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
33	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
34	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
35	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
36	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
37	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
38	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
39	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
40	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

PNB MetLife Accidental Disability Benefit Rider
Individual, Non-Linked, Non-Participating, Pure Risk, Health Insurance Rider

Unexpired Risk Premium value: single pay									
Year/Term	32	33	34	35	36	37	38	39	40
1	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%
2	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%
3	75.83%	75.81%	75.78%	75.76%	75.74%	75.71%	75.69%	75.68%	75.66%
4	76.67%	76.61%	76.56%	76.52%	76.47%	76.43%	76.39%	76.35%	76.32%
5	77.50%	77.42%	77.34%	77.27%	77.21%	77.14%	77.08%	77.03%	76.97%
6	78.33%	78.23%	78.13%	78.03%	77.94%	77.86%	77.78%	77.70%	77.63%
7	79.17%	79.03%	78.91%	78.79%	78.68%	78.57%	78.47%	78.38%	78.29%
8	80.00%	79.84%	79.69%	79.55%	79.41%	79.29%	79.17%	79.05%	78.95%
9	80.83%	80.65%	80.47%	80.30%	80.15%	80.00%	79.86%	79.73%	79.61%
10	81.67%	81.45%	81.25%	81.06%	80.88%	80.71%	80.56%	80.41%	80.26%
11	82.50%	82.26%	82.03%	81.82%	81.62%	81.43%	81.25%	81.08%	80.92%
12	83.33%	83.06%	82.81%	82.58%	82.35%	82.14%	81.94%	81.76%	81.58%
13	84.17%	83.87%	83.59%	83.33%	83.09%	82.86%	82.64%	82.43%	82.24%
14	85.00%	84.68%	84.38%	84.09%	83.82%	83.57%	83.33%	83.11%	82.89%
15	85.83%	85.48%	85.16%	84.85%	84.56%	84.29%	84.03%	83.78%	83.55%
16	86.67%	86.29%	85.94%	85.61%	85.29%	85.00%	84.72%	84.46%	84.21%
17	87.50%	87.10%	86.72%	86.36%	86.03%	85.71%	85.42%	85.14%	84.87%
18	88.33%	87.90%	87.50%	87.12%	86.76%	86.43%	86.11%	85.81%	85.53%
19	89.17%	88.71%	88.28%	87.88%	87.50%	87.14%	86.81%	86.49%	86.18%
20	90.00%	89.52%	89.06%	88.64%	88.24%	87.86%	87.50%	87.16%	86.84%
21	90.83%	90.32%	89.84%	89.39%	88.97%	88.57%	88.19%	87.84%	87.50%
22	91.67%	91.13%	90.63%	90.15%	89.71%	89.29%	88.89%	88.51%	88.16%
23	92.50%	91.94%	91.41%	90.91%	90.44%	90.00%	89.58%	89.19%	88.82%
24	93.33%	92.74%	92.19%	91.67%	91.18%	90.71%	90.28%	89.86%	89.47%
25	94.17%	93.55%	92.97%	92.42%	91.91%	91.43%	90.97%	90.54%	90.13%
26	95.00%	94.35%	93.75%	93.18%	92.65%	92.14%	91.67%	91.22%	90.79%
27	95.83%	95.16%	94.53%	93.94%	93.38%	92.86%	92.36%	91.89%	91.45%
28	96.67%	95.97%	95.31%	94.70%	94.12%	93.57%	93.06%	92.57%	92.11%
29	97.50%	96.77%	96.09%	95.45%	94.85%	94.29%	93.75%	93.24%	92.76%
30	98.33%	97.58%	96.88%	96.21%	95.59%	95.00%	94.44%	93.92%	93.42%
31	99.17%	98.39%	97.66%	96.97%	96.32%	95.71%	95.14%	94.59%	94.08%
32	100.00%	99.19%	98.44%	97.73%	97.06%	96.43%	95.83%	95.27%	94.74%
33	0.00%	100.00%	99.22%	98.48%	97.79%	97.14%	96.53%	95.95%	95.39%
34	0.00%	0.00%	100.00%	99.24%	98.53%	97.86%	97.22%	96.62%	96.05%
35	0.00%	0.00%	0.00%	100.00%	99.26%	98.57%	97.92%	97.30%	96.71%
36	0.00%	0.00%	0.00%	0.00%	100.00%	99.29%	98.61%	97.97%	97.37%
37	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	99.31%	98.65%	98.03%
38	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	99.32%	98.68%
39	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	99.34%
40	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%

PNB MetLife Accidental Disability Benefit Rider
Individual, Non-Linked, Non-Participating, Pure Risk, Health Insurance Rider

Limited Pay

Unexpired risk premium Value: limited pay									
Year/Term	14	15	16	17	18	19	20	21	22
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%
3	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%
4	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%
5	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%
6	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%
7	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%
8	66.67%	65.71%	65.00%	64.44%	64.00%	63.64%	63.33%	63.08%	62.86%
9	73.33%	71.43%	70.00%	68.89%	68.00%	67.27%	66.67%	66.15%	65.71%
10	80.00%	77.14%	75.00%	73.33%	72.00%	70.91%	70.00%	69.23%	68.57%
11	86.67%	82.86%	80.00%	77.78%	76.00%	74.55%	73.33%	72.31%	71.43%
12	93.33%	88.57%	85.00%	82.22%	80.00%	78.18%	76.67%	75.38%	74.29%
13	100.00%	94.29%	90.00%	86.67%	84.00%	81.82%	80.00%	78.46%	77.14%
14	100.00%	100.00%	95.00%	91.11%	88.00%	85.45%	83.33%	81.54%	80.00%
15	0.00%	100.00%	100.00%	95.56%	92.00%	89.09%	86.67%	84.62%	82.86%
16	0.00%	0.00%	100.00%	100.00%	96.00%	92.73%	90.00%	87.69%	85.71%
17	0.00%	0.00%	0.00%	100.00%	100.00%	96.36%	93.33%	90.77%	88.57%
18	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	96.67%	93.85%	91.43%
19	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	96.92%	94.29%
20	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	97.14%
21	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%
22	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%
23	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
24	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
26	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
27	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
28	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
33	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
34	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
35	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
36	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
37	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
38	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
39	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
40	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

PNB MetLife Accidental Disability Benefit Rider
Individual, Non-Linked, Non-Participating, Pure Risk, Health Insurance Rider

Unexpired risk premium Value: limited pay									
Year/Term	23	24	25	26	27	28	29	30	31
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%
3	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%
4	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%
5	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%
6	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%
7	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%
8	62.67%	62.50%	62.35%	62.22%	62.11%	62.00%	61.90%	61.82%	61.74%
9	65.33%	65.00%	64.71%	64.44%	64.21%	64.00%	63.81%	63.64%	63.48%
10	68.00%	67.50%	67.06%	66.67%	66.32%	66.00%	65.71%	65.45%	65.22%
11	70.67%	70.00%	69.41%	68.89%	68.42%	68.00%	67.62%	67.27%	66.96%
12	73.33%	72.50%	71.76%	71.11%	70.53%	70.00%	69.52%	69.09%	68.70%
13	76.00%	75.00%	74.12%	73.33%	72.63%	72.00%	71.43%	70.91%	70.43%
14	78.67%	77.50%	76.47%	75.56%	74.74%	74.00%	73.33%	72.73%	72.17%
15	81.33%	80.00%	78.82%	77.78%	76.84%	76.00%	75.24%	74.55%	73.91%
16	84.00%	82.50%	81.18%	80.00%	78.95%	78.00%	77.14%	76.36%	75.65%
17	86.67%	85.00%	83.53%	82.22%	81.05%	80.00%	79.05%	78.18%	77.39%
18	89.33%	87.50%	85.88%	84.44%	83.16%	82.00%	80.95%	80.00%	79.13%
19	92.00%	90.00%	88.24%	86.67%	85.26%	84.00%	82.86%	81.82%	80.87%
20	94.67%	92.50%	90.59%	88.89%	87.37%	86.00%	84.76%	83.64%	82.61%
21	97.33%	95.00%	92.94%	91.11%	89.47%	88.00%	86.67%	85.45%	84.35%
22	100.00%	97.50%	95.29%	93.33%	91.58%	90.00%	88.57%	87.27%	86.09%
23	100.00%	100.00%	97.65%	95.56%	93.68%	92.00%	90.48%	89.09%	87.83%
24	0.00%	100.00%	100.00%	97.78%	95.79%	94.00%	92.38%	90.91%	89.57%
25	0.00%	0.00%	100.00%	100.00%	97.89%	96.00%	94.29%	92.73%	91.30%
26	0.00%	0.00%	0.00%	100.00%	100.00%	98.00%	96.19%	94.55%	93.04%
27	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	98.10%	96.36%	94.78%
28	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	98.18%	96.52%
29	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	98.26%
30	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%
31	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%
32	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
33	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
34	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
35	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
36	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
37	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
38	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
39	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
40	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

PNB MetLife Accidental Disability Benefit Rider
Individual, Non-Linked, Non-Participating, Pure Risk, Health Insurance Rider

Unexpired risk premium Value: limited pay									
Year/Term	32	33	34	35	36	37	38	39	40
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%
3	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%
4	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%
5	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%
6	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%
7	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%
8	61.67%	61.60%	61.54%	61.48%	61.43%	61.38%	61.33%	61.29%	61.25%
9	63.33%	63.20%	63.08%	62.96%	62.86%	62.76%	62.67%	62.58%	62.50%
10	65.00%	64.80%	64.62%	64.44%	64.29%	64.14%	64.00%	63.87%	63.75%
11	66.67%	66.40%	66.15%	65.93%	65.71%	65.52%	65.33%	65.16%	65.00%
12	68.33%	68.00%	67.69%	67.41%	67.14%	66.90%	66.67%	66.45%	66.25%
13	70.00%	69.60%	69.23%	68.89%	68.57%	68.28%	68.00%	67.74%	67.50%
14	71.67%	71.20%	70.77%	70.37%	70.00%	69.66%	69.33%	69.03%	68.75%
15	73.33%	72.80%	72.31%	71.85%	71.43%	71.03%	70.67%	70.32%	70.00%
16	75.00%	74.40%	73.85%	73.33%	72.86%	72.41%	72.00%	71.61%	71.25%
17	76.67%	76.00%	75.38%	74.81%	74.29%	73.79%	73.33%	72.90%	72.50%
18	78.33%	77.60%	76.92%	76.30%	75.71%	75.17%	74.67%	74.19%	73.75%
19	80.00%	79.20%	78.46%	77.78%	77.14%	76.55%	76.00%	75.48%	75.00%
20	81.67%	80.80%	80.00%	79.26%	78.57%	77.93%	77.33%	76.77%	76.25%
21	83.33%	82.40%	81.54%	80.74%	80.00%	79.31%	78.67%	78.06%	77.50%
22	85.00%	84.00%	83.08%	82.22%	81.43%	80.69%	80.00%	79.35%	78.75%
23	86.67%	85.60%	84.62%	83.70%	82.86%	82.07%	81.33%	80.65%	80.00%
24	88.33%	87.20%	86.15%	85.19%	84.29%	83.45%	82.67%	81.94%	81.25%
25	90.00%	88.80%	87.69%	86.67%	85.71%	84.83%	84.00%	83.23%	82.50%
26	91.67%	90.40%	89.23%	88.15%	87.14%	86.21%	85.33%	84.52%	83.75%
27	93.33%	92.00%	90.77%	89.63%	88.57%	87.59%	86.67%	85.81%	85.00%
28	95.00%	93.60%	92.31%	91.11%	90.00%	88.97%	88.00%	87.10%	86.25%
29	96.67%	95.20%	93.85%	92.59%	91.43%	90.34%	89.33%	88.39%	87.50%
30	98.33%	96.80%	95.38%	94.07%	92.86%	91.72%	90.67%	89.68%	88.75%
31	100.00%	98.40%	96.92%	95.56%	94.29%	93.10%	92.00%	90.97%	90.00%
32	100.00%	100.00%	98.46%	97.04%	95.71%	94.48%	93.33%	92.26%	91.25%
33	0.00%	100.00%	100.00%	98.52%	97.14%	95.86%	94.67%	93.55%	92.50%
34	0.00%	0.00%	100.00%	100.00%	98.57%	97.24%	96.00%	94.84%	93.75%
35	0.00%	0.00%	0.00%	100.00%	100.00%	98.62%	97.33%	96.13%	95.00%
36	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	98.67%	97.42%	96.25%
37	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	98.71%	97.50%
38	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	98.75%
39	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%
40	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%