

PNB MetLife Accidental Death Benefit Rider Plus

1. Part A

1.1 Welcome Letter

[Mr./Ms. Name of the policyholder]
[Father/husband name]
[Address]
[Mobile no.]
<Policy No> <Sourcing Branch>

Date :dd-mm-yyyy

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.

Please find enclosed the Rider document along with other related information, including a copy of your Application. Some key details of your Rider 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 Death Benefit Rider Plus	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 signed written notice to us within 15 days (30 days in case the Policy is sold to You through Our Website) from the date of receiving your Policy, 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, stamp duty and/or the expenses incurred on medical examination (if any).

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.

Name	<<Valued Advisor>>	Channel	<<XX>>	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) or 022 - 4179 0300 (8am - 8pm)/ Fax: 022 - 4023 1225	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

PNB MetLife Accidental Death Benefit Rider Plus

1.2 Rider Preamble

PNB MetLife Accidental Death Benefit Rider Plus Health Insurance Rider

This is a contract of insurance between You and PNB MetLife India Insurance Company Limited. This contract of insurance has been effected on receipt of the Rider premium deposit and is based on the details in the Application 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]

1.3 Rider Schedule

Name of the Base Policy	
Base Policy UIN:	
Nature of the Base Policy	[x]
Name of the Rider Policy	PNB MetLife Accidental Death Benefit Rider Plus
Rider UIN:	117B020V03

Rider Policy number	Date of Issue	Issuing office
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1. Details of the Policyholder and Insured

Name of the Policyholder		Gender	
Name of the Insured			
Proof of identification		Gender	
Date of birth of Insured			
Whether Age admitted	<Yes/No>	Age	

PNB MetLife Accidental Death Benefit Rider Plus

2. Rider Benefits

Rider Sum Assured / Basic Sum Assured	Rs. <>
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3. Rider Details

Date of Commencement of Risk	
Date of Inception of the Policy	
Rider Policy Term	
Rider Currency	
Annualised Premium	Rs. <>

4. Details of Agent/Intermediary

Name	
License number	
Phone number	
Address	
Email address	

5. Premium Details

Premium payment type	
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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PNB MetLife Accidental Death Benefit Rider Plus

6. Nominee details

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

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

Appointee name		

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

SAMPLE

PNB MetLife Accidental Death Benefit Rider Plus

Key Feature Document

Key Benefits

Maturity benefit	Nil
Death benefit	In the event of the death of the life insured due to an accident occurring within the policy term, 100% of Rider Sum Assured shall be payable

Key Product Conditions

Boundary Conditions	Eligibility Criteria						
Age at Entry ⁽¹⁾	18 years - 65 years						
Cover Ceasing Age	70 years						
Policy Term ⁽²⁾	5 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.1,50,000 (Rs. 5 lacs for 'On Line')			Rs. 50,000 (Rs. 5 lacs for 'On Line')			
Maximum Rider Sum Assured ⁽³⁾	Rs.1 Crore (Rs. 2 Crore for 'On Line')						
Min. Annualized Rider Premium ⁽⁴⁾	Rs.465	Rs.285	Rs.285	Rs.60	Rs.60	Rs.60	Rs.37.50
Max. Annualized Rider Premium ⁽⁴⁾	Rs. 2,79,400	Rs. 49,200	Rs. 39,800	Rs. 30,000	Rs. 26,800	Rs. 25,600	Rs. 16,200

*ECS Mandatory

- (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 Assure is less than the Base Policy Sum Assured.
- (4) Exclusive of Taxes

Key Service Features

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 IRDA of India
Customer Service No.	1800 425 6969 (Toll-free) or 022-4179 0300(8am-8pm)
Grievance Redressal Mechanism	<p>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. 022 - 4179 0300 (8am -8pm)/ Fax: 022 - 4023 1225</p>

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

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2. Part B

2.1 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.

- 1.1. **Age** means age of the **Insured** as of his last birthday and is as shown in the **Rider Schedule**.
- 1.2. **Accident** means sudden, unforeseen and involuntary event caused by external, visible and violent means.
- 1.3. **Annualized Rider Premium** the due Rider Premium as calculated and payable for a Policy Year. Annualized Premium excludes underwriting extra premium, frequency loadings on premium, if any and applicable GST (service tax and cess).
- 1.4. **Application** means the proposal form and any other information given to **Us** to decide whether and on what terms to issue this **Rider Policy**
- 1.5. **Appointee** means the person named in the **Rider Schedule** to receive payment under this **Rider Policy**, if the **Nominee** is a minor at the time payment becomes due under this **Rider Policy**
- 1.5. **Basic Sum Assured** means the amount specified in the **Rider Schedule**.
- 1.6. **Business Day** means a working day of **Our** registered office.
- 1.7. **Date of Commencement of Risk** means the date on which the risk under the **Policy** comes into effect and is as specified in the **Rider Schedule**.
- 1.8. **Date of Inception of the Policy** means the date on which this **Policy** is issued after **We** have accepted the risk under the **Application**. The **Date of Issue** is shown in the **Rider Schedule**.
- 1.9. **Date of commencement of the Policy** is the same of the **Date of Inception of the Policy**.
- 1.10. **Financial Year** means the twelve-month period between April and March of each calendar year.
- 1.11. **Grace Period** means the time granted by **Us** from the due date for the payment of Rider Premium, 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 and conditions of the Policy. The Grace Period for payment of the Rider Premium is 15 days, where the Policyholder pays the premium on a monthly basis and 30 days in all other cases.
- 1.12. **Insured** means the person insured as named in the **Rider Schedule**.
- 1.13. **IRDA of India** means the Insurance Regulatory and Development Authority of India.
- 1.14. **Nominee** means the person named in the **Rider Schedule** who has been nominated by **You** to receive the benefits under the **Policy** and this **Rider Policy**
- 1.15. **Rider Policy** means this contract of insurance, as evidenced by the **Policy Document**.
- 1.16. **Rider Policy Document** means this document, any endorsements issued by **Us**, the **Rider Schedule**, Annexure and the

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Application.

- 1.17 Rider Policy Anniversary** means the period of one year from the **Date of Commencement** and every date falling one year thereafter, till the **Maturity Date**.
- 1.18 Rider Policy Year** means a period of 12 consecutive months starting from the Date of Inception of the Rider Policy as stated in the Rider Schedule and ending on the day immediately preceding the following anniversary date and each subsequent period of 12 consecutive months thereafter.
- 1.19 Premium Payment Term** means the period specified in the **Rider Schedule** for which **Regular Rider Premium** must be paid.
- 1.20 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**.
- 1.21 Revival Period** means a period of 5 years from the due date of the first unpaid **Rider Premium** during which the **Policy** may be revived.
- 1.22 Rider Policy Term** means the period specified in the **Rider Schedule**.
- 1.23 Rider Sum Assured** means the amount specified in the **Rider Schedule**.
- 1.24 Single Rider Premium** means the single premium payable by **You**, at the inception for issuing this **Rider Policy**
- 1.25 Total Rider Premiums Paid** means total of all the premiums received, excluding any extra premium and applicable taxes.
- 1.26 We, Us or Our** means PNB MetLife India Insurance Company Limited.
- 1.27 You or Your** means the **Policyholder** as named in the **Rider Schedule**.

3. Part C

Rider Features, Benefits & Rider Premium Payment Conditions

3.1 Rider Features

PNB MetLife Accidental Death Benefit Rider Plus is a non-linked, 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 **Regular Rider Premium** payment conditions set out below.

3.2 Rider Benefits

Accidental Death Benefit

Subject to this **Rider Policy** being in full force and effect, upon the **Death** of the **Insured** due to an **Accident** happening within the **Policy Term**, **We** will pay the **Rider Sum Assured** as specified in the **Rider Schedule** to the **Nominee**.

Where, "**Accident**" means sudden, unforeseen and involuntary event caused by external, visible and violent means. The death should happen within 180 days from the date of accident.

3.3 Suicide Exclusion

In the event the Person Insured commits suicide, within twelve months from the Date of Commencement of Risk or from the Date of Revival of the Rider Policy as applicable, the Nominee of the Policyholder shall be entitled to receive at least 80% of Total Rider Premium(s) Paid till the date of death or Surrender Value available as on the date of death, whichever is higher, provided the Rider Policy is in force. We shall not be liable to pay any interest on this amount.

3.4 Other Exclusions Applicable to this Rider Policy

We shall not be liable to pay the Accidental Death Benefit under this **Rider Policy** if the Accidental Death of the **Insured** occurs from, or is caused by, either directly or indirectly, voluntarily or involuntarily, due to one of the following:

- a) Suicide: If the death was due to suicide at that time;
- b) Self-inflicted injury: Intentional self-inflicted injury.
- c) Any condition that is pre-existing at the time of inception of the rider policy
 - I. Pre-existing Disease means any condition, ailment, injury or disease: That is/are diagnosed by a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement or
 - II. For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement.
- d) 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.
- e) Taking part in any naval, military or air force operation during peace time.

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- f) Committing an assault, a criminal offence, an illegal activity or any breach of law with criminal intent.
- g) 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.
- h) 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.
- i) 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.
- j) During first 48 months of the rider policy, all infections and diseases except gynogenic infection which shall occur with and through an accidental wound shall not be covered.
- k) 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.

3.5 Payment of Rider Premium

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. If **You** have chosen other than **Single Premium** mode, **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**.

3.5.1 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**.

3.5.2 Grace Period

Rider Premium that is not received in full by its due date may be paid in full during the **Grace Period** specified under the **Policy**. Upon the **Insured's** Accidental Death during the **Grace Period**, the Accidental Death Benefit shall be payable in full.

3.5.3 Rider Premium Discontinuance

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

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3.5.4 Premium Discontinuance after the completion of the first 2 Policy Years

We will pay **Surrender Value** as set out in Part D of this **Rider Policy** if all due **Rider Premiums** have been paid for the first two consecutive **Policy Years**. There is no Surrender Value payable in case of regular premium payment option.

3.6 Non-Forfeiture benefit

Non forfeiture benefit set out above would not be available to you in the following cases:

- 3.6.1** in case You have chosen regular premium payment option under this Rider Policy.
- 3.6.2** In case you have failed to pay all due installment **Premium** in accordance with the **Rider Schedule** for the first two consecutive **Policy Years**
- 3.6.3** In both the aforesaid cases, the **Rider Policy** would terminate and no benefit would be payable under this **Rider Policy**.

3.7 Surrender

You may surrender the **Rider Policy** in accordance with the surrender provisions in Part D.

3.8 Discounts

In respect of policies sold through Online and via Direct sales by employees through corporate worksites, following discount will be applicable on the premium rates after allowing for high Sum Assured discount.

Premium Payment Term	Discount Rates as % of Premium
Single Pay	2.00%
5 Year Limited Pay	4.00%
7 Year Limited Pay	4.00%
10 Year Limited Pay	4.00%
12 Year Limited Pay	4.00%
15 Year Limited Pay	3.00%
Regular Pay	3.00%

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.

4.1 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 signed written notice to Us within 15 days (30 days in case the Policy is sold to You through Our Website) from the date of receiving the Policy, 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, stamp duty and/or the expenses incurred on medical examination (if any).

4.2 Procedure for Revival of the Rider

A **Rider Policy** which has lapsed in accordance with **Part C** may be revived within a period of 5 years in accordance with the terms of the base **Policy**.

4.3 Surrender

Surrender 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 Surrender Value:

- For single premium mode
 - For Limited Pay Rider Policy provided that at least two full Policy Years' premiums have been paid.
- Subject to the **Rider Policy** being eligible to receive the **Surrender Value** under Part C above, **Surrender Value** being the higher of the **Guaranteed Surrender Value** or **Special Surrender Value** shall be payable to the Insured / Nominee. **Guaranteed Surrender Value (GSV)** is computed as under.

Applicable **GSV** % multiplied by Total Rider Premiums Paid multiplied by [Outstanding Months in the Rider Policy Term / Number of Months in the Rider Policy Tenure] **Special Surrender Value (SSV)** is computed as under:

Applicable **SSV** % multiplied by Total Rider Premiums Paid multiplied by [Outstanding Months in the Rider Policy Term / Number of Months in the Rider Policy Tenure]

The Guaranteed Surrender Value is the minimum surrender value guaranteed to be paid by **Us** and applicable **GSV%** and **SSV%** given in **Appendix 1**

1. **Special Surrender Value:** The Special Surrender Value is calculated by **Us** using a proxy asset share approach. The Special Surrender Value is not guaranteed and the special surrender value factors may be changed by **Us** from time to time with the approval of the **IRDA of India**. The current Special Surrender Values as approved by IRDA are given in **Appendix I**

4.4 Claims Procedure

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

- (a) The original **Rider** document;

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- (b) The claim form prescribed by **Us**, duly completed;
- (c) The official death certificate issued by a competent governmental authority;
- (d) First Information Report, police inquest report and a post-mortem report;
- (e) Proof of title to the **Rider** where applicable;
- (f) **Nominee/Appointee**/legal heir identification and address proof as per regulatory requirements.

You shall submit all the above documents within 45 days of the occurrence of the claim incidence. We shall consider submission of the above documents beyond 45 days but not later than 90 days from the occurrence of the claim incidence if there are valid reasons for such a delay on **Your** part.

Subject to **You** submitting all the documents as mentioned above within 45 days of the occurrence of the claim incidence or within the permitted extended timelines provided above, **We** shall pay the claim amount within 30 days from the date of receipt of the last of the documents as mentioned above, failing which **We** shall pay interest on the claim amount to **You** at the rate of 2% more than the prevailing bank rate for savings accounts prevalent at the beginning of the financial year in which the claim has been reviewed by **Us**.

4.5 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 surrender value;
- (f) Non-payment of **Rider Premium** within the **Grace Period** specified under the **Policy**.

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5. Part E

5.1 Rider Charges

There are no Rider Specific charges.

1. In case of loss of original policy, a miscellaneous fee of Rs.200 will be chargeable while issuing a duplicate policy

Notices:

Any notice, request direction or instructions given to **Us**, under this **Policy**, shall be in writing and delivered by hand, post, facsimile or from registered electronic mail ID to:

PNB MetLife India Insurance Company Limited,

Unit No. 701, 702 & 703, 7th Floor, West Wing, Raheja Towers, 26/27 M G Road, Bangalore -560001, Karnataka.

Call us Toll-free at 1-800-425-6969,

Website: www.pnbmetlife.com,

Email: indiaservice@pnbmetlife.co.in or

Write to us: 1st Floor, Techniplex -1, Techniplex Complex, Off Veer Savarkar Flyover, Goregaon (West), Mumbai – 400062. Phone: +91-22-41790000, Fax: +91-22-41790203

Similarly, any notice, direction or instruction to be given by **Us**, under the **Policy** shall be in writing and delivered by hand, post, courier, facsimile or registered electronic mail ID to the updated address in the records of the Company.

You are requested to communicate any change in address, immediately, to enable us to serve you promptly.

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.

6.1 Nomination

Nomination shall be in accordance with provisions of Section 39 of the Insurance Act 1938 as amended from time to time. A Leaflet containing the simplified version of the provisions of Section 39 is enclosed as Annexure A to this Policy for your reference. Nomination of this Policy is not applicable if the Policy has been executed under Section 6 of the Married Women's Property Act 1874

6.2 Assignment

Assignment shall be in accordance with provisions of Section 38 of the Insurance Act 1938 as amended from time to time. A Leaflet containing the simplified version of the provisions of Section 38 is enclosed as Annexure A to this Policy for your reference. Assignment of this Policy is not applicable if the Policy has been executed under Section 6 of the Married Women's Property Act 1874

6.3 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 Goods & Services 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.

6.4 Currency & Place of Payment

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

6.5 Fraud, Misrepresentation and Forfeiture

Fraud, Misrepresentation and Forfeiture would be dealt with in accordance with provisions of Section 45 of the Insurance Act 1938 as amended from time to time. A Leaflet containing the simplified version of the provisions of Section 45 is enclosed in **Annexure** for your reference

6.6 Proof of Age

- (a) Subject to Section 45 of the Insurance Act 1938, if the actual age of the **Insured** differs from the **Age** stated in the **Application** then:
 - (i) If the actual age proves to be higher than what is stated in the **Application**, the **Basic Sum Assured** will be adjusted to that which would have been purchased by the amount of premium paid, had the age been correctly stated. The **Policy** will continue to be in force;

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- (ii) If the actual age proves to be lower than what is stated in the **Application**, the premium paid in excess will be refunded to **You** without interest or may be adjusted towards future premium at **Our** sole discretion. The **Policy** will continue to be in force.
- (b) If the **Insured's** actual age is such that it would have made him/her ineligible for the insurance cover stated in the **Policy**, **We** reserve the right at **Our** sole discretion to take such action as may be deemed appropriate including cancellation of the **Policy** upon payment of the **Surrender Value**.

6.7 Loss of the Policy Document

If the **Policy** is lost or destroyed, **You** may make a written request for a duplicate **Policy** which **We** will issue duly endorsed to show that it is in place of the original document, as long as **You** first pay **Us** the Miscellaneous Fee specified in Part E. Upon the issue of a duplicate **Policy**, the original will cease to have any legal force or effect.

6.8 Travel, Residence & Occupation

This **Policy** does not impose any restrictions as to travel, residence or occupation.

6.9 Changes to the Terms & Conditions

We may, in **Our** sole discretion change the **Policy** terms and conditions with the prior approval of the **IRDA of India**. **We** will notify **You** of any changes to the terms and conditions within four weeks of the change taking place. If **You** object to the changes **You** must give written notice to **Us** within a further four weeks or **You** will be deemed to have accepted the change. If **You** give written notice of **Your** objection within four weeks the **Policy** will be deemed to be surrendered and the applicable **Surrender Value** shall be payable.

6.10 Governing Law & Jurisdiction

The terms and conditions of the Group Policy shall be governed by and be interpreted in accordance with Indian law and all disputes and differences arising under or in relation to the Group Policy shall be subject to the sole and exclusive jurisdiction of the courts situated in Mumbai

6.11 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

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:

PNB MetLife India Insurance Company Limited,

Registered office: Unit No. 701, 702 & 703, 7th Floor, West Wing, Raheja Towers, 26/27 M G Road, Bangalore -560001, Karnataka.

Call us Toll-free at 1-800-425-6969,

Website: www.pnbmetlife.com,

Email: indiaservice@pnbmetlife.co.in or

Write to us: 1st Floor, Techniplex -1, Techniplex Complex, Off Veer Savarkar Flyover, Goregaon (West), Mumbai – 400062.

Phone: +91-22-41790000, Fax: +91-22-41790203

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**.

In case **You** are not satisfied with the decision of the above office, or have not received any response within 10 days, **You** may contact the Authority by any of the following means for resolution:

IRDA of India Grievance Call Centre (IGCC)

Toll Free No.: 155255

You can register your complaint online at <http://www.igms.irda.gov.in>

You can write or fax your complaints to

Consumer Affairs Department

Insurance Regulatory and Development Authority of India

9th Floor, United India Towers, Basheerbagh, Hyderabad – 500 029, Andhra Pradesh

Fax No.: +91-40- 6678 9768

E-mail ID: complaints@irda.gov.in

In case **You** are not satisfied with **Our** decision/resolution of the **Company**, **You** may approach the insurance ombudsman at the address in the list of ombudsman below, if **Your** grievance pertains to:

- (a) Insurance claim that has been rejected or dispute of a claim on legal construction of the **Policy**;
- (b) Delay in settlement of claim;
- (c) Dispute with regard to premium; or
- (d) Non-receipt of **Your Policy** document.

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The complaint should be made in writing duly signed by the **You, Nominee** or by **Your** legal heirs with full details of the complaint and the contact information of complainant

As per Rule 13(3) of the Redress of Public Grievances Rules 1998, the complaint to the insurance ombudsman can be made:

- (a) Only if the grievance has been rejected by the grievance redress machinery of the Insurer;
- (b) Within a period of one year from the date of rejection by the insurer; and
- (c) If it is not simultaneously under any litigation.

List of Insurance Ombudsman

CONTACT LOCATION	CONTACT DETAILS	JURISDICTION
AHMEDABAD	2nd floor, Ambica House, Near C.U. Shah College, Ashram Road, Ahmedabad – 380 014 Tel.:- 079-27546840 , 27545441. Fax:- 079-27546142 Email:- bimalokpal.ahmedabad@gbic.co.in	State of Gujarat, Union Territories of Dadra & Nagar Haveli and Daman and Diu.
BENGALURU	19/19, Jeevan Soudha Building, Ground Floor 24 th Main, J.P. Nagar First Phase, Bengaluru- 560 025 Tel.: 080 – 26652049/26652048 Email: bimalokpal.bengaluru@gbic.co.in	State of Karnataka.
BHOPAL	Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel, Near New Market, Bhopal – 462 003. Tel.:- 0755-2769201/202. Fax:- 0755-2769203 Email:- bimalokpal.bhopal@gbic.co.in	States of Madhya Pradesh and Chhattisgarh.
BHUBANESHWAR	62, Forest park, Bhubneshwar – 751 009. Tel.:- 0674-2596003/2596455. Fax:- 0674-2596429 Email:- bimalokpal.bhubaneswar@gbic.co.in	State of Orissa.
CHANDIGARH	S.C.O. No. 101-103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.:- 0172-2706468, 2773101. Fax:- 0172-2708274 Email:- bimalokpal.chandigarh@gbic.co.in	States of Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir and Union Territory of Chandigarh.
CHENNAI	Fatima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, Chennai – 600 018. Tel.:- 044-24333668/24335284. Fax:- 044-24333664 Email:- bimalokpal.chennai@gbic.co.in	State of Tamil Nadu and Union Territory Pondicherry Town and Karaikal (which are part of Union Territory of Pondicherry).
DELHI	2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.:- 011-23234057/23232037. Fax:- 011-23230858 Email:- bimalokpal.delhi@gbic.co.in	State of Delhi.
KOCHI	2 nd Floor, CC-27/2603, Pulinat Building, M.G. Road, Ernakulam, Kochi-682 015. Tel.:-0484-2358759, 2359338. Fax:- 0484-2359336 Email:- bimalokpal.ernakulam@gbic.co.in	State of Kerala and Union Territory of (a) Lakshadweep (b) Mahe – a part of Union Territory of Pondicherry
GUWAHATI	Jeevan Nivesh' Bldg., 5th Floor, Near. Pan bazar over bridge, S.S. Road, Guwahati – 781001. Tel.:- 0361-2132204/2132205. Fax:- 0361-2732937 Email:- bimalokpal.guwahati@gbic.co.in	States of Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD	6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.:- 040-65504123/23312122. Fax:- 040-23376599 Email:- bimalokpal.hyderabad@gbic.co.in	State of Andhra Pradesh, Telangana, Union Territory of Yanam which is a part of Territory of Pondicherry.
JAIPUR	Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Road, Jaipur - 302 005.	State of Rajasthan.

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	Tel.: 0141 -2740363 Email:- bimalokpal.jaipur@gbic.co.in	
KOLKATA	Hindustan Bldg. Annexe, 4, C.R. Avenue, 4th Floor, KOLKATA - 700 072. TEL : 033-22124339/22124346. Fax : 033-22124341 Email:- bimalokpal.kolkata@gbic.co.in	States of West Bengal, Sikkim and Union Territories of Andaman and Nicobar Islands.
LUCKNOW	6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow-226 001. Tel.:- 0522-2231330/1 Fax:- 0522-2231310 Email:- bimalokpal.lucknow@gbic.co.in	Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
MUMBAI	3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.:- 022-26106552/6960. Fax:- 022-26106052 Email:- bimalokpal.mumbai@gbic.co.in	States of Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane
NOIDA	Bhagwan Sahai Palace, 4 th Floor, Main Road, Naya Bans, Sector-15, G.B. Nagar, NOIDA-201301 Tel.:- 0120-2514250/51/53 Email: bimalokpal.noida@gbic.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
PATNA	Kalpna Arcade Building, 1 st Floor, Bazar Samiti Road, Bahadurpur, Patna- 800 006 Tel.: 0612- 2680952 Email: bimalokpal.patna@gbic.co.in	States of Bihar and Jharkand
PUNE	3 rd Floor, Jeevan Darshan Bldg., N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020 -32341320 Email: bimalokpal.pune@gbic.co.in	State of Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.

Annexure A

Section 39, Nomination by policyholder

1. Nomination of a life insurance Policy is as below in accordance with Section 39 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Ordinance dtd 26.12.2014. The extant provisions in this regard are as follows:
2. The policyholder of a life insurance on his own life may nominate a person or persons to whom money secured by the policy shall be paid in the event of his death.
3. Where the nominee is a minor, the policyholder may appoint any person to receive the money secured by the policy in the event of policyholder's death during the minority of the nominee. The manner of appointment is to be laid down by the company.
4. Nomination can be made at any time before the maturity of the policy.
5. Nomination may be incorporated in the text of the policy itself or may be endorsed on the policy communicated to the company and can be registered by the company in the records relating to the policy.
6. Nomination can be cancelled or changed at any time before policy matures, by an endorsement or a further endorsement or a will as the case may be.
7. A notice in writing of Change or Cancellation of nomination must be delivered to the company for the company to be liable to such nominee. Otherwise, company will not be liable if a bonafide payment is made to the person named in the text of the policy or in the registered records of the company.
8. Fee to be paid to the company for registering change or cancellation of a nomination can be specified by the Authority through Regulations.
9. On receipt of notice with fee, the company should grant a written acknowledgement to the policyholder of having registered a nomination or cancellation or change thereof.
10. A transfer or assignment made in accordance with Section 38 shall automatically cancel the nomination except in case of assignment to the company or other transferee or assignee for purpose of loan or against security or its reassignment after repayment. In such case, the nomination will not get cancelled to the extent of company's or transferee's or assignee's interest in the policy. The nomination will get revived on repayment of the loan.
11. The right of any creditor to be paid out of the proceeds of any policy of life insurance shall not be affected by the nomination.
12. In case of nomination by policyholder whose life is insured, if the nominees die before the policyholder, the proceeds are payable to policyholder or his heirs or legal representatives or holder of succession certificate.
13. In case nominee(s) survive the person whose life is insured, the amount secured by the policy shall be paid to such survivor(s).
14. Where the policyholder whose life is insured nominates his
 - parents or
 - spouse or
 - children or
 - spouse and children
 - or any of them

the nominees are beneficially entitled to the amount payable by the company to the policyholder unless it is proved that policyholder could not have conferred such beneficial title on the nominee having regard to the nature of his title.

If nominee(s) die after the policyholder but before his share of the amount secured under the policy is paid, the share of the expired nominee(s) shall be payable to the heirs or legal representative of the nominee or holder of succession certificate of such nominee(s).

15. The provisions of sub-section 7 and 8 (13 and 14 above) shall apply to all life insurance policies maturing for payment after the commencement of Insurance Laws (Amendment) Ordinance, 2014 (i.e 26.12.2014).
16. If policyholder dies after maturity but the proceeds and benefit of the policy has not been paid to him because of his death, his nominee(s) shall be entitled to the proceeds and benefit of the policy.
17. The provisions of Section 39 are not applicable to any life insurance policy to which Section 6 of Married Women's Property Act, 1874 applies or has at any time applied except where before or after Insurance Laws (Ordinance) 2014, a nomination is made in favour of spouse or children or spouse and children whether or not on the face of the policy it is mentioned that it is made under Section 39. Where nomination is intended to be made to spouse or children or spouse and children under Section 6 of MWP Act, it should be specifically mentioned on the policy. In such a case only, the provisions of Section 39 will not apply.

[Disclaimer: This is not a comprehensive list of amendments of Insurance Act, 1938, as amended from time to time and only a simplified version prepared for general information. Policy Holders are advised to refer the Insurance Laws (Amendment) Act 2015 notified in the Official Gazette on 23rd March 2015 for complete and accurate details.]

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Section 38, Assignment and Transfer of Insurance Policies

1. Assignment or transfer of a policy should be in accordance with Section 38 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Ordinance dated 26.12.2014. The extant provisions in this regard are as follows:
2. This policy may be transferred/assigned, wholly or in part, with or without consideration.
3. An Assignment may be effected in a policy by an endorsement upon the policy itself or by a separate instrument under notice to the Company.
4. The instrument of assignment should indicate the fact of transfer or assignment and the reasons for the assignment or transfer, antecedents of the assignee and terms on which assignment is made.
5. The assignment must be signed by the transferor or assignor or duly authorized agent and attested by at least one witness.
6. The transfer of assignment shall not be operative as against an company until a notice in writing of the transfer or assignment and either the said endorsement or instrument itself or copy there of certified to be correct by both transferor and transferee or their duly authorised agents have been delivered to the company.
7. Fee to be paid for assignment or transfer can be specified by the Authority through Regulations.
8. On receipt of notice with fee, the company should Grant a written acknowledgement of receipt of notice. Such notice shall be conclusive evidence against the company of duly receiving the notice.
9. If the company maintains one or more places of business, such notices shall be delivered only at the place where the policy is being serviced.
10. The company may accept or decline to act upon any transfer or assignment or endorsement, if it has sufficient reasons to believe that it is
 - not bonafide or
 - not in the interest of the policyholder or
 - not in public interest or
 - is for the purpose of trading of the insurance policy.
11. Before refusing to act upon endorsement, the Company should record the reasons in writing and communicate the same in writing to Policyholder within 30 days from the date of policyholder giving a notice of transfer or assignment
12. In case of refusal to act upon the endorsement by the Company, any person aggrieved by the refusal may prefer a claim to IRDAI within 30 days of receipt of the refusal letter from the Company.
13. The priority of claims of persons interested in an insurance policy would depend on the date on which the notices of assignment or transfer is delivered to the company; where there are more than one instruments of transfer or assignment, the priority will depend on dates of delivery of such notices. Any dispute in this regard as to priority should be referred to Authority.
14. Every assignment or transfer shall be deemed to be absolute assignment or transfer and the assignee or transferee shall be deemed to be absolute assignee or transferee, except
 - (a) where assignment or transfer is subject to terms and conditions of transfer or assignment OR
 - (b) where the transfer or assignment is made upon condition that
 - (i) the proceeds under the policy shall become payable to policyholder or nominee(s) in the event of assignee or transferee dying before the insured OR
 - (ii) the insured surviving the term of the policy

Such conditional assignee will not be entitled to obtain a loan on policy or surrender the policy. This provision will prevail notwithstanding any law or custom having force of law which is contrary to the above position.
15. In other cases, the company shall, subject to terms and conditions of assignment, recognize the transferee or assignee named in the notice as the absolute transferee or assignee and such person
 - shall be subject to all liabilities and equities to which the transferor or assignor was subject to at the date of transfer or assignment and
 - may institute any proceedings in relation to the policy
 - obtain loan under the policy or surrender the policy without obtaining the consent of the transferor or assignor or making him a party to the proceedings

Any rights and remedies of an assignee or transferee of a life insurance policy under an assignment or transfer effected before commencement of the Insurance Laws (Amendment) Ordinance, 2014 shall not be affected by this section.

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Section 45, Policy shall not be called in question on the ground of mis-statement after three years

Provisions regarding policy not being called into question in terms of Section 45 of the Insurance Act, 1938, as amended by Insurance Laws (Amendment) Ordinance dated 26.12.2014 are as follows:

1. No Policy of Life Insurance shall be called in question on any ground whatsoever after expiry of 3 years from
 - the date of issuance of policy or
 - the date of commencement of risk or
 - the date of revival of policy or
 - the date of rider to the policywhichever is later.
2. On the ground of fraud, a policy of Life Insurance may be called in question within 3 years from
 - the date of issuance of policy or
 - the date of commencement of risk or
 - the date of revival of policy or
 - the date of rider to the policywhichever is later.

For this, the company should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which such decision is based.
3. Fraud means any of the following acts committed by insured or by his agent, with the intent to deceive the company or to induce the company to issue a life insurance policy:
 - The suggestion, as a fact of that which is not true and which the insured does not believe to be true;
 - The active concealment of a fact by the insured having knowledge or belief of the fact;
 - Any other act fitted to deceive; and
 - Any such act or omission as the law specifically declares to be fraudulent.
4. Mere silence is not fraud unless, depending on circumstances of the case, it is the duty of the insured or his agent keeping silence to speak or silence is in itself equivalent to speak.
5. No Company shall repudiate a life insurance Policy on the ground of Fraud, if the Insured / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact are within the knowledge of the company. Onus of disproving is upon the policyholder, if alive, or beneficiaries.
6. Life insurance Policy can be called in question within 3 years on the ground that any statement of or suppression of a fact material to expectancy of life of the insured was incorrectly made in the proposal or other document basis which policy was issued or revived or rider issued. For this, the company should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which decision to repudiate the policy of life insurance is based.
7. In case repudiation is on ground of mis-statement and not on fraud, the premium collected on policy till the date of repudiation shall be paid to the insured or legal representative or nominee or assignees of insured, within a period of 90 days from the date of repudiation. However, the payment will be as per IRDAI direction/Regulation/Circular from time to time.
8. Fact shall not be considered material unless it has a direct bearing on the risk undertaken by the company. The onus is on company to show that if the company had been aware of the said fact, no life insurance policy would have been issued to the insured.
9. The company can call for proof of age at any time if he is entitled to do so and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof of age of life insured. So, this Section will not be applicable for questioning age or adjustment based on proof of age submitted subsequently.

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Appendix 1

Guaranteed Surrender Value Factors – Limited pay

Year / Term	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23
1						2	3	4	5	6	7	8	9	10	11	12	13	14	15
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%
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%
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%
4	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%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%
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%
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%
8	0.0%	0.0%	0.0%	90.0%	90.0%	70.0%	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%
9	0.0%	0.0%	0.0%	0.0%	90.0%	90.0%	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%
10	0.0%	0.0%	0.0%	0.0%	0.0%	90.0%	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%
11	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.0%	90.0%	82.0%	76.7%	72.9%	70.0%	67.8%	66.0%	64.6%	63.3%	62.3%	61.4%	60.7%
12	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.0%	90.0%	83.3%	78.6%	75.0%	72.2%	70.0%	68.2%	66.7%	65.4%	64.3%	63.3%
13	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.0%	90.0%	84.3%	80.0%	76.7%	74.0%	71.8%	70.0%	68.5%	67.1%	66.0%
14	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.0%	90.0%	85.0%	81.1%	78.0%	75.5%	73.3%	71.5%	70.0%	68.7%
15	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.0%	90.0%	85.6%	82.0%	79.1%	76.7%	74.6%	72.9%	71.3%
16	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%	86.0%	82.7%	80.0%	77.7%	75.7%	74.0%
17	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%	86.4%	83.3%	80.8%	78.6%	76.7%
18	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%	86.7%	83.9%	81.4%	79.3%
19	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%	86.9%	84.3%	82.0%
20	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%	87.1%	84.7%
21	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%	87.3%
22	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%
23	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%

Year / Term	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
1	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
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%
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%
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%
4	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	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	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	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	52.5%	52.4%	52.2%	52.1%	52.0%	51.9%	51.8%	51.7%	51.7%	51.6%	51.5%	51.5%	51.4%	51.4%	51.3%	51.3%	51.3%
9	55.0%	54.7%	54.4%	54.2%	54.0%	53.8%	53.6%	53.5%	53.3%	53.2%	53.1%	53.0%	52.9%	52.8%	52.7%	52.6%	52.5%
10	57.5%	57.1%	56.7%	56.3%	56.0%	55.7%	55.5%	55.2%	55.0%	54.8%	54.6%	54.4%	54.3%	54.1%	54.0%	53.9%	53.8%
11	60.0%	59.4%	58.9%	58.4%	58.0%	57.6%	57.3%	57.0%	56.7%	56.4%	56.2%	55.9%	55.7%	55.5%	55.3%	55.2%	55.0%
12	62.5%	61.8%	61.1%	60.5%	60.0%	59.5%	59.1%	58.7%	58.3%	58.0%	57.7%	57.4%	57.1%	56.9%	56.7%	56.5%	56.3%
13	65.0%	64.1%	63.3%	62.6%	62.0%	61.4%	60.9%	60.4%	60.0%	59.6%	59.2%	58.9%	58.6%	58.3%	58.0%	57.7%	57.5%
14	67.5%	66.5%	65.6%	64.7%	64.0%	63.3%	62.7%	62.2%	61.7%	61.2%	60.8%	60.4%	60.0%	59.7%	59.3%	59.0%	58.8%
15	70.0%	68.8%	67.8%	66.8%	66.0%	65.2%	64.6%	63.9%	63.3%	62.8%	62.3%	61.9%	61.4%	61.0%	60.7%	60.3%	60.0%
16	72.5%	71.2%	70.0%	69.0%	68.0%	67.1%	66.4%	65.7%	65.0%	64.4%	63.9%	63.3%	62.9%	62.4%	62.0%	61.6%	61.3%
17	75.0%	73.5%	72.2%	71.1%	70.0%	69.1%	68.2%	67.4%	66.7%	66.0%	65.4%	64.8%	64.3%	63.8%	63.3%	62.9%	62.5%
18	77.5%	75.9%	74.4%	73.2%	72.0%	71.0%	70.0%	69.1%	68.3%	67.6%	66.9%	66.3%	65.7%	65.2%	64.7%	64.2%	63.8%
19	80.0%	78.2%	76.7%	75.3%	74.0%	72.9%	71.8%	70.9%	70.0%	69.2%	68.5%	67.8%	67.1%	66.6%	66.0%	65.5%	65.0%
20	82.5%	80.6%	78.9%	77.4%	76.0%	74.8%	73.6%	72.6%	71.7%	70.8%	70.0%	69.3%	68.6%	67.9%	67.3%	66.8%	66.3%
21	85.0%	82.9%	81.1%	79.5%	78.0%	76.7%	75.5%	74.4%	73.3%	72.4%	71.5%	70.7%	70.0%	69.3%	68.7%	68.1%	67.5%
22	87.5%	85.3%	83.3%	81.6%	80.0%	78.6%	77.3%	76.1%	75.0%	74.0%	73.1%	72.2%	71.4%	70.7%	70.0%	69.4%	68.8%
23	90.0%	87.7%	85.6%	83.7%	82.0%	80.5%	79.1%	77.8%	76.7%	75.6%	74.6%	73.7%	72.9%	72.1%	71.3%	70.7%	70.0%
24	90.0%	90.0%	87.8%	85.8%	84.0%	82.4%	80.9%	79.6%	78.3%	77.2%	76.2%	75.2%	74.3%	73.5%	72.7%	71.9%	71.3%
25	0.0%	90.0%	90.0%	87.9%	86.0%	84.3%	82.7%	81.3%	80.0%	78.8%	77.7%	76.7%	75.7%	74.8%	74.0%	73.2%	72.5%
26	0.0%	0.0%	90.0%	90.0%	88.0%	86.2%	84.6%	83.0%	81.7%	80.4%	79.2%	78.2%	77.1%	76.2%	75.3%	74.5%	73.8%
27	0.0%	0.0%	0.0%	90.0%	90.0%	88.1%	86.4%	84.8%	83.3%	82.0%	80.8%	79.6%	78.6%	77.6%	76.7%	75.8%	75.0%
28	0.0%	0.0%	0.0%	0.0%	90.0%	90.0%	88.2%	86.5%	85.0%	83.6%	82.3%	81.1%	80.0%	79.0%	78.0%	77.1%	76.3%
29	0.0%	0.0%	0.0%	0.0%	0.0%	90.0%	90.0%	88.3%	86.7%	85.2%	83.9%	82.6%	81.4%	80.3%	79.3%	78.4%	77.5%
30	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%	78.8%
31	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%
32	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%	81.3%
33	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%	83.6%	82.5%
34	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%	83.8%

PNB MetLife Accidental Death Benefit Rider Plus

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%
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%	86.3%
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%	90.0%	90.0%	88.7%	87.5%	87.5%
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%	88.8%
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%
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%

GSV factors – Single pay

Year/ Term	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
1	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%
2	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%
3	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%
4	90.00%	90.00%	80.00%	78.75%	78.00%	77.50%	77.14%	76.88%	76.67%	76.50%	76.36%	76.25%	76.15%	76.07%	76.00%	75.94%	75.88%
5	90.00%	90.00%	85.00%	82.50%	81.00%	80.00%	79.29%	78.75%	78.33%	78.00%	77.73%	77.50%	77.31%	77.14%	77.00%	76.88%	76.76%
6	0.00%	90.00%	90.00%	86.25%	84.00%	82.50%	81.43%	80.63%	80.00%	79.50%	79.09%	78.75%	78.46%	78.21%	78.00%	77.81%	77.65%
7	0.00%	0.00%	90.00%	90.00%	87.00%	85.00%	83.57%	82.50%	81.67%	81.00%	80.45%	80.00%	79.62%	79.29%	79.00%	78.75%	78.53%
8	0.00%	0.00%	0.00%	90.00%	90.00%	87.50%	85.71%	84.38%	83.33%	82.50%	81.82%	81.25%	80.77%	80.36%	80.00%	79.69%	79.41%
9	0.00%	0.00%	0.00%	0.00%	90.00%	90.00%	87.86%	86.25%	85.00%	84.00%	83.18%	82.50%	81.92%	81.43%	81.00%	80.63%	80.29%
10	0.00%	0.00%	0.00%	0.00%	0.00%	90.00%	90.00%	88.13%	86.67%	85.50%	84.55%	83.75%	83.08%	82.50%	82.00%	81.56%	81.18%
11	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	90.00%	90.00%	88.33%	87.00%	85.91%	85.00%	84.23%	83.57%	83.00%	82.50%	82.06%
12	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	90.00%	90.00%	88.50%	87.27%	86.25%	85.38%	84.64%	84.00%	83.44%	82.94%
13	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	90.00%	90.00%	88.64%	87.50%	86.54%	85.71%	85.00%	84.38%	83.82%
14	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	90.00%	90.00%	88.75%	87.69%	86.79%	86.00%	85.31%	84.71%
15	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	90.00%	90.00%	88.85%	87.86%	87.00%	86.25%	85.59%
16	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	90.00%	90.00%	88.93%	88.00%	87.19%	86.47%
17	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	90.00%	90.00%	89.00%	88.35%
18	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	90.00%	90.00%	88.24%
19	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	90.00%	89.12%
20	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	90.00%	90.00%
21	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	90.00%

Year/ Term	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
1	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
1	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%
2	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%
3	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%
4	75.83%	75.79%	75.75%	75.71%	75.68%	75.65%	75.63%	75.60%	75.58%	75.56%	75.54%	75.52%	75.50%	75.48%	75.47%	75.45%	75.44%	75.43%	75.42%
5	76.67%	76.58%	76.50%	76.43%	76.36%	76.30%	76.25%	76.20%	76.15%	76.11%	76.07%	76.03%	76.00%	75.97%	75.94%	75.91%	75.88%	75.86%	75.83%
6	77.50%	77.37%	77.25%	77.14%	77.05%	76.96%	76.88%	76.80%	76.73%	76.67%	76.61%	76.55%	76.50%	76.45%	76.41%	76.36%	76.32%	76.29%	76.25%
7	78.33%	78.16%	78.00%	77.86%	77.73%	77.61%	77.50%	77.40%	77.31%	77.22%	77.14%	77.07%	77.00%	76.94%	76.88%	76.82%	76.76%	76.71%	76.67%
8	79.17%	78.95%	78.75%	78.57%	78.41%	78.26%	78.13%	78.00%	77.88%	77.78%	77.68%	77.59%	77.50%	77.42%	77.34%	77.27%	77.21%	77.14%	77.08%

PNB MetLife Accidental Death Benefit Rider Plus

	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
9	80.00 %	79.74 %	79.50 %	79.29 %	79.09 %	78.91 %	78.75 %	78.60 %	78.46 %	78.33 %	78.21 %	78.10 %	78.00 %	77.90 %	77.81 %	77.73 %	77.65 %	77.57 %	77.50 %
10	80.83 %	80.53 %	80.25 %	80.00 %	79.77 %	79.57 %	79.38 %	79.20 %	79.04 %	78.89 %	78.75 %	78.62 %	78.50 %	78.39 %	78.28 %	78.18 %	78.09 %	78.00 %	77.92 %
11	81.67 %	81.32 %	81.00 %	80.71 %	80.45 %	80.22 %	80.00 %	79.80 %	79.62 %	79.44 %	79.29 %	79.14 %	79.00 %	78.87 %	78.75 %	78.64 %	78.53 %	78.43 %	78.33 %
12	82.50 %	82.11 %	81.75 %	81.43 %	81.14 %	80.87 %	80.63 %	80.40 %	80.19 %	80.00 %	79.82 %	79.66 %	79.50 %	79.35 %	79.22 %	79.09 %	78.97 %	78.86 %	78.75 %
13	83.33 %	82.89 %	82.50 %	82.14 %	81.82 %	81.52 %	81.25 %	81.00 %	80.77 %	80.56 %	80.36 %	80.17 %	80.00 %	79.84 %	79.69 %	79.55 %	79.41 %	79.29 %	79.17 %
14	84.17 %	83.68 %	83.25 %	82.86 %	82.50 %	82.17 %	81.88 %	81.60 %	81.35 %	81.11 %	80.89 %	80.69 %	80.50 %	80.32 %	80.16 %	80.00 %	79.85 %	79.71 %	79.58 %
15	85.00 %	84.47 %	84.00 %	83.57 %	83.18 %	82.83 %	82.50 %	82.20 %	81.92 %	81.67 %	81.43 %	81.21 %	81.00 %	80.81 %	80.62 %	80.45 %	80.29 %	80.14 %	80.00 %
16	85.83 %	85.26 %	84.75 %	84.29 %	83.86 %	83.48 %	83.13 %	82.80 %	82.50 %	82.22 %	81.96 %	81.72 %	81.50 %	81.29 %	81.09 %	80.91 %	80.74 %	80.57 %	80.42 %
17	86.67 %	86.05 %	85.50 %	85.00 %	84.55 %	84.13 %	83.75 %	83.40 %	83.08 %	82.78 %	82.50 %	82.24 %	82.00 %	81.77 %	81.56 %	81.36 %	81.18 %	81.00 %	80.83 %
18	87.50 %	86.84 %	86.25 %	85.71 %	85.23 %	84.78 %	84.38 %	84.00 %	83.65 %	83.33 %	83.04 %	82.76 %	82.50 %	82.26 %	82.03 %	81.82 %	81.62 %	81.43 %	81.25 %
19	88.33 %	87.63 %	87.00 %	86.43 %	85.91 %	85.43 %	85.00 %	84.60 %	84.23 %	83.89 %	83.57 %	83.28 %	83.00 %	82.74 %	82.50 %	82.27 %	82.06 %	81.86 %	81.67 %
20	89.17 %	88.42 %	87.75 %	87.14 %	86.59 %	86.09 %	85.63 %	85.20 %	84.81 %	84.44 %	84.11 %	83.79 %	83.50 %	83.23 %	82.97 %	82.73 %	82.50 %	82.29 %	82.08 %
21	90.00 %	89.21 %	88.50 %	87.86 %	87.27 %	86.74 %	86.25 %	85.80 %	85.38 %	85.00 %	84.64 %	84.31 %	84.00 %	83.71 %	83.44 %	83.18 %	82.94 %	82.71 %	82.50 %
22	90.00 %	90.00 %	89.25 %	88.57 %	87.95 %	87.39 %	86.88 %	86.40 %	85.96 %	85.56 %	85.18 %	84.83 %	84.50 %	84.19 %	83.91 %	83.64 %	83.38 %	83.14 %	82.92 %
23	0.00 %	90.00 %	90.00 %	89.29 %	88.64 %	88.04 %	87.50 %	87.00 %	86.54 %	86.11 %	85.71 %	85.34 %	85.00 %	84.68 %	84.37 %	84.09 %	83.82 %	83.57 %	83.33 %
24	0.00 %	0.00 %	90.00 %	90.00 %	89.32 %	88.70 %	88.13 %	87.60 %	87.12 %	86.67 %	86.25 %	85.86 %	85.50 %	85.16 %	84.84 %	84.55 %	84.26 %	84.00 %	83.75 %
25	0.00 %	0.00 %	0.00 %	90.00 %	90.00 %	89.35 %	88.75 %	88.20 %	87.69 %	87.22 %	86.79 %	86.38 %	86.00 %	85.65 %	85.31 %	85.00 %	84.71 %	84.43 %	84.17 %
26	0.00 %	0.00 %	0.00 %	0.00 %	90.00 %	90.00 %	89.37 %	88.80 %	88.27 %	87.78 %	87.32 %	86.90 %	86.50 %	86.13 %	85.78 %	85.45 %	85.15 %	84.86 %	84.58 %
27	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	90.00 %	90.00 %	89.40 %	88.85 %	88.33 %	87.86 %	87.41 %	87.00 %	86.61 %	86.25 %	85.91 %	85.59 %	85.29 %	85.00 %
28	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	90.00 %	90.00 %	89.42 %	88.89 %	88.39 %	87.93 %	87.50 %	87.10 %	86.72 %	86.36 %	86.03 %	85.71 %	85.42 %
29	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	90.00 %	90.00 %	89.44 %	88.93 %	88.45 %	88.00 %	87.58 %	87.19 %	86.82 %	86.47 %	86.14 %	85.83 %
30	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	90.00 %	90.00 %	89.46 %	88.97 %	88.50 %	88.06 %	87.66 %	87.27 %	86.91 %	86.57 %	86.25 %
31	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	90.00 %	90.00 %	89.48 %	89.00 %	88.55 %	88.12 %	87.73 %	87.35 %	87.00 %	86.67 %
32	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	90.00 %	90.00 %	89.50 %	89.03 %	88.59 %	88.18 %	87.79 %	87.43 %	87.08 %
33	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	90.00 %	90.00 %	89.52 %	89.06 %	88.64 %	88.24 %	87.86 %	87.50 %
34	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	90.00 %	90.00 %	89.53 %	89.09 %	88.68 %	88.29 %	87.92 %
35	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	90.00 %	90.00 %	89.55 %	89.12 %	88.71 %	88.33 %
36	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	90.00 %	90.00 %	89.56 %	89.14 %	88.75 %
37	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	90.00 %	90.00 %	89.57 %	89.17 %
38	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	90.00 %	90.00 %	89.58 %
39	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	90.00 %	90.00 %
40	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	90.00 %

PNB MetLife Accidental Death Benefit Rider Plus

Special Surrender Value Factors
SSV factors – Limited pay

Year/Term	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
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%
2	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%
3	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%
4	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%
5	100.0%	100.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%
6	0.0%	100.0%	100.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%
7	0.0%	0.0%	100.0%	100.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%
8	0.0%	0.0%	0.0%	100.0%	100.0%	80.0%	73.3%	70.0%	68.0%	66.7%	65.7%	65.0%	64.4%	64.0%	63.6%	63.3%	63.1%	62.9%
9	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	86.7%	80.0%	76.0%	73.3%	71.4%	70.0%	68.9%	68.0%	67.3%	66.7%	66.2%	65.7%
10	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	90.0%	84.0%	80.0%	77.1%	75.0%	73.3%	72.0%	70.9%	70.0%	69.2%	68.6%
11	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	92.0%	86.7%	82.9%	80.0%	77.8%	76.0%	74.6%	73.3%	72.3%	71.4%
12	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	93.3%	88.6%	85.0%	82.2%	80.0%	78.2%	76.7%	75.4%	74.3%
13	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	94.3%	90.0%	86.7%	84.0%	81.8%	80.0%	78.5%	77.1%
14	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	95.0%	91.1%	88.0%	85.5%	83.3%	81.5%	80.0%
15	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	95.6%	92.0%	89.1%	86.7%	84.6%	82.9%
16	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	96.0%	92.7%	90.0%	87.7%	85.7%
17	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	96.4%	93.3%	90.8%	88.6%
18	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%	100.0%	100.0%	96.7%	93.9%	91.4%
19	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%	100.0%	100.0%	96.9%	94.3%
20	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%	100.0%	100.0%	97.1%
21	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%	100.0%	100.0%
22	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%	100.0%

Year/Term	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
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%
2	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%
3	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%
4	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%
5	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%
6	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%
7	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%
8	62.7%	62.5%	62.4%	62.2%	62.1%	62.0%	61.9%	61.8%	61.7%	61.7%	61.6%	61.5%	61.5%	61.4%	61.4%	61.3%	61.3%	61.3%
9	65.3%	65.0%	64.7%	64.4%	64.2%	64.0%	63.8%	63.6%	63.5%	63.3%	63.2%	63.1%	63.0%	62.9%	62.8%	62.7%	62.6%	62.5%
10	68.0%	67.5%	67.1%	66.7%	66.3%	66.0%	65.7%	65.5%	65.2%	65.0%	64.8%	64.6%	64.4%	64.3%	64.1%	64.0%	63.9%	63.8%
11	70.7%	70.0%	69.4%	68.9%	68.4%	68.0%	67.6%	67.3%	67.0%	66.7%	66.4%	66.2%	65.9%	65.7%	65.5%	65.3%	65.2%	65.0%
12	73.3%	72.5%	71.8%	71.1%	70.5%	70.0%	69.5%	69.1%	68.7%	68.3%	68.0%	67.7%	67.4%	67.1%	66.9%	66.7%	66.5%	66.3%
13	76.0%	75.0%	74.1%	73.3%	72.6%	72.0%	71.4%	70.9%	70.4%	70.0%	69.6%	69.2%	68.9%	68.6%	68.3%	68.0%	67.7%	67.5%
14	78.7%	77.5%	76.5%	75.6%	74.7%	74.0%	73.3%	72.7%	72.2%	71.7%	71.2%	70.8%	70.4%	70.0%	69.7%	69.3%	69.0%	68.8%

PNB MetLife Accidental Death Benefit Rider Plus

15	81.3%	80.0%	78.8%	77.8%	76.8%	76.0%	75.2%	74.6%	73.9%	73.3%	72.8%	72.3%	71.9%	71.4%	71.0%	70.7%	70.3%	70.0%
16	84.0%	82.5%	81.2%	80.0%	79.0%	78.0%	77.1%	76.4%	75.7%	75.0%	74.4%	73.9%	73.3%	72.9%	72.4%	72.0%	71.6%	71.3%
17	86.7%	85.0%	83.5%	82.2%	81.1%	80.0%	79.1%	78.2%	77.4%	76.7%	76.0%	75.4%	74.8%	74.3%	73.8%	73.3%	72.9%	72.5%
18	89.3%	87.5%	85.9%	84.4%	83.2%	82.0%	81.0%	80.0%	79.1%	78.3%	77.6%	76.9%	76.3%	75.7%	75.2%	74.7%	74.2%	73.8%
19	92.0%	90.0%	88.2%	86.7%	85.3%	84.0%	82.9%	81.8%	80.9%	80.0%	79.2%	78.5%	77.8%	77.1%	76.6%	76.0%	75.5%	75.0%
20	94.7%	92.5%	90.6%	88.9%	87.4%	86.0%	84.8%	83.6%	82.6%	81.7%	80.8%	80.0%	79.3%	78.6%	77.9%	77.3%	76.8%	76.3%
21	97.3%	95.0%	92.9%	91.1%	89.5%	88.0%	86.7%	85.5%	84.4%	83.3%	82.4%	81.5%	80.7%	80.0%	79.3%	78.7%	78.1%	77.5%
22	100.0%	97.5%	95.3%	93.3%	91.6%	90.0%	88.6%	87.3%	86.1%	85.0%	84.0%	83.1%	82.2%	81.4%	80.7%	80.0%	79.4%	78.8%
23	100.0%	100.0%	97.7%	95.6%	93.7%	92.0%	90.5%	89.1%	87.8%	86.7%	85.6%	84.6%	83.7%	82.9%	82.1%	81.3%	80.7%	80.0%
24	0.0%	100.0%	100.0%	97.8%	95.8%	94.0%	92.4%	90.9%	89.6%	88.3%	87.2%	86.2%	85.2%	84.3%	83.5%	82.7%	81.9%	81.3%
25	0.0%	0.0%	100.0%	100.0%	97.9%	96.0%	94.3%	92.7%	91.3%	90.0%	88.8%	87.7%	86.7%	85.7%	84.8%	84.0%	83.2%	82.5%
26	0.0%	0.0%	0.0%	100.0%	100.0%	98.0%	96.2%	94.6%	93.0%	91.7%	90.4%	89.2%	88.2%	87.1%	86.2%	85.3%	84.5%	83.8%
27	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	98.1%	96.4%	94.8%	93.3%	92.0%	90.8%	89.6%	88.6%	87.6%	86.7%	85.8%	85.0%
28	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	98.2%	96.5%	95.0%	93.6%	92.3%	91.1%	90.0%	89.0%	88.0%	87.1%	86.3%
29	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	98.3%	96.7%	95.2%	93.9%	92.6%	91.4%	90.3%	89.3%	88.4%	87.5%
30	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	98.3%	96.8%	95.4%	94.1%	92.9%	91.7%	90.7%	89.7%	88.8%
31	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	98.4%	96.9%	95.6%	94.3%	93.1%	92.0%	91.0%	90.0%
32	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	98.5%	97.0%	95.7%	94.5%	93.3%	92.3%	91.3%
33	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	98.5%	97.1%	95.9%	94.7%	93.6%	92.5%
34	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	98.6%	97.2%	96.0%	94.8%	93.8%
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%	100.0%	100.0%	98.6%	97.3%	96.1%	95.0%
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%	100.0%	100.0%	98.7%	97.4%	96.3%
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%	100.0%	100.0%	98.7%	97.5%
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%	100.0%	100.0%	98.8%
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%	100.0%	100.0%
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%	100.0%

SSV factors – Single pay

Year/Term	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23
1	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%
2	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%
3	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%
4	90.00%	90.00%	80.00%	78.75%	78.00%	77.50%	77.14%	76.88%	76.67%	76.50%	76.36%	76.25%	76.15%	76.07%	76.00%	75.94%	75.88%	75.83%	75.79%
5	90.00%	90.00%	85.00%	82.50%	81.00%	80.00%	79.29%	78.75%	78.33%	78.00%	77.73%	77.50%	77.31%	77.14%	77.00%	76.88%	76.76%	76.67%	76.58%
6	0.00%	90.00%	90.00%	86.25%	84.00%	82.50%	81.43%	80.63%	80.00%	79.50%	79.09%	78.75%	78.46%	78.21%	78.00%	77.81%	77.65%	77.50%	77.37%
7	0.00%	0.00%	90.00%	90.00%	87.00%	85.00%	83.57%	82.50%	81.67%	81.00%	80.45%	80.00%	79.62%	79.29%	79.00%	78.75%	78.53%	78.33%	78.16%
8	0.00%	0.00%	0.00%	90.00%	90.00%	87.50%	85.71%	84.38%	83.33%	82.50%	81.82%	81.25%	80.77%	80.36%	80.00%	79.69%	79.41%	79.17%	78.95%
9	0.00%	0.00%	0.00%	0.00%	90.00%	90.00%	87.86%	86.25%	85.00%	84.00%	83.18%	82.50%	81.92%	81.43%	81.00%	80.63%	80.29%	80.00%	79.74%
10	0.00%	0.00%	0.00%	0.00%	0.00%	90.00%	90.00%	88.13%	86.67%	85.50%	84.55%	83.75%	83.08%	82.50%	82.00%	81.56%	81.18%	80.83%	80.53%
11	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	90.00%	90.00%	88.33%	87.00%	85.91%	85.00%	84.23%	83.57%	83.00%	82.50%	82.06%	81.67%	81.32%
12	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	90.00%	90.00%	88.50%	87.27%	86.25%	85.38%	84.64%	84.00%	83.44%	82.94%	82.50%	82.11%
13	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	90.00%	90.00%	88.64%	87.50%	86.54%	85.71%	85.00%	84.38%	83.82%	83.33%	82.89%

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14	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	90.00%	90.00%	88.75%	87.69%	86.79%	86.00%	85.31%	84.71%	84.17%	83.68%
15	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	90.00%	90.00%	90.00%	88.85%	87.86%	87.00%	86.25%	85.59%	85.00%	84.47%
16	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	90.00%	90.00%	90.00%	88.93%	88.00%	87.19%	86.47%	85.83%	85.26%	
17	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	90.00%	90.00%	90.00%	89.00%	88.13%	87.35%	86.67%	86.05%		
18	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	90.00%	90.00%	90.00%	89.06%	88.24%	87.50%	86.84%			
19	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	90.00%	90.00%	90.00%	89.12%	88.33%	87.63%				
20	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	90.00%	90.00%	90.00%	89.17%	88.42%					
21	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	90.00%	90.00%	90.00%	89.21%						
22	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	90.00%	90.00%	90.00%							
23	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	90.00%	90.00%	90.00%							

Year/Term	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
1	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%
2	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%
3	76.14%	76.09%	76.04%	76.00%	75.96%	75.93%	75.89%	75.86%	75.83%	75.81%	75.78%	75.76%	75.74%	75.71%	75.69%	75.68%	75.66%
4	77.27%	77.17%	77.08%	77.00%	76.92%	76.85%	76.79%	76.72%	76.67%	76.61%	76.56%	76.52%	76.47%	76.43%	76.39%	76.35%	76.32%
5	78.41%	78.26%	78.13%	78.00%	77.88%	77.78%	77.68%	77.59%	77.50%	77.42%	77.34%	77.27%	77.21%	77.14%	77.08%	77.03%	76.97%
6	79.55%	79.35%	79.17%	79.00%	78.85%	78.70%	78.57%	78.45%	78.33%	78.23%	78.13%	78.03%	77.94%	77.86%	77.78%	77.70%	77.63%
7	80.68%	80.43%	80.21%	80.00%	79.81%	79.63%	79.46%	79.31%	79.17%	79.03%	78.91%	78.79%	78.68%	78.57%	78.47%	78.38%	78.29%
8	81.82%	81.52%	81.25%	81.00%	80.77%	80.56%	80.36%	80.17%	80.00%	79.84%	79.69%	79.55%	79.41%	79.29%	79.17%	79.05%	78.95%
9	82.95%	82.61%	82.29%	82.00%	81.73%	81.48%	81.25%	81.03%	80.83%	80.65%	80.47%	80.30%	80.15%	80.00%	79.86%	79.73%	79.61%
10	84.09%	83.70%	83.33%	83.00%	82.69%	82.41%	82.14%	81.90%	81.67%	81.45%	81.25%	81.06%	80.88%	80.71%	80.56%	80.41%	80.26%
11	85.23%	84.78%	84.38%	84.00%	83.65%	83.33%	83.04%	82.76%	82.50%	82.26%	82.03%	81.82%	81.62%	81.43%	81.25%	81.08%	80.92%
12	86.36%	85.87%	85.42%	85.00%	84.62%	84.26%	83.93%	83.62%	83.33%	83.06%	82.81%	82.58%	82.35%	82.14%	81.94%	81.76%	81.58%
13	87.50%	86.96%	86.46%	86.00%	85.58%	85.19%	84.82%	84.48%	84.17%	83.87%	83.59%	83.33%	83.09%	82.86%	82.64%	82.43%	82.24%
14	88.64%	88.04%	87.50%	87.00%	86.54%	86.11%	85.71%	85.34%	85.00%	84.68%	84.38%	84.09%	83.82%	83.57%	83.33%	83.11%	82.89%
15	89.77%	89.13%	88.54%	88.00%	87.50%	87.04%	86.61%	86.21%	85.83%	85.48%	85.16%	84.85%	84.56%	84.29%	84.03%	83.78%	83.55%
16	90.91%	90.22%	89.58%	89.00%	88.46%	87.96%	87.50%	87.07%	86.67%	86.29%	85.94%	85.61%	85.29%	85.00%	84.72%	84.46%	84.21%
17	92.05%	91.30%	90.62%	90.00%	89.42%	88.89%	88.39%	87.93%	87.50%	87.10%	86.72%	86.36%	86.03%	85.71%	85.42%	85.14%	84.87%
18	93.18%	92.39%	91.67%	91.00%	90.38%	89.81%	89.29%	88.79%	88.33%	87.90%	87.50%	87.12%	86.76%	86.43%	86.11%	85.81%	85.53%
19	94.32%	93.48%	92.71%	92.00%	91.35%	90.74%	90.18%	89.66%	89.17%	88.71%	88.28%	87.88%	87.50%	87.14%	86.81%	86.49%	86.18%
20	95.45%	94.57%	93.75%	93.00%	92.31%	91.67%	91.07%	90.52%	90.00%	89.52%	89.06%	88.64%	88.24%	87.86%	87.50%	87.16%	86.84%
21	96.59%	95.65%	94.79%	94.00%	93.27%	92.59%	91.96%	91.38%	90.83%	90.32%	89.84%	89.39%	88.97%	88.57%	88.19%	87.84%	87.50%
22	97.73%	96.74%	95.83%	95.00%	94.23%	93.52%	92.86%	92.24%	91.67%	91.13%	90.63%	90.15%	89.71%	89.29%	88.89%	88.51%	88.16%
23	98.86%	97.83%	96.87%	96.00%	95.19%	94.44%	93.75%	93.10%	92.50%	91.94%	91.41%	90.91%	90.44%	90.00%	89.58%	89.19%	88.82%
24	100.00%	98.91%	97.92%	97.00%	96.15%	95.37%	94.64%	93.97%	93.33%	92.74%	92.19%	91.67%	91.18%	90.71%	90.28%	89.86%	89.47%
25	0.00%	100.00%	98.96%	98.00%	97.12%	96.30%	95.54%	94.83%	94.17%	93.55%	92.97%	92.42%	91.91%	91.43%	90.97%	90.54%	90.13%
26	0.00%	0.00%	100.00%	99.00%	98.08%	97.22%	96.43%	95.69%	95.00%	94.35%	93.75%	93.18%	92.65%	92.14%	91.67%	91.22%	90.79%
27	0.00%	0.00%	0.00%	100.00%	99.04%	98.15%	97.32%	96.55%	95.83%	95.16%	94.53%	93.94%	93.38%	92.86%	92.36%	91.89%	91.45%
28	0.00%	0.00%	0.00%	0.00%	100.00%	99.07%	98.21%	97.41%	96.67%	95.97%	95.31%	94.70%	94.12%	93.57%	93.06%	92.57%	92.11%
29	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	99.11%	98.28%	97.50%	96.77%	96.09%	95.45%	94.85%	94.29%	93.75%	93.24%	92.76%
30	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	99.14%	98.33%	97.58%	96.88%	96.21%	95.59%	95.00%	94.44%	93.92%	93.42%
31	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	99.17%	98.39%	97.66%	96.97%	96.32%	95.71%	95.14%	94.59%	94.08%

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32	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00 %	99.19%	98.44%	97.73%	97.06%	96.43%	95.83%	95.27%	94.74%
33	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00 %	99.22%	98.48%	97.79%	97.14%	96.53%	95.95%	95.39%
34	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	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%	0.00%	0.00%	0.00%	0.00%	0.00%	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%	0.00%	0.00%	0.00%	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%	0.00%	0.00%	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%	0.00%	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%	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00 %	

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