

PNB MetLife Mera Jeevan Suraksha Plan
Individual, Non-linked, Non-participating, Pure Risk Premium, Life Insurance Plan

1. Part A

1.1. Welcome Letter

[Name of the policyholder]
Date: dd-mm-yyyy
[Father/husband name]
[Address]
[Mobile number]
<Policy No> <Sourcing Branch>

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

Welcome to the PNB MetLife family! Thank you for choosing a PNB MetLife product and showing your confidence in us. At PNB MetLife, we value your patronage and are committed to offering you the best services always.

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

This booklet contains your Policy Document along with other related information, including a copy of your Application. Please preserve this document as it would be required if the need arises.

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 return the Policy for cancellation by giving a signed written notice to us within 15 days (30 days in case of direct marketing) 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).

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 sourcing details for your policy are mentioned below.

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

We look forward to being your partner in this wondrous journey of 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

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

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1.2. Policy Preamble

PNB MetLife Mera Jeevan Suraksha Plan
Individual, Non-linked, Non-participating, Pure Risk Premium, Life insurance plan

This is a contract of insurance between you and PNB MetLife India Insurance Company Limited. This contract of insurance has been enacted on receipt of the 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 a life insurance contract on the life of the person named in the Policy Schedule below.

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

On examination of the Policy, if you notice any mistake or error, please return the Policy document to us in order that We may rectify it.

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

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

1.3. Policy Schedule

Name of the Plan	PNB MetLife Mera Jeevan Suraksha Plan
Nature of the Plan	Individual, Non-linked, Non-participating, Pure Risk Premium, Life insurance plan
UIN	117N102V02

Application number		Policy number		Date of Issue		Issuing office	
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1. Details of the Policyholder and Life Assured

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

Is Option 2 - Life Partner benefit option chosen?	<<Yes / No>> If 'Yes', the following details to be filled				
Name of the Second Life (Spouse)		Gender		Date of Birth (Spouse)	
Proof of identification					
Age admitted of the Second Life (Spouse)	<Yes/No>				

2. Policy Benefits

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Basic Sum Assured (Life Assured or First Life)		Rs. <>	
Basic Sum Assured of Second Life (Spouse) (Only for Option 2 - Life Partner)		Rs. <> , payable in lump sum to the nominee in case of death	
How Death / Terminal Illness Benefit will be paid?	Benefit Options:	Benefit Details	Option Selected
	Option 1 – Lump sum	Lump sum amount payable	<<Yes/No>>
	Option 2 – Life partner	Lump sum amount payable for first life and second life	<<Yes/No>>
	Option 3 – Fixed income	Lump sum + Level Income paid monthly for 120 months	<<Yes/No>>
	Option 4 – Increasing income	Lump sum + Increasing Income paid monthly for 120 months	<<Yes/No>>
Return of Premiums		<<Yes/No>>	

3. Contract Details

Date of Commencement of risk	<<DD MM YY>>	Premium Due Date	<<DD MM YY>>
Date of Commencement of policy	<<DD MM YY>>	Premium Payment Term	<<PPT>> years
Policy Anniversary date	<<DD MM YY>>	Last Installment Premium due date	<<DD MM YY>>
Policy Currency	INR (Indian Rupee)	Instalment Premium (excl. taxes)	Rs.<<>>
Maturity Date	<<DD MM YY>>	GST* (applicable taxes)	Rs. <<>>
Policy term	<<PT>> years	Total Installment Premium (incl. of extra premium & taxes)	Rs. <<>>

*Goods & Service tax

4. Details of Agent/Intermediary

Name	
License/Registration number	
Phone number	
Address	
Email address	

Special provisions/options (if any)	
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5. Nominee details

Name(s) of the Nominee	Relationship with Life Assured	Share(s) %
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1) <<Name of nominee>>	<<Relation>>	<<Percentage>>
2)		
3)		
4)		

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

Appointee name	Relationship with Nominee	Age
<<Name off appointee>>	<<Relation>>	<<Age>>

7. E-Policy Document

Your soft copy of 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

Benefit options (to be chosen at inception)	<p>Four options are available with this plan:</p> <p>Option 1 – Lump sum Option 2 – Life partner Option 3 – Fixed income Option 4 – Increasing income</p>						
Death or diagnosis of Terminal Illness	<p>Option 1 – Lump sum, Sum Assured on Death shall be payable as a lump sum on the first occurrence of Death or diagnosis of Terminal Illness.</p> <p>Option 2 – Life partner, The following table summarizes the death or terminal illness benefit under different scenarios in this option</p> <table border="1" style="width: 100%;"> <tr> <td style="width: 45%;">On first occurrence of death or diagnosis of terminal illness for the first life</td> <td> <ul style="list-style-type: none"> • Sum Assured on Death in respect of first life is payable as a lump sum • The policy continues with future premium being waived • On subsequent occurrence of death or diagnosis of terminal illness of the Second life, the Sum Assured on Death in respect of Second Life is paid. • The policy terminates with the payment of this amount. </td> </tr> <tr> <td>On first occurrence of death or diagnosis of terminal illness for the second life preceding the first life,</td> <td> <ul style="list-style-type: none"> • Sum Assured on Death in respect of second life is payable as a lump sum • The policy shall continue with reduced premiums with respect to First life • On subsequent occurrence of death or diagnosis of terminal illness of the first life, the Sum Assured on Death in respect of first Life is paid. • The policy terminates with the payment of this amount. </td> </tr> <tr> <td>On first occurrence of death or diagnosis of terminal illness of both the lives simultaneously</td> <td> <ul style="list-style-type: none"> • Sum Assured on Death in respect of both the first life and the second life will be paid as lump sum and the policy is terminated. </td> </tr> </table>	On first occurrence of death or diagnosis of terminal illness for the first life	<ul style="list-style-type: none"> • Sum Assured on Death in respect of first life is payable as a lump sum • The policy continues with future premium being waived • On subsequent occurrence of death or diagnosis of terminal illness of the Second life, the Sum Assured on Death in respect of Second Life is paid. • The policy terminates with the payment of this amount. 	On first occurrence of death or diagnosis of terminal illness for the second life preceding the first life,	<ul style="list-style-type: none"> • Sum Assured on Death in respect of second life is payable as a lump sum • The policy shall continue with reduced premiums with respect to First life • On subsequent occurrence of death or diagnosis of terminal illness of the first life, the Sum Assured on Death in respect of first Life is paid. • The policy terminates with the payment of this amount. 	On first occurrence of death or diagnosis of terminal illness of both the lives simultaneously	<ul style="list-style-type: none"> • Sum Assured on Death in respect of both the first life and the second life will be paid as lump sum and the policy is terminated.
	On first occurrence of death or diagnosis of terminal illness for the first life	<ul style="list-style-type: none"> • Sum Assured on Death in respect of first life is payable as a lump sum • The policy continues with future premium being waived • On subsequent occurrence of death or diagnosis of terminal illness of the Second life, the Sum Assured on Death in respect of Second Life is paid. • The policy terminates with the payment of this amount. 					
	On first occurrence of death or diagnosis of terminal illness for the second life preceding the first life,	<ul style="list-style-type: none"> • Sum Assured on Death in respect of second life is payable as a lump sum • The policy shall continue with reduced premiums with respect to First life • On subsequent occurrence of death or diagnosis of terminal illness of the first life, the Sum Assured on Death in respect of first Life is paid. • The policy terminates with the payment of this amount. 					
	On first occurrence of death or diagnosis of terminal illness of both the lives simultaneously	<ul style="list-style-type: none"> • Sum Assured on Death in respect of both the first life and the second life will be paid as lump sum and the policy is terminated. 					
<p>Option 3 – Fixed income, On first occurrence of Death or diagnosis of Terminal Illness, Sum Assured on Death shall be payable. Sum Assured on Death shall be equal to lump sum amount payable immediately plus fixed Monthly Income payable over 120 months in installments, where the first installment of monthly income will be payable one month from date of death of the life assured. Lump Sum payable is equal to 100 times of Monthly Income chosen at the time of inception.</p>							
<p>Option 4 – Increasing income, On first occurrence of Death or diagnosis of Terminal Illness, Sum Assured on Death shall be payable. Sum Assured on Death shall be equal to lump sum amount payable immediately plus increasing Monthly Income payable over 120 months in installments increasing at 10% simple per annum, where the first installment of monthly income will be payable one month from date of death of the life assured. Lump Sum payable is equal to 100 times of Monthly Income chosen at the time of inception.</p> <p>Please refer Part C for more details.</p>							
Maturity Benefit	<p>Under all benefit options, the Life Assured shall have the option to choose the maturity benefit as either “Without Return of Premiums” or “With Return of Premiums”.</p> <p>Maturity benefit is equal to sum assured on maturity.</p> <p>Without Return of Premiums: Sum Assured on Maturity is zero</p> <p>Please refer Part C for more details</p>						

Key product conditions

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Product Specification	Minimum	Maximum
Age at Entry ^{&} (Years)	18	65
Age at maturity ^{&} (Years)	28	80
Policy Term – Without Return of Premiums (Years)	10	40
Policy Term – With Return of Premiums option (Years)		30
Premium Payment Term (PPT) (Years)	Regular (Equal to Policy Term)	
Premium Payment modes	Yearly / Half Yearly / Monthly*	
Instalment Premium (Rs)	3,885	No limit, subject to max Sum Assured
Basic Sum Assured (Rs.)	25,00,000	No limit, subject to Underwriting
Only for Option 3- Fixed income and Option 4 – Increasing income		
Income payout term (Years)	10	

[&]All references to age are as on age last birthday

*Monthly mode is available for Standing instruction/direct debit options (including ECS / ACH)

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.
Assignment	Assignment shall be allowed under this policy as per the provisions of Section 38 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 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 policy terms and conditions

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2. Part B

2.1. Definitions applicable to your policy

The words or terms below that appear in this **Policy** 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.

Age	Age as on the last birthday; i.e. the age of the Life Assured in completed years as on Date of Inception of the Policy and is as shown in the Schedule
Annualised Premium	The due premium as calculated and payable for a Policy Year. Annualised Premium excludes underwriting extra premium, rider premiums, frequency loadings on premium, if any, GST (service tax and cess).
Application	The proposal form and any other information given to Us to decide whether and on what terms to issue this Policy
Appointee	The person named in the Schedule to receive payment under this Policy, if the Nominee is a minor at the time payment becomes due under this Policy
Basic Sum Assured (BSA)/Sum Assured	The absolute amount specified in the Schedule which is the minimum amount assured to be paid on the death of the Life Assured
Benefit Illustration	An Annexure along with the Schedule that illustrates the premiums, guarantees, returns, benefits and values of the proposed Policy. This Benefit Illustration complies with IRDA of India Regulations and contains clear disclosure of both guaranteed and non-guaranteed benefits, if any, of the Policy
Benefits	The Death Benefit, Maturity Benefit, Surrender Benefit or any other benefit, as the case may be, applicable in the terms and conditions of this Policy
Claimant	Either the Life Assured or the Policyholder or the Nominee or the assignee or the legal heir of the Nominee / policyholder as the case may be
Company/Us/We/Our	PNB MetLife India Insurance Company Limited
Date of Commencement of risk	The date on which the risk under the Policy, comes into effect and is as specified in the Schedule . The commencement of risk cover on the Life Assured shall depend on the age of the Life Assured on commencement of the Policy
Date of commencement of the Policy	The same as the Date of commencement of risk, on which this Policy is issued after We have accepted the risk under the Application.
Grace Period	A period of 15 days from the Installment Premium due date if the Installment Premium is payable monthly and 30 days for all other frequencies for payment of Installment Premium. The Policy shall continue to be in- force with the insurance cover without any interruption as per terms of the policy during the Grace Period
In-force Status	A condition during the term of the Policy, wherein the coverage of risk on the life of the life assured is subsisting and You have paid all the due Installment Premiums

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Installment Premium	The amount stipulated in the Schedule and paid at regular intervals (yearly/half yearly/ or monthly mode as shall be applicable) by You for the chosen Premium Payment Term as consideration for acceptance of risk and Benefits specified as such in the Policy Document
IRDA of India	The Insurance Regulatory and Development Authority of India
Lapse	A condition wherein the Policy has not acquired Surrender Value and due Premiums have not been paid in full for at least the first two consecutive Policy Years, as payable under the Policy, thereby rendering this Policy unenforceable. No benefits will be paid when the Policy is in Lapse status.
Life Assured	The person, named as such in the Schedule, on whose life, the insurance cover is effected in the terms of this Policy
Maturity Benefit	The amount of benefit which is payable on maturity i.e. at the end of the Policy Term, as stated at the inception of the Policy contract
Maturity Date	The date specified in the Schedule on which the Maturity Benefit is payable to You
Medical Practitioner	A person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license. The medical practitioner shall not include: a) A close relative of the Policyholder/Life Assured; or b) A person who resides with the Policyholder/Life Assured; or c) A person covered under this Policy
Nominee	The person or persons nominated under Section 39 of the Insurance Act, 1938, as amended from time to time, by the You, to receive the admissible benefits, in the event of death of the Life Assured
Paid-up Benefit	The amount payable on the occurrence of events, as specified under the Plan, when the Policy is in Paid-up Status
Paid-up Status/ Reduced paid- up Status	A condition during the Policy Term, wherein the Installment Premiums have been paid in full for at least the first two consecutive Policy years, as required under the Plan and the remaining due Installment Premiums have not been paid, rendering the Policy to continue at a reduced level of Benefits, as specified under the Policy
Policy	This PNB MetLife Mera Jeevan Suraksha Plan, along with the Schedule, Key Feature Document and Annexures, which is the evidence of the contract between PNB MetLife India Insurance Company Limited and the Policyholder
Policy Anniversary	The start date of every subsequent Policy Year
Policy Document	This document, which is the evidence of the contract between PNB MetLife India Insurance Company Limited and the Policyholder
Policy Term	The entire term of the policy as specified in the Schedule

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Policy Year	A period of 12 consecutive months starting from the date of commencement of the Policy as stated in the Schedule and ending on the day immediately preceding the following anniversary date and each subsequent period of 12 consecutive months thereafter
Premium Payment Term	The period or the term of the Policy during which You are required to pay the premiums with respect to the Policy, to Us
Regulation	The laws and regulations as in effect from time to time and applicable to this Policy, including without limitation, the regulations and directions issued by the IRDA of India from time to time
Revival	"Revival" means restoration of the Policy, which was discontinued due to the non-payment of premium, with all the benefits mentioned in the Policy Document, with or without rider benefits if any, upon the receipt of all the premiums due and other charges or late fee if any, as per the terms and conditions of the Policy, upon being satisfied as to the continued insurability of the Life Assured or Policyholder on the basis of the information, documents and reports furnished by the Policyholder, in accordance with Board approved Underwriting policy.
Revival Period	"Revival Period" means the period of five consecutive years from the date of first unpaid premium, during which period the Policyholder is entitled to revive the Policy which was discontinued due to the non-payment of premium.
Schedule	The attached Schedule that provides your Policy Benefits, the terms of the contract and details provided by You, along with all its annexes, issued by Us for this Policy. The Schedule also includes any amendments to the attached Schedule which may be issued from time to time
Second Life (only in Life Partner option is chosen)	Your wife or husband who is covered under the policy subject to underwriting by the company
Sum Assured on Maturity	The absolute amount of benefit which is the Total Premium Paid and is guaranteed to be paid on the Maturity Date if the Policyholder has opted the With Return of Premium option on the Date of Inception of the Policy (as stated in the Schedule).
Surrender	The complete withdrawal/ termination of the Policy in its entirety by You
Surrender Value	An amount, as specified under the Plan, that is payable upon You requesting for Surrender of the Policy in accordance with the terms and conditions of the Policy.
Terminal Illness	An advanced or rapidly progressing incurable disease where, in the opinion of two independent medical practitioners' specializing in treatment of such illness, life expectancy is no greater than twelve months from the date of notification of claim. The terminal illness must be diagnosed and confirmed by independent medical practitioners' specializing in treatment of such illness registered with the Indian Medical Association and the diagnosis of Terminal Illness should be approved by the Company. The Company reserves the right for independent assessment. The policy terminates with the payment of terminal illness benefit.
Total Premium Paid	All Installment Premiums received by Us during the Premium Payment Term excluding extra underwriting premiums, rider premium and GST (Service tax and cess) paid by the Policyholder but includes any frequency factor loading.
You/your	The Policyholder named in the Policy Schedule

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3. Part C

Policy Features, Benefits & Premium Payment Conditions

3.1. Policy Features

PNB MetLife Mera Jeevan Suraksha Plan is an Individual, Non-linked, Non-participating, Pure Risk Premium, Life Insurance Plan with regular premium payment term that offers benefits on Death or Terminal Illness. Where **With** Return of Premiums option is selected, all premiums paid into the policy will be returned on maturity (this amount will exclude underwriting extra & applicable taxes). The benefits will be payable subject to the terms and conditions of this Policy, as mentioned in this Policy Document.

3.2. Policy Benefits

3.2.1. Death / Terminal Illness Benefit

Option 1 – Lump sum

Sum Assured on Death shall be payable as a lump sum on the first occurrence of Death or diagnosis of Terminal Illness. The policy terminates with the payment of death or Terminal Illness claim amount.

Option 2 – Life partner

Both the Policyholder (the First life) and his/her spouse (the Second Life) are covered. The cover to the Second life shall be equal to 50% of the Basic Sum Assured chosen by the Policyholder subject to a maximum of Rs. 1 Crore.

The following table summarizes the death or terminal illness benefit under different scenarios in this option:

On first occurrence of death or diagnosis of terminal illness for the first life	<ul style="list-style-type: none">Sum Assured on Death in respect of first life is payable as a lump sumThe policy continues with future premium being waivedOn subsequent occurrence of death or diagnosis of terminal illness of the second life, the Sum Assured on Death in respect of second life is paid.The policy terminates with the payment of this amount.
On first occurrence of death or diagnosis of terminal illness for the second life preceding the first life,	<ul style="list-style-type: none">Sum Assured on Death in respect of second life is payable as a lump sumThe policy shall continue with reduced premiums with respect to first lifeOn subsequent occurrence of death or diagnosis of terminal illness of the first life, the Sum Assured on Death in respect of first life is paid.The policy terminates with the payment of this amount.
On first occurrence of death or diagnosis of terminal illness of both the lives simultaneously	<ul style="list-style-type: none">Sum Assured on Death in respect of both the first life and the second life will be paid as lump sum and the policy is terminated.

Once Option 2 – Life partner is chosen the policyholder cannot discontinue the coverage of the particular life, unless it is due to the events as mentioned above.

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Option 2 – Life Partner shall only be available where the Basic Sum Assured of First Life is greater than equal to Rs. 50 lacs.

Option 3 – Fixed income

On first occurrence of Death or diagnosis of Terminal Illness, Sum Assured on Death shall be payable. Sum Assured on Death shall be equal to lump sum amount payable immediately plus fixed Monthly Income payable over 120 months in installments, where the first installment of monthly income will be payable one month from date of death of the life assured. Lump Sum payable is equal to 100 times of Monthly Income chosen at the time of inception.

The policy terminates with the payment of the last installment of Monthly Income.

Option 4 – Increasing income

On first occurrence of Death or diagnosis of Terminal Illness, Sum Assured on Death shall be payable. Sum Assured on Death shall be equal to lump sum amount payable immediately plus increasing Monthly Income payable over 120 months in installments increasing at 10% simple per annum, where the first installment of monthly income will be payable one month from date of death of the life assured.

Lump Sum payable is equal to 100 times of Monthly Income chosen at the time of inception.

The policy terminates with the payment of the last installment of Monthly Income.

For Option 1 – Lump sum, Option 3 – Fixed income, and Option 4 – Increasing income

Sum Assured on Death shall be defined as higher of

- 10 times the Annualized Premium
- Basic sum assured
- 105% of Total Premiums Paid up to the date of death or diagnosis of terminal illness

For Option 2 – Life partner

Sum Assured on Death in respect of first life shall be defined as Higher of

- 10 times the Annualized Premium in respect of first life
- Basic sum assured in respect of first life
- 105% of Total Premiums Paid in respect of first life, up to the date of death or diagnosis of terminal illness.

Sum Assured on Death in respect of second life shall be defined as Higher of

- 10 times the Annualized Premium in respect of second life
- Basic sum assured in respect of second life
- 105% of Total Premiums Paid in respect of second life, up to the date of death or diagnosis of terminal illness

Where **basic sum assured** is the absolute amount to be paid on death and is equal to “Lump sum” amount payable immediately plus Total Monthly Income (if any) payable over 120 months on first occurrence of death or diagnosis of Terminal Illness

Please refer Part F, Section 6.9 for the details of terminal illness

3.2.2. Maturity Benefit

Maturity benefit is payable only if ‘with return of premiums’ option is chosen.

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Maturity benefit is equal to sum assured on maturity.

For Option 1 – Lump sum, Option 3 – Fixed income, and Option 4 – Increasing income, Sum Assured on Maturity is the absolute amount of benefit guaranteed to be paid on maturity, which is Total Premiums Paid.

For Option 2 – Life partner, the following table summarizes the maturity benefit under different scenarios:

On survival of both lives till maturity	<ul style="list-style-type: none">Sum Assured on Maturity in respect of both lives, which is the absolute amount of benefit guaranteed to be paid on maturity and is equal to Total Premiums Paid in respect of both life cover.
In case of death or diagnosis of terminal illness of the first life, and survival of second life till maturity	<ul style="list-style-type: none">Sum Assured on Maturity in respect of the second life, which is the absolute amount of benefit guaranteed to be paid on maturity, and is equal to total additional premiums paid (including premiums which are waived and paid by insurance company) for second life cover
In case of death or diagnosis of terminal illness of the second life, and survival of first life till maturity	<ul style="list-style-type: none">Sum Assured on Maturity in respect of the first life, which is the absolute amount of benefit guaranteed to be paid on maturity, and is equal to Total Premiums Paid for First Life cover

No maturity benefit will be paid under 'without return of premiums' option.

The Policy terminates with the payment of maturity benefit.

3.3. Premium Payment Conditions

3.3.1. Payment of Premium

- The available premium payment modes under the Policy are annual, half-yearly, and monthly.
- For monthly mode, first two months Installment Premiums will be collected in advance at the time of issuance of the Policy.
- You must pay the Installment Premiums on or before the due date specified in the Schedule
- Installment Premiums are payable for the entire Premium Payment Term or until death whichever happens earlier.
- All taxes, cesses, surcharge and other levies, whether existing now or introduced in the future, will be levied, as and when applicable, on the Instalment Premiums to be paid by You.
- Collection of advance Installment Premium shall be allowed under this Policy provided due Installment Premiums are collected in the same financial year. However, where the Installment Premium due in one financial year is being collected in advance in earlier financial year, We will accept the same for a maximum period of 3 months in advance of the due date of that Instalment Premium.

3.3.2. Alteration of the Premium payment mode

You may change the premium payment mode provided that You give Us a written request. The change in premium payment mode will be applied only from the Policy Anniversary following the date of Your request. You must comply with the applicable minimum premium criteria on account of mode change.

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3.3.3. Grace Period

Premium that is not received in full by us by its due date may be paid in full during the Grace Period. In the event of the Life Assured's death during the Grace Period, the Death Benefit shall be payable in full in accordance with clause 3.2.1

3.3.4. Premium mode loading / Modal Factors

You may opt to pay premiums by Yearly, Half Yearly, or Monthly mode subject to the minimum annualised premium under each mode. Modal factors on annualised premium will be applicable as per the table below:

Premium Paying Mode	Modal Factors
Half Yearly	0.5131
Monthly	0.0886

Alteration between different modes of Premium Payment is allowed at any policy anniversary on request.

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4. Part D

Policy Servicing Conditions

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

4.1. Free Look Period

A free look period of 15 days (30 days for Distance Marketing) from the date of receipt of the policy document is provided under this product. In case the Policyholder is not satisfied with the terms and conditions of the policy, he / she may send a written notice stating the reasons for cancellation to the Company. The Company shall refund the installment Premiums paid subject to a deduction of a proportionate risk premium for the period of cover in addition to the expenses incurred on medical examination (if any) and stamp duty charges.

4.2. Premium Discontinuance

If you discontinue paying Premium, the policy will either Lapse or get converted to Paid-Up Status in accordance with the following provisions:

4.2.1. Lapse

Without Return of Premiums: Being a regular premium paying policy, the policy shall lapse in case of non-payment of premium at the end of the grace period allowed under the policy.

With Return of Premiums: If all due installment premiums for at least the first two consecutive Policy Years are not paid in full, the Policy lapses at the end of the Grace Period and the risk cover will cease immediately.

No benefits will be paid when the Policy is in lapsed status. A lapsed policy can be revived as defined in section 4.5.

If a lapsed policy is not revived at the end of the Revival Period, the Policy will be terminated.

4.2.2. Paid-Up Value

If all due Installment Premiums for at least the first two consecutive Policy Years have been received and if policy has acquired a non-zero surrender value and no future installment premiums are paid, the policy will continue as a paid up policy with reduced benefits, however the policyholder shall have the option to surrender the policy.

Paid-up policy is a default non forfeiture benefit. Such Paid-up policies can be revived within the Revival Period. Once Policy becomes paid up and is not revived till the end of the Revival Period it will continue to be in Paid-up status.

Death or Terminal Illness Benefit

For Option 1 – Lump sum

Paid-Up Sum Assured on Death is payable, where paid-up sum assured on death is defined as:

Sum Assured on Death * (Number of Installment Premiums paid/ Number of Installment Premiums payable during the Premium Payment Term).

The policy terminates with the payment of this claim amount.

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For Option 2 – Life partner

<p>On first occurrence of death or diagnosis of terminal illness for the first life</p>	<ul style="list-style-type: none"> • Paid – up Sum Assured on Death in respect of first life is payable as a lump sum where paid-up sum assured on death is defined as, Sum Assured on Death in respect of first life * (Number of Installment Premiums paid/ Number of Installment Premiums payable during the Premium Payment Term) • On subsequent occurrence of death or diagnosis of terminal illness of the second life, paid – up Sum Assured on Death in respect of Second Life is paid and the policy terminates
<p>On first occurrence of death or diagnosis of terminal illness for the second life preceding the first life,</p>	<ul style="list-style-type: none"> • Paid – up Sum Assured on Death in respect of second life is payable as a lump sum where paid-up sum assured on death is defined as, Sum Assured on Death in respect of second life * (Number of Installment Premiums paid/ Number of Installment Premiums payable during the Premium Payment Term) • On subsequent occurrence of death or diagnosis of terminal illness of the first life, paid – up Sum Assured on Death in respect of first life shall be payable and the policy terminates
<p>On first occurrence of death or diagnosis of terminal illness of both the lives simultaneously</p>	<ul style="list-style-type: none"> • Paid – up Sum Assured on Death in respect of both the first life and the second life will be paid as lump sum and the policy is terminated.

For Option 3 – Fixed income and Option 4 – Increasing income

Paid-Up Sum Assured on Death is payable, which is equal to Sum Assured on Death * (Number of Installment Premiums paid/ Number of Installment Premiums payable during the Premium Payment Term).

Paid-Up Sum Assured on Death is defined as

- 10 times the Annualized Premium * (t / n)
- Paid-Up Basic sum assured, which is the “Lump Sum * (t / n)” amount payable immediately plus Total Monthly Income * (t / n) payable over 120 months on first occurrence of death or diagnosis of Terminal Illness.
- 105% of Total Premiums Paid up to the date of death.

Where, “t” refers the Number of Installment Premiums paid and “n” refers the Number of Installment Premiums payable during the Premium Payment Term. The policy terminates with the payment of the last installment of Monthly Income.

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Maturity Benefit

Paid – up sum assured on maturity is payable as Maturity benefit.

Maturity benefit is payable only if 'with return of premiums' option is chosen.

For Option 1 – Lump Sum payout, Option 3 – Fixed Income, and Option 4 – Increasing Income, Paid - up Sum Assured on Maturity is the absolute amount of benefit guaranteed to be paid on maturity, which is Total Premiums Paid till the policy becomes paid-up.

For Option 2 – Life Partner:

On survival of both lives till maturity	<ul style="list-style-type: none">• Paid – up Sum Assured on Maturity in respect of both lives, which is the absolute amount of benefit guaranteed to be paid on maturity and is equal to Total Premiums Paid in respect of both life cover till the policy becomes paid-up
In case of death or diagnosis of terminal illness of the First Life, and survival of Second Life till maturity	<ul style="list-style-type: none">• Paid – up Sum Assured on Maturity in respect of the Second Life, which is the absolute amount of benefit guaranteed to be paid on maturity, and is equal to total additional premiums paid (including premiums which are waived and paid by insurance company) for Second Life cover till the policy becomes paid-up
In case of death or diagnosis of terminal illness of the Second Life, and survival of First Life till maturity	<ul style="list-style-type: none">• Paid – up Sum Assured on Maturity in respect of the First Life, which is the absolute amount of benefit guaranteed to be paid on maturity, and is equal to Total Premiums Paid for First Life cover till the policy becomes paid - up

The Policy terminates with the payment of maturity benefit.

Paid up Sum Assured on Maturity is zero if 'without return of premiums' option is chosen.

4.3. Loan

Loans **are not** available under this Policy

4.4. Surrender

Surrender benefit is payable only if 'with Return of Premiums' option is chosen.

If all Installment Premiums have been paid for at least the first two consecutive Policy Years and no claims made under the policy, the policy shall acquire a surrender value.

The policy will be terminated once it is surrendered. The surrender value payable shall be higher of guaranteed surrender value and special surrender value as given below -

Guaranteed Surrender Value (GSV) = GSV Factor multiplied by Total Premiums Paid.

The total premiums paid considered in calculation of GSV are installment premiums excluding taxes and underwriting extra premiums paid, if any.

The GSV factors are shown in **Annexure B**.

Option 2 - Life partner: The Total Premiums Paid with respect to each life considered in calculation of GSV are Installment Premiums with respect to each life.

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Special Surrender Value is calculated as Maturity Paid-up Sum Assured x SSV factor, Where Maturity Paid-up Sum Assured for,

- **Without Return of Premiums:** zero
- **With Return of Premiums (For Option 1 – Lump sum, Option 3 – Fixed income, and Option 4 – Increasing income):** is the absolute amount of benefit guaranteed to be paid on maturity.
- **With Return of Premium (Option 2- Life partner):** is the absolute amount of benefit guaranteed to be paid on maturity with respect to each life, which is total premiums paid (including premiums which are waived and paid by us or the insurance company, if any) with respect to each life.

The applicable surrender value factors vary according to the policy term and policy year of surrender.

4.5. Policy Revival

A Policy that has Lapsed or that has been converted to Paid-up Status in accordance with Section 4.2 may be revived during the Revival Period by giving Us written notice to revive the Policy, provided that:

- a. Satisfactory evidence of insurability of the Life Assured in accordance with Our board approved underwriting policy is provided to Us at Your expense. We may charge extra premium for the continuance of the Policy in accordance with Our board approved underwriting policy;
- b. The due Installment Premium and interest at the Prevailing rate of interest specified by Us is paid to Us in full. Currently, the Company charges 7.5% p.a. interest on revivals. We may change this interest rate from time to time.
- c. The rate of interest is calculated as the 10 Year G-Sec rate plus 100 basis points, rounded up to the nearest 50 basis points. The Company will review the rate on annual basis in April based on the prevailing G-Sec rate. However, under special circumstances where G-Sec rate changes in excess of 200 basis points from the G-Sec rate used for calculating the current interest rate, the Company shall review the rate based on the prevailing G-Sec rate.
- d. This formula will be reviewed annually and only altered subject to prior approval of IRDA of India.

4.6. Termination of the Policy

The Policy will be terminated on the earliest of the following:

- a. The date on which the Benefits payable on Surrender are settled under the Policy.
- b. At the expiry of Revival Period, if the Policy has not been revived and provided the said Policy has not been converted into a Paid-Up Status in accordance with 4.2
- c. On payment of the Death Benefit, Terminal Illness Benefit or Maturity Benefit (only if 'with return of premiums' option is selected), whichever is applicable.

5. Part E

Not applicable

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6. Part F

General Terms & Conditions

If you wish to change the nomination or 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

6.1. Nomination

Nomination should 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 should 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. Claims Procedure

In order to make a claim for the Death Benefit under this Policy, it is mandatory that the Claimant furnishes Us with all of the information and documentation We request, including but not limited to:

1. The original Policy document;
2. The claim form prescribed by Us, duly completed;
3. Evidence of date of birth if We have not admitted age;
4. Copy of the photo-identity proof and Address proof of the claimant / nominee (Attested by PNB MetLife Operations Official, or Gazetted officer or Notary public);
5. Proof of title to the Policy where applicable;
6. Medical report confirming the occurrence of Terminal Illness which is acceptable to Us;
 - Attending consultant's statement confirming occurrence of the terminal illness.
 - Attested True Copy of Indoor Case Papers of all the Hospital(s)
 - First Consultation and all Follow- up consultation notes
 - Diagnosis Certificate from Specialist
7. All past and present medical records (such as discharge summary, daily records and investigation test reports), if available;
 - All Medical Examination Reports, including: Laboratory Test Reports, X-Ray/CT Scan/MRI Reports & Plates, Ultrasonography Report, Histopathology Report, Clinical/Hospital Reports, Any other Investigation Report
 - Treatment Papers (Chemotherapy, Radiotherapy etc.) Or Surgery/Operation Notes

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8. FIR, police inquest, final police report, if applicable;
9. Original or a certified copy of the death certificate showing the circumstances and cause and the date of death, if applicable;
10. Any other documentation or information We request

All supporting documents submitted by claimant / nominee should be attested by PNB MetLife operations official, or gazetted officer or notary public.

Furnishing of the above information and documentation is a condition precedent for Us to pay a claim under this Policy. We request the Claimant shall submit all the above documents within 90 days of the occurrence of the claim incidence. In the event of delay in intimation of a claim to Us, due to reasons beyond Your/claimant's control, We may condone such delay on merits. Subject to Claimant submitting all the documents as mentioned above within 90 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 the Claimant 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.

6.4. Maturity Benefit Payout Procedure

We will make any payment of the Maturity Benefit, only if We have received all of the information and documentation We request, including but not limited to:

- a. The original Policy Document;
- b. The duly completed claim form prescribed by Us.
- c. The duly completed discharge voucher prescribed by Us.

6.5. 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 or in relation to this Policy, we will deduct or charge or recover taxes including GST (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.

6.6. Currency & Place of Payment

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

6.7. 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 A for your reference.

6.8. Suicide Exclusion

If the Life Assured's death is due to suicide within twelve months from the Date of Commencement of risk or from the Date of Revival of the Policy as applicable, the Nominee or beneficiary of the Policyholder shall be entitled to at least 80% of the Total

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Premiums Paid till the date of death or Surrender Value available as on the date of death, whichever is higher, provided the Policy is in Inforce Status. We shall not be liable to pay any interest on this amount.

6.9. Terminal Illness

Terminal Illness is defined as an advanced or rapidly progressing incurable disease where, in the opinion of two independent medical practitioners' specializing in treatment of such illness, life expectancy is no greater than twelve months from the date of notification of claim. The terminal illness must be diagnosed and confirmed by independent medical practitioners' specializing in treatment of such illness registered with the Indian Medical Association and the diagnosis of Terminal Illness should be approved by the Company. The Company reserves the right for independent assessment. The policy terminates with the payment of terminal illness benefit.

The definition of medical practitioner will be in line with Guidelines on Standardization in Health Insurance, and as defined below:

A Medical Practitioner is a person who holds a valid registration from the medical council of any state of India or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license. The Medical Practitioner shall not include: a) A close relative of the policyholder; or b) A person who resides with the policyholder; or c) A person covered under this Policy

6.10. Proof of Age

Subject to Section 45 of the Insurance Act 1938, as amended from time to time if the actual age of the Life Assured differs from the Age stated in the Application then:

- a. If the actual age of Life Assured 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;
- b. 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.
- c. If the Life Assured'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.

6.11. 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

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show that it is in place of the original document. Upon the issue of a duplicate Policy, the original will cease to have any legal force or effect.

6.12. Policyholder's Rights

To exercise Your rights or options, under this Policy, You should follow the procedures stated in this Policy. If You want to change Your Nominee, change an address or exercise any other options under the Policy, you shall do so only using the forms prescribed for each purpose which are available with Your financial advisor, from Our local office or can be downloaded from our website www.pnbmetlife.com.

6.13. Travel, Residence & Occupation

This Policy does not impose any restrictions as to travel and residence. This Policy does not impose any restrictions as to occupation.

6.14. Governing Law & Jurisdiction

The terms and conditions of the 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 Policy shall be subject to the sole and exclusive jurisdiction of the jurisdictional courts in India.

6.15. 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,
1st Floor, Techniplex -1,
Techniplex Complex, Off Veer Savarkar Flyover,
Goregaon (West), Mumbai – 400062,
Maharashtra

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

Visit our Website: www.pnbmetlife.com,

Email: indiaservice@pnbmetlife.co.in

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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) or 080-26502244
- Email at india_grievancecell@pnbmetlife.co.in
- Write to
**Customer Service Department,
1st Floor, Techniplex -1, Techniplex Complex, Off Veer Savarkar Flyover, Goregaon (West), Mumbai – 400062. Phone: +91-22-41790000, Fax: +91-22-41790203**
- 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,
Platinum Towers, 4th Floor, Sohna Road,
Sector - 47, Gurgaon – 122002**

Please address Your queries or complaints to our customer services department, and Your grievances to our grievance redressal officer on the address referred above, 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.

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 IRDAI Grievance Cell Centre (IGCC) on the following contact details:

- Online : You can register Your complaint online at <http://www.igms.irda.gov.in>
- By Post : You can write or fax 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

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- By Phone : 1800 4254 732

In case You are not satisfied with the decision/resolution, You may approach the Insurance Ombudsman at the address in the list of Ombudsman below, 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;
 - any partial or total repudiation of claims by Us;
 - 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 the 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 IRDA of India from time to time or the terms and conditions of the Policy, 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. Per Rule 14(3) of the Insurance Ombudsman Rules, 2017 (Rules), a complaint to the Insurance Ombudsman can be made if the complainant makes a written representation to the Insurer and either the Insurer rejected the complaint or the complainant did not receive any reply within one month after the Insurer received the complaint, or the complainant is not satisfied with the reply given to him by the Insurer. Further, such a complaint to the Insurance Ombudsman can be made and filed, 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;
 - 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 Insurance 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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7.2. List of Insurance Ombudsman

CONTACT LOCATION	CONTACT DETAILS	JURISDICTION
AHMEDABAD	Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad - 380 001. Tel.: 079- 25501201/02/05/06. Email:- bimalokpal.ahmedabad@ecoi.co.in	State of Gujarat, Union Territories of Dadra & Nagar Haveli and Daman and Diu.
BENGALURU	19/19, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor 24 th Main, J.P. Nagar First Phase, Bengaluru- 560 078 Tel.: 080 - 26652049/26652048 Email: bimalokpal.bengaluru@ecoi.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@ecoi.co.in	States of Madhya Pradesh and Chhattisgarh.
BHUBANESHWAR	62, Forest park, Bhubneshwar - 751 009. Tel.: 0674- 2596461/2596455. Fax:- 0674-2596429 Email:- bimalokpal.bhubaneswar@ecoi.co.in	State of Orissa.
CHANDIGARH	S.C.O. No. 101-103, 2nd Floor, Batra Building, Sector 17 - D, Chandigarh - 160 017. Tel.: 0172- 2706196, 2706468. Fax:- 0172-2708274 Email:- bimalokpal.chandigarh@ecoi.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@ecoi.co.in	State of Tamil Nadu and Union Territory Pondicherry Town and Karaikal (which is part of Union Territory of Pondicherry).
DELHI	2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002. Tel.: 011- 23232481/23213504. Email:- bimalokpal.delhi@ecoi.co.in	New Delhi.
ERNAKULAM	2 nd Floor, Pulinat Building, Opp. Cochin Shipyard, M.G. Road, Ernakulam, Kochi-682 015. Tel.: 0484 - 2358759 / 2359338. Fax:- 0484 - 2359336 Email:- bimalokpal.ernakulam@ecoi.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- 2632204 / 2602205. Email:- bimalokpal.guwahati@ecoi.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- 67504123 / 23312122. Fax:- 040-23376599 Email:- bimalokpal.hyderabad@ecoi.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. Tel.: 0141 -2740363 Email:- bimalokpal.jaipur@ecoi.co.in	State of Rajasthan.
KOLKATA	Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. TEL : 033-22124339/22124340. Fax : 033-22124341 Email:- bimalokpal.kolkata@ecoi.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	Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur,

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	Email:- bimalokpal.lucknow@ecoi.co.in	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.
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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 authorized 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 policySuch 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 misstatement 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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Annexure B:

Guaranteed Surrender Value factors

<i>GSV factors as a % of premium</i>										
<i>Year/Term</i>	10	11	12	13	14	15	16	17	18	19
1	0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2	30%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%
3	35%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
4	50%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%
5	50%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%
6	50%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%
7	50%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%
8	70%	63.3%	60.0%	58.0%	56.7%	55.7%	55.0%	54.4%	54.0%	53.6%
9	90%	76.7%	70.0%	66.0%	63.3%	61.4%	60.0%	58.9%	58.0%	57.3%
10	90%	90.0%	80.0%	74.0%	70.0%	67.1%	65.0%	63.3%	62.0%	60.9%
11		90.0%	90.0%	82.0%	76.7%	72.9%	70.0%	67.8%	66.0%	64.5%
12			90.0%	90.0%	83.3%	78.6%	75.0%	72.2%	70.0%	68.2%
13				90.0%	90.0%	84.3%	80.0%	76.7%	74.0%	71.8%
14					90.0%	90.0%	85.0%	81.1%	78.0%	75.5%
15						90.0%	90.0%	85.6%	82.0%	79.1%
16							90.0%	90.0%	86.0%	82.7%
17								90.0%	90.0%	86.4%
18									90.0%	90.0%
19										90.0%
20										
21										
22										
23										
24										
25										
26										
27										
28										
29										
30										

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Year/Term	20	21	22	23	24	25	26	27	28	29	30
1	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%
3	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%
5	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%
7	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%
8	53.3%	53.1%	52.9%	52.7%	52.5%	52.4%	52.2%	52.1%	52.0%	51.9%	51.8%
9	56.7%	56.2%	55.7%	55.3%	55.0%	54.7%	54.4%	54.2%	54.0%	53.8%	53.6%
10	60.0%	59.2%	58.6%	58.0%	57.5%	57.1%	56.7%	56.3%	56.0%	55.7%	55.5%
11	63.3%	62.3%	61.4%	60.7%	60.0%	59.4%	58.9%	58.4%	58.0%	57.6%	57.3%
12	66.7%	65.4%	64.3%	63.3%	62.5%	61.8%	61.1%	60.5%	60.0%	59.5%	59.1%
13	70.0%	68.5%	67.1%	66.0%	65.0%	64.1%	63.3%	62.6%	62.0%	61.4%	60.9%
14	73.3%	71.5%	70.0%	68.7%	67.5%	66.5%	65.6%	64.7%	64.0%	63.3%	62.7%
15	76.7%	74.6%	72.9%	71.3%	70.0%	68.8%	67.8%	66.8%	66.0%	65.2%	64.5%
16	80.0%	77.7%	75.7%	74.0%	72.5%	71.2%	70.0%	68.9%	68.0%	67.1%	66.4%
17	83.3%	80.8%	78.6%	76.7%	75.0%	73.5%	72.2%	71.1%	70.0%	69.0%	68.2%
18	86.7%	83.8%	81.4%	79.3%	77.5%	75.9%	74.4%	73.2%	72.0%	71.0%	70.0%
19	90.0%	86.9%	84.3%	82.0%	80.0%	78.2%	76.7%	75.3%	74.0%	72.9%	71.8%
20	90.0%	90.0%	87.1%	84.7%	82.5%	80.6%	78.9%	77.4%	76.0%	74.8%	73.6%
21		90.0%	90.0%	87.3%	85.0%	82.9%	81.1%	79.5%	78.0%	76.7%	75.5%
22			90.0%	90.0%	87.5%	85.3%	83.3%	81.6%	80.0%	78.6%	77.3%
23				90.0%	90.0%	87.6%	85.6%	83.7%	82.0%	80.5%	79.1%
24					90.0%	90.0%	87.8%	85.8%	84.0%	82.4%	80.9%
25						90.0%	90.0%	87.9%	86.0%	84.3%	82.7%
26							90.0%	90.0%	88.0%	86.2%	84.5%
27								90.0%	90.0%	88.1%	86.4%
28									90.0%	90.0%	88.2%
29										90.0%	90.0%
30											90.0%