

PNB METLIFE CENTURY PLAN



Guaranteed Surrender Value Factor applicable for Simple Reversionary Bonus (Maturity Age: 100 years)

GSV as a % of Accrued Simple Reversionary Bonus (Maturity Age: 100 Years)					
Policy Term Policy Year	40	41	42	43	>=44
1	NA	NA	NA	NA	NA
2	0.26%	0.23%	0.20%	0.18%	0.16%
3	0.29%	0.26%	0.23%	0.20%	0.18%
4	0.33%	0.29%	0.26%	0.23%	0.20%
5	0.37%	0.33%	0.29%	0.26%	0.23%
6	0.42%	0.37%	0.33%	0.29%	0.26%
7	0.47%	0.42%	0.37%	0.33%	0.29%
8	0.53%	0.47%	0.42%	0.37%	0.33%
9	0.60%	0.53%	0.47%	0.42%	0.37%
10	0.68%	0.60%	0.53%	0.47%	0.42%
11	0.77%	0.68%	0.60%	0.53%	0.47%
12	0.87%	0.77%	0.68%	0.60%	0.53%
13	0.98%	0.87%	0.77%	0.68%	0.60%
14	1.11%	0.98%	0.87%	0.77%	0.68%
15	1.25%	1.11%	0.98%	0.87%	0.77%
16	1.41%	1.25%	1.11%	0.98%	0.87%
17	1.60%	1.41%	1.25%	1.11%	0.98%
18	1.80%	1.60%	1.41%	1.25%	1.11%
19	2.04%	1.80%	1.60%	1.41%	1.25%
20	2.30%	2.04%	1.80%	1.60%	1.41%
21	2.60%	2.30%	2.04%	1.80%	1.60%
22	2.94%	2.60%	2.30%	2.04%	1.80%
23	3.32%	2.94%	2.60%	2.30%	2.04%
24	3.76%	3.32%	2.94%	2.60%	2.30%
25	4.24%	3.76%	3.32%	2.94%	2.60%
26	4.80%	4.24%	3.76%	3.32%	2.94%
27	5.42%	4.80%	4.24%	3.76%	3.32%
28	6.12%	5.42%	4.80%	4.24%	3.76%
29	6.92%	6.12%	5.42%	4.80%	4.24%
30	7.82%	6.92%	6.12%	5.42%	4.80%
31	8.84%	7.82%	6.92%	6.12%	5.42%
32	9.99%	8.84%	7.82%	6.92%	6.12%
33	11.28%	9.99%	8.84%	7.82%	6.92%
34	12.75%	11.28%	9.99%	8.84%	7.82%
35	14.41%	12.75%	11.28%	9.99%	8.84%
36	16.28%	14.41%	12.75%	11.28%	9.99%
37	18.40%	16.28%	14.41%	12.75%	11.28%
38	20.79%	18.40%	16.28%	14.41%	12.75%
39	23.49%	20.79%	18.40%	16.28%	14.41%
40	26.55%	23.49%	20.79%	18.40%	16.28%
41	100.00%	26.55%	23.49%	20.79%	18.40%
42	100.00%	100.00%	26.55%	23.49%	20.79%
43	100.00%	100.00%	100.00%	26.55%	23.49%
44	100.00%	100.00%	100.00%	100.00%	26.55%
45 +	100.00%	100.00%	100.00%	100.00%	100.00%

PNB METLIFE CENTURY PLAN



Guaranteed Surrender Value Factor applicable for Simple Reversionary Bonus (Maturity Age: 80 years)

GSV as a % of Accrued Simple Reversionary Bonus (Maturity Age: 80 Years)							
Policy Term	20	21	22	23	24	25	26
Policy Year							
1	NA	NA	NA	NA	NA	NA	NA
2	2.94%	2.60%	2.30%	2.04%	1.80%	1.60%	1.41%
3	3.32%	2.94%	2.60%	2.30%	2.04%	1.80%	1.60%
4	3.76%	3.32%	2.94%	2.60%	2.30%	2.04%	1.80%
5	4.24%	3.76%	3.32%	2.94%	2.60%	2.30%	2.04%
6	4.80%	4.24%	3.76%	3.32%	2.94%	2.60%	2.30%
7	5.42%	4.80%	4.24%	3.76%	3.32%	2.94%	2.60%
8	6.12%	5.42%	4.80%	4.24%	3.76%	3.32%	2.94%
9	6.92%	6.12%	5.42%	4.80%	4.24%	3.76%	3.32%
10	7.82%	6.92%	6.12%	5.42%	4.80%	4.24%	3.76%
11	8.84%	7.82%	6.92%	6.12%	5.42%	4.80%	4.24%
12	9.99%	8.84%	7.82%	6.92%	6.12%	5.42%	4.80%
13	11.28%	9.99%	8.84%	7.82%	6.92%	6.12%	5.42%
14	12.75%	11.28%	9.99%	8.84%	7.82%	6.92%	6.12%
15	14.41%	12.75%	11.28%	9.99%	8.84%	7.82%	6.92%
16	16.28%	14.41%	12.75%	11.28%	9.99%	8.84%	7.82%
17	18.40%	16.28%	14.41%	12.75%	11.28%	9.99%	8.84%
18	20.79%	18.40%	16.28%	14.41%	12.75%	11.28%	9.99%
19	23.49%	20.79%	18.40%	16.28%	14.41%	12.75%	11.28%
20	26.55%	23.49%	20.79%	18.40%	16.28%	14.41%	12.75%
21	100.00%	26.55%	23.49%	20.79%	18.40%	16.28%	14.41%
22	100.00%	100.00%	26.55%	23.49%	20.79%	18.40%	16.28%
23	100.00%	100.00%	100.00%	26.55%	23.49%	20.79%	18.40%
24	100.00%	100.00%	100.00%	100.00%	26.55%	23.49%	20.79%
25	100.00%	100.00%	100.00%	100.00%	100.00%	26.55%	23.49%
26	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	26.55%
27	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
28	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
29	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
30	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
31	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
32	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
33	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
34	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
35+	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

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Guaranteed Surrender Value Factor applicable for Simple Reversionary Bonus (Maturity Age: 80 years)

GSV as a % of Accrued Simple Reversionary Bonus (Maturity Age: 80 Years)								
Policy Term	27	28	29	30	31	32	33	>=34
Policy Year								
1	NA	NA	NA	NA	NA	NA	NA	NA
2	1.25%	1.11%	0.98%	0.87%	0.77%	0.68%	0.60%	0.53%
3	1.41%	1.25%	1.11%	0.98%	0.87%	0.77%	0.68%	0.60%
4	1.60%	1.41%	1.25%	1.11%	0.98%	0.87%	0.77%	0.68%
5	1.80%	1.60%	1.41%	1.25%	1.11%	0.98%	0.87%	0.77%
6	2.04%	1.80%	1.60%	1.41%	1.25%	1.11%	0.98%	0.87%
7	2.30%	2.04%	1.80%	1.60%	1.41%	1.25%	1.11%	0.98%
8	2.60%	2.30%	2.04%	1.80%	1.60%	1.41%	1.25%	1.11%
9	2.94%	2.60%	2.30%	2.04%	1.80%	1.60%	1.41%	1.25%
10	3.32%	2.94%	2.60%	2.30%	2.04%	1.80%	1.60%	1.41%
11	3.76%	3.32%	2.94%	2.60%	2.30%	2.04%	1.80%	1.60%
12	4.24%	3.76%	3.32%	2.94%	2.60%	2.30%	2.04%	1.80%
13	4.80%	4.24%	3.76%	3.32%	2.94%	2.60%	2.30%	2.04%
14	5.42%	4.80%	4.24%	3.76%	3.32%	2.94%	2.60%	2.30%
15	6.12%	5.42%	4.80%	4.24%	3.76%	3.32%	2.94%	2.60%
16	6.92%	6.12%	5.42%	4.80%	4.24%	3.76%	3.32%	2.94%
17	7.82%	6.92%	6.12%	5.42%	4.80%	4.24%	3.76%	3.32%
18	8.84%	7.82%	6.92%	6.12%	5.42%	4.80%	4.24%	3.76%
19	9.99%	8.84%	7.82%	6.92%	6.12%	5.42%	4.80%	4.24%
20	11.28%	9.99%	8.84%	7.82%	6.92%	6.12%	5.42%	4.80%
21	12.75%	11.28%	9.99%	8.84%	7.82%	6.92%	6.12%	5.42%
22	14.41%	12.75%	11.28%	9.99%	8.84%	7.82%	6.92%	6.12%
23	16.28%	14.41%	12.75%	11.28%	9.99%	8.84%	7.82%	6.92%
24	18.40%	16.28%	14.41%	12.75%	11.28%	9.99%	8.84%	7.82%
25	20.79%	18.40%	16.28%	14.41%	12.75%	11.28%	9.99%	8.84%
26	23.49%	20.79%	18.40%	16.28%	14.41%	12.75%	11.28%	9.99%
27	26.55%	23.49%	20.79%	18.40%	16.28%	14.41%	12.75%	11.28%
28	100.00%	26.55%	23.49%	20.79%	18.40%	16.28%	14.41%	12.75%
29	100.00%	100.00%	26.55%	23.49%	20.79%	18.40%	16.28%	14.41%
30	100.00%	100.00%	100.00%	26.55%	23.49%	20.79%	18.40%	16.28%
31	100.00%	100.00%	100.00%	100.00%	26.55%	23.49%	20.79%	18.40%
32	100.00%	100.00%	100.00%	100.00%	100.00%	26.55%	23.49%	20.79%
33	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	26.55%	23.49%
34	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	26.55%
35+	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%