

PNB MetLife Income Protection Plan (UIN: 117N103V02)
Individual, Non-linked, Non-Participating, Savings, Life Insurance Plan



Guaranteed Surrender Value (GSV) factors:

GSV factors as a % of Total Premium paid		
Year/ Policy Term	15	20
1	-	-
2	30.0%	30.0%
3	35.0%	35.0%
4	50.0%	50.0%
5	50.0%	50.0%
6	50.0%	50.0%
7	50.0%	50.0%
8	55.7%	53.3%
9	61.4%	56.7%
10	67.1%	60.0%
11	72.9%	63.3%
12	78.6%	66.7%
13	84.3%	70.0%
14	90.0%	73.3%
15	90.0%	76.7%
16	0.0%	80.0%
17	0.0%	83.3%
18	0.0%	86.7%
19	0.0%	90.0%
20	0.0%	90.0%