Guaranteed Surrender Value (GSV) factors:

	GSV factors as a % of premium for all PPT other than Single Pay									
Year/ Term	**10**	**11**	**12**	**13**	**14**	**15**	**16**	**17**	**18**	**19**
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%
3	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%
4	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
5	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
6	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
7	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
8	70.00%	63.33%	60.00%	58.00%	56.67%	55.71%	55.00%	54.44%	54.00%	53.64%
9	90.00%	76.67%	70.00%	66.00%	63.33%	61.43%	60.00%	58.89%	58.00%	57.27%
10	90.00%	90.00%	80.00%	74.00%	70.00%	67.14%	65.00%	63.33%	62.00%	60.91%
11	-	90.00%	90.00%	82.00%	76.67%	72.86%	70.00%	67.78%	66.00%	64.55%
12	-	-	90.00%	90.00%	83.33%	78.57%	75.00%	72.22%	70.00%	68.18%
13	-	-	-	90.00%	90.00%	84.29%	80.00%	76.67%	74.00%	71.82%
14	-	-	-	-	90.00%	90.00%	85.00%	81.11%	78.00%	75.45%
15	-	-	-	-	-	90.00%	90.00%	85.56%	82.00%	79.09%
16	-	-	-	-	-	-	90.00%	90.00%	86.00%	82.73%
17	-	-	-	-	-	-		90.00%	90.00%	86.36%
18	-	-	-	-	-	-	-	-	90.00%	90.00%
19	-	-	-	-	-	-	-	-	-	90.00%
20	-	-	-	-	-	-	-	-	-	-
21	-	-	-	-	-	-	-	-	-	-
22	-	-	-	-	-	-	-	-	-	-
23	-	-	-	-	-	-	-	-	-	-
24	-	-	-	-	-	-	-	-	-	-
25	-	-	-	-	-	-	-	-	-	-
26	-	-	-	-	-	-	-	-	-	-
27	-	-	-	-	-	-	-	-	-	-
28	-	-	-	-	-	-	-	-	-	-
29	-	-	-	-	-	-	-	-	-	-
30	-	-	-	-	-	-	-	-	-	-

PNB MetLife Retirement Savings Plan (UIN: 117N091V02)

Individual, Non-Linked, Participating, Savings, Pension Plan

	GSV factors as a % of premium for all PPT other than Single Pay										
Year/ Term	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30**
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%
3	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%
4	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
5	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
6	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
7	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
8	53.33%	53.08%	52.86%	52.67%	52.50%	52.35%	52.22%	52.11%	52.00%	51.90%	51.82%
9	56.67%	56.15%	55.71%	55.33%	55.00%	54.71%	54.44%	54.21%	54.00%	53.81%	53.64%
10	60.00%	59.23%	58.57%	58.00%	57.50%	57.06%	56.67%	56.32%	56.00%	55.71%	55.45%
11	63.33%	62.31%	61.43%	60.67%	60.00%	59.41%	58.89%	58.42%	58.00%	57.62%	57.27%
12	66.67%	65.38%	64.29%	63.33%	62.50%	61.76%	61.11%	60.53%	60.00%	59.52%	59.09%
13	70.00%	68.46%	67.14%	66.00%	65.00%	64.12%	63.33%	62.63%	62.00%	61.43%	60.91%
14	73.33%	71.54%	70.00%	68.67%	67.50%	66.47%	65.56%	64.74%	64.00%	63.33%	62.73%
15	76.67%	74.62%	72.86%	71.33%	70.00%	68.82%	67.78%	66.84%	66.00%	65.24%	64.55%
16	80.00%	77.69%	75.71%	74.00%	72.50%	71.18%	70.00%	68.95%	68.00%	67.14%	66.36%
17	83.33%	80.77%	78.57%	76.67%	75.00%	73.53%	72.22%	71.05%	70.00%	69.05%	68.18%
18	86.67%	83.85%	81.43%	79.33%	77.50%	75.88%	74.44%	73.16%	72.00%	70.95%	70.00%
19	90.00%	86.92%	84.29%	82.00%	80.00%	78.24%	76.67%	75.26%	74.00%	72.86%	71.82%
20	90.00%	90.00%	87.14%	84.67%	82.50%	80.59%	78.89%	77.37%	76.00%	74.76%	73.64%
21	-	90.00%	90.00%	87.33%	85.00%	82.94%	81.11%	79.47%	78.00%	76.67%	75.45%
22	-	-	90.00%	90.00%	87.50%	85.29%	83.33%	81.58%	80.00%	78.57%	77.27%
23	-	-	-	90.00%	90.00%	87.65%	85.56%	83.68%	82.00%	80.48%	79.09%
24	-	-	-	-	90.00%	90.00%	87.78%	85.79%	84.00%	82.38%	80.91%
25	-	-	-	-	-	90.00%	90.00%	87.89%	86.00%	84.29%	82.73%
26	-	-	-	-	-	-	90.00%	90.00%	88.00%	86.19%	84.55%
27	-	-	-	-	-	-	-	90.00%	90.00%	88.10%	86.36%
28	-	-	-	-	-	-	-	-	90.00%	90.00%	88.18%
29	-	-	-	-	-	-	-	-	-	90.00%	90.00%
30	-	-	-	-	-	-	-	-	-	-	90.00%

PNB MetLife Retirement Savings Plan (UIN: 117N091V02)

Individual, Non-Linked, Participating, Savings, Pension Plan

	GSV factors as a % of premium for Single Pay															
Year/ Term	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**	**16**	**17**	**18**	**19**	**20**
1	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%
3	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%
4	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
5	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
6	-	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
7	-	-	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
8	-	-	-	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
9	-	-	-	-	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
10	-	-	-	-	-	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
11	-	-	-	-	-	-	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
12	-	-	-	-	-	-	-	90%	90%	90%	90%	90%	90%	90%	90%	90%
13	-	-	-	-	-	-	-	-	90%	90%	90%	90%	90%	90%	90%	90%
14	-	-	-	-	-	-	-	-	-	90%	90%	90%	90%	90%	90%	90%
15	-	-	-	-	-	-	-	-	-	-	90%	90%	90%	90%	90%	90%
16	-	-	-	-	-	-	-	-	-	-	-	90%	90%	90%	90%	90%
17	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	90%	90%
18	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	90%
19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%
20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%