

PNB MetLife Critical Illness Rider
Health Insurance Rider

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.

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

This booklet contains details of your Policy Document along with other related information. Please keep this document in a safe place, so that your loved ones can refer to it if the need arises. Some key details of your Policy are:

Policyholder	Mr. Valued Customer	Beneficiaries/ Nominee	Mrs./Mr. Customer Nominee
Rider Number		Policy Number	<Policy no>
Name of Rider Policy	PNB MetLife Critical Illness Rider	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 30 days 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	<<XXXXX>>
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]

PNB MetLife Critical Illness Rider
UIN – 117B023V02
15th June 2021

PNB MetLife Critical Illness Rider
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[Name of signing authority]
[Designation of signing authority]

Stamp Duty of Rs. XXX (Amount in words) paid to Government of Maharashtra through consolidated Stamp Duty via Challan No. XXXXXXXX dated XX/XX/XXXX

In case of any queries / concerns, You can reach Us at:			
Call us at 1800-425-6969 (Toll Free) or 022 - 4179 0000 (8am - 8pm)	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

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1.2 Rider Preamble

PNB MetLife Critical Illness Rider 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	
Name of the Rider Policy	PNB MetLife Critical Illness Rider
Rider UIN:	117B023V02

Application Number	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	

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15th June 2021

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2. Rider Benefits

Rider Sum Assured	Rs. <>
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3. Rider Details

Date of Commencement of Risk	
Date of Inception of the Policy	
Rider Policy Term	

4. Details of Agent/Intermediary

Name	
License number	
Phone number	
Address	
Email address	

5. Premium Details

Premium payment type	[Rider Premium]
Annualized Rider Premium	Rs. <>
Modal Rider Premium	Rs. <>
Goods & Services Tax	Rs. <>
Total Rider Premiums Paid*	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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6. Nominee details

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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.

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Key Feature Document

Key Benefits

Maturity benefit	Nil
Death benefit	Nil
Critical Illness Benefit	100% of the Rider Sum Assured
Waiting Period	There is a 'Waiting Period' of 90 days from the Date of Commencement of the Rider Policy before any claim can be made
Survival Period	There is a mandatory survival period of 30 days following the confirmed diagnosis of a condition and the date of eligibility for a benefit payment.

Key Product Conditions

Boundary Conditions	Eligibility Criteria						
Age at Entry ⁽¹⁾	18 years - 65 years						
Maximum Maturity Age	75 years						
Policy Term ⁽²⁾	10 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.)	5,00,000						
Maximum Rider Sum Assured ⁽³⁾ (Rs.)	50,00,000						
Min. Annualized Rider Premium ⁽⁴⁾ (Rs.)	670	135	135	100	100	100	75
Max. Annualized Rider Premium ⁽⁴⁾ (Rs.)	7,66,650	1,44,200	1,10,000	87,100	81,400	72,900	80,450

***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 Assured is less than the Base Policy Sum Assured.
4. At any point during the Policy Term, the rider premium cannot exceed 30% of the base premium. Premium shown above is exclusive of Goods & Services Tax. Premium rates are reviewable after 5 years of the rider policy inception.

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.
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)

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

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PNB MetLife India Insurance Company Limited,	18
Unit No. 701, 702 & 703, 7th Floor, West Wing, Raheja Towers, 26/27 M G Road, Bangalore - 560001, Karnataka.	18
Call us Toll-free at 1-800-425-6969,.....	18
Website: www.pnbmetlife.com,.....	18
Email: indiaservice@pnbmetlife.co.in or	18
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Part B

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 **Age** means age of the **Insured** as of his last birthday and is as shown in the **Rider Schedule**.
- 2 **Annualized Rider Premium** means the Rider Premium amount payable in a **Rider Policy Year**, in accordance with the option chosen by the Policyholder as stated in the Rider Schedule, excluding the underwriting extra premiums, loading for modal premiums, if any and applicable GST (service tax and cess).
- 3 **Application** means the proposal form and any other information given to **Us** to decide whether and on what terms to issue this **Rider Policy**
- 4 **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**
- 5 **Business Day** means a working day of **Our** registered office.
- 6 **Date of Commencement of the Risk** means the date on which the risk under the **Rider Policy** comes into effect and is as specified in the **Rider Schedule**.
- 7 **Date of Inception of the Policy** means the date on which this **Rider Policy** is issued after **We** have accepted the risk under the **Application**. The **Date of Issue** is shown in the **Rider Schedule**.
- 8 **Date of commencement of the Policy** is the same of the **Date of Inception of the Policy**.
- 9 **Financial Year** means the twelve month period between April and March of each calendar year.
- 10 **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 **Rider Policy** is considered to be in-force with the risk cover without any interruption, as per the terms and conditions of the **Rider 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.
- 11 **Insured** means the person insured as named in the **Rider Schedule**.
- 12 **IRDA of India** means the Insurance Regulatory and Development Authority of India.
- 13 **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**
- 14 **Premium Payment Term** means the period specified in the Rider Schedule.

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- 15 **Policyholder** means the person specified as such in the Rider Schedule or such other person, who may become the holder of this Rider Policy in respect of the terms and conditions of this contract or by virtue of operation of law. In the event the proposer named in the Application is different from the Life Assured, then the proposer shall be the Policyholder.
- 16 **Rider Policy** means this contract of insurance, as evidenced by the **Rider Policy Document**.
- 17 **Rider Policy Anniversary** means the period of one year from the **Date of Commencement of the Policy** and every date falling one year thereafter, till the **Maturity Date** of the **Rider Policy**.
- 18 **Rider Policy Document** means this document, any endorsements in this document issued by **Us**, the **Rider Schedule, Annexure** and the **Application**.
- 19 **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.
- 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**.
- 21 **Revival Period** means a period of 5 consecutive years from the date of the first unpaid **Rider Premium**, during which period the Policyholder is entitled to revive the Rider Policy which was discontinued due to the non-payment of the Rider Premium.
- 22 **Revival** means restoration of the Rider Policy, which was discontinued due to the non-payment of Rider Premium, with all the benefits mentioned in the Rider Policy Document, upon the receipt of all the Rider Premiums due and other charges or late fee if any, as per the terms and conditions of the Rider Policy, upon being satisfied as to the continued insurability of the Insured or the Policyholder on the basis of the information, documents and reports furnished by the Policyholder, in accordance with Board approved underwriting policy.
- 23 **Rider Policy Term** means the period specified in the **Rider Schedule**.
- 24 **Rider Schedule** means the rider schedule set out above that **We** have issued, along with any annexure, tables or endorsements attached to it from time to time.
- 25 **Rider Sum Assured** means the amount specified in the **Rider Schedule**.
- 26 **Single Rider Premium** means the single premium payable by **You**, at the inception for issuing this **Rider Policy**
- 27 **Total Rider Premiums Paid** means total of all the premiums received, excluding any extra premium and applicable taxes.
- 28 **Surrender** means the complete withdrawal/ termination of the Rider Policy in its entirety by **You**.
- 29 **Surrender Value** means an amount, as specified under the Rider Policy, that is payable upon Surrender of the Rider Policy by **You**.
- 30 **We, Us** or **Our** means PNB MetLife India Insurance Company Limited.

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31 **You** or **Your** means the **Policyholder** as named in the **Rider Schedule**.

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3. Part C

RIDER FEATURES, BENEFITS & RIDER PREMIUM PAYMENT CONDITIONS

1. **Rider Features**

PNB MetLife Critical Illness Rider is a non-linked, non-participating 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 **Rider Premium** payment conditions set out below.

2. **Rider Benefits**

2.1. **Critical Illness Benefit**

Subject to this **Rider Policy** being in full force and effect, upon the confirmed diagnosis of the below Critical Illness and survival of the **Insured** for a period of 30 days, **We** will pay the Rider Sum Assured as specified in the **Rider Schedule** to the Insured/**Nominee** in addition to any benefits payable under the **Policy**. If the **Nominee** is not alive when the Benefit becomes payable, **We** will make payment of the Rider Benefits to **Your** legal heirs/legal representatives.

The following Critical Illnesses are covered under this Rider – The critical illness is diagnosed after the completion of the Waiting Period of 90 days from date of commencement or reinstatement, as applicable.

1. **MYOCARDIAL INFARCTION (First heart attack – of specified severity)**

The first occurrence of heart attack or myocardial infarction which means the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. The diagnosis for Myocardial Infarction should be evidenced by all of the following criteria:

- a) a history of typical clinical symptoms consistent with the diagnosis of Acute Myocardial Infarction (for e.g. typical chest pain)
- b) new characteristic electrocardiogram changes
- c) elevation of infarction specific enzymes, Troponins or other specific biochemical markers

2. **Cancer of specified severity**

A malignant tumour characterised by the uncontrolled growth & spread of malignant cells with invasion & destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy. The term cancer includes leukaemia, lymphoma and sarcoma.

2.2. **Suicide Exclusion**

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If the **Insured's** death is due to suicide within 12 months from the **Date of Commencement of Risk** or from the **date of Revival of the Rider Policy**, as applicable, the Nominee shall be entitled to receive at least 80% of the Total **Rider Premiums** 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 Inforce Status. We shall not be liable to pay any interest on this amount.

2.3 Exclusions Applicable to this Rider Policy

Exclusions for MYOCARDIAL INFARCTION (First heart attack – of specified severity):

- A rise in cardiac biomarkers or Troponin T or I in absence of overt ischemic heart disease OR following an intra -arterial cardiac procedure.
- Other acute Coronary Syndromes
- Any type of angina pectoris

Exclusions Cancer of specified severity:

- All Tumours which are histologically described as carcinoma in situ, benign, premalignant borderline malignant, low malignant potential, neoplasm of unknown behavior, or non - invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN -2 & CIN-3
- Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond;
- All tumours of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0
- Non-invasive papillary cancer of the bladder histologically described as TaN0M0 or of a lesser classification,.
- Chronic lymphocytic leukaemia less than RAI stage 3
- All Gastro-Intestinal Stromal Tumors histologically classified as T1N0M0 (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs;
- Malignant melanoma that has not caused invasion beyond the epidermis;
- All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below;

2.4 Apart from the disease specific exclusions given along with definitions of diseases below, no benefit will be payable if the critical illness is caused or aggravated directly or indirectly by any of the following:

- Existence of any sexually Transmitted Disease (STD) and its related complications
- Any condition that is pre-existing at the time of inception of the rider policy
 - 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
 - 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.
- Any disease which first manifests itself within 90 days of the risk commencement date or reinstatement date whichever is later.
- Any congenital condition.
- Intentional self-inflicted injury, attempted suicide.
- 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.
- War, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, strikes.
- Taking part in any naval, military or air force operation during peace time.
- Participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger or pilot and cabin crew of a recognized airline on regular routes and on a scheduled timetable.
- Participation by the insured person in a criminal or unlawful act with criminal intent.

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- 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.
- 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

2.5 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 Rider Premium. The premiums are reviewable after five years from the inception of the Rider Policy and every five years thereafter.

i. Payment of Rider Premium

If You have chosen other than Single Rider 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**.

The Rider Premium rates will not change for the first five Policy Years. However, these premium rates may be revised after 5 years from the Date of Commencement of Risk, provided We have obtained prior approval from the IRDA of India for such premium revision.

ii. 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**.

iii. 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 being diagnosed** to the above **Critical Illnesses**, during the **Grace Period**, the Critical illness benefit shall be payable in full.

iv. Rider Premium Discontinuance

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

v. Premium Discontinuance after the completion of the first 2 Rider Policy Years

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

2.6 Non Forfeiture benefit

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

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- i. In case You have chosen regular premium payment option under this **Rider Policy**.
 - ii. In case you have failed to pay all due installment Premium in accordance with the **Rider Schedule** for first two consecutive **Rider Policy Years**.
 - iii. In both the aforesaid cases, the **Rider Policy** would terminate and no benefit would be payable under this **Rider Policy**.
- 2.7 Surrender:** You may surrender the Rider Policy in accordance with the surrender provisions in **Part D**.

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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**.

1. Free Look Period

You have a period of 30 days from the date of receipt of the **Rider Policy** to review the terms and conditions of this **Rider Policy**. If **You** have any objections to the terms and conditions, **You** may cancel the **Rider Policy** by giving written notice to **Us** stating the reasons for **Your** objection and **You** will be entitled to a refund of the **Regular Rider Premium** paid subject to a deduction of proportionate risk premium for the period of cover in addition to the expenses incurred on medical examination (if any) and the stamp duty charges.

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**.

3. Surrender

Surrender Value will be payable for policies for premium frequency other than Regular Pay.

The policies with following mode will be eligible for payment of Surrender Value –

- A) Single Rider Premium Mode
- B) Limited Premium Mode, provided that at least two full Rider Policy Years' premiums have been paid from the Date of Commencement of the Policy.

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)** and **Special Surrender Value (SSV)** are computed as under.

Applicable **GSV/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%** are given in **Appendix 1**

4. Claims Procedure

We will not be obliged to make any payment of the Rider 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
- (g) Medical report confirming the occurrence of Critical Illness which is acceptable to **Us**.
- (h) All past and present Medical Records (such as discharge summary, daily records and investigation test reports) if applicable.

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 **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 payment of surrender value of the **Policy** or **Rider** or both is made, or the date on which the **Policy** or **Rider** is terminated or cancelled for any reason;
- (f) Non-payment of **Rider Premium** within the **Grace Period** specified under the **Policy**.

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5. Part E

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.

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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.

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 to this Policy for your reference.

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 to this Policy for your reference. However, the rider policy benefits alone cannot be assigned.

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 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.

4. Currency & Place of Payment

All amounts payable either to or by Us will be paid in the currency shown in the Rider Schedule. Such amounts will be paid by a negotiable bank draft or cheque drawn on a bank in the country in which the currency of this Policy is denominated.

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. Section 45 of the Insurance Act, 1938, as amended from time to time

1. No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy i.e. from the date of commencement of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later.

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2. A policy of life insurance may be called in question at any time within three years from the date of commencement of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud; provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured, the grounds and materials on which such decision is based. For the purposes of this sub-section, the expression 'fraud' means any of the following acts committed by the insured or by his agent, with the intent to deceive the insurer or to induce the insurer to issue a life insurance policy:
- a. the suggestion, as a fact of that which is not true and which the insured does not believe to be true;
 - b. The active concealment of a fact by the insured having knowledge or belief of the fact;
 - c. Any other act fitted to deceive; and
 - d. Any such act or omission as the law specifically declares to be fraudulent.

Mere silence as to facts likely to affect the assessment of risk by the insurer is not fraud, unless the circumstances of the case are such that regard being had to them, it is the duty of the insured or his agent, keeping silence to speak, or unless his silence is, in itself, equivalent to speak.

3. Notwithstanding anything contained in subsection 2, no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the misstatement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of a material fact are within the knowledge of the insurer; provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive. A person who solicits and negotiates a contract of insurance shall be deemed for the purpose of the formation of the contract, to be the agent of the insurer.
4. A policy of life insurance may be called in question at any time within three years from the date of commencement of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued; provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based. In case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on ground of fraud, the premiums collected on the policy till date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation. The mis-statement of or suppression of fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer, the onus is on the insurer to show that had the insurer been aware of the said fact, no life insurance policy would have been issued to the insured.
5. Nothing in this section shall prevent the insurer from calling 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 that the age of the life insured was incorrectly stated in the proposal.

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7. Proof of Age

- (a) Subject to Section 45 of the Insurance Act 1938, as amended from time to time, 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;
 - (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**.

8. 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.

9. Travel, Residence & Occupation

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

10. 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.

11. 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 courts situated in Mumbai.

13. 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,

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S.V. Road, Goregaon (West),
Mumbai – 400 062, Maharashtra.
Call us Toll-free at 1-800-425-6969,
Visit Our Website: www.pnbmetlife.com,
Email: indiaservice@pnbmetlife.co.in

7. Part G

GRIEVANCE REDRESSAL MECHANISM & OMBUDSMAN DETAILS

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 Ltd.,
1st Floor, Techniplex Complex (RBL building),
Opposite Grand Sarovar Premiere,
Veer Savarkar Flyover,
Goregaon West,
Mumbai - 400062.**

**Toll Free Help line: 1-800-425-6969 (8am –8pm)
Phone: +91 22 4179 0000**

Email: indiaservice@pnbmetlife.com

Web: www.pnbmetlife.com

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**

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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.

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 DETAILS	JURISDICTION
AHMEDABAD Sh. P.Ramamoorthy Office of the Insurance Ombudsman, 2nd floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad – 380 014 Tel.:- 079-27546150/139 Fax:- 079-27546142 Email:- ins.omb@rediffmail.com	State of Gujarat and Union Territories of Dadra & Nagar Haveli and Daman and Diu.
BENGALURU Shri. M. Parshad Office of the Insurance Ombudsman, Jeevan Mangal Bldg., 2nd Floor, Behind Canara Mutual Bldgs., No.4, Residency Road, Bengaluru – 560 025. Tel.: 080 - 22222049 Email: insombudbnq@gmail.com	New Centre
BHOPAL Sh.Raj Kumar Srivastava Office of the Insurance Ombudsman,	States of Madhya Pradesh and Chattisgarh.

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<p>Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel, Bhopal – 462 011. Tel.:- 0755-2769200/201/202 Fax:- 0755-2769203 Email:-bimalokpalbhopal@gmail.com</p>	
<p>BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.:- 0674-2596461/2596455 Fax:- 0674-2596429 Email:-ioobbsr@dataone.in</p>	State of Orissa.
<p>CHANDIGARH Sh.Manik B.Sonawane Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.:- 0172-2706196/5861/6468 Fax:- 0172-2708274 Email:-ombchd@yahoo.co.in</p>	States of Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir and Union territory of Chandigarh.
<p>CHENNAI Sh. Virender Kumar Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI – 600 018. Tel.:- 044-24333678/664/668 Fax:- 044-24333664 Email:-chennaiinsuranceombudsman@gmail.com</p>	State of Tamil Nadu and Union Territories - Pondicherry Town and Karaikal (which are part of Union Territory of Pondicherry).
<p>DELHI Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.:- 011-23239611/7539/7532 Fax:- 011-23230858 Email:-jobdelraj@rediffmail.com</p>	States of Delhi and Rajasthan.
<p>GUWAHATI Sh.D.C.Choudhury Office of the Insurance Ombudsman, 'Jeevan Nivesh', 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.:- 0361-2132204/2131307/2132205 Fax:- 0361-2732937 Email:- ombudsmanchv@rediffmail.com</p>	States of Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
<p>HYDERABAD Sh. G.Rajeswara Rao Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court"</p>	States of Andhra Pradesh, Karnataka and Union Territory of Yanam - a part of the Union Territory of Pondicherry.

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<p>Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.:- 040-23325325/23312122 Fax:- 040-23376599 Email:-insombudhyd@gmail.com</p>	
<p>Jaipur Shri. Ashok K. Jain Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - Fax: 0141 -</p>	New Centre
<p>KOCHI Office of the Insurance Ombudsman, 2nd Floor, CC 27 / 2603, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.:- 0484-2358734/759/9338 Fax:- 0484-2359336 Email:- iokochi@asianetindia.com</p>	State of Kerala and Union Territory of (a) Lakshadweep (b) Mahe-a part of Union Territory of Pondicherry.
<p>KOLKATA Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4, C.R. Avenue, 4th Floor, KOLKATA - 700 072. TEL : 033-22124346/22124339 Fax : 033-22124341 Email:-insombudsmankolkata@gmail.com</p>	States of West Bengal, Bihar, Sikkim, Jharkhand and Union Territories of Andaman and Nicobar Islands.
<p>LUCKNOW Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow-226 001. Tel.:- 0522-2201188/31330/1 Fax:- 0522-2231310 Email:-insombudsman@rediffmail.com</p>	States of Uttar Pradesh and Uttaranchal.
<p>MUMBAI Sh.A.K.Dasgupta Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.:- 022-26106928/360/6552/6960 Fax:- 022-26106052 Email:- ombudsmanmumbai@gmail.com</p>	States of Maharashtra and Goa.
<p>Pune Shri. A. K. Sahoo Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 2nd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth,</p>	New Centre

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Pune – 411 030. Tel.: 020 - Fax: 020 - Email:	
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Appendix 1
GSV 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	16	17	18	19	20	21	
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%	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%	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%	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%	50.0%	50.0%
5	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%	50.0%	50.0%	50.0%
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%	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%	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%	52.7%	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%	55.3%	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%	58.0%	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%	60.7%	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%	63.3%	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%	66.0%	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%	68.7%	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%	71.3%	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%	74.0%	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%	76.7%	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%	79.3%	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%	82.0%	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%	84.7%	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%	87.3%	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%	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%	0.0%	90.0%	90.0%
24	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%	0.0%	0.0%
25	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%	0.0%	0.0%
26	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%	0.0%	0.0%
27	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%	0.0%	0.0%
28	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%	0.0%	0.0%
29	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%	0.0%	0.0%
30	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%	0.0%	0.0%
31	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%	0.0%	0.0%
32	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%	0.0%	0.0%
33	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%	0.0%	0.0%
34	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%	0.0%	0.0%
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%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
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%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
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%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
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%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
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%	0.0%	0.0%	0.0%	0.0%	0.0%
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%	0.0%	0.0%	0.0%	0.0%

PNB MetLife Critical Illness Rider
Health Insurance Rider

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%	51.6%	51.5%	51.5%	51.4%	51.4%	51.3%	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%	53.1%	53.0%	52.9%	52.8%	52.7%	52.6%	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%
35	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%	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%
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%	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%	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%	90.0%

PNB MetLife Critical Illness Rider
Health Insurance Rider

GSV factors – Single pay

Year / Term	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
1						2	3	4	5	6	7	8	9	10	11	12	13
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%	90.00%	90.00%	89.00%	88.13%	87.35%
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%	90.00%	90.00%	89.06%	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%	90.00%	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%
22	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%
23	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%
24	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%
25	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%
26	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%
27	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%
28	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%
29	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%
30	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%
31	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%
32	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%
33	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%
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%	0.00%	0.00%	0.00%	0.00%	0.00%
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%	0.00%	0.00%	0.00%	0.00%
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%	0.00%	0.00%	0.00%
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%	0.00%	0.00%
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%	0.00%
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%
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%

PNB MetLife Critical Illness Rider
Health Insurance Rider

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%
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 Critical Illness Rider
Health Insurance Rider