**PNB MetLife Aajeevan Suraksha (UIN: 117N122V02)**

Individual, Non-linked, Non-participating, Pure Risk Premium, Life Insurance Plan

**Guaranteed Surrender Value factors for Limited Pay:**

| ***Policy Year/Term*** | ***GSV factors as a % of premium*** | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | **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 | 30% | 30.0% | 30.0% | 30.0% | 30.0% | 30.0% | 30.0% | 30.0% | 30.0% | 30.0% |
| 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% |

**PNB MetLife Aajeevan Suraksha (UIN: 117N122V02)**

Individual, Non-linked, Non-participating, Pure Risk Premium, Life Insurance Plan

| *Policy Year/Term* | *GSV factors as a % of premium* | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | **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 | 30.0% | 30.0% | 30.0% | 30.0% | 30.0% | 30.0% | 30.0% | 30.0% | 30.0% | 30.0% | 30.0% |
| 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% |

**Guaranteed Surrender Value factors for Single Pay**:

| GSV factors as a % of premium | |
|---|---|
| ***Policy Year*** | **Single Pay** |
| 1 | 70.0% |
| 2 | 70.0% |
| 3 | 70.0% |
| 4 | 90.0% |
| 5 | 90.0% |
| 6 | 90.0% |
| 7 | 90.0% |
| 8 | 90.0% |
| 9 | 90.0% |
| 10 | 90.0% |
| 11 | 90.0% |
| 12 | 90.0% |
| 13 | 90.0% |
| 14 | 90.0% |
| 15 | 90.0% |
| 16 | 90.0% |
| 17 | 90.0% |
| 18 | 90.0% |
| 19 | 90.0% |
| 20 | 90.0% |
| 21 | 90.0% |
| 22 | 90.0% |
| 23 | 90.0% |
| 24 | 90.0% |
| 25 | 90.0% |
| 26 | 90.0% |
| 27 | 90.0% |
| 28 | 90.0% |
| 29 | 90.0% |
| 30 | 90.0% |