

PNB MetLife Family Income Protector Plus (UIN : 117N086V04)
Individual, Non-Linked, Non –participating, Pure Risk Premium, Life Insurance Plan



Guaranteed Surrender Value (GSV) factors:

Guaranteed Surrender Value (as % of the Total Premiums Paid,)			
Policy Year in which surrender request is received	Policy Term		
	10 years	15 years	20 years
1	0.00%	0.00%	0.00%
2	30.00%	30.00%	30.00%
3	35.00%	35.00%	35.00%
4	50.00%	50.00%	50.00%
5	50.00%	50.00%	50.00%
6	50.00%	50.00%	50.00%
7	50.00%	50.00%	50.00%
8	70.00%	55.71%	53.33%
9	90.00%	61.43%	56.67%
10	90.00%	67.14%	60.00%
11		72.86%	63.33%
12		78.57%	66.67%
13		84.29%	70.00%
14		90.00%	73.33%
15		90.00%	76.67%
16			80.00%
17			83.33%
18			86.67%
19			90.00%
20			90.00%