

PNB MetLife Retirement Savings Plan
Individual, Non-linked, Participating, Savings, Pension Plan

1. GSV factors as a % of premium for all PPT other than Single Pay

<i>Year/ Term</i>	10	11	12	13	14	15	16	17	18	19	20
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	70.00%	63.33%	60.00%	58.00%	56.67%	55.71%	55.00%	54.44%	54.00%	53.64%	53.33%
9	90.00%	76.67%	70.00%	66.00%	63.33%	61.43%	60.00%	58.89%	58.00%	57.27%	56.67%
10	90.00%	90.00%	80.00%	74.00%	70.00%	67.14%	65.00%	63.33%	62.00%	60.91%	60.00%
11		90.00%	90.00%	82.00%	76.67%	72.86%	70.00%	67.78%	66.00%	64.55%	63.33%
12			90.00%	90.00%	83.33%	78.57%	75.00%	72.22%	70.00%	68.18%	66.67%
13				90.00%	90.00%	84.29%	80.00%	76.67%	74.00%	71.82%	70.00%
14					90.00%	90.00%	85.00%	81.11%	78.00%	75.45%	73.33%
15						90.00%	90.00%	85.56%	82.00%	79.09%	76.67%
16							90.00%	90.00%	86.00%	82.73%	80.00%
17								90.00%	90.00%	86.36%	83.33%
18									90.00%	90.00%	86.67%
19										90.00%	90.00%
20											90.00%
21											
22											
23											
24											
25											
26											
27											
28											
29											
30											

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GSV factors as a % of premium for all PPT other than Single Pay

<i>Year/ Term</i>	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%
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	53.08%	52.86%	52.67%	52.50%	52.35%	52.22%	52.11%	52.00%	51.90%	51.82%
9	56.15%	55.71%	55.33%	55.00%	54.71%	54.44%	54.21%	54.00%	53.81%	53.64%
10	59.23%	58.57%	58.00%	57.50%	57.06%	56.67%	56.32%	56.00%	55.71%	55.45%
11	62.31%	61.43%	60.67%	60.00%	59.41%	58.89%	58.42%	58.00%	57.62%	57.27%
12	65.38%	64.29%	63.33%	62.50%	61.76%	61.11%	60.53%	60.00%	59.52%	59.09%
13	68.46%	67.14%	66.00%	65.00%	64.12%	63.33%	62.63%	62.00%	61.43%	60.91%
14	71.54%	70.00%	68.67%	67.50%	66.47%	65.56%	64.74%	64.00%	63.33%	62.73%
15	74.62%	72.86%	71.33%	70.00%	68.82%	67.78%	66.84%	66.00%	65.24%	64.55%
16	77.69%	75.71%	74.00%	72.50%	71.18%	70.00%	68.95%	68.00%	67.14%	66.36%
17	80.77%	78.57%	76.67%	75.00%	73.53%	72.22%	71.05%	70.00%	69.05%	68.18%
18	83.85%	81.43%	79.33%	77.50%	75.88%	74.44%	73.16%	72.00%	70.95%	70.00%
19	86.92%	84.29%	82.00%	80.00%	78.24%	76.67%	75.26%	74.00%	72.86%	71.82%
20	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%

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2. GSV factors as a % of premium for Single Pay

<i>Year/ Term</i>	5	6	7	8	9	10	11	12
1	75%	75%	75%	75%	75%	75%	75%	75%
2	75%	75%	75%	75%	75%	75%	75%	75%
3	75%	75%	75%	75%	75%	75%	75%	75%
4	90%	90%	90%	90%	90%	90%	90%	90%
5	90%	90%	90%	90%	90%	90%	90%	90%
6		90%	90%	90%	90%	90%	90%	90%
7		90%	90%	90%	90%	90%	90%	90%
8		90%	90%	90%	90%	90%	90%	90%
9		90%	90%	90%	90%	90%	90%	90%
10		90%	90%	90%	90%	90%	90%	90%
11		90%	90%	90%	90%	90%	90%	90%
12		90%	90%	90%	90%	90%	90%	90%
13		90%	90%	90%	90%	90%	90%	90%
14		90%	90%	90%	90%	90%	90%	90%
15		90%	90%	90%	90%	90%	90%	90%
16		90%	90%	90%	90%	90%	90%	90%
17		90%	90%	90%	90%	90%	90%	90%
18		90%	90%	90%	90%	90%	90%	90%
19		90%	90%	90%	90%	90%	90%	90%
20		90%	90%	90%	90%	90%	90%	90%

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GSV factors as a % of premium for Single Pay

<i>Year/ Term</i>	<i>13</i>	<i>14</i>	<i>15</i>	<i>16</i>	<i>17</i>	<i>18</i>	<i>19</i>	<i>20</i>
1	75%	75%	75%	75%	75%	75%	75%	75%
2	75%	75%	75%	75%	75%	75%	75%	75%
3	75%	75%	75%	75%	75%	75%	75%	75%
4	90%	90%	90%	90%	90%	90%	90%	90%
5	90%	90%	90%	90%	90%	90%	90%	90%
6	90%	90%	90%	90%	90%	90%	90%	90%
7	90%	90%	90%	90%	90%	90%	90%	90%
8	90%	90%	90%	90%	90%	90%	90%	90%
9	90%	90%	90%	90%	90%	90%	90%	90%
10	90%	90%	90%	90%	90%	90%	90%	90%
11	90%	90%	90%	90%	90%	90%	90%	90%
12	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%	90%
15	90%	90%	90%	90%	90%	90%	90%	90%
16	90%	90%	90%	90%	90%	90%	90%	90%
17	90%	90%	90%	90%	90%	90%	90%	90%
18	90%	90%	90%	90%	90%	90%	90%	90%
19	90%	90%	90%	90%	90%	90%	90%	90%
20	90%	90%	90%	90%	90%	90%	90%	90%

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GSV Factor on accrued Simple Reversionary Bonus

Policy Month/ Term	As a % of premiums	As a % of bonus
1	0.00%	0.46%
2	0.00%	0.46%
3	0.00%	0.47%
4	0.00%	0.47%
5	0.00%	0.48%
6	0.00%	0.49%
7	0.00%	0.49%
8	0.00%	0.50%
9	0.00%	0.50%
10	0.00%	0.51%
11	0.00%	0.52%
12	0.00%	0.52%
13	30.00%	0.53%
14	30.00%	0.53%
15	30.00%	0.54%
16	30.00%	0.55%
17	30.00%	0.55%
18	30.00%	0.56%
19	30.00%	0.57%
20	30.00%	0.57%
21	30.00%	0.58%
22	30.00%	0.59%
23	30.00%	0.59%
24	30.00%	0.60%
25	35.00%	0.61%
26	35.00%	0.61%
27	35.00%	0.62%
28	35.00%	0.63%
29	35.00%	0.64%
30	35.00%	0.64%

Policy Month/ Term	As a % of premiums	As a % of bonus
31	35.00%	0.65%
32	35.00%	0.66%
33	35.00%	0.67%
34	35.00%	0.67%
35	35.00%	0.68%
36	35.00%	0.69%
37	50.00%	0.70%
38	50.00%	0.71%
39	50.00%	0.71%
40	50.00%	0.72%
41	50.00%	0.73%
42	50.00%	0.74%
43	50.00%	0.75%
44	50.00%	0.76%
45	50.00%	0.77%
46	50.00%	0.77%
47	50.00%	0.78%
48	50.00%	0.79%
49	50.00%	0.80%
50	50.00%	0.81%
51	50.00%	0.82%
52	50.00%	0.83%
53	50.00%	0.84%
54	50.00%	0.85%
55	50.00%	0.86%
56	50.00%	0.87%
57	50.00%	0.88%
58	50.00%	0.89%
59	50.00%	0.90%
60	50.00%	0.91%

Policy Month/ Term	As a % of premiums	As a % of bonus
61	50.00%	0.92%
62	50.00%	0.93%
63	50.00%	0.94%
64	50.00%	0.95%
65	50.00%	0.97%
66	50.00%	0.98%
67	50.00%	0.99%
68	50.00%	1.00%
69	50.00%	1.01%
70	50.00%	1.02%
71	50.00%	1.04%
72	50.00%	1.05%
73	50.00%	1.06%
74	50.00%	1.07%
75	50.00%	1.09%
76	50.00%	1.10%
77	50.00%	1.11%
78	50.00%	1.12%
79	50.00%	1.14%
80	50.00%	1.15%
81	50.00%	1.16%
82	50.00%	1.18%
83	50.00%	1.19%
84	50.00%	1.21%
85	51.82%	1.22%
86	51.82%	1.23%
87	51.82%	1.25%
88	51.82%	1.26%
89	51.82%	1.28%
90	51.82%	1.29%

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GSV Factor on accrued Simple Reversionary Bonus

Policy Month/ Term	As a % of premiums	As a % of bonus
91	51.82%	1.31%
92	51.82%	1.32%
93	51.82%	1.34%
94	51.82%	1.35%
95	51.82%	1.37%
96	51.82%	1.39%
97	53.64%	1.40%
98	53.64%	1.42%
99	53.64%	1.44%
100	53.64%	1.45%
101	53.64%	1.47%
102	53.64%	1.49%
103	53.64%	1.50%
104	53.64%	1.52%
105	53.64%	1.54%
106	53.64%	1.56%
107	53.64%	1.58%
108	53.64%	1.59%
109	55.45%	1.61%
110	55.45%	1.63%
111	55.45%	1.65%
112	55.45%	1.67%
113	55.45%	1.69%
114	55.45%	1.71%
115	55.45%	1.73%
116	55.45%	1.75%
117	55.45%	1.77%
118	55.45%	1.79%
119	55.45%	1.81%
120	55.45%	1.83%

Policy Month/ Term	As a % of premiums	As a % of bonus
121	57.27%	1.85%
122	57.27%	1.88%
123	57.27%	1.90%
124	57.27%	1.92%
125	57.27%	1.94%
126	57.27%	1.97%
127	57.27%	1.99%
128	57.27%	2.01%
129	57.27%	2.04%
130	57.27%	2.06%
131	57.27%	2.08%
132	57.27%	2.11%
133	59.09%	2.13%
134	59.09%	2.16%
135	59.09%	2.18%
136	59.09%	2.21%
137	59.09%	2.23%
138	59.09%	2.26%
139	59.09%	2.29%
140	59.09%	2.31%
141	59.09%	2.34%
142	59.09%	2.37%
143	59.09%	2.40%
144	59.09%	2.42%
145	60.91%	2.45%
146	60.91%	2.48%
147	60.91%	2.51%
148	60.91%	2.54%
149	60.91%	2.57%
150	60.91%	2.60%

Policy Month/ Term	As a % of premiums	As a % of bonus
151	60.91%	2.63%
152	60.91%	2.66%
153	60.91%	2.69%
154	60.91%	2.72%
155	60.91%	2.76%
156	60.91%	2.79%
157	62.73%	2.82%
158	62.73%	2.85%
159	62.73%	2.89%
160	62.73%	2.92%
161	62.73%	2.95%
162	62.73%	2.99%
163	62.73%	3.02%
164	62.73%	3.06%
165	62.73%	3.10%
166	62.73%	3.13%
167	62.73%	3.17%
168	62.73%	3.21%
169	64.55%	3.24%
170	64.55%	3.28%
171	64.55%	3.32%
172	64.55%	3.36%
173	64.55%	3.40%
174	64.55%	3.44%
175	64.55%	3.48%
176	64.55%	3.52%
177	64.55%	3.56%
178	64.55%	3.60%
179	64.55%	3.64%
180	64.55%	3.69%

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Policy Month/ Term	As a % of premiums	As a % of bonus
181	66.36%	3.73%
182	66.36%	3.77%
183	66.36%	3.82%
184	66.36%	3.86%
185	66.36%	3.91%
186	66.36%	3.95%
187	66.36%	4.00%
188	66.36%	4.05%
189	66.36%	4.09%
190	66.36%	4.14%
191	66.36%	4.19%
192	66.36%	4.24%
193	68.18%	4.29%
194	68.18%	4.34%
195	68.18%	4.39%
196	68.18%	4.44%
197	68.18%	4.49%
198	68.18%	4.55%
199	68.18%	4.60%
200	68.18%	4.65%
201	68.18%	4.71%
202	68.18%	4.76%
203	68.18%	4.82%
204	68.18%	4.88%
205	70.00%	4.93%
206	70.00%	4.99%
207	70.00%	5.05%
208	70.00%	5.11%
209	70.00%	5.17%
210	70.00%	5.23%

Policy Month/ Term	As a % of premiums	As a % of bonus
211	70.00%	5.29%
212	70.00%	5.35%
213	70.00%	5.41%
214	70.00%	5.48%
215	70.00%	5.54%
216	70.00%	5.61%
217	71.82%	5.67%
218	71.82%	5.74%
219	71.82%	5.81%
220	71.82%	5.87%
221	71.82%	5.94%
222	71.82%	6.01%
223	71.82%	6.08%
224	71.82%	6.15%
225	71.82%	6.23%
226	71.82%	6.30%
227	71.82%	6.37%
228	71.82%	6.45%
229	73.64%	6.52%
230	73.64%	6.60%
231	73.64%	6.68%
232	73.64%	6.76%
233	73.64%	6.83%
234	73.64%	6.92%
235	73.64%	7.00%
236	73.64%	7.08%
237	73.64%	7.16%
238	73.64%	7.24%
239	73.64%	7.33%
240	73.64%	7.42%

Policy Month/ Term	As a % of premiums	As a % of bonus
241	75.45%	7.50%
242	75.45%	7.59%
243	75.45%	7.68%
244	75.45%	7.77%
245	75.45%	7.86%
246	75.45%	7.95%
247	75.45%	8.05%
248	75.45%	8.14%
249	75.45%	8.24%
250	75.45%	8.33%
251	75.45%	8.43%
252	75.45%	8.53%
253	77.27%	8.63%
254	77.27%	8.73%
255	77.27%	8.83%
256	77.27%	8.93%
257	77.27%	9.04%
258	77.27%	9.15%
259	77.27%	9.25%
260	77.27%	9.36%
261	77.27%	9.47%
262	77.27%	9.58%
263	77.27%	9.69%
264	77.27%	9.81%
265	79.09%	9.92%
266	79.09%	10.04%
267	79.09%	10.16%
268	79.09%	10.27%
269	79.09%	10.40%
270	79.09%	10.52%