

PNB MetLife Critical Illness Rider  
Individual, Non-Linked, Non-Participating, Pure Risk, Health Insurance Rider

**1. PART A**

**1.1 Welcome Letter**

[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 providers 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 assured that you have chosen the right partner for life.

This booklet contains details of your Policy Document, Customer Information Sheet along with other related information including a copy of your Proposal Form. 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 written notice to us within 30 days beginning from the date of receipt of policy document, whether received electronically or otherwise, stating the reasons for your objection and you will be entitled to a refund of the premium paid, subject only to a deduction of a proportionate risk premium for the period of cover and the expenses, if any, incurred on medical examination of the proposer and stamp duty charges.

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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 sourcing details of your policy are also mentioned below.

<b>Channel</b>	<<XX>>		
<b>Name</b>	<<Valued Advisor>>	<b>Code</b>	<<XXXXXX>>
<b>E-Mail ID</b>	<< <a href="mailto:valuedadvisor@pnbmetlife.co.in">valuedadvisor@pnbmetlife.co.in</a> >>	<b>Mobile</b> <b>Landline No.</b>	/<<XXXXXXX>>

We look forward to being your partner in this wondrous journey of life.

Yours Sincerely,  
 PNB MetLife India Insurance Co. Ltd.

[Signature]  
 [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**

<b>In case of any queries / concerns, You can reach Us at:</b>			
<b>Call us at 1800-425-6969 (Toll Free)</b>	<b>Email Us at</b> indiaservice@pnbmetlife.co.in	<b>Visit</b> <a href="http://www.pnbmetlife.com">www.pnbmetlife.com</a> to manage your policy online. <b>Register online</b> using your <b>Customer ID &amp; Policy No.</b>	<b>Visit your nearest PNB MetLife Office.</b> Our address details are available on <a href="http://www.pnbmetlife.com">www.pnbmetlife.com</a>

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**CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY**

This document provides key information about your policy. You are also advised to go through your policy document.

Sr. No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Name of Insurance Product / Policy	PNB MetLife Critical Illness Rider (UIN: 117B023V03)	
2	Policy Number	<<PolicyNumberfromLA>>	
3	Type of Insurance Product / Policy	Individual, Non-Linked, Non-Participating, Pure Risk, Health Insurance Rider	
4	Sum Insured	Individual Rider Sum Assured of Rs. <<Rider SA>>	<b>1.3.2</b>
5	Policy Coverage	<p><b>Critical Illness Benefit</b> The following Critical Illnesses are covered:</p> <ul style="list-style-type: none"> <li>• <b>First heart attack – of specified severity</b></li> <li>• <b>Cancer of specified severity</b></li> </ul> <p>The benefits under the rider shall be paid if diagnosis of critical illness happens during the policy term and the survival period of 30 days crosses the policy term.</p> <p><b>Maturity Benefit – Not Applicable</b></p>	<b>3.2.1</b>
6	Exclusions	<ul style="list-style-type: none"> <li>• Exclusions for First heart attack – of specified severity.</li> <li>• Exclusions for Cancer of specified severity.</li> <li>• Other Generic Exclusions</li> </ul>	<b>3.2.2</b> <b>3.2.3</b> <b>6.7.1</b>
7	Waiting period	90 days from the Date of Commencement of the Rider Policy	<b>3.2.1</b>
8	Survival Period	30 days following the confirmed diagnosis of a condition and the date of eligibility for a benefit payment.	<b>3.2.1</b>
9	Financial limits of Coverage	No sub limits. Sum Assured mentioned above payable on occurrence of event described in “Policy Coverage” section above.	<b>1.3.2</b>
10	Claims / Claims Procedure	<p>i. Turn Around Time (TAT) for claims settlement and brief procedure</p> <p>a) 15 days from the date of intimation of claim, for cases not warranting investigation.</p> <p>b) 45 days from the date of intimation of claim for the cases warranting investigation.</p> <p>ii. Helpline/Call Centre number - 1800 425 6969 (Toll-free)</p> <p>iii. Contact details of the insurer - 1st Floor, Techniplex -1, Techniplex Complex, Off Veer Savarkar Flyover, Goregaon (West), Mumbai – 400062.</p> <p>iv. Link for downloading claim form and list of documents required including bank account details. <a href="https://www.pnbmetlife.com/downloads/claims-forms/english.html">https://www.pnbmetlife.com/downloads/claims-forms/english.html</a></p>	<b>6.3</b>
11	Policy Servicing	Turn Around Time (TAT)	<b>6.8</b>

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		<ul style="list-style-type: none"> <li>• Financial and Non-Financial – 7 calendar days</li> <li>• Helpline/Call Centre number - 1800 425 6969 (Toll-free)</li> <li>• Contact details of the insurer - 1st Floor, Techniplex -1, Techniplex Complex, Off Veer Savarkar Flyover, Goregaon (West), Mumbai – 400062.</li> </ul> <p>Link for downloading applicable forms and list of documents required including bank account details –  <a href="https://www.pnbmetlife.com/downloads/serviceform/english.html">https://www.pnbmetlife.com/downloads/serviceform/english.html</a></p>	
12	Grievances/Complaints	<p>For any complaint/grievance, approach any of our following touch points:</p> <ol style="list-style-type: none"> <li>1. Call 1800-425-69-69 (Toll free) or 080-26502244</li> <li>2. Email at <a href="mailto:Indiaservice@pnbmetlife.co.in">Indiaservice@pnbmetlife.co.in</a></li> <li>3. Write to  <b>Customer Service Department,  1st Floor, Techniplex -1, Techniplex Complex, Off Veer Savarkar Flyover, Goregaon (West), Mumbai – 400062.</b> <ul style="list-style-type: none"> <li>▪ Online through Our website <a href="http://www.pnbmetlife.com">www.pnbmetlife.com</a></li> <li>▪ Our nearest PNB MetLife branch across the country</li> </ul> </li> </ol> <p>In case not satisfied with the resolution provided by the above touch points, or have not received any response within 10 days, you may, write to our <b>Grievance Redressal Officer at <a href="mailto:gro@pnbmetlife.co.in">gro@pnbmetlife.co.in</a></b></p> <ul style="list-style-type: none"> <li>• Link for registering the grievance with the insurer’s portal:  <a href="https://www.pnbmetlife.com/grievance-cell/grievance-redressal.html">https://www.pnbmetlife.com/grievance-cell/grievance-redressal.html</a></li> </ul> <p><b>Ombudsman Details:</b> Please refer to <a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a> for a list of updated Insurance Ombudsman</p>	<b>7.1</b>
13	Things you need to know	<p><b>Free look Provision:</b> You may cancel the insurance policy if you do not want it, within 30 days from the beginning of the policy.</p> <p><b>Grace Period:</b> 30 days from the due date for yearly, half-yearly and quarterly frequencies and 15 days for monthly frequency</p> <p><b>Lapse:</b> If installment premiums are not paid in full for at least first two consecutive Policy year (For Limited Pay Policies) then the policy will lapse. No benefits payable under this policy.</p> <p><b>Policy Renewal:</b> Except on grounds of fraud, moral hazard or misstatement or non-cooperation, renewal of your policy shall not be denied, provided the policy is not withdrawn.</p> <p><b>Procedure for Revival of the Rider:</b> Lapsed policy may be revived within a</p>	<p><b>4.1</b></p> <p><b>3.3.3</b></p> <p><b>4.2</b></p> <p><b>4.2</b></p> <p><b>4.2</b></p>

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		period of 5 years in accordance with the terms of the base Policy.  <b>Termination of the Rider:</b> The Rider shall be terminated on the occurrence of the events as mentioned in the policy document.	<b>4.4</b>
14	Your / Insured's Obligations	Please provide correct information in the proposal form and disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may result in claim not being paid.	<b>4.4</b>

Declaration by the Policyholder

I have read the above and confirm having noted the details.

Place:

Date:

(Signature of the Policyholder)

**Note:**

In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.

SAMPLE

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**1.2 Rider Preamble**

**PNB MetLife Critical Illness Rider  
Individual, Non-Linked, Non-Participating, Pure Risk, Health Insurance Rider**

This is a contract of insurance between You and PNB MetLife India Insurance Company Limited. This contract of insurance has been issued by Us on receipt of the Rider premium deposit and is based on the details in the Proposal form 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]

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**1.3 Rider Schedule**

<b>Name of the Base Policy</b>	
<b>Base Policy UIN:</b>	
<b>Nature of the Base Policy</b>	
<b>Name of the Rider Policy</b>	PNB MetLife Critical Illness Rider
<b>Nature of Rider Policy</b>	Individual, Non-Linked, Non-Participating, Pure Risk, Health Insurance Rider
<b>Rider UIN:</b>	117B023V03

<b>Proposal Form Number</b>		<b>Rider Policy number</b>		<b>Date of Issue</b>		<b>Issuing office</b>	
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**1. Details of the Policyholder and Insured**

Name of Policyholder		Gender		Date of Birth	
Name of Life Assured/Insured/Life Insured		Gender		Date of Birth	
Address of Policyholder					
Telephone Number					
Mobile Number					
Address of Life Assured					
Age admitted of the Life Assured	<Yes/No>				
Proof of Identification					

**2. Rider Benefits**

Rider Sum Assured	Rs. <>
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**3. Rider Details**

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Date of Commencement of Risk	
Date of Inception of the Policy	
Rider Policy Term	
Rider Currency	
Rider Annualized Premium	Rs. < >

**4. Details of Agent/Intermediary**

Name	
License/Registration 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.

<b>Special provisions/options</b>	
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**6. Nominee details**

Name(s) of the Nominee	Age of Nominee	Relationship	Share(s) %
1)			
2)			
3)			
4)			

**7. Appointee details (Only in case Nominee is less than 18 years of Age)**

Appointee Name	Relationship with Nominee	Age	Gender

On examination of the Rider Policy, if You notice any mistake, the Rider Policy document must be returned to Us for correction.

**8. E-Policy Document**

Your soft copy of the Policy document is available in the customer portal. You can access through [www.pnbmetlife.com](http://www.pnbmetlife.com) > **Customer login** > **Provide user ID and password** (For existing customer), else click **New User** (For new customer).

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**Key Feature Document**

**Key Benefits**

<b>Maturity benefit</b>	Nil
<b>Death benefit</b>	Nil
<b>Critical Illness Benefit</b>	100% of the Rider Sum Assured
<b>Waiting Period</b>	There is a 'Waiting Period' of 90 days from the Date of Commencement of the Rider Policy before any claim can be made
<b>Survival Period</b>	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**

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

\*Monthly mode is available for standing instruction/direct debit options (including Automated Clearing House- ACH)

<sup>1</sup>Age Last Birthday

<sup>2</sup>The Rider Policy Term can be equal to or less than the Base Policy Term

<sup>3</sup>Subject to the condition that the Rider Sum Assured not being more than the Base Policy Sum Assured.

<sup>4</sup>Exclusive of taxes the premiums are guaranteed for the term of the policy.

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**Key Service Features**

<b>Nomination</b>	Nomination shall be allowed as per the provisions of Section 39 of the Insurance Act, 1938 as amended from time to time.
<b>Premium Payment</b>	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
<b>Customer Service No.</b>	1800 425 6969 (Toll-free)
<b>Grievance Redressal Mechanism</b>	Visit us <a href="http://www.pnbmetlife.com">www.pnbmetlife.com</a> Email us: <a href="mailto:indiaservice@pnbmetlife.co.in">indiaservice@pnbmetlife.co.in</a> Write to us: <b>PNB MetLife India Insurance Co. Ltd,</b> Unit No. 101, First Floor, Techniplex I, Techniplex Complex, Off Veer Savarkar Flyover, S.V. Road, Goregaon (West), Mumbai – 400 062, Maharashtra.

**For detailed benefits, please refer to the Policy terms and conditions.**

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**2. 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. **Annualized Rider Premium** means the Rider Premium amount payable in a Rider Policy Year, excluding taxes, the underwriting extra premiums, loading for modal premiums
2. **Policy** means this contract of insurance, as evidenced by the **Rider Policy Document**.
3. **Rider** means the insurance cover(s) added to a base product for additional premium or charge.
4. **Rider Benefits** means an amount of benefit payable on occurrence of a specified event covered under the rider, and is an additional benefit to the benefit under the base product, and may include waiver of premium benefit on other applicable riders.
5. **Rider Policy Document/ Rider Policy** means this document, any endorsements issued by **Us**, the **Rider Schedule**, Annexure and the Proposal.
6. **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**.
7. **Rider Schedule** means the attached Schedule that provides your Policy Benefits, details provided by you, along with all its annexures, if applicable, issued by us for this Policy.
8. **Rider Sum Assured** means the amount specified in the **Rider Schedule**.
9. **Single Rider Premium means the** single premium payable by **You**, at the inception for issuing this **Rider Policy**.
10. **Total Rider Premiums Paid** means total of all the rider premiums paid under the rider policy, excluding any extra premium and applicable taxes., if collected explicitly
11. **Waiting Period** means the 90 days time period from the **Date of commencement or reinstatement of cover whichever is later**

### 3. PART C

#### **RIDER FEATURES, BENEFITS & RIDER PREMIUM PAYMENT CONDITIONS**

##### 1. **Rider Features**

PNB MetLife Critical Illness Rider is an Individual Non-Linked, Non-participating Pure Risk 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. **First heart attack – of Specified Severity**

The first occurrence of 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 this will be evidenced by all of the following criteria:

- a) A history of typical clinical symptoms consistent with the diagnosis of Acute Myocardial Infarction. (E.g. Typical Chest pain).
- b) New characteristic electrocardiogram changes.
- c) Elevation of infarction specific enzymes, Troponins or other specific biochemical markers.

The following are excluded:

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

###### 2. **Cancer of Specified Severity**

A malignant tumour characterized 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.

The following are excluded:

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- i. All tumors which are histologically described as carcinoma in situ, benign, pre-malignant, borderline malignant, low malignant potential, neoplasm of unknown behaviour, or non-invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN - 2 and CIN-3.
- ii. Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond;
- iii. Malignant melanoma that has not caused invasion beyond the epidermis;
- iv. All tumors of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0
- v. All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below;
- vi. Chronic lymphocytic leukaemia less than RAI stage 3
- vii. Non-invasive papillary cancer of the bladder histologically described as TaN0M0 or of a lesser classification,
- viii. 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;

### 3. 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. Premium rates are guaranteed for the term of the policy.

#### 3.1 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**.

#### 3.2 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**.

#### 3.3 Grace Period (For other than single premium policies)

Installment Premium that is not received in full by **Us** by its due date, may be paid in full without any penalty or late fee, during which time the policy is considered to be in-force with the risk cover without any interruption, as per the terms & conditions of the Policy. The grace period for payment of the premium for all types of life insurance policies shall be fifteen days, where the policyholder pays the premium on a monthly basis and 30 days in all other cases. Upon the Life Assured's death during the Grace Period, the Death Benefit shall be payable after deduction of the due premium.

#### 3.4 Rider Premium Discontinuance

In case you fail to pay the Rider Premium installments due under this **Rider Policy** beyond the **Grace Period** then the **Rider Policy** shall lapse. No benefits would be payable when the **Rider Policy** is in **lapsed status**.

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**3.5 Premium Discontinuance after the completion of the first 2 Rider Policy Years**

We will pay **Unexpired Risk Premium 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 **Unexpired Risk Premium Value** payable in case of regular premium payment option.

**4. Non-Forfeiture benefit**

The benefits set out above would not be available to you in the following cases:

- 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**.

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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**

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 written notice to **Us** within 30 days beginning from the date of receipt of the **Rider Policy** Document, whether received electronically or otherwise, stating the reasons for **Your** objection and **You** will be entitled to a refund of the **Rider Premium** paid, subject to a deduction of proportionate risk premium for the period of cover and the expenses, if any, incurred on medical examination and stamp duty charges.

**2. Procedure for Revival of the Rider**

A **Rider Policy** which has lapsed may be revived during the Revival Period by giving **Us** written notice to revive the Policy, provided that:

- i. All due arrears of **Rider Instalment Premiums** along with interest at Prevailing Rate of Interest, if any, are received by **Us** in full.
- ii. **We** may change this revival interest rate from time to time. Currently, **We** charge interest at 8.00% compounded annually.
- iii. The rate of interest is calculated as the 10 Year G-Sec rate as on 1st of April plus 50 basis points, rounded up to the nearest 50 basis points. **We** will review the rate on an annual basis in April based on the prevailing 10 Year G-Sec rate. However, under special circumstances where the prevailing 10 Year G-Sec rate is changing in excess of 200 basis points from the G-Sec rate used for calculating the current interest rate, **We** shall review the interest rate based on the prevailing 10 Year G-Sec rate.
- iv. The Revival of the Policy will be subject to Board approved underwriting policy. A surrendered Policy cannot be revived.
- v. **We** may revive the Lapsed Policy by imposing such extra premium as it deems fit as per the Board approved underwriting policy.

**3. Surrender**

**Unexpired Risk Premium** will be payable for policies for premium frequency other than Regular Pay.

The policies with following mode will be eligible for payment of Unexpired Risk Premium Value –

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



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**Unexpired risk premium** values are calculated as

Unexpired risk premium factor \* Total Premium paid \* [ Outstanding Months in the Rider Policy Term / Number of month in the Rider Policy Tenure]

**Total premiums paid** means total of all the premiums paid under the product, excluding any extra premium and taxes, if collected explicitly.

**Unexpired Risk Premium Value factors are given in Appendix 1**

**4. 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 **Unexpired Risk Premium 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

Not Applicable

SAMPLE

## 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 or can be downloaded from **Our** website [www.pnbmetlife.com](http://www.pnbmetlife.com)

#### **6.1 Nomination:**

Nomination should be in accordance with provisions of Section 39 of the Insurance Act 1938 as amended from time to time. Nomination of this Policy is not applicable if the Policy has been executed under Section 6 of the Married Women's Property Act 1874.

#### **6.2 Assignment:**

Assignment should be in accordance with the provisions of Section 38 of the Insurance Act 1938 as amended from time to time. Assignment of this Policy is not applicable if the Policy has been executed under Section 6 of the Married Women's Property Act 1874.

#### **6.3 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:

1. Duly filled and signed Claim form
2. Photo identity proof & Current address proof
3. PAN Card/ Form 60 of the life assured
4. Cancelled cheque / Copy of bank passbook.
5. Critical Illness Claim Doctor's Certificate (From the family physician or treating doctor) preferably in the standardized PNB MetLife format.
6. Discharge Summary confirming the surgery undergone/diagnosis of ailment.
7. Current and past medical records for any treatment taken.
8. Inpatient medical records such as admission notes progress sheets from hospital
9. First Consultation notes of Life Assured pertaining to treatment

**You** shall submit all the above documents within 45 days of the occurrence of the claim incidence. We shall consider submission of the above documents beyond 45 days but not later than 90 days from the occurrence of the claim incidence if there are valid reasons for such a delay on **Your** part.

Subject to **You** submitting all the documents as mentioned above within 45 days of the occurrence of the claim incidence or within the permitted extended timelines provided above, **We** shall pay the claim amount within 15/45 days from the date of receipt of the last of the documents as mentioned above, depending on the claims not warranting / warranting investigations, failing which **We** shall pay interest

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on the claim amount to **You** at the rate of 2% more than the prevailing bank rate for savings accounts prevalent at the beginning of the financial year in which the claim has been reviewed by **Us**.

#### 6.4 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 or in relation to this **Policy**, **We** will deduct or charge or recover taxes including goods and 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.

#### 6.5 Currency & Place of Payment

All amounts payable either to or by **Us** will be paid in the currency shown in the **Rider Schedule**.

#### 6.6 Fraud and Misstatement:

**Fraud** and Misstatement would be dealt with in accordance with provisions of Section 45 of the Insurance Act 1938 as amended from time to time.

##### **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.
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.

Explanation I.- 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.

Explanation II- 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.

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3. Notwithstanding anything contained in sub section 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.

Explanation.- 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 issuance 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.

Provided further that 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.

Explanation. – For the purposes of this sub-section The misstatement 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.

## **6.7 Exclusion**

### **Exclusions**

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.

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- Pre-existing Disease means any condition, ailment, injury or disease: That is/are diagnosed by a physician within 36 months prior to the effective date of the policy issued by the insurer or its reinstatement,
- For which medical advice or treatment was recommended by, or received from, a physician within 36 months prior to the effective date of the policy or its reinstatement.
- Any disease which first manifests itself within 90 days of the risk commencement date or reinstatement date whichever is later.
- Any external congenital disorder , for a period of 36 months after the policy has been issued.
- 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.
- 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.

#### 6.8 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,**  
**S.V. Road, Goregaon (West),**  
**Mumbai – 400 062, Maharashtra.**  
Call us Toll-free at 1-800-425-6969,  
Visit Our Website: [www.pnbmetlife.com](http://www.pnbmetlife.com)  
Email: [indiaservice@pnbmetlife.co.in](mailto: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:

**Level 1**

For any complaint/grievance, approach any of Our following touch points:

- Call 1800-425-69-69 (Toll free)
- Email at [indiaservice@pnbmetlife.co.in](mailto:indiaservice@pnbmetlife.co.in)
- Write to

**Customer Service Department,  
1st Floor, Techniplex -1, Techniplex Complex, Off Veer Savarkar Flyover,  
Goregaon (West), Mumbai – 400062.**

- Online through Our website [www.pnbmetlife.com](http://www.pnbmetlife.com)
- Our nearest PNB MetLife branch across the country

**Level 2:**

In case not satisfied with the resolution provided by the above touch points, or have not received any response within 10 days, You may:

- Write to Our Grievance Redressal Officer at [gro@pnbmetlife.co.in](mailto:gro@pnbmetlife.co.in) or
- Send a letter to

**PNB MetLife India Insurance Co. Ltd,  
Unit No 302, 3<sup>rd</sup> Floor, Tower 3, Worldmark,  
Maidawas, Sector - 65, Gurugram, Haryana – 122018**

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**.

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**Level 3:**

If You are not satisfied with the response or do not receive a response from Us within fifteen (15) days, You may approach the Bima Bharosa Shikayat Nivaran Kendra on the following contact details:

- Online: You can register Your complaint online at <http://www.igms.irda.gov.in> or refer [IRDAI website for more details.](#)
- By Post: You can write your complaints to  
**Consumer Affairs Department  
Insurance Regulatory and Development Authority of India  
Sy No. 115/1, Financial District,  
Nanakramguda, Gachibowli, Hyderabad – 500032, Telangana**
- By E-mail: E-mail ID: [complaints@irdai.gov.in](mailto:complaints@irdai.gov.in)
- By Phone: 1800 4254 732

In case You are not satisfied with the decision/resolution, You may approach the Insurance Ombudsman at <https://www.cioins.co.in/Ombudsman>, if Your grievance pertains to:

- Insurance claim that has been rejected or dispute of a claim on legal construction of the Policy;
  - Delay in settlement of claim;
  - any partial or total repudiation of claims by Us;
  - Dispute with regard to premium; or
  - Misrepresentation of terms and conditions of the Policy;
  - Policy servicing related grievances against Us or Our agent/intermediary;
  - Issuance of Policy in non-conformity with the proposal form;
  - Non-issuance of the Policy after receipt of premium; or
  - Any other matter resulting from the violation of provisions of the Insurance Act, 1938 as amended from time to time or the Regulations, circulars, guidelines or instructions issued by the IRDAI from time to time or the terms and conditions of the Policy, in so far as they relate to issues mentioned above.
- 1) The complaint should be made in writing duly signed by You, Nominee, Assignee or by Your legal heirs with full name, address and contact information of the complainant, the details of our branch or office against whom the complaint is made, the facts giving rise to the complaint, supported by documents, the nature and extent of the loss caused to the complainant and the relief sought from the Insurance Ombudsman. Per Rule 14(3) of the Insurance Ombudsman Rules, 2017 (Rules), a complaint to the Insurance Ombudsman can be made if the complainant makes a written representation to the Insurer and



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either the Insurer rejected the complaint or the complainant did not receive any reply within one month after the Insurer received the complaint, or the complainant is not satisfied with the reply given to him by the Insurer. Further, such a complaint to the Insurance Ombudsman can be made and filed, within one year

- After the order of the Insurer rejecting the representation is received; or
  - After receipt of decision of the Insurer which is not to the satisfaction of the complainant.
  - After expiry of a period of one month from the date of sending the written representation to the Insurer if the Insurer fails to furnish reply to the complainant.
- 2) The Ombudsman shall be empowered to condone the delay in such cases as he may consider necessary, after calling for objections of the Insurer against the proposed condonation and after recording reasons for condoning the delay and in case the delay is condoned, the date of condonation of delay shall be deemed to be the date of filing of the complaint, for further proceedings under these Rules.
- 3) No complaint before the Insurance Ombudsman shall be maintainable on the same subject matter on which proceedings are pending before or disposed of by any court or consumer forum or arbitrator.

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**Appendix 1**  
**Unexpired Risk Premium Factors**

**Single Pay**

Unexpired Risk Premium value: single pay									
Year/Term	5	6	7	8	9	10	11	12	13
1	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%
2	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%
3	83.33%	81.25%	80.00%	79.17%	78.57%	78.13%	77.78%	77.50%	77.27%
4	91.67%	90.00%	85.00%	83.33%	82.14%	81.25%	80.56%	80.00%	79.55%
5	100.00%	93.75%	90.00%	87.50%	85.71%	84.38%	83.33%	82.50%	81.82%
6	0.00%	100.00%	95.00%	91.67%	89.29%	87.50%	86.11%	85.00%	84.09%
7	0.00%	0.00%	100.00%	95.83%	92.86%	90.63%	88.89%	87.50%	86.36%
8	0.00%	0.00%	0.00%	100.00%	96.43%	93.75%	91.67%	90.00%	88.64%
9	0.00%	0.00%	0.00%	0.00%	100.00%	96.88%	94.44%	92.50%	90.91%
10	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	97.22%	95.00%	93.18%
11	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	97.50%	95.45%
12	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	97.73%
13	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%
14	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
16	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
17	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
19	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
20	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
21	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
22	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%
24	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%
26	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%
28	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%
30	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%
32	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%

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34	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%
36	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%
38	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%
40	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Unexpired Risk Premium value: single pay									
<i>Year/Term</i>	14	15	16	17	18	19	20	21	22
1	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%
2	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%
3	77.08%	76.92%	76.79%	76.67%	76.56%	76.47%	76.39%	76.32%	76.25%
4	79.17%	78.85%	78.57%	78.33%	78.13%	77.94%	77.78%	77.63%	77.50%
5	81.25%	80.77%	80.36%	80.00%	79.69%	79.41%	79.17%	78.95%	78.75%
6	83.33%	82.69%	82.14%	81.67%	81.25%	80.88%	80.56%	80.26%	80.00%
7	85.42%	84.62%	83.93%	83.33%	82.81%	82.35%	81.94%	81.58%	81.25%
8	87.50%	86.54%	85.71%	85.00%	84.38%	83.82%	83.33%	82.89%	82.50%
9	89.58%	88.46%	87.50%	86.67%	85.94%	85.29%	84.72%	84.21%	83.75%
10	91.67%	90.38%	89.29%	88.33%	87.50%	86.76%	86.11%	85.53%	85.00%
11	93.75%	92.31%	91.07%	90.00%	89.06%	88.24%	87.50%	86.84%	86.25%
12	95.83%	94.23%	92.86%	91.67%	90.63%	89.71%	88.89%	88.16%	87.50%
13	97.92%	96.15%	94.64%	93.33%	92.19%	91.18%	90.28%	89.47%	88.75%
14	100.00%	98.08%	96.43%	95.00%	93.75%	92.65%	91.67%	90.79%	90.00%
15	0.00%	100.00%	98.21%	96.67%	95.31%	94.12%	93.06%	92.11%	91.25%
16	0.00%	0.00%	100.00%	98.33%	96.88%	95.59%	94.44%	93.42%	92.50%
17	0.00%	0.00%	0.00%	100.00%	98.44%	97.06%	95.83%	94.74%	93.75%
18	0.00%	0.00%	0.00%	0.00%	100.00%	98.53%	97.22%	96.05%	95.00%
19	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	98.61%	97.37%	96.25%
20	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	98.68%	97.50%
21	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	98.75%
22	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%
23	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%
25	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%
27	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%
29	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%
31	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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32	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%
34	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%
36	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%
38	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%
40	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Unexpired Risk Premium value: single pay									
<i>Year/Term</i>	23	24	25	26	27	28	29	30	31
1	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%
2	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%
3	76.19%	76.14%	76.09%	76.04%	76.00%	75.96%	75.93%	75.89%	75.86%
4	77.38%	77.27%	77.17%	77.08%	77.00%	76.92%	76.85%	76.79%	76.72%
5	78.57%	78.41%	78.26%	78.13%	78.00%	77.88%	77.78%	77.68%	77.59%
6	79.76%	79.55%	79.35%	79.17%	79.00%	78.85%	78.70%	78.57%	78.45%
7	80.95%	80.68%	80.43%	80.21%	80.00%	79.81%	79.63%	79.46%	79.31%
8	82.14%	81.82%	81.52%	81.25%	81.00%	80.77%	80.56%	80.36%	80.17%
9	83.33%	82.95%	82.61%	82.29%	82.00%	81.73%	81.48%	81.25%	81.03%
10	84.52%	84.09%	83.70%	83.33%	83.00%	82.69%	82.41%	82.14%	81.90%
11	85.71%	85.23%	84.78%	84.38%	84.00%	83.65%	83.33%	83.04%	82.76%
12	86.90%	86.36%	85.87%	85.42%	85.00%	84.62%	84.26%	83.93%	83.62%
13	88.10%	87.50%	86.96%	86.46%	86.00%	85.58%	85.19%	84.82%	84.48%
14	89.29%	88.64%	88.04%	87.50%	87.00%	86.54%	86.11%	85.71%	85.34%
15	90.48%	89.77%	89.13%	88.54%	88.00%	87.50%	87.04%	86.61%	86.21%
16	91.67%	90.91%	90.22%	89.58%	89.00%	88.46%	87.96%	87.50%	87.07%
17	92.86%	92.05%	91.30%	90.62%	90.00%	89.42%	88.89%	88.39%	87.93%
18	94.05%	93.18%	92.39%	91.67%	91.00%	90.38%	89.81%	89.29%	88.79%
19	95.24%	94.32%	93.48%	92.71%	92.00%	91.35%	90.74%	90.18%	89.66%
20	96.43%	95.45%	94.57%	93.75%	93.00%	92.31%	91.67%	91.07%	90.52%
21	97.62%	96.59%	95.65%	94.79%	94.00%	93.27%	92.59%	91.96%	91.38%
22	98.81%	97.73%	96.74%	95.83%	95.00%	94.23%	93.52%	92.86%	92.24%
23	100.00%	98.86%	97.83%	96.87%	96.00%	95.19%	94.44%	93.75%	93.10%
24	0.00%	100.00%	98.91%	97.92%	97.00%	96.15%	95.37%	94.64%	93.97%
25	0.00%	0.00%	100.00%	98.96%	98.00%	97.12%	96.30%	95.54%	94.83%
26	0.00%	0.00%	0.00%	100.00%	99.00%	98.08%	97.22%	96.43%	95.69%
27	0.00%	0.00%	0.00%	0.00%	100.00%	99.04%	98.15%	97.32%	96.55%
28	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	99.07%	98.21%	97.41%
29	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	99.11%	98.28%

PNB MetLife Critical Illness Rider  
Individual, Non-Linked, Non-Participating, Pure Risk, Health Insurance Rider

30	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	99.14%
31	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%
32	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%
34	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%
36	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%
38	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%
40	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Unexpired Risk Premium value: single pay									
Year/Term	32	33	34	35	36	37	38	39	40
1	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%
2	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%
3	75.83%	75.81%	75.78%	75.76%	75.74%	75.71%	75.69%	75.68%	75.66%
4	76.67%	76.61%	76.56%	76.52%	76.47%	76.43%	76.39%	76.35%	76.32%
5	77.50%	77.42%	77.34%	77.27%	77.21%	77.14%	77.08%	77.03%	76.97%
6	78.33%	78.23%	78.13%	78.03%	77.94%	77.86%	77.78%	77.70%	77.63%
7	79.17%	79.03%	78.91%	78.79%	78.68%	78.57%	78.47%	78.38%	78.29%
8	80.00%	79.84%	79.69%	79.55%	79.41%	79.29%	79.17%	79.05%	78.95%
9	80.83%	80.65%	80.47%	80.30%	80.15%	80.00%	79.86%	79.73%	79.61%
10	81.67%	81.45%	81.25%	81.06%	80.88%	80.71%	80.56%	80.41%	80.26%
11	82.50%	82.26%	82.03%	81.82%	81.62%	81.43%	81.25%	81.08%	80.92%
12	83.33%	83.06%	82.81%	82.58%	82.35%	82.14%	81.94%	81.76%	81.58%
13	84.17%	83.87%	83.59%	83.33%	83.09%	82.86%	82.64%	82.43%	82.24%
14	85.00%	84.68%	84.38%	84.09%	83.82%	83.57%	83.33%	83.11%	82.89%
15	85.83%	85.48%	85.16%	84.85%	84.56%	84.29%	84.03%	83.78%	83.55%
16	86.67%	86.29%	85.94%	85.61%	85.29%	85.00%	84.72%	84.46%	84.21%
17	87.50%	87.10%	86.72%	86.36%	86.03%	85.71%	85.42%	85.14%	84.87%
18	88.33%	87.90%	87.50%	87.12%	86.76%	86.43%	86.11%	85.81%	85.53%
19	89.17%	88.71%	88.28%	87.88%	87.50%	87.14%	86.81%	86.49%	86.18%
20	90.00%	89.52%	89.06%	88.64%	88.24%	87.86%	87.50%	87.16%	86.84%
21	90.83%	90.32%	89.84%	89.39%	88.97%	88.57%	88.19%	87.84%	87.50%
22	91.67%	91.13%	90.63%	90.15%	89.71%	89.29%	88.89%	88.51%	88.16%
23	92.50%	91.94%	91.41%	90.91%	90.44%	90.00%	89.58%	89.19%	88.82%
24	93.33%	92.74%	92.19%	91.67%	91.18%	90.71%	90.28%	89.86%	89.47%
25	94.17%	93.55%	92.97%	92.42%	91.91%	91.43%	90.97%	90.54%	90.13%
26	95.00%	94.35%	93.75%	93.18%	92.65%	92.14%	91.67%	91.22%	90.79%
27	95.83%	95.16%	94.53%	93.94%	93.38%	92.86%	92.36%	91.89%	91.45%

PNB MetLife Critical Illness Rider  
Individual, Non-Linked, Non-Participating, Pure Risk, Health Insurance Rider

28	96.67%	95.97%	95.31%	94.70%	94.12%	93.57%	93.06%	92.57%	92.11%
29	97.50%	96.77%	96.09%	95.45%	94.85%	94.29%	93.75%	93.24%	92.76%
30	98.33%	97.58%	96.88%	96.21%	95.59%	95.00%	94.44%	93.92%	93.42%
31	99.17%	98.39%	97.66%	96.97%	96.32%	95.71%	95.14%	94.59%	94.08%
32	100.00%	99.19%	98.44%	97.73%	97.06%	96.43%	95.83%	95.27%	94.74%
33	0.00%	100.00%	99.22%	98.48%	97.79%	97.14%	96.53%	95.95%	95.39%
34	0.00%	0.00%	100.00%	99.24%	98.53%	97.86%	97.22%	96.62%	96.05%
35	0.00%	0.00%	0.00%	100.00%	99.26%	98.57%	97.92%	97.30%	96.71%
36	0.00%	0.00%	0.00%	0.00%	100.00%	99.29%	98.61%	97.97%	97.37%
37	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	99.31%	98.65%	98.03%
38	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	99.32%	98.68%
39	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	99.34%
40	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%

**Limited Pay**

Unexpired risk premium Value : limited pay									
Year/Term	14	15	16	17	18	19	20	21	22
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%
3	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%
4	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%
5	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%
6	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%
7	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%
8	66.67%	65.71%	65.00%	64.44%	64.00%	63.64%	63.33%	63.08%	62.86%
9	73.33%	71.43%	70.00%	68.89%	68.00%	67.27%	66.67%	66.15%	65.71%
10	80.00%	77.14%	75.00%	73.33%	72.00%	70.91%	70.00%	69.23%	68.57%
11	86.67%	82.86%	80.00%	77.78%	76.00%	74.55%	73.33%	72.31%	71.43%
12	93.33%	88.57%	85.00%	82.22%	80.00%	78.18%	76.67%	75.38%	74.29%
13	100.00%	94.29%	90.00%	86.67%	84.00%	81.82%	80.00%	78.46%	77.14%
14	100.00%	100.00%	95.00%	91.11%	88.00%	85.45%	83.33%	81.54%	80.00%
15	0.00%	100.00%	100.00%	95.56%	92.00%	89.09%	86.67%	84.62%	82.86%
16	0.00%	0.00%	100.00%	100.00%	96.00%	92.73%	90.00%	87.69%	85.71%
17	0.00%	0.00%	0.00%	100.00%	100.00%	96.36%	93.33%	90.77%	88.57%
18	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	96.67%	93.85%	91.43%
19	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	96.92%	94.29%
20	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	97.14%
21	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%
22	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%
23	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

PNB MetLife Critical Illness Rider  
Individual, Non-Linked, Non-Participating, Pure Risk, Health Insurance Rider

24	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%
26	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%
28	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%
30	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%
32	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%
34	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%
36	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%
38	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%
40	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Unexpired risk premium Value : limited pay									
Year/Term	23	24	25	26	27	28	29	30	31
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%
3	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%
4	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%
5	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%
6	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%
7	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%
8	62.67%	62.50%	62.35%	62.22%	62.11%	62.00%	61.90%	61.82%	61.74%
9	65.33%	65.00%	64.71%	64.44%	64.21%	64.00%	63.81%	63.64%	63.48%
10	68.00%	67.50%	67.06%	66.67%	66.32%	66.00%	65.71%	65.45%	65.22%
11	70.67%	70.00%	69.41%	68.89%	68.42%	68.00%	67.62%	67.27%	66.96%
12	73.33%	72.50%	71.76%	71.11%	70.53%	70.00%	69.52%	69.09%	68.70%
13	76.00%	75.00%	74.12%	73.33%	72.63%	72.00%	71.43%	70.91%	70.43%
14	78.67%	77.50%	76.47%	75.56%	74.74%	74.00%	73.33%	72.73%	72.17%
15	81.33%	80.00%	78.82%	77.78%	76.84%	76.00%	75.24%	74.55%	73.91%
16	84.00%	82.50%	81.18%	80.00%	78.95%	78.00%	77.14%	76.36%	75.65%
17	86.67%	85.00%	83.53%	82.22%	81.05%	80.00%	79.05%	78.18%	77.39%
18	89.33%	87.50%	85.88%	84.44%	83.16%	82.00%	80.95%	80.00%	79.13%
19	92.00%	90.00%	88.24%	86.67%	85.26%	84.00%	82.86%	81.82%	80.87%
20	94.67%	92.50%	90.59%	88.89%	87.37%	86.00%	84.76%	83.64%	82.61%
21	97.33%	95.00%	92.94%	91.11%	89.47%	88.00%	86.67%	85.45%	84.35%

PNB MetLife Critical Illness Rider  
Individual, Non-Linked, Non-Participating, Pure Risk, Health Insurance Rider

22	100.00%	97.50%	95.29%	93.33%	91.58%	90.00%	88.57%	87.27%	86.09%
23	100.00%	100.00%	97.65%	95.56%	93.68%	92.00%	90.48%	89.09%	87.83%
24	0.00%	100.00%	100.00%	97.78%	95.79%	94.00%	92.38%	90.91%	89.57%
25	0.00%	0.00%	100.00%	100.00%	97.89%	96.00%	94.29%	92.73%	91.30%
26	0.00%	0.00%	0.00%	100.00%	100.00%	98.00%	96.19%	94.55%	93.04%
27	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	98.10%	96.36%	94.78%
28	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	98.18%	96.52%
29	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	98.26%
30	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%
31	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%
32	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%
34	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%
36	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%
38	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%
40	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Unexpired risk premium Value : limited pay									
Year/Term	32	33	34	35	36	37	38	39	40
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%
3	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%
4	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%
5	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%
6	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%
7	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%
8	61.67%	61.60%	61.54%	61.48%	61.43%	61.38%	61.33%	61.29%	61.25%
9	63.33%	63.20%	63.08%	62.96%	62.86%	62.76%	62.67%	62.58%	62.50%
10	65.00%	64.80%	64.62%	64.44%	64.29%	64.14%	64.00%	63.87%	63.75%
11	66.67%	66.40%	66.15%	65.93%	65.71%	65.52%	65.33%	65.16%	65.00%
12	68.33%	68.00%	67.69%	67.41%	67.14%	66.90%	66.67%	66.45%	66.25%
13	70.00%	69.60%	69.23%	68.89%	68.57%	68.28%	68.00%	67.74%	67.50%
14	71.67%	71.20%	70.77%	70.37%	70.00%	69.66%	69.33%	69.03%	68.75%
15	73.33%	72.80%	72.31%	71.85%	71.43%	71.03%	70.67%	70.32%	70.00%
16	75.00%	74.40%	73.85%	73.33%	72.86%	72.41%	72.00%	71.61%	71.25%
17	76.67%	76.00%	75.38%	74.81%	74.29%	73.79%	73.33%	72.90%	72.50%
18	78.33%	77.60%	76.92%	76.30%	75.71%	75.17%	74.67%	74.19%	73.75%
19	80.00%	79.20%	78.46%	77.78%	77.14%	76.55%	76.00%	75.48%	75.00%



PNB MetLife Critical Illness Rider  
Individual, Non-Linked, Non-Participating, Pure Risk, Health Insurance Rider

20	81.67%	80.80%	80.00%	79.26%	78.57%	77.93%	77.33%	76.77%	76.25%
21	83.33%	82.40%	81.54%	80.74%	80.00%	79.31%	78.67%	78.06%	77.50%
22	85.00%	84.00%	83.08%	82.22%	81.43%	80.69%	80.00%	79.35%	78.75%
23	86.67%	85.60%	84.62%	83.70%	82.86%	82.07%	81.33%	80.65%	80.00%
24	88.33%	87.20%	86.15%	85.19%	84.29%	83.45%	82.67%	81.94%	81.25%
25	90.00%	88.80%	87.69%	86.67%	85.71%	84.83%	84.00%	83.23%	82.50%
26	91.67%	90.40%	89.23%	88.15%	87.14%	86.21%	85.33%	84.52%	83.75%
27	93.33%	92.00%	90.77%	89.63%	88.57%	87.59%	86.67%	85.81%	85.00%
28	95.00%	93.60%	92.31%	91.11%	90.00%	88.97%	88.00%	87.10%	86.25%
29	96.67%	95.20%	93.85%	92.59%	91.43%	90.34%	89.33%	88.39%	87.50%
30	98.33%	96.80%	95.38%	94.07%	92.86%	91.72%	90.67%	89.68%	88.75%
31	100.00%	98.40%	96.92%	95.56%	94.29%	93.10%	92.00%	90.97%	90.00%
32	100.00%	100.00%	98.46%	97.04%	95.71%	94.48%	93.33%	92.26%	91.25%
33	0.00%	100.00%	100.00%	98.52%	97.14%	95.86%	94.67%	93.55%	92.50%
34	0.00%	0.00%	100.00%	100.00%	98.57%	97.24%	96.00%	94.84%	93.75%
35	0.00%	0.00%	0.00%	100.00%	100.00%	98.62%	97.33%	96.13%	95.00%
36	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	98.67%	97.42%	96.25%
37	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	98.71%	97.50%
38	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	98.75%
39	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%
40	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%