

Employee Life Option Plus

No Tobacco Rates

Face Amount \$5,000					Face Amount \$10,000					Face Amount \$15,000				
Issue Age	Biweekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Biweekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Biweekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$2.22	\$2,053	\$4,277	\$0.18	18	\$3.46	\$4,106	\$8,555	\$0.34	18	\$4.70	\$6,159	\$12,832	\$0.52
19	\$2.26	\$2,041	\$4,253	\$0.18	19	\$3.54	\$4,082	\$8,506	\$0.34	19	\$4.84	\$6,123	\$12,758	\$0.52
20	\$2.28	\$2,029	\$4,227	\$0.16	20	\$3.60	\$4,058	\$8,454	\$0.34	20	\$4.92	\$6,087	\$12,681	\$0.50
21	\$2.32	\$2,016	\$4,200	\$0.16	21	\$3.68	\$4,032	\$8,401	\$0.34	21	\$5.04	\$6,048	\$12,601	\$0.50
22	\$2.36	\$2,003	\$4,172	\$0.16	22	\$3.78	\$4,005	\$8,345	\$0.32	22	\$5.18	\$6,008	\$12,517	\$0.48
23	\$2.40	\$1,988	\$4,143	\$0.16	23	\$3.86	\$3,977	\$8,286	\$0.32	23	\$5.30	\$5,965	\$12,429	\$0.48
24	\$2.46	\$1,974	\$4,112	\$0.16	24	\$3.94	\$3,947	\$8,224	\$0.32	24	\$5.44	\$5,921	\$12,336	\$0.48
25	\$2.50	\$1,958	\$4,080	\$0.16	25	\$4.04	\$3,916	\$8,159	\$0.32	25	\$5.58	\$5,874	\$12,239	\$0.48
26	\$2.56	\$1,942	\$4,045	\$0.16	26	\$4.16	\$3,883	\$8,091	\$0.32	26	\$5.76	\$5,825	\$12,136	\$0.48
27	\$2.64	\$1,924	\$4,009	\$0.16	27	\$4.30	\$3,849	\$8,019	\$0.32	27	\$5.98	\$5,773	\$12,028	\$0.48
28	\$2.70	\$1,906	\$3,971	\$0.16	28	\$4.44	\$3,812	\$7,942	\$0.32	28	\$6.18	\$5,718	\$11,914	\$0.48
29	\$2.78	\$1,887	\$3,931	\$0.16	29	\$4.58	\$3,774	\$7,862	\$0.32	29	\$6.40	\$5,660	\$11,794	\$0.48
30	\$2.84	\$1,867	\$3,889	\$0.16	30	\$4.74	\$3,733	\$7,778	\$0.32	30	\$6.62	\$5,600	\$11,667	\$0.48
31	\$2.94	\$1,845	\$3,845	\$0.16	31	\$4.90	\$3,691	\$7,690	\$0.32	31	\$6.88	\$5,536	\$11,534	\$0.48
32	\$3.02	\$1,823	\$3,798	\$0.16	32	\$5.08	\$3,646	\$7,597	\$0.32	32	\$7.14	\$5,469	\$11,395	\$0.48
33	\$3.10	\$1,800	\$3,750	\$0.16	33	\$5.26	\$3,600	\$7,500	\$0.32	33	\$7.40	\$5,399	\$11,249	\$0.48
34	\$3.20	\$1,775	\$3,699	\$0.16	34	\$5.44	\$3,551	\$7,398	\$0.32	34	\$7.68	\$5,326	\$11,097	\$0.48
35	\$3.30	\$1,750	\$3,646	\$0.16	35	\$5.64	\$3,500	\$7,293	\$0.32	35	\$7.98	\$5,250	\$10,939	\$0.48
36	\$3.40	\$1,724	\$3,592	\$0.16	36	\$5.84	\$3,448	\$7,183	\$0.34	36	\$8.30	\$5,171	\$10,775	\$0.50
37	\$3.52	\$1,696	\$3,535	\$0.16	37	\$6.06	\$3,393	\$7,069	\$0.34	37	\$8.62	\$5,089	\$10,604	\$0.50
38	\$3.64	\$1,668	\$3,475	\$0.18	38	\$6.30	\$3,336	\$6,950	\$0.34	38	\$8.98	\$5,004	\$10,425	\$0.50
39	\$3.76	\$1,638	\$3,413	\$0.18	39	\$6.56	\$3,276	\$6,826	\$0.34	39	\$9.36	\$4,914	\$10,239	\$0.50
40	\$3.90	\$1,607	\$3,348	\$0.18	40	\$6.84	\$3,214	\$6,695	\$0.34	40	\$9.76	\$4,820	\$10,043	\$0.52
41	\$4.04	\$1,574	\$3,279	\$0.18	41	\$7.12	\$3,148	\$6,558	\$0.34	41	\$10.18	\$4,721	\$9,837	\$0.52
42	\$4.18	\$1,539	\$3,206	\$0.18	42	\$7.40	\$3,078	\$6,413	\$0.36	42	\$10.62	\$4,617	\$9,619	\$0.52
43	\$4.34	\$1,502	\$3,130	\$0.18	43	\$7.74	\$3,005	\$6,260	\$0.36	43	\$11.12	\$4,507	\$9,390	\$0.54
44	\$4.52	\$1,463	\$3,049	\$0.18	44	\$8.08	\$2,927	\$6,098	\$0.36	44	\$11.64	\$4,390	\$9,147	\$0.54
45	\$4.70	\$1,422	\$2,963	\$0.18	45	\$8.46	\$2,845	\$5,927	\$0.36	45	\$12.20	\$4,267	\$8,890	\$0.54
46	\$4.90	\$1,379	\$2,873	\$0.18	46	\$8.84	\$2,758	\$5,745	\$0.38	46	\$12.80	\$4,136	\$8,618	\$0.56
47	\$5.12	\$1,333	\$2,776	\$0.18	47	\$9.26	\$2,665	\$5,553	\$0.38	47	\$13.42	\$3,998	\$8,329	\$0.56
48	\$5.34	\$1,284	\$2,674	\$0.20	48	\$9.70	\$2,567	\$5,349	\$0.38	48	\$14.08	\$3,851	\$8,023	\$0.58
49	\$5.56	\$1,232	\$2,566	\$0.18	49	\$10.16	\$2,463	\$5,132	\$0.38	49	\$14.76	\$3,695	\$7,698	\$0.56
50	\$5.82	\$1,176	\$2,451	\$0.20	50	\$10.66	\$2,353	\$4,902	\$0.40	50	\$15.52	\$3,529	\$7,353	\$0.58
51	\$6.06	\$1,118	\$2,329	\$0.20	51	\$11.18	\$2,235	\$4,658	\$0.40	51	\$16.28	\$3,353	\$6,986	\$0.60
52	\$6.34	\$1,056	\$2,199	\$0.20	52	\$11.72	\$2,111	\$4,399	\$0.40	52	\$17.08	\$3,167	\$6,598	\$0.62
53	\$6.62	\$990	\$2,062	\$0.20	53	\$12.28	\$1,979	\$4,124	\$0.42	53	\$17.94	\$2,969	\$6,186	\$0.62
54	\$6.92	\$920	\$1,917	\$0.22	54	\$12.86	\$1,840	\$3,833	\$0.42	54	\$18.82	\$2,760	\$5,750	\$0.64
55	\$7.24	\$846	\$1,762	\$0.22	55	\$13.50	\$1,692	\$3,525	\$0.42	55	\$19.78	\$2,537	\$5,287	\$0.64
56*	\$7.62	\$884	\$1,788	\$0.22	56*	\$14.28	\$1,768	\$3,577	\$0.44	56*	\$20.94	\$2,652	\$5,365	\$0.64
57*	\$8.04	\$924	\$1,815	\$0.24	57*	\$15.10	\$1,848	\$3,630	\$0.46	57*	\$22.18	\$2,772	\$5,445	\$0.70
58*	\$8.48	\$966	\$1,843	\$0.22	58*	\$15.98	\$1,931	\$3,685	\$0.46	58*	\$23.50	\$2,897	\$5,528	\$0.68
59*	\$8.94	\$1,009	\$1,871	\$0.24	59*	\$16.92	\$2,018	\$3,743	\$0.48	59*	\$24.90	\$3,027	\$5,614	\$0.72
60*	\$9.40	\$1,055	\$1,901	\$0.24	60*	\$17.84	\$2,109	\$3,802	\$0.50	60*	\$26.28	\$3,164	\$5,703	\$0.74
61*	\$9.84	\$1,102	\$1,931	N/A	61*	\$18.72	\$2,204	\$3,863	N/A	61*	\$27.60	\$3,306	\$5,794	N/A
62*	\$10.32	\$1,151	\$1,963	N/A	62*	\$19.68	\$2,303	\$3,926	N/A	62*	\$29.02	\$3,454	\$5,889	N/A
63*	\$10.82	\$1,203	\$1,996	N/A	63*	\$20.68	\$2,405	\$3,991	N/A	63*	\$30.54	\$3,608	\$5,987	N/A
64*	\$11.36	\$1,256	\$2,029	N/A	64*	\$21.74	\$2,511	\$4,058	N/A	64*	\$32.14	\$3,767	\$6,087	N/A
65*	\$12.04	\$1,310	\$2,063	N/A	65*	\$23.12	\$2,621	\$4,126	N/A	65*	\$34.20	\$3,931	\$6,190	N/A
66*	\$12.72	\$1,367	\$2,098	N/A	66*	\$24.46	\$2,734	\$4,197	N/A	66*	\$36.22	\$4,101	\$6,295	N/A
67*	\$13.42	\$1,425	\$2,134	N/A	67*	\$25.88	\$2,851	\$4,269	N/A	67*	\$38.36	\$4,276	\$6,403	N/A
68*	\$14.18	\$1,486	\$2,171	N/A	68*	\$27.40	\$2,972	\$4,343	N/A	68*	\$40.62	\$4,458	\$6,514	N/A
69*	\$14.96	\$1,558	\$2,223	N/A	69*	\$28.98	\$3,115	\$4,446	N/A	69*	\$42.98	\$4,673	\$6,668	N/A
70*	\$16.08	\$1,632	\$2,276	N/A	70*	\$31.22	\$3,265	\$4,553	N/A	70*	\$46.34	\$4,897	\$6,829	N/A

The maximum face amount for an employee, spouse, children and grandchildren varies by account.

END-95 (ESO)(20/21)

*Cash Values and Paid-Up Values for ages 56-70 are for the tenth year rather than age 65.

BOSTON MUTUAL LIFE INSURANCE COMPANY – 120 Royall Street | Canton, MA 02021 | www.bostonmutual.com

Employee Life Option Plus

No Tobacco Rates

Face Amount \$20,000					Face Amount \$25,000					Face Amount \$30,000				
Issue Age	Biweekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Biweekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Biweekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$5.96	\$8,212	\$17,109	\$0.70	18	\$7.20	\$10,265	\$21,387	\$0.86	18	\$8.46	\$12,318	\$25,664	\$1.04
19	\$6.12	\$8,165	\$17,011	\$0.68	19	\$7.42	\$10,206	\$21,264	\$0.86	19	\$8.70	\$12,247	\$25,517	\$1.02
20	\$6.24	\$8,115	\$16,909	\$0.66	20	\$7.54	\$10,144	\$21,136	\$0.84	20	\$8.86	\$12,173	\$25,363	\$1.00
21	\$6.42	\$8,064	\$16,802	\$0.66	21	\$7.78	\$10,080	\$21,002	\$0.82	21	\$9.14	\$12,096	\$25,202	\$1.00
22	\$6.60	\$8,010	\$16,689	\$0.66	22	\$8.00	\$10,013	\$20,862	\$0.82	22	\$9.40	\$12,015	\$25,034	\$0.98
23	\$6.76	\$7,954	\$16,571	\$0.64	23	\$8.20	\$9,942	\$20,714	\$0.80	23	\$9.66	\$11,930	\$24,857	\$0.96
24	\$6.94	\$7,894	\$16,448	\$0.64	24	\$8.42	\$9,868	\$20,560	\$0.78	24	\$9.92	\$11,842	\$24,672	\$0.94
25	\$7.12	\$7,832	\$16,318	\$0.64	25	\$8.66	\$9,790	\$20,398	\$0.78	25	\$10.20	\$11,748	\$24,477	\$0.94
26	\$7.36	\$7,767	\$16,182	\$0.64	26	\$8.96	\$9,708	\$20,227	\$0.78	26	\$10.56	\$11,650	\$24,273	\$0.94
27	\$7.64	\$7,697	\$16,037	\$0.64	27	\$9.32	\$9,622	\$20,047	\$0.78	27	\$10.98	\$11,546	\$24,056	\$0.94
28	\$7.92	\$7,624	\$15,885	\$0.64	28	\$9.64	\$9,530	\$19,856	\$0.78	28	\$11.38	\$11,436	\$23,827	\$0.94
29	\$8.20	\$7,547	\$15,725	\$0.64	29	\$10.02	\$9,434	\$19,656	\$0.78	29	\$11.84	\$11,321	\$23,587	\$0.94
30	\$8.50	\$7,466	\$15,556	\$0.64	30	\$10.40	\$9,333	\$19,446	\$0.80	30	\$12.28	\$11,200	\$23,335	\$0.96
31	\$8.86	\$7,381	\$15,379	\$0.64	31	\$10.82	\$9,227	\$19,224	\$0.80	31	\$12.80	\$11,072	\$23,069	\$0.96
32	\$9.20	\$7,292	\$15,193	\$0.64	32	\$11.26	\$9,115	\$18,992	\$0.80	32	\$13.30	\$10,938	\$22,790	\$0.96
33	\$9.54	\$7,199	\$14,999	\$0.64	33	\$11.68	\$8,999	\$18,749	\$0.80	33	\$13.82	\$10,799	\$22,499	\$0.96
34	\$9.92	\$7,102	\$14,796	\$0.66	34	\$12.14	\$8,877	\$18,496	\$0.82	34	\$14.38	\$10,652	\$22,195	\$0.98
35	\$10.32	\$7,000	\$14,585	\$0.66	35	\$12.66	\$8,751	\$18,232	\$0.82	35	\$15.00	\$10,501	\$21,878	\$0.98
36	\$10.74	\$6,895	\$14,366	\$0.66	36	\$13.18	\$8,619	\$17,958	\$0.82	36	\$15.62	\$10,343	\$21,549	\$1.00
37	\$11.18	\$6,786	\$14,138	\$0.66	37	\$13.74	\$8,482	\$17,673	\$0.84	37	\$16.28	\$10,179	\$21,208	\$1.00
38	\$11.66	\$6,672	\$13,900	\$0.68	38	\$14.32	\$8,340	\$17,376	\$0.84	38	\$17.00	\$10,007	\$20,851	\$1.02
39	\$12.16	\$6,552	\$13,652	\$0.68	39	\$14.96	\$8,191	\$17,065	\$0.84	39	\$17.76	\$9,829	\$20,478	\$1.02
40	\$12.70	\$6,427	\$13,391	\$0.68	40	\$15.64	\$8,034	\$16,739	\$0.86	40	\$18.56	\$9,641	\$20,086	\$1.02
41	\$13.26	\$6,295	\$13,116	\$0.70	41	\$16.34	\$7,869	\$16,395	\$0.86	41	\$19.42	\$9,443	\$19,674	\$1.04
42	\$13.86	\$6,156	\$12,826	\$0.70	42	\$17.08	\$7,695	\$16,032	\$0.88	42	\$20.30	\$9,234	\$19,239	\$1.06
43	\$14.50	\$6,009	\$12,520	\$0.72	43	\$17.88	\$7,511	\$15,650	\$0.90	43	\$21.26	\$9,014	\$18,780	\$1.06
44	\$15.20	\$5,854	\$12,197	\$0.72	44	\$18.76	\$7,317	\$15,246	\$0.90	44	\$22.32	\$8,781	\$18,295	\$1.08
45	\$15.94	\$5,689	\$11,854	\$0.72	45	\$19.70	\$7,112	\$14,817	\$0.90	45	\$23.44	\$8,534	\$17,780	\$1.08
46	\$16.74	\$5,515	\$11,491	\$0.76	46	\$20.68	\$6,894	\$14,363	\$0.94	46	\$24.62	\$8,273	\$17,236	\$1.12
47	\$17.56	\$5,330	\$11,106	\$0.76	47	\$21.72	\$6,663	\$13,882	\$0.96	47	\$25.86	\$7,995	\$16,658	\$1.14
48	\$18.44	\$5,134	\$10,697	\$0.76	48	\$22.82	\$6,418	\$13,372	\$0.96	48	\$27.20	\$7,701	\$16,046	\$1.14
49	\$19.36	\$4,926	\$10,263	\$0.76	49	\$23.96	\$6,158	\$12,829	\$0.96	49	\$28.56	\$7,389	\$15,395	\$1.14
50	\$20.36	\$4,705	\$9,803	\$0.78	50	\$25.22	\$5,882	\$12,254	\$0.98	50	\$30.06	\$7,058	\$14,705	\$1.18
51	\$21.38	\$4,471	\$9,315	\$0.80	51	\$26.50	\$5,589	\$11,644	\$0.98	51	\$31.60	\$6,706	\$13,973	\$1.18
52	\$22.46	\$4,222	\$8,797	\$0.82	52	\$27.84	\$5,278	\$10,996	\$1.02	52	\$33.22	\$6,333	\$13,196	\$1.22
53	\$23.60	\$3,959	\$8,248	\$0.82	53	\$29.26	\$4,949	\$10,310	\$1.02	53	\$34.92	\$5,938	\$12,372	\$1.24
54	\$24.76	\$3,680	\$7,667	\$0.84	54	\$30.72	\$4,600	\$9,583	\$1.06	54	\$36.66	\$5,519	\$11,500	\$1.28
55	\$26.06	\$3,383	\$7,049	\$0.84	55	\$32.32	\$4,229	\$8,811	\$1.06	55	\$38.60	\$5,075	\$10,574	\$1.28
56*	\$27.62	\$3,536	\$7,153	\$0.86	56*	\$34.28	\$4,420	\$8,941	\$1.08	56*	\$40.94	\$5,304	\$10,730	\$1.30
57*	\$29.24	\$3,696	\$7,260	\$0.92	57*	\$36.32	\$4,620	\$9,076	\$1.14	57*	\$43.38	\$5,543	\$10,891	\$1.38
58*	\$31.02	\$3,862	\$7,371	\$0.92	58*	\$38.52	\$4,828	\$9,214	\$1.14	58*	\$46.04	\$5,793	\$11,056	\$1.38
59*	\$32.88	\$4,036	\$7,485	\$0.96	59*	\$40.86	\$5,046	\$9,357	\$1.20	59*	\$48.84	\$6,059	\$11,236	\$1.44
60*	\$34.72	\$4,218	\$7,603	\$1.00	60*	\$43.16	\$5,273	\$9,504	\$1.24	60*	\$51.60	\$6,388	\$11,514	\$1.50
61*	\$36.48	\$4,408	\$7,725	N/A	61*	\$45.36	\$5,510	\$9,657	N/A	61*	\$54.24	\$6,670	\$11,691	N/A
62*	\$38.38	\$4,605	\$7,852	N/A	62*	\$47.74	\$5,756	\$9,815	N/A	62*	\$57.10	\$6,966	\$11,878	N/A
63*	\$40.40	\$4,810	\$7,982	N/A	63*	\$50.26	\$6,013	\$9,978	N/A	63*	\$60.12	\$7,265	\$12,057	N/A
64*	\$42.52	\$5,022	\$8,116	N/A	64*	\$52.92	\$6,278	\$10,145	N/A	64*	\$63.32	\$7,566	\$12,227	N/A
65*	\$45.26	\$5,241	\$8,253	N/A	65*	\$56.34	\$6,574	\$10,350	N/A	65*	\$67.42	\$8,016	\$12,621	N/A
66*	\$47.96	\$5,468	\$8,393	N/A	66*	\$59.72	\$6,900	\$10,591	N/A	66*	\$71.46	\$8,408	\$12,907	N/A
67*	\$50.82	\$5,702	\$8,537	N/A	67*	\$63.28	\$7,221	\$10,813	N/A	67*	\$75.74	\$8,798	\$13,173	N/A
68*	\$53.84	\$5,944	\$8,686	N/A	68*	\$67.06	\$7,539	\$11,018	N/A	68*	\$80.28	\$9,180	\$13,415	N/A
69*	\$56.98	\$6,230	\$8,891	N/A	69*	\$70.98	\$7,858	\$11,214	N/A	69*	\$84.98	\$9,565	\$13,649	N/A
70*	\$61.46	\$6,666	\$9,295	N/A	70*	\$76.58	\$8,503	\$11,858	N/A	70*	\$91.72	\$10,342	\$14,421	N/A

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END-95 (ESO)(20/21)

*Cash Values and Paid-Up Values for ages 56-70 are for the tenth year rather than age 65.

BOSTON MUTUAL LIFE INSURANCE COMPANY – 120 Royall Street | Canton, MA 02021 | www.bostonmutual.com

Employee Life Option Plus

No Tobacco Rates

Face Amount \$35,000					Face Amount \$40,000					Face Amount \$45,000				
Issue Age	Biweekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Biweekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Biweekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$9.70	\$14,371	\$29,941	\$1.22	18	\$10.94	\$16,424	\$34,219	\$1.38	18	\$12.20	\$18,477	\$38,496	\$1.56
19	\$10.00	\$14,288	\$29,770	\$1.20	19	\$11.28	\$16,329	\$34,022	\$1.38	19	\$12.58	\$18,370	\$38,275	\$1.54
20	\$10.18	\$14,202	\$29,590	\$1.18	20	\$11.50	\$16,231	\$33,817	\$1.34	20	\$12.82	\$18,260	\$38,044	\$1.50
21	\$10.50	\$14,112	\$29,403	\$1.16	21	\$11.86	\$16,128	\$33,603	\$1.32	21	\$13.22	\$18,144	\$37,804	\$1.50
22	\$10.82	\$14,018	\$29,206	\$1.14	22	\$12.22	\$16,020	\$33,379	\$1.32	22	\$13.64	\$18,023	\$37,551	\$1.48
23	\$11.10	\$13,919	\$29,000	\$1.12	23	\$12.54	\$15,907	\$33,143	\$1.28	23	\$14.00	\$17,896	\$37,286	\$1.44
24	\$11.42	\$13,815	\$28,784	\$1.10	24	\$12.90	\$15,789	\$32,896	\$1.26	24	\$14.40	\$17,762	\$37,008	\$1.42
25	\$11.74	\$13,706	\$28,557	\$1.10	25	\$13.28	\$15,664	\$32,636	\$1.26	25	\$14.82	\$17,622	\$36,716	\$1.42
26	\$12.18	\$13,592	\$28,318	\$1.10	26	\$13.78	\$15,533	\$32,364	\$1.26	26	\$15.38	\$17,475	\$36,409	\$1.42
27	\$12.66	\$13,470	\$28,065	\$1.10	27	\$14.32	\$15,394	\$32,074	\$1.26	27	\$16.00	\$17,319	\$36,084	\$1.42
28	\$13.12	\$13,342	\$27,798	\$1.10	28	\$14.86	\$15,248	\$31,770	\$1.26	28	\$16.60	\$17,154	\$35,741	\$1.42
29	\$13.64	\$13,208	\$27,518	\$1.10	29	\$15.46	\$15,094	\$31,450	\$1.26	29	\$17.26	\$16,981	\$35,381	\$1.42
30	\$14.16	\$13,066	\$27,224	\$1.12	30	\$16.06	\$14,933	\$31,113	\$1.28	30	\$17.94	\$16,799	\$35,002	\$1.44
31	\$14.78	\$12,917	\$26,914	\$1.12	31	\$16.74	\$14,763	\$30,758	\$1.28	31	\$18.72	\$16,608	\$34,603	\$1.44
32	\$15.36	\$12,761	\$26,588	\$1.14	32	\$17.42	\$14,584	\$30,387	\$1.30	32	\$19.48	\$16,407	\$34,185	\$1.46
33	\$15.98	\$12,598	\$26,249	\$1.14	33	\$18.12	\$14,398	\$29,998	\$1.30	33	\$20.26	\$16,198	\$33,748	\$1.46
34	\$16.62	\$12,428	\$25,894	\$1.14	34	\$18.86	\$14,203	\$29,593	\$1.32	34	\$21.10	\$15,979	\$33,292	\$1.48
35	\$17.34	\$12,251	\$25,524	\$1.14	35	\$19.68	\$14,001	\$29,171	\$1.32	35	\$22.00	\$15,751	\$32,817	\$1.48
36	\$18.06	\$12,067	\$25,141	\$1.16	36	\$20.52	\$13,790	\$28,732	\$1.32	36	\$22.96	\$15,514	\$32,324	\$1.50
37	\$18.84	\$11,875	\$24,742	\$1.18	37	\$21.40	\$13,572	\$28,277	\$1.34	37	\$23.96	\$15,268	\$31,811	\$1.50
38	\$19.66	\$11,675	\$24,326	\$1.18	38	\$22.34	\$13,343	\$27,801	\$1.36	38	\$25.00	\$15,011	\$31,276	\$1.52
39	\$20.56	\$11,467	\$23,891	\$1.18	39	\$23.36	\$13,105	\$27,304	\$1.36	39	\$26.18	\$14,743	\$30,717	\$1.52
40	\$21.50	\$11,247	\$23,434	\$1.20	40	\$24.44	\$12,854	\$26,782	\$1.38	40	\$27.38	\$14,461	\$30,129	\$1.54
41	\$22.50	\$11,016	\$22,953	\$1.22	41	\$25.56	\$12,590	\$26,232	\$1.38	41	\$28.64	\$14,164	\$29,511	\$1.56
42	\$23.52	\$10,773	\$22,445	\$1.22	42	\$26.74	\$12,312	\$25,652	\$1.40	42	\$29.96	\$13,851	\$28,858	\$1.58
43	\$24.66	\$10,516	\$21,910	\$1.24	43	\$28.04	\$12,018	\$25,040	\$1.42	43	\$31.42	\$13,520	\$28,170	\$1.60
44	\$25.88	\$10,244	\$21,344	\$1.26	44	\$29.42	\$11,708	\$24,393	\$1.44	44	\$32.98	\$13,171	\$27,442	\$1.62
45	\$27.18	\$9,956	\$20,744	\$1.28	45	\$30.92	\$11,378	\$23,707	\$1.46	45	\$34.68	\$12,801	\$26,671	\$1.64
46	\$28.56	\$9,651	\$20,109	\$1.32	46	\$32.50	\$11,030	\$22,981	\$1.50	46	\$36.44	\$12,409	\$25,854	\$1.68
47	\$30.02	\$9,328	\$19,435	\$1.32	47	\$34.16	\$10,660	\$22,211	\$1.52	47	\$38.32	\$11,993	\$24,988	\$1.70
48	\$31.56	\$8,985	\$18,720	\$1.34	48	\$35.94	\$10,268	\$21,394	\$1.54	48	\$40.30	\$11,552	\$24,069	\$1.72
49	\$33.16	\$8,621	\$17,961	\$1.32	49	\$37.76	\$9,852	\$20,527	\$1.52	49	\$42.36	\$11,084	\$23,093	\$1.70
50	\$34.92	\$8,234	\$17,156	\$1.38	50	\$39.76	\$9,410	\$19,607	\$1.56	50	\$44.62	\$10,587	\$22,058	\$1.76
51	\$36.72	\$7,824	\$16,301	\$1.38	51	\$41.82	\$8,942	\$18,630	\$1.58	51	\$46.92	\$10,059	\$20,959	\$1.78
52	\$38.60	\$7,389	\$15,395	\$1.42	52	\$43.96	\$8,444	\$17,594	\$1.64	52	\$49.34	\$9,500	\$19,793	\$1.84
53	\$40.58	\$6,928	\$14,434	\$1.44	53	\$46.24	\$7,918	\$16,496	\$1.64	53	\$51.90	\$8,907	\$18,558	\$1.86
54	\$42.62	\$6,439	\$13,417	\$1.48	54	\$48.58	\$7,359	\$15,333	\$1.70	54	\$54.52	\$8,279	\$17,250	\$1.90
55	\$44.86	\$5,921	\$12,336	\$1.48	55	\$51.14	\$6,766	\$14,098	\$1.70	55	\$57.42	\$7,612	\$15,860	\$1.90
56*	\$47.60	\$6,188	\$12,518	\$1.52	56*	\$54.26	\$7,072	\$14,306	\$1.74	56*	\$60.92	\$7,956	\$16,094	\$1.94
57*	\$50.44	\$6,467	\$12,706	\$1.62	57*	\$57.52	\$7,391	\$14,521	\$1.84	57*	\$64.60	\$8,334	\$16,372	\$2.08
58*	\$53.54	\$6,759	\$12,899	\$1.60	58*	\$61.06	\$7,805	\$14,895	\$1.82	58*	\$68.58	\$8,858	\$16,905	\$2.06
59*	\$56.82	\$7,171	\$13,298	\$1.68	59*	\$64.80	\$8,284	\$15,363	\$1.92	59*	\$72.78	\$9,396	\$17,424	\$2.16
60*	\$60.04	\$7,556	\$13,620	\$1.74	60*	\$68.48	\$8,724	\$15,725	\$1.98	60*	\$76.92	\$9,891	\$17,828	\$2.24
61*	\$63.12	\$7,886	\$13,821	N/A	61*	\$72.02	\$9,101	\$15,952	N/A	61*	\$80.90	\$10,316	\$18,082	N/A
62*	\$66.46	\$8,232	\$14,035	N/A	62*	\$75.80	\$9,496	\$16,192	N/A	62*	\$85.16	\$10,762	\$18,350	N/A
63*	\$69.98	\$8,581	\$14,240	N/A	63*	\$79.84	\$9,896	\$16,423	N/A	63*	\$89.68	\$11,212	\$18,607	N/A
64*	\$73.70	\$8,933	\$14,436	N/A	64*	\$84.10	\$10,300	\$16,646	N/A	64*	\$94.48	\$11,668	\$18,855	N/A
65*	\$78.50	\$9,458	\$14,892	N/A	65*	\$89.58	\$10,902	\$17,165	N/A	65*	\$100.66	\$12,344	\$19,436	N/A
66*	\$83.22	\$9,916	\$15,222	N/A	66*	\$94.96	\$11,427	\$17,540	N/A	66*	\$106.72	\$12,935	\$19,856	N/A
67*	\$88.20	\$10,373	\$15,532	N/A	67*	\$100.68	\$11,947	\$17,889	N/A	67*	\$113.14	\$13,523	\$20,247	N/A
68*	\$93.50	\$10,820	\$15,812	N/A	68*	\$106.72	\$12,460	\$18,209	N/A	68*	\$119.94	\$14,101	\$20,606	N/A
69*	\$99.00	\$11,271	\$16,085	N/A	69*	\$113.00	\$12,977	\$18,520	N/A	69*	\$127.00	\$14,684	\$20,955	N/A
70*	\$106.84	\$12,179	\$16,984	N/A	70*	\$121.96	\$14,016	\$19,546	N/A	70*	\$137.08	\$15,855	\$22,110	N/A

The maximum face amount for an employee, spouse, children and grandchildren varies by account.

END-95 (ESO)(20/21)

*Cash Values and Paid-Up Values for ages 56-70 are for the tenth year rather than age 65.

BOSTON MUTUAL LIFE INSURANCE COMPANY – 120 Royall Street | Canton, MA 02021 | www.bostonmutual.com

Employee Life Option Plus

No Tobacco Rates

Face Amount \$50,000

Issue Age	Biweekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$13.44	\$20,530	\$42,774	\$1.74
19	\$13.86	\$20,412	\$42,528	\$1.72
20	\$14.12	\$20,289	\$42,272	\$1.68
21	\$14.60	\$20,160	\$42,004	\$1.66
22	\$15.04	\$20,026	\$41,724	\$1.64
23	\$15.44	\$19,884	\$41,429	\$1.60
24	\$15.88	\$19,736	\$41,121	\$1.58
25	\$16.34	\$19,580	\$40,796	\$1.58
26	\$16.98	\$19,417	\$40,455	\$1.58
27	\$17.66	\$19,243	\$40,093	\$1.58
28	\$18.32	\$19,060	\$39,712	\$1.58
29	\$19.08	\$18,868	\$39,312	\$1.58
30	\$19.82	\$18,666	\$38,891	\$1.60
31	\$20.70	\$18,454	\$38,448	\$1.60
32	\$21.54	\$18,231	\$37,984	\$1.62
33	\$22.40	\$17,998	\$37,498	\$1.62
34	\$23.34	\$17,754	\$36,991	\$1.64
35	\$24.34	\$17,501	\$36,464	\$1.64
36	\$25.40	\$17,238	\$35,916	\$1.66
37	\$26.50	\$16,965	\$35,346	\$1.68
38	\$27.68	\$16,679	\$34,751	\$1.70
39	\$28.98	\$16,381	\$34,130	\$1.70
40	\$30.30	\$16,068	\$33,477	\$1.72
41	\$31.72	\$15,738	\$32,790	\$1.74
42	\$33.20	\$15,390	\$32,065	\$1.76
43	\$34.80	\$15,023	\$31,300	\$1.78
44	\$36.54	\$14,635	\$30,492	\$1.80
45	\$38.42	\$14,223	\$29,634	\$1.82
46	\$40.38	\$13,788	\$28,727	\$1.88
47	\$42.46	\$13,326	\$27,764	\$1.90
48	\$44.68	\$12,836	\$26,743	\$1.92
49	\$46.96	\$12,315	\$25,659	\$1.90
50	\$49.46	\$11,763	\$24,509	\$1.96
51	\$52.04	\$11,177	\$23,288	\$1.98
52	\$54.72	\$10,556	\$21,993	\$2.04
53	\$57.56	\$9,897	\$20,621	\$2.06
54	\$60.48	\$9,199	\$19,167	\$2.12
55	\$63.68	\$8,458	\$17,623	\$2.12
56*	\$67.58	\$8,840	\$17,883	\$2.16
57*	\$71.66	\$9,329	\$18,328	\$2.30
58*	\$76.08	\$9,910	\$18,913	\$2.28
59*	\$80.74	\$10,508	\$19,487	\$2.40
60*	\$85.36	\$11,060	\$19,935	\$2.48
61*	\$89.78	\$11,532	\$20,212	N/A
62*	\$94.52	\$12,028	\$20,508	N/A
63*	\$99.54	\$12,529	\$20,792	N/A
64*	\$104.88	\$13,034	\$21,063	N/A
65*	\$111.72	\$13,786	\$21,707	N/A
66*	\$118.48	\$14,445	\$22,173	N/A
67*	\$125.60	\$15,098	\$22,607	N/A
68*	\$133.16	\$15,742	\$23,004	N/A
69*	\$141.00	\$16,390	\$23,389	N/A
70*	\$152.22	\$17,693	\$24,673	N/A

The maximum face amount for an employee, spouse, children and grandchildren varies by account.
 *Cash Values and Paid-Up Values for ages 56-70 are for the tenth year rather than age 65.

END-95 (ESO)(20/21)

BOSTON MUTUAL LIFE INSURANCE COMPANY – 120 Royall Street | Canton, MA 02021 | www.bostonmutual.com

Face Amount \$5,000					Face Amount \$10,000					Face Amount \$15,000				
Issue Age	Biweekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Biweekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Biweekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
0	\$1.96	\$2,336	\$4,617	N/A	0	\$2.96	\$4,672	\$9,235	N/A	0	\$3.98	\$7,008	\$13,852	N/A
1	\$1.78	\$2,330	\$4,605	N/A	1	\$2.58	\$4,660	\$9,211	N/A	1	\$3.40	\$6,990	\$13,816	N/A
2	\$1.78	\$2,323	\$4,592	N/A	2	\$2.62	\$4,647	\$9,185	N/A	2	\$3.44	\$6,970	\$13,777	N/A
3	\$1.80	\$2,316	\$4,579	N/A	3	\$2.64	\$4,633	\$9,157	N/A	3	\$3.50	\$6,949	\$13,736	N/A
4	\$1.82	\$2,309	\$4,564	N/A	4	\$2.68	\$4,618	\$9,128	N/A	4	\$3.54	\$6,927	\$13,692	N/A
5	\$1.84	\$2,301	\$4,549	\$0.16	5	\$2.72	\$4,603	\$9,098	\$0.30	5	\$3.60	\$6,904	\$13,647	\$0.46
6	\$1.86	\$2,293	\$4,533	\$0.16	6	\$2.76	\$4,587	\$9,066	\$0.32	6	\$3.66	\$6,880	\$13,599	\$0.48
7	\$1.90	\$2,285	\$4,517	\$0.16	7	\$2.82	\$4,570	\$9,033	\$0.32	7	\$3.74	\$6,855	\$13,550	\$0.48
8	\$1.92	\$2,276	\$4,499	\$0.16	8	\$2.88	\$4,553	\$8,999	\$0.32	8	\$3.82	\$6,829	\$13,498	\$0.48
9	\$1.94	\$2,267	\$4,481	\$0.16	9	\$2.92	\$4,534	\$8,962	\$0.34	9	\$3.90	\$6,801	\$13,443	\$0.50
10	\$1.96	\$2,258	\$4,462	\$0.16	10	\$2.96	\$4,515	\$8,925	\$0.34	10	\$3.98	\$6,773	\$13,387	\$0.50
11	\$2.00	\$2,248	\$4,443	\$0.18	11	\$3.06	\$4,495	\$8,886	\$0.34	11	\$4.10	\$6,743	\$13,328	\$0.50
12	\$2.06	\$2,237	\$4,422	\$0.18	12	\$3.14	\$4,475	\$8,844	\$0.34	12	\$4.24	\$6,712	\$13,266	\$0.52
13	\$2.10	\$2,226	\$4,401	\$0.18	13	\$3.22	\$4,453	\$8,802	\$0.34	13	\$4.36	\$6,679	\$13,202	\$0.52
14	\$2.14	\$2,215	\$4,379	\$0.18	14	\$3.32	\$4,431	\$8,757	\$0.36	14	\$4.50	\$6,646	\$13,136	\$0.52
15	\$2.18	\$2,204	\$4,356	\$0.18	15	\$3.40	\$4,407	\$8,712	\$0.36	15	\$4.62	\$6,611	\$13,067	\$0.54
16	\$2.22	\$2,192	\$4,333	\$0.18	16	\$3.48	\$4,384	\$8,665	\$0.36	16	\$4.74	\$6,576	\$12,998	\$0.54
17	\$2.28	\$2,180	\$4,309	\$0.18	17	\$3.58	\$4,360	\$8,618	\$0.36	17	\$4.88	\$6,540	\$12,927	\$0.54
18	\$2.22	\$2,053	\$4,277	\$0.18	18	\$3.46	\$4,106	\$8,555	\$0.34	18	\$4.70	\$6,159	\$12,832	\$0.52
19	\$2.26	\$2,041	\$4,253	\$0.18	19	\$3.54	\$4,082	\$8,506	\$0.34	19	\$4.84	\$6,123	\$12,758	\$0.52
20	\$2.28	\$2,029	\$4,227	\$0.16	20	\$3.60	\$4,058	\$8,454	\$0.34	20	\$4.92	\$6,087	\$12,681	\$0.50
21	\$2.32	\$2,016	\$4,200	\$0.16	21	\$3.68	\$4,032	\$8,401	\$0.34	21	\$5.04	\$6,048	\$12,601	\$0.50
22	\$2.36	\$2,003	\$4,172	\$0.16	22	\$3.78	\$4,005	\$8,345	\$0.32	22	\$5.18	\$6,008	\$12,517	\$0.48
23	\$2.40	\$1,988	\$4,143	\$0.16	23	\$3.86	\$3,977	\$8,286	\$0.32	23	\$5.30	\$5,965	\$12,429	\$0.48
24	\$2.46	\$1,974	\$4,112	\$0.16	24	\$3.94	\$3,947	\$8,224	\$0.32	24	\$5.44	\$5,921	\$12,336	\$0.48
25	\$2.50	\$1,958	\$4,080	\$0.16	25	\$4.04	\$3,916	\$8,159	\$0.32	25	\$5.58	\$5,874	\$12,239	\$0.48

Face Amount \$20,000					Face Amount \$25,000				
Issue Age	Biweekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Biweekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
0	\$4.98	\$9,344	\$18,470	N/A	0	\$5.98	\$11,681	\$23,087	N/A
1	\$4.20	\$9,320	\$18,422	N/A	1	\$5.02	\$11,650	\$23,027	N/A
2	\$4.26	\$9,294	\$18,369	N/A	2	\$5.10	\$11,617	\$22,962	N/A
3	\$4.34	\$9,266	\$18,314	N/A	3	\$5.18	\$11,582	\$22,893	N/A
4	\$4.42	\$9,236	\$18,256	N/A	4	\$5.28	\$11,545	\$22,820	N/A
5	\$4.48	\$9,206	\$18,195	\$0.62	5	\$5.36	\$11,507	\$22,744	\$0.78
6	\$4.58	\$9,174	\$18,132	\$0.64	6	\$5.48	\$11,467	\$22,665	\$0.78
7	\$4.68	\$9,140	\$18,066	\$0.64	7	\$5.60	\$11,425	\$22,583	\$0.80
8	\$4.78	\$9,105	\$17,997	\$0.66	8	\$5.74	\$11,382	\$22,496	\$0.82
9	\$4.88	\$9,069	\$17,925	\$0.66	9	\$5.86	\$11,336	\$22,406	\$0.82
10	\$4.98	\$9,030	\$17,849	\$0.66	10	\$5.98	\$11,288	\$22,312	\$0.84
11	\$5.14	\$8,991	\$17,771	\$0.68	11	\$6.20	\$11,239	\$22,214	\$0.84
12	\$5.34	\$8,949	\$17,689	\$0.68	12	\$6.42	\$11,187	\$22,111	\$0.86
13	\$5.50	\$8,906	\$17,603	\$0.70	13	\$6.62	\$11,132	\$22,004	\$0.86
14	\$5.68	\$8,861	\$17,514	\$0.70	14	\$6.86	\$11,076	\$21,893	\$0.88
15	\$5.84	\$8,815	\$17,423	\$0.72	15	\$7.08	\$11,019	\$21,779	\$0.90
16	\$6.00	\$8,768	\$17,330	\$0.72	16	\$7.28	\$10,960	\$21,663	\$0.90
17	\$6.20	\$8,720	\$17,236	\$0.72	17	\$7.50	\$10,900	\$21,545	\$0.90
18	\$5.96	\$8,212	\$17,109	\$0.70	18	\$7.20	\$10,265	\$21,387	\$0.86
19	\$6.12	\$8,165	\$17,011	\$0.68	19	\$7.42	\$10,206	\$21,264	\$0.86
20	\$6.24	\$8,115	\$16,909	\$0.66	20	\$7.54	\$10,144	\$21,136	\$0.84
21	\$6.42	\$8,064	\$16,802	\$0.66	21	\$7.78	\$10,080	\$21,002	\$0.82
22	\$6.60	\$8,010	\$16,689	\$0.66	22	\$8.00	\$10,013	\$20,862	\$0.82
23	\$6.76	\$7,954	\$16,571	\$0.64	23	\$8.20	\$9,942	\$20,714	\$0.80
24	\$6.94	\$7,894	\$16,448	\$0.64	24	\$8.42	\$9,868	\$20,560	\$0.78
25	\$7.12	\$7,832	\$16,318	\$0.64	25	\$8.66	\$9,790	\$20,398	\$0.78

The maximum face amount for an employee, spouse, children and grandchildren varies by account.

END-95 (ESO)(20/21)

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Face Amount \$5,000					Face Amount \$10,000					Face Amount \$15,000				
Issue Age	Biweekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Biweekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Biweekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$2.58	\$2,454	\$4,341	\$0.18	18	\$4.20	\$4,908	\$8,681	\$0.34	18	\$5.80	\$7,362	\$13,022	\$0.52
19	\$2.64	\$2,440	\$4,316	\$0.18	19	\$4.32	\$4,881	\$8,632	\$0.34	19	\$6.00	\$7,321	\$12,948	\$0.52
20	\$2.70	\$2,426	\$4,290	\$0.16	20	\$4.46	\$4,852	\$8,581	\$0.34	20	\$6.20	\$7,277	\$12,871	\$0.50
21	\$2.78	\$2,411	\$4,264	\$0.16	21	\$4.60	\$4,821	\$8,527	\$0.34	21	\$6.42	\$7,232	\$12,791	\$0.50
22	\$2.86	\$2,395	\$4,236	\$0.16	22	\$4.76	\$4,790	\$8,471	\$0.32	22	\$6.66	\$7,184	\$12,707	\$0.48
23	\$2.94	\$2,378	\$4,206	\$0.16	23	\$4.92	\$4,756	\$8,412	\$0.32	23	\$6.88	\$7,134	\$12,618	\$0.48
24	\$3.02	\$2,361	\$4,175	\$0.16	24	\$5.06	\$4,721	\$8,351	\$0.32	24	\$7.12	\$7,082	\$12,526	\$0.48
25	\$3.10	\$2,342	\$4,143	\$0.16	25	\$5.22	\$4,685	\$8,286	\$0.32	25	\$7.36	\$7,027	\$12,429	\$0.48
26	\$3.18	\$2,323	\$4,109	\$0.16	26	\$5.42	\$4,647	\$8,218	\$0.32	26	\$7.64	\$6,970	\$12,327	\$0.48
27	\$3.28	\$2,303	\$4,073	\$0.16	27	\$5.60	\$4,606	\$8,147	\$0.32	27	\$7.92	\$6,909	\$12,220	\$0.48
28	\$3.40	\$2,282	\$4,036	\$0.16	28	\$5.82	\$4,564	\$8,071	\$0.32	28	\$8.26	\$6,845	\$12,107	\$0.48
29	\$3.50	\$2,259	\$3,996	\$0.16	29	\$6.04	\$4,519	\$7,992	\$0.32	29	\$8.58	\$6,778	\$11,988	\$0.48
30	\$3.62	\$2,236	\$3,954	\$0.16	30	\$6.28	\$4,471	\$7,908	\$0.32	30	\$8.94	\$6,707	\$11,862	\$0.48
31	\$3.76	\$2,211	\$3,910	\$0.16	31	\$6.54	\$4,421	\$7,820	\$0.32	31	\$9.34	\$6,632	\$11,730	\$0.48
32	\$3.90	\$2,184	\$3,864	\$0.16	32	\$6.84	\$4,369	\$7,727	\$0.32	32	\$9.76	\$6,553	\$11,591	\$0.48
33	\$4.08	\$2,157	\$3,815	\$0.16	33	\$7.22	\$4,314	\$7,629	\$0.32	33	\$10.34	\$6,470	\$11,444	\$0.48
34	\$4.20	\$2,128	\$3,764	\$0.16	34	\$7.46	\$4,256	\$7,527	\$0.32	34	\$10.70	\$6,384	\$11,291	\$0.48
35	\$4.40	\$2,098	\$3,710	\$0.16	35	\$7.84	\$4,195	\$7,420	\$0.32	35	\$11.26	\$6,293	\$11,129	\$0.48
36	\$4.58	\$2,066	\$3,653	\$0.16	36	\$8.22	\$4,131	\$7,307	\$0.34	36	\$11.84	\$6,197	\$10,960	\$0.50
37	\$4.82	\$2,032	\$3,595	\$0.16	37	\$8.66	\$4,065	\$7,189	\$0.34	37	\$12.52	\$6,097	\$10,784	\$0.50
38	\$5.06	\$1,997	\$3,533	\$0.18	38	\$9.16	\$3,995	\$7,066	\$0.34	38	\$13.24	\$5,992	\$10,598	\$0.50
39	\$5.30	\$1,961	\$3,468	\$0.18	39	\$9.64	\$3,922	\$6,936	\$0.34	39	\$13.98	\$5,882	\$10,404	\$0.50
40	\$5.52	\$1,922	\$3,400	\$0.18	40	\$10.10	\$3,845	\$6,800	\$0.34	40	\$14.66	\$5,767	\$10,201	\$0.52
41	\$5.74	\$1,882	\$3,329	\$0.18	41	\$10.50	\$3,764	\$6,658	\$0.34	41	\$15.28	\$5,646	\$9,987	\$0.52
42	\$6.10	\$1,840	\$3,254	\$0.18	42	\$11.24	\$3,680	\$6,508	\$0.36	42	\$16.36	\$5,519	\$9,762	\$0.52
43	\$6.32	\$1,795	\$3,175	\$0.18	43	\$11.68	\$3,590	\$6,350	\$0.36	43	\$17.02	\$5,385	\$9,525	\$0.54
44	\$6.54	\$1,748	\$3,091	\$0.18	44	\$12.12	\$3,496	\$6,183	\$0.36	44	\$17.70	\$5,243	\$9,274	\$0.54
45	\$6.76	\$1,698	\$3,003	\$0.18	45	\$12.56	\$3,395	\$6,005	\$0.36	45	\$18.38	\$5,093	\$9,008	\$0.54
46	\$7.08	\$1,644	\$2,908	\$0.18	46	\$13.18	\$3,289	\$5,817	\$0.38	46	\$19.30	\$4,933	\$8,725	\$0.56
47	\$7.38	\$1,588	\$2,809	\$0.18	47	\$13.80	\$3,176	\$5,617	\$0.38	47	\$20.22	\$4,764	\$8,426	\$0.56
48	\$7.68	\$1,528	\$2,703	\$0.20	48	\$14.42	\$3,056	\$5,405	\$0.38	48	\$21.14	\$4,584	\$8,108	\$0.58
49	\$8.00	\$1,465	\$2,590	\$0.18	49	\$15.04	\$2,929	\$5,181	\$0.38	49	\$22.08	\$4,394	\$7,771	\$0.56
50	\$8.30	\$1,397	\$2,471	\$0.20	50	\$15.66	\$2,794	\$4,942	\$0.40	50	\$23.00	\$4,191	\$7,413	\$0.58
51	\$8.70	\$1,325	\$2,344	\$0.20	51	\$16.42	\$2,650	\$4,688	\$0.40	51	\$24.16	\$3,976	\$7,032	\$0.60
52	\$9.08	\$1,249	\$2,209	\$0.20	52	\$17.20	\$2,498	\$4,418	\$0.40	52	\$25.32	\$3,747	\$6,626	\$0.62
53	\$9.52	\$1,168	\$2,065	\$0.20	53	\$18.08	\$2,335	\$4,130	\$0.42	53	\$26.64	\$3,503	\$6,195	\$0.62
54	\$9.96	\$1,081	\$1,912	\$0.22	54	\$18.96	\$2,162	\$3,824	\$0.42	54	\$27.96	\$3,243	\$5,736	\$0.64
55	\$10.48	\$989	\$1,749	\$0.22	55	\$20.02	\$1,978	\$3,498	\$0.42	55	\$29.54	\$2,966	\$5,247	\$0.64
56*	\$11.14	\$1,016	\$1,756	\$0.22	56*	\$21.32	\$2,033	\$3,513	\$0.44	56*	\$31.48	\$3,049	\$5,269	\$0.64
57*	\$11.84	\$1,044	\$1,763	\$0.24	57*	\$22.72	\$2,087	\$3,526	\$0.46	57*	\$33.62	\$3,131	\$5,289	\$0.70
58*	\$12.60	\$1,071	\$1,769	\$0.22	58*	\$24.26	\$2,141	\$3,538	\$0.46	58*	\$35.90	\$3,212	\$5,307	\$0.68
59*	\$13.38	\$1,098	\$1,775	\$0.24	59*	\$25.80	\$2,195	\$3,550	\$0.48	59*	\$38.22	\$3,293	\$5,324	\$0.72
60*	\$14.12	\$1,125	\$1,781	\$0.24	60*	\$27.30	\$2,250	\$3,562	\$0.50	60*	\$40.46	\$3,375	\$5,342	\$0.74
61*	\$15.00	\$1,152	\$1,787	N/A	61*	\$29.02	\$2,304	\$3,573	N/A	61*	\$43.06	\$3,456	\$5,360	N/A
62*	\$16.38	\$1,179	\$1,793	N/A	62*	\$31.80	\$2,359	\$3,586	N/A	62*	\$47.22	\$3,538	\$5,378	N/A
63*	\$17.52	\$1,217	\$1,814	N/A	63*	\$34.06	\$2,433	\$3,628	N/A	63*	\$50.60	\$3,650	\$5,442	N/A
64*	\$18.64	\$1,255	\$1,836	N/A	64*	\$36.32	\$2,509	\$3,672	N/A	64*	\$54.00	\$3,777	\$5,526	N/A
65*	\$19.76	\$1,294	\$1,859	N/A	65*	\$38.58	\$2,588	\$3,718	N/A	65*	\$57.38	\$4,013	\$5,764	N/A
66*	\$21.16	\$1,335	\$1,884	N/A	66*	\$41.36	\$2,679	\$3,781	N/A	66*	\$61.56	\$4,387	\$6,190	N/A
67*	\$23.26	\$1,379	\$1,912	N/A	67*	\$45.54	\$3,202	\$4,439	N/A	67*	\$67.84	\$5,178	\$7,178	N/A
68*	\$25.00	\$1,427	\$1,945	N/A	68*	\$49.02	\$3,574	\$4,869	N/A	68*	\$73.06	\$5,743	\$7,826	N/A
69*	\$26.74	\$1,575	\$2,110	N/A	69*	\$52.50	\$3,936	\$5,273	N/A	69*	\$78.28	\$6,297	\$8,434	N/A
70*	\$28.82	\$1,819	\$2,395	N/A	70*	\$56.70	\$4,443	\$5,851	N/A	70*	\$84.56	\$7,067	\$9,308	N/A

The maximum face amount for an employee, spouse, children and grandchildren varies by account.

END-95 (ESO)(20/21)

*Cash Values and Paid-Up Values for ages 56-70 are for the tenth year rather than age 65.

Face Amount \$20,000					Face Amount \$25,000					Face Amount \$30,000				
Issue Age	Biweekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Biweekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Biweekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$7.42	\$9,816	\$17,362	\$0.70	18	\$9.02	\$12,271	\$21,703	\$0.86	18	\$10.64	\$14,725	\$26,043	\$1.04
19	\$7.68	\$9,761	\$17,264	\$0.68	19	\$9.36	\$12,201	\$21,580	\$0.86	19	\$11.04	\$14,642	\$25,896	\$1.02
20	\$7.94	\$9,703	\$17,162	\$0.66	20	\$9.68	\$12,129	\$21,452	\$0.84	20	\$11.44	\$14,555	\$25,743	\$1.00
21	\$8.24	\$9,643	\$17,055	\$0.66	21	\$10.08	\$12,053	\$21,318	\$0.82	21	\$11.90	\$14,464	\$25,582	\$1.00
22	\$8.54	\$9,579	\$16,942	\$0.66	22	\$10.44	\$11,974	\$21,178	\$0.82	22	\$12.34	\$14,369	\$25,413	\$0.98
23	\$8.86	\$9,512	\$16,824	\$0.64	23	\$10.84	\$11,891	\$21,031	\$0.80	23	\$12.82	\$14,269	\$25,237	\$0.96
24	\$9.16	\$9,443	\$16,701	\$0.64	24	\$11.22	\$11,803	\$20,876	\$0.78	24	\$13.26	\$14,164	\$25,052	\$0.94
25	\$9.50	\$9,370	\$16,572	\$0.64	25	\$11.64	\$11,712	\$20,715	\$0.78	25	\$13.76	\$14,054	\$24,858	\$0.94
26	\$9.88	\$9,293	\$16,436	\$0.64	26	\$12.10	\$11,616	\$20,546	\$0.78	26	\$14.32	\$13,940	\$24,655	\$0.94
27	\$10.26	\$9,212	\$16,293	\$0.64	27	\$12.58	\$11,515	\$20,367	\$0.78	27	\$14.90	\$13,818	\$24,440	\$0.94
28	\$10.70	\$9,127	\$16,143	\$0.64	28	\$13.12	\$11,409	\$20,179	\$0.78	28	\$15.56	\$13,691	\$24,214	\$0.94
29	\$11.14	\$9,037	\$15,984	\$0.64	29	\$13.68	\$11,297	\$19,980	\$0.78	29	\$16.22	\$13,556	\$23,976	\$0.94
30	\$11.60	\$8,942	\$15,816	\$0.64	30	\$14.28	\$11,178	\$19,770	\$0.80	30	\$16.94	\$13,414	\$23,724	\$0.96
31	\$12.14	\$8,843	\$15,640	\$0.64	31	\$14.92	\$11,053	\$19,550	\$0.80	31	\$17.72	\$13,264	\$23,460	\$0.96
32	\$12.70	\$8,738	\$15,454	\$0.64	32	\$15.64	\$10,922	\$19,318	\$0.80	32	\$18.56	\$13,106	\$23,181	\$0.96
33	\$13.46	\$8,627	\$15,259	\$0.64	33	\$16.60	\$10,784	\$19,074	\$0.80	33	\$19.72	\$12,941	\$22,888	\$0.96
34	\$13.96	\$8,511	\$15,054	\$0.66	34	\$17.20	\$10,639	\$18,818	\$0.82	34	\$20.46	\$12,767	\$22,581	\$0.98
35	\$14.70	\$8,390	\$14,839	\$0.66	35	\$18.14	\$10,488	\$18,549	\$0.82	35	\$21.58	\$12,585	\$22,259	\$0.98
36	\$15.46	\$8,263	\$14,614	\$0.66	36	\$19.08	\$10,328	\$18,267	\$0.82	36	\$22.70	\$12,394	\$21,921	\$1.00
37	\$16.36	\$8,129	\$14,378	\$0.66	37	\$20.22	\$10,162	\$17,973	\$0.84	37	\$24.06	\$12,194	\$21,567	\$1.00
38	\$17.34	\$7,990	\$14,131	\$0.68	38	\$21.44	\$9,987	\$17,664	\$0.84	38	\$25.54	\$11,984	\$21,197	\$1.02
39	\$18.32	\$7,843	\$13,872	\$0.68	39	\$22.66	\$9,804	\$17,340	\$0.84	39	\$27.00	\$11,765	\$20,808	\$1.02
40	\$19.22	\$7,690	\$13,601	\$0.68	40	\$23.78	\$9,612	\$17,001	\$0.86	40	\$28.36	\$11,535	\$20,401	\$1.02
41	\$20.06	\$7,529	\$13,316	\$0.70	41	\$24.82	\$9,411	\$16,645	\$0.86	41	\$29.60	\$11,293	\$19,973	\$1.04
42	\$21.50	\$7,359	\$13,016	\$0.70	42	\$26.62	\$9,199	\$16,270	\$0.88	42	\$31.76	\$11,039	\$19,524	\$1.06
43	\$22.38	\$7,180	\$12,700	\$0.72	43	\$27.74	\$8,976	\$15,875	\$0.90	43	\$33.10	\$10,771	\$19,050	\$1.06
44	\$23.28	\$6,991	\$12,365	\$0.72	44	\$28.84	\$8,739	\$15,457	\$0.90	44	\$34.42	\$10,487	\$18,548	\$1.08
45	\$24.18	\$6,791	\$12,010	\$0.72	45	\$29.98	\$8,488	\$15,013	\$0.90	45	\$35.78	\$10,186	\$18,016	\$1.08
46	\$25.40	\$6,578	\$11,634	\$0.76	46	\$31.52	\$8,222	\$14,542	\$0.94	46	\$37.62	\$9,866	\$17,450	\$1.12
47	\$26.64	\$6,352	\$11,234	\$0.76	47	\$33.06	\$7,940	\$14,043	\$0.96	47	\$39.48	\$9,528	\$16,851	\$1.14
48	\$27.88	\$6,112	\$10,811	\$0.76	48	\$34.60	\$7,641	\$13,514	\$0.96	48	\$41.34	\$9,169	\$16,216	\$1.14
49	\$29.12	\$5,858	\$10,361	\$0.76	49	\$36.16	\$7,323	\$12,951	\$0.96	49	\$43.18	\$8,787	\$15,542	\$1.14
50	\$30.34	\$5,588	\$9,883	\$0.78	50	\$37.70	\$6,985	\$12,354	\$0.98	50	\$45.04	\$8,382	\$14,825	\$1.18
51	\$31.88	\$5,301	\$9,375	\$0.80	51	\$39.62	\$6,626	\$11,719	\$0.98	51	\$47.34	\$7,951	\$14,063	\$1.18
52	\$33.44	\$4,995	\$8,835	\$0.82	52	\$41.56	\$6,244	\$11,044	\$1.02	52	\$49.66	\$7,493	\$13,253	\$1.22
53	\$35.20	\$4,670	\$8,260	\$0.82	53	\$43.76	\$5,838	\$10,326	\$1.02	53	\$52.32	\$7,006	\$12,391	\$1.24
54	\$36.96	\$4,324	\$7,648	\$0.84	54	\$45.96	\$5,405	\$9,560	\$1.06	54	\$54.96	\$6,486	\$11,472	\$1.28
55	\$39.06	\$3,955	\$6,995	\$0.84	55	\$48.58	\$4,944	\$8,744	\$1.06	55	\$58.12	\$5,933	\$10,493	\$1.28
56*	\$41.66	\$4,066	\$7,026	\$0.86	56*	\$51.84	\$5,082	\$8,782	\$1.08	56*	\$62.02	\$6,099	\$10,538	\$1.30
57*	\$44.50	\$4,174	\$7,051	\$0.92	57*	\$55.38	\$5,218	\$8,814	\$1.14	57*	\$66.26	\$6,262	\$10,577	\$1.38
58*	\$47.54	\$4,282	\$7,075	\$0.92	58*	\$59.18	\$5,353	\$8,844	\$1.14	58*	\$70.82	\$6,424	\$10,613	\$1.38
59*	\$50.64	\$4,391	\$7,099	\$0.96	59*	\$63.06	\$5,488	\$8,874	\$1.20	59*	\$75.48	\$6,586	\$10,649	\$1.44
60*	\$53.64	\$4,499	\$7,123	\$1.00	60*	\$66.80	\$5,624	\$8,904	\$1.24	60*	\$79.96	\$6,749	\$10,685	\$1.50
61*	\$57.08	\$4,608	\$7,147	N/A	61*	\$71.12	\$5,760	\$8,933	N/A	61*	\$85.14	\$6,912	\$10,720	N/A
62*	\$62.64	\$4,717	\$7,171	N/A	62*	\$78.08	\$5,896	\$8,964	N/A	62*	\$93.50	\$7,185	\$10,923	N/A
63*	\$67.16	\$4,925	\$7,343	N/A	63*	\$83.70	\$6,330	\$9,438	N/A	63*	\$100.26	\$7,736	\$11,534	N/A
64*	\$71.68	\$5,272	\$7,714	N/A	64*	\$89.36	\$6,767	\$9,902	N/A	64*	\$107.02	\$8,263	\$12,090	N/A
65*	\$76.18	\$5,590	\$8,031	N/A	65*	\$95.00	\$7,168	\$10,298	N/A	65*	\$113.80	\$8,746	\$12,565	N/A
66*	\$81.76	\$6,094	\$8,599	N/A	66*	\$101.96	\$7,801	\$11,007	N/A	66*	\$122.16	\$9,507	\$13,415	N/A
67*	\$90.14	\$7,154	\$9,918	N/A	67*	\$112.42	\$9,130	\$12,658	N/A	67*	\$134.72	\$11,106	\$15,398	N/A
68*	\$97.10	\$7,914	\$10,784	N/A	68*	\$121.12	\$10,084	\$13,741	N/A	68*	\$145.16	\$12,255	\$16,699	N/A
69*	\$104.06	\$8,657	\$11,596	N/A	69*	\$129.84	\$11,018	\$14,758	N/A	69*	\$155.60	\$13,378	\$17,919	N/A
70*	\$112.42	\$9,692	\$12,764	N/A	70*	\$140.28	\$12,316	\$16,221	N/A	70*	\$168.14	\$14,940	\$19,676	N/A

The maximum face amount for an employee, spouse, children and grandchildren varies by account.

END-95 (ESO)(20/21)

*Cash Values and Paid-Up Values for ages 56-70 are for the tenth year rather than age 65.

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Face Amount \$35,000					Face Amount \$40,000					Face Amount \$45,000				
Issue Age	Biweekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Biweekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Biweekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$12.26	\$17,179	\$30,384	\$1.22	18	\$13.88	\$19,633	\$34,724	\$1.38	18	\$15.48	\$22,087	\$39,065	\$1.56
19	\$12.72	\$17,082	\$30,212	\$1.20	19	\$14.40	\$19,522	\$34,528	\$1.38	19	\$16.08	\$21,962	\$38,844	\$1.54
20	\$13.18	\$16,981	\$30,033	\$1.18	20	\$14.92	\$19,406	\$34,324	\$1.34	20	\$16.66	\$21,832	\$38,614	\$1.50
21	\$13.72	\$16,875	\$29,846	\$1.16	21	\$15.54	\$19,285	\$34,109	\$1.32	21	\$17.36	\$21,696	\$38,373	\$1.50
22	\$14.24	\$16,763	\$29,649	\$1.14	22	\$16.14	\$19,158	\$33,884	\$1.32	22	\$18.02	\$21,553	\$38,120	\$1.48
23	\$14.78	\$16,647	\$29,443	\$1.12	23	\$16.76	\$19,025	\$33,649	\$1.28	23	\$18.74	\$21,403	\$37,855	\$1.44
24	\$15.32	\$16,525	\$29,227	\$1.10	24	\$17.36	\$18,885	\$33,402	\$1.26	24	\$19.40	\$21,246	\$37,577	\$1.42
25	\$15.90	\$16,397	\$29,001	\$1.10	25	\$18.04	\$18,739	\$33,144	\$1.26	25	\$20.18	\$21,082	\$37,287	\$1.42
26	\$16.56	\$16,263	\$28,764	\$1.10	26	\$18.78	\$18,586	\$32,873	\$1.26	26	\$21.02	\$20,909	\$36,982	\$1.42
27	\$17.22	\$16,121	\$28,513	\$1.10	27	\$19.54	\$18,424	\$32,587	\$1.26	27	\$21.86	\$20,727	\$36,660	\$1.42
28	\$18.00	\$15,972	\$28,250	\$1.10	28	\$20.42	\$18,254	\$32,286	\$1.26	28	\$22.86	\$20,536	\$36,321	\$1.42
29	\$18.76	\$15,815	\$27,972	\$1.10	29	\$21.30	\$18,074	\$31,968	\$1.26	29	\$23.84	\$20,334	\$35,964	\$1.42
30	\$19.60	\$15,649	\$27,678	\$1.12	30	\$22.26	\$17,885	\$31,632	\$1.28	30	\$24.92	\$20,120	\$35,586	\$1.44
31	\$20.52	\$15,475	\$27,370	\$1.12	31	\$23.30	\$17,685	\$31,280	\$1.28	31	\$26.10	\$19,896	\$35,190	\$1.44
32	\$21.50	\$15,291	\$27,045	\$1.14	32	\$24.44	\$17,475	\$30,908	\$1.30	32	\$27.38	\$19,660	\$34,772	\$1.46
33	\$22.84	\$15,098	\$26,703	\$1.14	33	\$25.98	\$17,254	\$30,518	\$1.30	33	\$29.10	\$19,411	\$34,332	\$1.46
34	\$23.70	\$14,895	\$26,345	\$1.14	34	\$26.96	\$17,023	\$30,108	\$1.32	34	\$30.20	\$19,151	\$33,872	\$1.48
35	\$25.00	\$14,683	\$25,969	\$1.14	35	\$28.44	\$16,780	\$29,678	\$1.32	35	\$31.88	\$18,878	\$33,388	\$1.48
36	\$26.34	\$14,460	\$25,574	\$1.16	36	\$29.96	\$16,525	\$29,228	\$1.32	36	\$33.58	\$18,591	\$32,881	\$1.50
37	\$27.92	\$14,226	\$25,162	\$1.18	37	\$31.78	\$16,258	\$28,756	\$1.34	37	\$35.62	\$18,291	\$32,351	\$1.50
38	\$29.62	\$13,982	\$24,729	\$1.18	38	\$33.72	\$15,979	\$28,262	\$1.36	38	\$37.82	\$17,977	\$31,795	\$1.52
39	\$31.34	\$13,726	\$24,276	\$1.18	39	\$35.68	\$15,686	\$27,744	\$1.36	39	\$40.02	\$17,647	\$31,212	\$1.52
40	\$32.92	\$13,457	\$23,801	\$1.20	40	\$37.48	\$15,380	\$27,202	\$1.38	40	\$42.06	\$17,302	\$30,602	\$1.54
41	\$34.36	\$13,175	\$23,302	\$1.22	41	\$39.14	\$15,057	\$26,631	\$1.38	41	\$43.90	\$16,939	\$29,960	\$1.56
42	\$36.90	\$12,878	\$22,778	\$1.22	42	\$42.04	\$14,718	\$26,032	\$1.40	42	\$47.16	\$16,558	\$29,286	\$1.58
43	\$38.44	\$12,566	\$22,225	\$1.24	43	\$43.80	\$14,361	\$25,400	\$1.42	43	\$49.16	\$16,156	\$28,575	\$1.60
44	\$40.00	\$12,235	\$21,639	\$1.26	44	\$45.58	\$13,982	\$24,730	\$1.44	44	\$51.16	\$15,730	\$27,822	\$1.62
45	\$41.58	\$11,884	\$21,018	\$1.28	45	\$47.40	\$13,581	\$24,021	\$1.46	45	\$53.20	\$15,279	\$27,023	\$1.64
46	\$43.74	\$11,511	\$20,359	\$1.32	46	\$49.84	\$13,155	\$23,267	\$1.50	46	\$55.96	\$14,800	\$26,176	\$1.68
47	\$45.90	\$11,116	\$19,660	\$1.32	47	\$52.32	\$12,704	\$22,468	\$1.52	47	\$58.74	\$14,292	\$25,277	\$1.70
48	\$48.06	\$10,697	\$18,919	\$1.34	48	\$54.80	\$12,225	\$21,622	\$1.54	48	\$61.52	\$13,753	\$24,324	\$1.72
49	\$50.22	\$10,252	\$18,132	\$1.32	49	\$57.26	\$11,716	\$20,722	\$1.52	49	\$64.30	\$13,181	\$23,312	\$1.70
50	\$52.38	\$9,779	\$17,296	\$1.38	50	\$59.74	\$11,176	\$19,767	\$1.56	50	\$67.08	\$12,573	\$22,238	\$1.76
51	\$55.08	\$9,276	\$16,407	\$1.38	51	\$62.80	\$10,602	\$18,751	\$1.58	51	\$70.54	\$11,927	\$21,095	\$1.78
52	\$57.78	\$8,742	\$15,462	\$1.42	52	\$65.90	\$9,991	\$17,670	\$1.64	52	\$74.02	\$11,240	\$19,879	\$1.84
53	\$60.86	\$8,173	\$14,456	\$1.44	53	\$69.42	\$9,341	\$16,521	\$1.64	53	\$77.98	\$10,508	\$18,586	\$1.86
54	\$63.96	\$7,567	\$13,384	\$1.48	54	\$72.96	\$8,648	\$15,296	\$1.70	54	\$81.94	\$9,729	\$17,208	\$1.90
55	\$67.64	\$6,922	\$12,242	\$1.48	55	\$77.16	\$7,910	\$13,991	\$1.70	55	\$86.70	\$8,899	\$15,740	\$1.90
56*	\$72.20	\$7,115	\$12,295	\$1.52	56*	\$82.36	\$8,132	\$14,051	\$1.74	56*	\$92.54	\$9,148	\$15,808	\$1.94
57*	\$77.14	\$7,305	\$12,340	\$1.62	57*	\$88.02	\$8,349	\$14,103	\$1.84	57*	\$98.90	\$9,392	\$15,866	\$2.08
58*	\$82.46	\$7,494	\$12,382	\$1.60	58*	\$94.12	\$8,565	\$14,151	\$1.82	58*	\$105.76	\$9,635	\$15,920	\$2.06
59*	\$87.90	\$7,684	\$12,423	\$1.68	59*	\$100.32	\$8,781	\$14,198	\$1.92	59*	\$112.74	\$9,879	\$15,973	\$2.16
60*	\$93.12	\$7,874	\$12,465	\$1.74	60*	\$106.30	\$8,999	\$14,246	\$1.98	60*	\$119.46	\$10,124	\$16,027	\$2.24
61*	\$99.18	\$8,064	\$12,507	N/A	61*	\$113.22	\$9,216	\$14,293	N/A	61*	\$127.24	\$10,368	\$16,080	N/A
62*	\$108.92	\$8,497	\$12,917	N/A	62*	\$124.34	\$9,809	\$14,913	N/A	62*	\$139.76	\$11,121	\$16,907	N/A
63*	\$116.80	\$9,141	\$13,630	N/A	63*	\$133.36	\$10,546	\$15,725	N/A	63*	\$149.90	\$11,952	\$17,820	N/A
64*	\$124.70	\$9,758	\$14,278	N/A	64*	\$142.38	\$11,252	\$16,464	N/A	64*	\$160.06	\$12,748	\$18,653	N/A
65*	\$132.62	\$10,324	\$14,831	N/A	65*	\$151.42	\$11,901	\$17,097	N/A	65*	\$170.22	\$13,479	\$19,364	N/A
66*	\$142.36	\$11,215	\$15,825	N/A	66*	\$162.56	\$12,922	\$18,233	N/A	66*	\$182.76	\$14,630	\$20,643	N/A
67*	\$157.00	\$13,082	\$18,138	N/A	67*	\$179.30	\$15,059	\$20,878	N/A	67*	\$201.60	\$17,034	\$23,616	N/A
68*	\$169.18	\$14,424	\$19,654	N/A	68*	\$193.22	\$16,594	\$22,612	N/A	68*	\$217.26	\$18,764	\$25,568	N/A
69*	\$181.38	\$15,739	\$21,082	N/A	69*	\$207.14	\$18,100	\$24,245	N/A	69*	\$232.92	\$20,460	\$27,405	N/A
70*	\$196.00	\$17,565	\$23,133	N/A	70*	\$223.88	\$20,188	\$26,588	N/A	70*	\$251.74	\$22,813	\$30,045	N/A

The maximum face amount for an employee, spouse, children and grandchildren varies by account.

END-95 (ESO)(20/21)

*Cash Values and Paid-Up Values for ages 56-70 are for the tenth year rather than age 65.

Face Amount \$50,000

Issue Age	Biweekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$17.10	\$24,541	\$43,405	\$1.74
19	\$17.76	\$24,403	\$43,160	\$1.72
20	\$18.42	\$24,258	\$42,905	\$1.68
21	\$19.18	\$24,107	\$42,637	\$1.66
22	\$19.92	\$23,948	\$42,356	\$1.64
23	\$20.72	\$23,781	\$42,061	\$1.60
24	\$21.46	\$23,607	\$41,753	\$1.58
25	\$22.30	\$23,424	\$41,430	\$1.58
26	\$23.24	\$23,233	\$41,091	\$1.58
27	\$24.18	\$23,031	\$40,734	\$1.58
28	\$25.30	\$22,818	\$40,357	\$1.58
29	\$26.38	\$22,593	\$39,960	\$1.58
30	\$27.58	\$22,356	\$39,541	\$1.60
31	\$28.88	\$22,107	\$39,100	\$1.60
32	\$30.30	\$21,844	\$38,635	\$1.62
33	\$32.22	\$21,568	\$38,147	\$1.62
34	\$33.46	\$21,279	\$37,635	\$1.64
35	\$35.32	\$20,975	\$37,098	\$1.64
36	\$37.22	\$20,657	\$36,535	\$1.66
37	\$39.48	\$20,323	\$35,945	\$1.68
38	\$41.92	\$19,974	\$35,328	\$1.70
39	\$44.36	\$19,608	\$34,680	\$1.70
40	\$46.62	\$19,225	\$34,002	\$1.72
41	\$48.68	\$18,822	\$33,289	\$1.74
42	\$52.30	\$18,398	\$32,540	\$1.76
43	\$54.52	\$17,951	\$31,750	\$1.78
44	\$56.74	\$17,478	\$30,913	\$1.80
45	\$59.00	\$16,977	\$30,026	\$1.82
46	\$62.06	\$16,444	\$29,084	\$1.88
47	\$65.16	\$15,880	\$28,086	\$1.90
48	\$68.24	\$15,281	\$27,027	\$1.92
49	\$71.34	\$14,645	\$25,903	\$1.90
50	\$74.42	\$13,970	\$24,709	\$1.96
51	\$78.26	\$13,252	\$23,439	\$1.98
52	\$82.14	\$12,489	\$22,088	\$2.04
53	\$86.54	\$11,676	\$20,651	\$2.06
54	\$90.94	\$10,811	\$19,121	\$2.12
55	\$96.22	\$9,888	\$17,489	\$2.12
56*	\$102.72	\$10,165	\$17,564	\$2.16
57*	\$109.78	\$10,436	\$17,629	\$2.30
58*	\$117.40	\$10,706	\$17,689	\$2.28
59*	\$125.16	\$10,977	\$17,748	\$2.40
60*	\$132.62	\$11,249	\$17,808	\$2.48
61*	\$141.26	\$11,520	\$17,867	N/A
62*	\$155.18	\$12,433	\$18,902	N/A
63*	\$166.46	\$13,356	\$19,915	N/A
64*	\$177.74	\$14,244	\$20,841	N/A
65*	\$189.02	\$15,058	\$21,632	N/A
66*	\$202.96	\$16,336	\$23,051	N/A
67*	\$223.88	\$19,011	\$26,357	N/A
68*	\$241.28	\$20,934	\$28,525	N/A
69*	\$258.70	\$22,821	\$30,568	N/A
70*	\$279.60	\$25,437	\$33,500	N/A

The maximum face amount for an employee, spouse, children and grandchildren varies by account.

END-95 (ESO)(20/21)

*Cash Values and Paid-Up Values for ages 56-70 are for the tenth year rather than age 65.

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Face Amount \$5,000					Face Amount \$10,000					Face Amount \$15,000				
Issue Age	Biweekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Biweekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Biweekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
0	\$1.96	\$2,336	\$4,617	N/A	0	\$2.96	\$4,672	\$9,235	N/A	0	\$3.98	\$7,008	\$13,852	N/A
1	\$1.78	\$2,330	\$4,605	N/A	1	\$2.58	\$4,660	\$9,211	N/A	1	\$3.40	\$6,990	\$13,816	N/A
2	\$1.78	\$2,323	\$4,592	N/A	2	\$2.62	\$4,647	\$9,185	N/A	2	\$3.44	\$6,970	\$13,777	N/A
3	\$1.80	\$2,316	\$4,579	N/A	3	\$2.64	\$4,633	\$9,157	N/A	3	\$3.50	\$6,949	\$13,736	N/A
4	\$1.82	\$2,309	\$4,564	N/A	4	\$2.68	\$4,618	\$9,128	N/A	4	\$3.54	\$6,927	\$13,692	N/A
5	\$1.84	\$2,301	\$4,549	\$0.16	5	\$2.72	\$4,603	\$9,098	\$0.30	5	\$3.60	\$6,904	\$13,647	\$0.46
6	\$1.86	\$2,293	\$4,533	\$0.16	6	\$2.76	\$4,587	\$9,066	\$0.32	6	\$3.66	\$6,880	\$13,599	\$0.48
7	\$1.90	\$2,285	\$4,517	\$0.16	7	\$2.82	\$4,570	\$9,033	\$0.32	7	\$3.74	\$6,855	\$13,550	\$0.48
8	\$1.92	\$2,276	\$4,499	\$0.16	8	\$2.88	\$4,553	\$8,999	\$0.32	8	\$3.82	\$6,829	\$13,498	\$0.48
9	\$1.94	\$2,267	\$4,481	\$0.16	9	\$2.92	\$4,534	\$8,962	\$0.34	9	\$3.90	\$6,801	\$13,443	\$0.50
10	\$1.96	\$2,258	\$4,462	\$0.16	10	\$2.96	\$4,515	\$8,925	\$0.34	10	\$3.98	\$6,773	\$13,387	\$0.50
11	\$2.00	\$2,248	\$4,443	\$0.18	11	\$3.06	\$4,495	\$8,886	\$0.34	11	\$4.10	\$6,743	\$13,328	\$0.50
12	\$2.06	\$2,237	\$4,422	\$0.18	12	\$3.14	\$4,475	\$8,844	\$0.34	12	\$4.24	\$6,712	\$13,266	\$0.52
13	\$2.10	\$2,226	\$4,401	\$0.18	13	\$3.22	\$4,453	\$8,802	\$0.34	13	\$4.36	\$6,679	\$13,202	\$0.52
14	\$2.14	\$2,215	\$4,379	\$0.18	14	\$3.32	\$4,431	\$8,757	\$0.36	14	\$4.50	\$6,646	\$13,136	\$0.52
15	\$2.18	\$2,204	\$4,356	\$0.18	15	\$3.40	\$4,407	\$8,712	\$0.36	15	\$4.62	\$6,611	\$13,067	\$0.54
16	\$2.22	\$2,192	\$4,333	\$0.18	16	\$3.48	\$4,384	\$8,665	\$0.36	16	\$4.74	\$6,576	\$12,998	\$0.54
17	\$2.28	\$2,180	\$4,309	\$0.18	17	\$3.58	\$4,360	\$8,618	\$0.36	17	\$4.88	\$6,540	\$12,927	\$0.54
18	\$2.58	\$2,454	\$4,341	\$0.18	18	\$4.20	\$4,908	\$8,681	\$0.34	18	\$5.80	\$7,362	\$13,022	\$0.52
19	\$2.64	\$2,440	\$4,316	\$0.18	19	\$4.32	\$4,881	\$8,632	\$0.34	19	\$6.00	\$7,321	\$12,948	\$0.52
20	\$2.70	\$2,426	\$4,290	\$0.16	20	\$4.46	\$4,852	\$8,581	\$0.34	20	\$6.20	\$7,277	\$12,871	\$0.50
21	\$2.78	\$2,411	\$4,264	\$0.16	21	\$4.60	\$4,821	\$8,527	\$0.34	21	\$6.42	\$7,232	\$12,791	\$0.50
22	\$2.86	\$2,395	\$4,236	\$0.16	22	\$4.76	\$4,790	\$8,471	\$0.32	22	\$6.66	\$7,184	\$12,707	\$0.48
23	\$2.94	\$2,378	\$4,206	\$0.16	23	\$4.92	\$4,756	\$8,412	\$0.32	23	\$6.88	\$7,134	\$12,618	\$0.48
24	\$3.02	\$2,361	\$4,175	\$0.16	24	\$5.06	\$4,721	\$8,351	\$0.32	24	\$7.12	\$7,082	\$12,526	\$0.48
25	\$3.10	\$2,342	\$4,143	\$0.16	25	\$5.22	\$4,685	\$8,286	\$0.32	25	\$7.36	\$7,027	\$12,429	\$0.48

Face Amount \$20,000					Face Amount \$25,000				
Issue Age	Biweekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Biweekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
0	\$4.98	\$9,344	\$18,470	N/A	0	\$5.98	\$11,681	\$23,087	N/A
1	\$4.20	\$9,320	\$18,422	N/A	1	\$5.02	\$11,650	\$23,027	N/A
2	\$4.26	\$9,294	\$18,369	N/A	2	\$5.10	\$11,617	\$22,962	N/A
3	\$4.34	\$9,266	\$18,314	N/A	3	\$5.18	\$11,582	\$22,893	N/A
4	\$4.42	\$9,236	\$18,256	N/A	4	\$5.28	\$11,545	\$22,820	N/A
5	\$4.48	\$9,206	\$18,195	\$0.62	5	\$5.36	\$11,507	\$22,744	\$0.78
6	\$4.58	\$9,174	\$18,132	\$0.64	6	\$5.48	\$11,467	\$22,665	\$0.78
7	\$4.68	\$9,140	\$18,066	\$0.64	7	\$5.60	\$11,425	\$22,583	\$0.80
8	\$4.78	\$9,105	\$17,997	\$0.66	8	\$5.74	\$11,382	\$22,496	\$0.82
9	\$4.88	\$9,069	\$17,925	\$0.66	9	\$5.86	\$11,336	\$22,406	\$0.82
10	\$4.98	\$9,030	\$17,849	\$0.66	10	\$5.98	\$11,288	\$22,312	\$0.84
11	\$5.14	\$8,991	\$17,771	\$0.68	11	\$6.20	\$11,239	\$22,214	\$0.84
12	\$5.34	\$8,949	\$17,689	\$0.68	12	\$6.42	\$11,187	\$22,111	\$0.86
13	\$5.50	\$8,906	\$17,603	\$0.70	13	\$6.62	\$11,132	\$22,004	\$0.86
14	\$5.68	\$8,861	\$17,514	\$0.70	14	\$6.86	\$11,076	\$21,893	\$0.88
15	\$5.84	\$8,815	\$17,423	\$0.72	15	\$7.08	\$11,019	\$21,779	\$0.90
16	\$6.00	\$8,768	\$17,330	\$0.72	16	\$7.28	\$10,960	\$21,663	\$0.90
17	\$6.20	\$8,720	\$17,236	\$0.72	17	\$7.50	\$10,900	\$21,545	\$0.90
18	\$7.42	\$9,816	\$17,362	\$0.70	18	\$9.02	\$12,271	\$21,703	\$0.86
19	\$7.68	\$9,761	\$17,264	\$0.68	19	\$9.36	\$12,201	\$21,580	\$0.86
20	\$7.94	\$9,703	\$17,162	\$0.66	20	\$9.68	\$12,129	\$21,452	\$0.84
21	\$8.24	\$9,643	\$17,055	\$0.66	21	\$10.08	\$12,053	\$21,318	\$0.82
22	\$8.54	\$9,579	\$16,942	\$0.66	22	\$10.44	\$11,974	\$21,178	\$0.82
23	\$8.86	\$9,512	\$16,824	\$0.64	23	\$10.84	\$11,891	\$21,031	\$0.80
24	\$9.16	\$9,443	\$16,701	\$0.64	24	\$11.22	\$11,803	\$20,876	\$0.78
25	\$9.50	\$9,370	\$16,572	\$0.64	25	\$11.64	\$11,712	\$20,715	\$0.78

The maximum face amount for an employee, spouse, children and grandchildren varies by account.

END-95 (ESO)(20/21)