

Employee Life Option Plus

Unismoke Rates

\$2.00 Per Week					\$3.00 Per Week					\$4.00 Per Week				
Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$11,274	\$4,888	\$9,662	\$0.20	18	\$18,688	\$8,103	\$16,015	\$0.33	18	\$26,085	\$11,310	\$22,354	\$0.45
19	\$10,899	\$4,698	\$9,286	\$0.19	19	\$18,067	\$7,787	\$15,392	\$0.31	19	\$25,218	\$10,870	\$21,485	\$0.43
20	\$10,593	\$4,538	\$8,969	\$0.18	20	\$17,559	\$7,522	\$14,868	\$0.30	20	\$24,510	\$10,500	\$20,753	\$0.41
21	\$10,303	\$4,385	\$8,667	\$0.17	21	\$17,079	\$7,269	\$14,367	\$0.28	21	\$23,840	\$10,146	\$20,055	\$0.40
22	\$9,976	\$4,217	\$8,335	\$0.16	22	\$16,537	\$6,990	\$13,817	\$0.27	22	\$23,083	\$9,757	\$19,286	\$0.38
23	\$9,719	\$4,079	\$8,062	\$0.16	23	\$16,111	\$6,761	\$13,364	\$0.26	23	\$22,489	\$9,438	\$18,655	\$0.36
24	\$9,451	\$3,936	\$7,781	\$0.15	24	\$15,667	\$6,525	\$12,898	\$0.25	24	\$21,869	\$9,109	\$18,004	\$0.35
25	\$9,198	\$3,801	\$7,512	\$0.15	25	\$15,246	\$6,300	\$12,452	\$0.24	25	\$21,282	\$8,794	\$17,382	\$0.34
26	\$8,842	\$3,623	\$7,161	\$0.14	26	\$14,657	\$6,006	\$11,871	\$0.23	26	\$20,458	\$8,383	\$16,569	\$0.32
27	\$8,503	\$3,453	\$6,826	\$0.14	27	\$14,095	\$5,724	\$11,315	\$0.22	27	\$19,674	\$7,990	\$15,793	\$0.31
28	\$8,127	\$3,270	\$6,463	\$0.13	28	\$13,472	\$5,420	\$10,713	\$0.21	28	\$18,805	\$7,566	\$14,954	\$0.30
29	\$7,783	\$3,100	\$6,127	\$0.12	29	\$12,902	\$5,139	\$10,157	\$0.21	29	\$18,009	\$7,173	\$14,178	\$0.28
30	\$7,482	\$2,949	\$5,828	\$0.12	30	\$12,403	\$4,888	\$9,661	\$0.20	30	\$17,312	\$6,822	\$13,485	\$0.28
31	\$7,149	\$2,786	\$5,506	\$0.12	31	\$11,850	\$4,617	\$9,127	\$0.19	31	\$16,541	\$6,445	\$12,740	\$0.27
32	\$6,850	\$2,637	\$5,213	\$0.11	32	\$11,355	\$4,372	\$8,642	\$0.18	32	\$15,850	\$6,103	\$12,062	\$0.26
33	\$6,524	\$2,480	\$4,902	\$0.11	33	\$10,815	\$4,112	\$8,127	\$0.18	33	\$15,096	\$5,739	\$11,344	\$0.24
34	\$6,228	\$2,336	\$4,618	\$0.10	34	\$10,324	\$3,873	\$7,655	\$0.17	34	\$14,410	\$5,405	\$10,684	\$0.24
35	\$5,962	\$2,205	\$4,358	\$0.10	35	\$9,883	\$3,655	\$7,224	\$0.16	35	\$13,795	\$5,102	\$10,084	\$0.23
36	\$5,679	\$2,069	\$4,089	\$0.09	36	\$9,414	\$3,429	\$6,778	\$0.16	36	\$13,141	\$4,787	\$9,462	\$0.22
37	\$5,422	\$1,944	\$3,842	\$0.09	37	\$8,988	\$3,222	\$6,369	\$0.15	37	\$12,546	\$4,498	\$8,890	\$0.21
38	\$5,151	\$1,816	\$3,589	\$0.09	38	\$8,539	\$3,010	\$5,949	\$0.15	38	\$11,920	\$4,201	\$8,304	\$0.20
39	\$4,907	\$1,699	\$3,357	\$0.09	39	\$8,134	\$2,816	\$5,565	\$0.14	39	\$11,354	\$3,930	\$7,769	\$0.19
40	\$4,684	\$1,590	\$3,144	\$0.08	40	\$7,765	\$2,637	\$5,211	\$0.13	40	\$10,839	\$3,680	\$7,274	\$0.19
41	\$4,455	\$1,482	\$2,929	\$0.08	41	\$7,384	\$2,456	\$4,854	\$0.13	41	\$10,308	\$3,429	\$6,777	\$0.18
42	\$4,246	\$1,381	\$2,730	\$0.08	42	\$7,039	\$2,290	\$4,526	\$0.12	42	\$9,826	\$3,197	\$6,318	\$0.17
43	\$4,029	\$1,280	\$2,529	\$0.07	43	\$6,678	\$2,121	\$4,193	\$0.12	43	\$9,322	\$2,961	\$5,853	\$0.17
44	\$3,834	\$1,187	\$2,345	\$0.07	44	\$6,356	\$1,967	\$3,888	\$0.12	44	\$8,872	\$2,746	\$5,427	\$0.16
45	\$3,657	\$1,100	\$2,175	\$0.07	45	\$6,063	\$1,824	\$3,605	\$0.11	45	\$8,463	\$2,546	\$5,033	\$0.15
46	\$3,469	\$1,012	\$2,000	\$0.07	46	\$5,750	\$1,677	\$3,315	\$0.11	46	\$8,027	\$2,341	\$4,628	\$0.15
47	\$3,300	\$931	\$1,839	\$0.06	47	\$5,471	\$1,543	\$3,049	\$0.10	47	\$7,637	\$2,154	\$4,257	\$0.15
48	\$3,127	\$850	\$1,679	\$0.06	48	\$5,183	\$1,408	\$2,783	\$0.10	48	\$7,235	\$1,966	\$3,885	\$0.14
49	\$2,971	\$775	\$1,531	\$0.06	49	\$4,926	\$1,284	\$2,539	\$0.09	49	\$6,876	\$1,793	\$3,544	\$0.13
50	\$2,832	\$705	\$1,394	\$0.06	50	\$4,694	\$1,169	\$2,311	\$0.09	50	\$6,553	\$1,632	\$3,226	\$0.13
51	\$2,686	\$636	\$1,257	\$0.06	51	\$4,452	\$1,054	\$2,083	\$0.09	51	\$6,214	\$1,471	\$2,907	\$0.12
52	\$2,554	\$571	\$1,129	\$0.05	52	\$4,233	\$946	\$1,870	\$0.09	52	\$5,909	\$1,321	\$2,611	\$0.12
53	\$2,422	\$507	\$1,003	\$0.05	53	\$4,016	\$841	\$1,663	\$0.08	53	\$5,606	\$1,175	\$2,322	\$0.12
54	\$2,300	\$448	\$885	\$0.05	54	\$3,812	\$742	\$1,466	\$0.08	54	\$5,322	\$1,036	\$2,047	\$0.11
55	\$2,185	\$390	\$772	\$0.05	55	\$3,622	\$647	\$1,279	\$0.08	55	\$5,056	\$903	\$1,786	\$0.11
56*	\$2,047	\$380	\$731	\$0.05	56*	\$3,394	\$630	\$1,212	\$0.07	56*	\$4,738	\$880	\$1,692	\$0.10
57*	\$1,925	\$372	\$695	\$0.05	57*	\$3,191	\$616	\$1,152	\$0.07	57*	\$4,455	\$860	\$1,609	\$0.10
58*	\$1,804	\$362	\$659	\$0.04	58*	\$2,991	\$600	\$1,093	\$0.07	58*	\$4,175	\$837	\$1,525	\$0.10
59*	\$1,695	\$353	\$626	\$0.04	59*	\$2,810	\$585	\$1,039	\$0.07	59*	\$3,922	\$817	\$1,450	\$0.09
60*	\$1,607	\$348	\$601	\$0.04	60*	\$2,664	\$577	\$996	\$0.07	60*	\$3,719	\$805	\$1,391	\$0.09
61*	\$1,517	\$341	\$574	N/A	61*	\$2,515	\$565	\$952	N/A	61*	\$3,511	\$789	\$1,330	N/A
62*	\$1,438	\$336	\$551	N/A	62*	\$2,383	\$556	\$914	N/A	62*	\$3,327	\$777	\$1,276	N/A
63*	\$1,356	\$329	\$527	N/A	63*	\$2,247	\$545	\$873	N/A	63*	\$3,137	\$760	\$1,219	N/A
64*	\$1,281	\$322	\$504	N/A	64*	\$2,123	\$534	\$836	N/A	64*	\$2,964	\$746	\$1,167	N/A
65*	\$1,211	\$316	\$483	N/A	65*	\$2,008	\$524	\$801	N/A	65*	\$2,803	\$732	\$1,119	N/A
66*	\$1,132	\$307	\$458	N/A	66*	\$1,877	\$509	\$760	N/A	66*	\$2,620	\$710	\$1,060	N/A
67*	\$1,063	\$300	\$438	N/A	67*	\$1,762	\$498	\$727	N/A	67*	\$2,460	\$695	\$1,015	N/A
68*	\$995	\$294	\$420	N/A	68*	\$1,649	\$487	\$695	N/A	68*	\$2,302	\$680	\$971	N/A
69*	\$933	\$288	\$402	N/A	69*	\$1,547	\$477	\$667	N/A	69*	\$2,159	\$666	\$931	N/A
70*	\$876	\$282	\$387	N/A	70*	\$1,453	\$468	\$641	N/A	70*	\$2,028	\$654	\$895	N/A
71*	\$824	\$278	\$372	N/A	71*	\$1,365	\$460	\$617	N/A	71*	\$1,906	\$642	\$861	N/A
72*	\$777	\$274	\$360	N/A	72*	\$1,288	\$454	\$596	N/A	72*	\$1,798	\$633	\$832	N/A

*Cash Values and Paid-Up Values for ages 56-72 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

Employee Life Option Plus

Unismoke Rates

\$5.00 Per Week					\$6.00 Per Week					\$7.00 Per Week				
Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$33,482	\$14,517	\$28,693	\$0.58	18	\$40,879	\$17,724	\$35,032	\$0.71	18	\$48,293	\$20,938	\$41,386	\$0.84
19	\$32,369	\$13,952	\$27,577	\$0.56	19	\$39,520	\$17,034	\$33,669	\$0.68	19	\$46,688	\$20,124	\$39,776	\$0.80
20	\$31,459	\$13,476	\$26,637	\$0.53	20	\$38,410	\$16,454	\$32,523	\$0.64	20	\$45,377	\$19,439	\$38,422	\$0.76
21	\$30,600	\$13,023	\$25,742	\$0.51	21	\$37,361	\$15,901	\$31,429	\$0.62	21	\$44,137	\$18,785	\$37,129	\$0.73
22	\$29,628	\$12,524	\$24,754	\$0.48	22	\$36,175	\$15,291	\$30,224	\$0.59	22	\$42,736	\$18,065	\$35,706	\$0.70
23	\$28,865	\$12,114	\$23,944	\$0.46	23	\$35,242	\$14,790	\$29,234	\$0.56	23	\$41,634	\$17,473	\$34,536	\$0.66
24	\$28,069	\$11,691	\$23,108	\$0.44	24	\$34,271	\$14,274	\$28,214	\$0.54	24	\$40,486	\$16,863	\$33,331	\$0.64
25	\$27,316	\$11,287	\$22,310	\$0.43	25	\$33,351	\$13,781	\$27,239	\$0.53	25	\$39,400	\$16,280	\$32,180	\$0.62
26	\$26,259	\$10,760	\$21,268	\$0.42	26	\$32,061	\$13,137	\$25,967	\$0.51	26	\$37,876	\$15,520	\$30,677	\$0.60
27	\$25,253	\$10,256	\$20,272	\$0.40	27	\$30,832	\$12,522	\$24,750	\$0.49	27	\$36,424	\$14,793	\$29,239	\$0.57
28	\$24,137	\$9,711	\$19,194	\$0.38	28	\$29,470	\$11,856	\$23,435	\$0.47	28	\$34,815	\$14,007	\$27,685	\$0.55
29	\$23,116	\$9,207	\$18,199	\$0.36	29	\$28,223	\$11,241	\$22,219	\$0.45	29	\$33,342	\$13,280	\$26,249	\$0.53
30	\$22,221	\$8,757	\$17,309	\$0.36	30	\$27,131	\$10,692	\$21,134	\$0.43	30	\$32,052	\$12,631	\$24,967	\$0.51
31	\$21,231	\$8,273	\$16,352	\$0.34	31	\$25,922	\$10,101	\$19,965	\$0.42	31	\$30,624	\$11,933	\$23,586	\$0.49
32	\$20,344	\$7,833	\$15,483	\$0.33	32	\$24,839	\$9,564	\$18,903	\$0.40	32	\$29,344	\$11,298	\$22,332	\$0.48
33	\$19,376	\$7,366	\$14,560	\$0.31	33	\$23,657	\$8,994	\$17,777	\$0.38	33	\$27,948	\$10,625	\$21,002	\$0.45
34	\$18,496	\$6,938	\$13,713	\$0.30	34	\$22,583	\$8,471	\$16,744	\$0.37	34	\$26,679	\$10,008	\$19,781	\$0.44
35	\$17,707	\$6,548	\$12,943	\$0.29	35	\$21,619	\$7,995	\$15,803	\$0.36	35	\$25,540	\$9,445	\$18,669	\$0.42
36	\$16,867	\$6,144	\$12,145	\$0.28	36	\$20,593	\$7,502	\$14,827	\$0.34	36	\$24,328	\$8,862	\$17,517	\$0.40
37	\$16,103	\$5,773	\$11,411	\$0.27	37	\$19,661	\$7,048	\$13,932	\$0.33	37	\$23,226	\$8,327	\$16,458	\$0.39
38	\$15,300	\$5,393	\$10,659	\$0.26	38	\$18,680	\$6,584	\$13,014	\$0.32	38	\$22,068	\$7,778	\$15,374	\$0.38
39	\$14,573	\$5,045	\$9,971	\$0.25	39	\$17,793	\$6,159	\$12,174	\$0.30	39	\$21,020	\$7,276	\$14,382	\$0.36
40	\$13,912	\$4,724	\$9,337	\$0.24	40	\$16,986	\$5,768	\$11,400	\$0.29	40	\$20,067	\$6,814	\$13,468	\$0.35
41	\$13,230	\$4,400	\$8,698	\$0.23	41	\$16,153	\$5,373	\$10,619	\$0.28	41	\$19,083	\$6,347	\$12,546	\$0.33
42	\$12,612	\$4,103	\$8,110	\$0.22	42	\$15,398	\$5,009	\$9,901	\$0.27	42	\$18,191	\$5,918	\$11,697	\$0.32
43	\$11,965	\$3,800	\$7,512	\$0.21	43	\$14,609	\$4,640	\$9,172	\$0.26	43	\$17,258	\$5,482	\$10,835	\$0.31
44	\$11,387	\$3,524	\$6,966	\$0.21	44	\$13,903	\$4,303	\$8,505	\$0.25	44	\$16,425	\$5,083	\$10,047	\$0.30
45	\$10,862	\$3,268	\$6,459	\$0.20	45	\$13,263	\$3,990	\$7,887	\$0.24	45	\$15,668	\$4,714	\$9,317	\$0.29
46	\$10,303	\$3,005	\$5,940	\$0.19	46	\$12,579	\$3,669	\$7,253	\$0.24	46	\$14,861	\$4,335	\$8,568	\$0.28
47	\$9,802	\$2,764	\$5,463	\$0.19	47	\$11,968	\$3,375	\$6,671	\$0.23	47	\$14,139	\$3,987	\$7,881	\$0.27
48	\$9,286	\$2,523	\$4,987	\$0.18	48	\$11,338	\$3,080	\$6,089	\$0.22	48	\$13,394	\$3,639	\$7,193	\$0.26
49	\$8,825	\$2,301	\$4,548	\$0.17	49	\$10,775	\$2,809	\$5,553	\$0.21	49	\$12,729	\$3,319	\$6,560	\$0.24
50	\$8,411	\$2,095	\$4,141	\$0.17	50	\$10,269	\$2,558	\$5,056	\$0.20	50	\$12,132	\$3,022	\$5,973	\$0.24
51	\$7,977	\$1,888	\$3,732	\$0.16	51	\$9,739	\$2,305	\$4,557	\$0.19	51	\$11,505	\$2,723	\$5,383	\$0.23
52	\$7,585	\$1,696	\$3,352	\$0.16	52	\$9,261	\$2,070	\$4,092	\$0.19	52	\$10,940	\$2,446	\$4,834	\$0.22
53	\$7,195	\$1,508	\$2,980	\$0.15	53	\$8,785	\$1,841	\$3,638	\$0.18	53	\$10,378	\$2,175	\$4,298	\$0.21
54	\$6,831	\$1,329	\$2,627	\$0.15	54	\$8,340	\$1,623	\$3,208	\$0.18	54	\$9,853	\$1,917	\$3,790	\$0.21
55	\$6,490	\$1,160	\$2,292	\$0.14	55	\$7,924	\$1,416	\$2,799	\$0.17	55	\$9,362	\$1,673	\$3,306	\$0.20
56*	\$6,081	\$1,130	\$2,172	\$0.13	56*	\$7,425	\$1,379	\$2,652	\$0.16	56*	\$8,772	\$1,629	\$3,133	\$0.19
57*	\$5,718	\$1,104	\$2,065	\$0.13	57*	\$6,982	\$1,348	\$2,522	\$0.16	57*	\$8,248	\$1,592	\$2,979	\$0.19
58*	\$5,360	\$1,075	\$1,958	\$0.12	58*	\$6,544	\$1,312	\$2,391	\$0.15	58*	\$7,731	\$1,551	\$2,824	\$0.18
59*	\$5,034	\$1,049	\$1,861	\$0.12	59*	\$6,147	\$1,281	\$2,272	\$0.15	59*	\$7,261	\$1,513	\$2,684	\$0.18
60*	\$4,773	\$1,033	\$1,785	\$0.12	60*	\$5,828	\$1,261	\$2,180	\$0.15	60*	\$6,885	\$1,490	\$2,575	\$0.17
61*	\$4,506	\$1,013	\$1,706	N/A	61*	\$5,502	\$1,237	\$2,083	N/A	61*	\$6,500	\$1,461	\$2,461	N/A
62*	\$4,270	\$997	\$1,637	N/A	62*	\$5,214	\$1,217	\$1,999	N/A	62*	\$6,159	\$1,438	\$2,362	N/A
63*	\$4,027	\$976	\$1,564	N/A	63*	\$4,917	\$1,192	\$1,910	N/A	63*	\$5,808	\$1,408	\$2,256	N/A
64*	\$3,804	\$957	\$1,498	N/A	64*	\$4,645	\$1,169	\$1,829	N/A	64*	\$5,488	\$1,381	\$2,161	N/A
65*	\$3,597	\$939	\$1,435	N/A	65*	\$4,392	\$1,147	\$1,753	N/A	65*	\$5,189	\$1,355	\$2,071	N/A
66*	\$3,363	\$911	\$1,361	N/A	66*	\$4,106	\$1,113	\$1,662	N/A	66*	\$4,851	\$1,315	\$1,963	N/A
67*	\$3,157	\$892	\$1,302	N/A	67*	\$3,855	\$1,089	\$1,590	N/A	67*	\$4,554	\$1,287	\$1,878	N/A
68*	\$2,955	\$872	\$1,246	N/A	68*	\$3,607	\$1,065	\$1,521	N/A	68*	\$4,262	\$1,258	\$1,797	N/A
69*	\$2,771	\$855	\$1,195	N/A	69*	\$3,384	\$1,044	\$1,459	N/A	69*	\$3,998	\$1,233	\$1,724	N/A
70*	\$2,603	\$839	\$1,149	N/A	70*	\$3,178	\$1,025	\$1,402	N/A	70*	\$3,755	\$1,211	\$1,657	N/A
71*	\$2,447	\$825	\$1,106	N/A	71*	\$2,987	\$1,007	\$1,350	N/A	71*	\$3,529	\$1,189	\$1,594	N/A
72*	\$2,308	\$813	\$1,069	N/A	72*	\$2,817	\$992	\$1,304	N/A	72*	\$3,329	\$1,173	\$1,541	N/A

*Cash Values and Paid-Up Values for ages 56-72 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

\$8.00 Per Week					\$9.00 Per Week					\$10.00 Per Week				
Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$55,691	\$24,146	\$47,726	\$0.97	18	\$63,087	\$27,353	\$54,064	\$1.10	18	\$70,501	\$30,567	\$60,418	\$1.23
19	\$53,840	\$23,207	\$45,870	\$0.93	19	\$60,990	\$26,289	\$51,961	\$1.05	19	\$68,158	\$29,378	\$58,068	\$1.17
20	\$52,327	\$22,416	\$44,306	\$0.88	20	\$59,277	\$25,393	\$50,191	\$0.99	20	\$66,243	\$28,377	\$56,089	\$1.11
21	\$50,898	\$21,662	\$42,817	\$0.84	21	\$57,657	\$24,539	\$48,503	\$0.96	21	\$64,433	\$27,423	\$54,203	\$1.07
22	\$49,282	\$20,832	\$41,175	\$0.81	22	\$55,827	\$23,598	\$46,643	\$0.91	22	\$62,388	\$26,371	\$52,125	\$1.02
23	\$48,012	\$20,149	\$39,826	\$0.77	23	\$54,388	\$22,825	\$45,115	\$0.87	23	\$60,780	\$25,508	\$50,418	\$0.97
24	\$46,688	\$19,446	\$38,436	\$0.74	24	\$52,889	\$22,029	\$43,541	\$0.83	24	\$59,104	\$24,617	\$48,658	\$0.93
25	\$45,435	\$18,774	\$37,109	\$0.72	25	\$51,470	\$21,268	\$42,038	\$0.81	25	\$57,518	\$23,767	\$46,977	\$0.91
26	\$43,678	\$17,898	\$35,376	\$0.69	26	\$49,478	\$20,274	\$40,073	\$0.78	26	\$55,293	\$22,657	\$44,783	\$0.87
27	\$42,003	\$17,059	\$33,717	\$0.66	27	\$47,582	\$19,324	\$38,196	\$0.75	27	\$53,174	\$21,596	\$42,685	\$0.84
28	\$40,148	\$16,152	\$31,926	\$0.63	28	\$45,480	\$18,298	\$36,166	\$0.72	28	\$50,824	\$20,448	\$40,416	\$0.80
29	\$38,449	\$15,314	\$30,270	\$0.61	29	\$43,555	\$17,348	\$34,290	\$0.69	29	\$48,674	\$19,387	\$38,320	\$0.77
30	\$36,961	\$14,566	\$28,791	\$0.59	30	\$41,870	\$16,501	\$32,615	\$0.67	30	\$46,791	\$18,440	\$36,448	\$0.75
31	\$35,315	\$13,761	\$27,199	\$0.57	31	\$40,005	\$15,588	\$30,811	\$0.64	31	\$44,706	\$17,420	\$34,432	\$0.72
32	\$33,839	\$13,029	\$25,753	\$0.55	32	\$38,333	\$14,759	\$29,173	\$0.62	32	\$42,838	\$16,494	\$32,601	\$0.69
33	\$32,229	\$12,253	\$24,218	\$0.52	33	\$36,509	\$13,880	\$27,435	\$0.59	33	\$40,800	\$15,511	\$30,659	\$0.66
34	\$30,765	\$11,540	\$22,810	\$0.51	34	\$34,851	\$13,073	\$25,840	\$0.57	34	\$38,947	\$14,609	\$28,876	\$0.64
35	\$29,452	\$10,892	\$21,529	\$0.48	35	\$33,364	\$12,339	\$24,388	\$0.55	35	\$37,284	\$13,788	\$27,253	\$0.61
36	\$28,055	\$10,220	\$20,200	\$0.47	36	\$31,781	\$11,577	\$22,883	\$0.53	36	\$35,516	\$12,938	\$25,572	\$0.59
37	\$26,784	\$9,602	\$18,979	\$0.45	37	\$30,341	\$10,877	\$21,500	\$0.51	37	\$33,907	\$12,156	\$24,027	\$0.57
38	\$25,449	\$8,970	\$17,729	\$0.43	38	\$28,828	\$10,161	\$20,083	\$0.49	38	\$32,216	\$11,355	\$22,444	\$0.55
39	\$24,240	\$8,391	\$16,585	\$0.41	39	\$27,459	\$9,505	\$18,788	\$0.47	39	\$30,686	\$10,622	\$20,996	\$0.52
40	\$23,141	\$7,858	\$15,531	\$0.40	40	\$26,214	\$8,901	\$17,593	\$0.45	40	\$29,295	\$9,947	\$19,661	\$0.50
41	\$22,006	\$7,319	\$14,467	\$0.38	41	\$24,929	\$8,292	\$16,389	\$0.43	41	\$27,859	\$9,266	\$18,315	\$0.48
42	\$20,978	\$6,825	\$13,489	\$0.37	42	\$23,764	\$7,731	\$15,281	\$0.42	42	\$26,557	\$8,640	\$17,077	\$0.47
43	\$19,902	\$6,321	\$12,495	\$0.36	43	\$22,545	\$7,161	\$14,154	\$0.40	43	\$25,195	\$8,003	\$15,818	\$0.45
44	\$18,941	\$5,862	\$11,586	\$0.34	44	\$21,456	\$6,640	\$13,125	\$0.39	44	\$23,978	\$7,421	\$14,668	\$0.43
45	\$18,068	\$5,436	\$10,744	\$0.33	45	\$20,468	\$6,158	\$12,171	\$0.37	45	\$22,873	\$6,881	\$13,601	\$0.42
46	\$17,137	\$4,999	\$9,881	\$0.32	46	\$19,413	\$5,663	\$11,193	\$0.36	46	\$21,695	\$6,328	\$12,508	\$0.41
47	\$16,305	\$4,598	\$9,088	\$0.31	47	\$18,470	\$5,208	\$10,295	\$0.35	47	\$20,641	\$5,821	\$11,505	\$0.39
48	\$15,446	\$4,197	\$8,295	\$0.30	48	\$17,498	\$4,754	\$9,397	\$0.34	48	\$19,554	\$5,313	\$10,501	\$0.38
49	\$14,679	\$3,827	\$7,565	\$0.28	49	\$16,629	\$4,336	\$8,570	\$0.32	49	\$18,583	\$4,845	\$9,577	\$0.35
50	\$13,990	\$3,485	\$6,888	\$0.27	50	\$15,848	\$3,948	\$7,803	\$0.31	50	\$17,711	\$4,412	\$8,720	\$0.35
51	\$13,268	\$3,141	\$6,208	\$0.26	51	\$15,030	\$3,558	\$7,032	\$0.30	51	\$16,796	\$3,976	\$7,859	\$0.33
52	\$12,616	\$2,820	\$5,575	\$0.26	52	\$14,292	\$3,195	\$6,315	\$0.29	52	\$15,972	\$3,571	\$7,057	\$0.33
53	\$11,968	\$2,508	\$4,957	\$0.25	53	\$13,557	\$2,841	\$5,615	\$0.28	53	\$15,151	\$3,175	\$6,275	\$0.31
54	\$11,362	\$2,211	\$4,370	\$0.24	54	\$12,871	\$2,505	\$4,951	\$0.27	54	\$14,384	\$2,799	\$5,533	\$0.31
55	\$10,796	\$1,929	\$3,813	\$0.23	55	\$12,229	\$2,185	\$4,319	\$0.26	55	\$13,667	\$2,442	\$4,827	\$0.29
56*	\$10,116	\$1,879	\$3,613	\$0.22	56*	\$11,459	\$2,129	\$4,092	\$0.25	56*	\$12,806	\$2,379	\$4,574	\$0.28
57*	\$9,511	\$1,836	\$3,435	\$0.22	57*	\$10,774	\$2,080	\$3,891	\$0.25	57*	\$12,041	\$2,324	\$4,349	\$0.28
58*	\$8,915	\$1,788	\$3,257	\$0.21	58*	\$10,099	\$2,025	\$3,689	\$0.23	58*	\$11,286	\$2,264	\$4,123	\$0.26
59*	\$8,374	\$1,745	\$3,095	\$0.20	59*	\$9,486	\$1,977	\$3,506	\$0.23	59*	\$10,601	\$2,209	\$3,918	\$0.26
60*	\$7,940	\$1,718	\$2,970	\$0.20	60*	\$8,995	\$1,947	\$3,364	\$0.22	60*	\$10,052	\$2,176	\$3,760	\$0.25
61*	\$7,496	\$1,685	\$2,839	N/A	61*	\$8,492	\$1,909	\$3,216	N/A	61*	\$9,490	\$2,133	\$3,594	N/A
62*	\$7,103	\$1,658	\$2,724	N/A	62*	\$8,046	\$1,878	\$3,085	N/A	62*	\$8,992	\$2,099	\$3,448	N/A
63*	\$6,698	\$1,624	\$2,602	N/A	63*	\$7,588	\$1,839	\$2,948	N/A	63*	\$8,479	\$2,055	\$3,294	N/A
64*	\$6,328	\$1,592	\$2,491	N/A	64*	\$7,169	\$1,804	\$2,822	N/A	64*	\$8,011	\$2,016	\$3,154	N/A
65*	\$5,984	\$1,563	\$2,388	N/A	65*	\$6,778	\$1,770	\$2,705	N/A	65*	\$7,575	\$1,978	\$3,023	N/A
66*	\$5,595	\$1,516	\$2,264	N/A	66*	\$6,338	\$1,718	\$2,565	N/A	66*	\$7,082	\$1,919	\$2,866	N/A
67*	\$5,252	\$1,484	\$2,166	N/A	67*	\$5,950	\$1,681	\$2,454	N/A	67*	\$6,649	\$1,878	\$2,743	N/A
68*	\$4,915	\$1,451	\$2,072	N/A	68*	\$5,568	\$1,644	\$2,348	N/A	68*	\$6,222	\$1,837	\$2,624	N/A
69*	\$4,610	\$1,422	\$1,988	N/A	69*	\$5,222	\$1,611	\$2,252	N/A	69*	\$5,836	\$1,800	\$2,517	N/A
70*	\$4,330	\$1,396	\$1,911	N/A	70*	\$4,905	\$1,581	\$2,164	N/A	70*	\$5,482	\$1,768	\$2,419	N/A
71*	\$4,070	\$1,372	\$1,839	N/A	71*	\$4,611	\$1,554	\$2,083	N/A	71*	\$5,153	\$1,737	\$2,328	N/A
72*	\$3,839	\$1,352	\$1,777	N/A	72*	\$4,348	\$1,532	\$2,013	N/A	72*	\$4,859	\$1,712	\$2,250	N/A

*Cash Values and Paid-Up Values for ages 56-72 are for the tenth year rather than age 65.

END-95 (ESO)(20/21)

\$11.00 Per Week					\$12.00 Per Week					\$13.00 Per Week				
Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$77,899	\$33,775	\$66,758	\$1.35	18	\$85,295	\$36,981	\$73,096	\$1.48	18	\$92,709	\$40,196	\$79,450	\$1.61
19	\$75,309	\$32,460	\$64,160	\$1.29	19	\$82,460	\$35,543	\$70,253	\$1.42	19	\$89,627	\$38,632	\$76,359	\$1.54
20	\$73,194	\$31,355	\$61,975	\$1.23	20	\$80,143	\$34,332	\$67,859	\$1.35	20	\$87,110	\$37,316	\$73,758	\$1.46
21	\$71,194	\$30,300	\$59,891	\$1.18	21	\$77,954	\$33,177	\$65,577	\$1.29	21	\$84,730	\$36,061	\$71,277	\$1.40
22	\$68,934	\$29,138	\$57,594	\$1.13	22	\$75,479	\$31,905	\$63,062	\$1.23	22	\$82,040	\$34,678	\$68,544	\$1.34
23	\$67,157	\$28,184	\$55,707	\$1.07	23	\$73,534	\$30,860	\$60,997	\$1.17	23	\$79,925	\$33,542	\$66,299	\$1.28
24	\$65,306	\$27,201	\$53,764	\$1.03	24	\$71,506	\$29,783	\$58,868	\$1.13	24	\$77,722	\$32,372	\$63,985	\$1.23
25	\$63,554	\$26,261	\$51,907	\$1.00	25	\$69,588	\$28,754	\$56,835	\$1.10	25	\$75,637	\$31,254	\$61,776	\$1.19
26	\$61,095	\$25,034	\$49,482	\$0.96	26	\$66,896	\$27,411	\$54,180	\$1.05	26	\$72,711	\$29,794	\$58,890	\$1.15
27	\$58,753	\$23,861	\$47,163	\$0.93	27	\$64,332	\$26,127	\$51,642	\$1.02	27	\$69,923	\$28,398	\$56,130	\$1.10
28	\$56,157	\$22,593	\$44,657	\$0.89	28	\$61,489	\$24,738	\$48,897	\$0.97	28	\$66,834	\$26,889	\$53,147	\$1.05
29	\$53,781	\$21,421	\$42,340	\$0.85	29	\$58,888	\$23,455	\$46,361	\$0.93	29	\$64,006	\$25,494	\$50,390	\$1.01
30	\$51,700	\$20,374	\$40,272	\$0.83	30	\$56,609	\$22,309	\$44,096	\$0.90	30	\$61,530	\$24,248	\$47,929	\$0.98
31	\$49,397	\$19,248	\$38,045	\$0.79	31	\$54,087	\$21,076	\$41,657	\$0.86	31	\$58,789	\$22,908	\$45,279	\$0.94
32	\$47,333	\$18,225	\$36,022	\$0.77	32	\$51,827	\$19,955	\$39,442	\$0.84	32	\$56,332	\$21,690	\$42,871	\$0.91
33	\$45,081	\$17,139	\$33,876	\$0.73	33	\$49,362	\$18,766	\$37,093	\$0.80	33	\$53,652	\$20,397	\$40,317	\$0.87
34	\$43,034	\$16,142	\$31,907	\$0.71	34	\$47,120	\$17,675	\$34,936	\$0.77	34	\$51,215	\$19,211	\$37,972	\$0.84
35	\$41,197	\$15,235	\$30,114	\$0.67	35	\$45,108	\$16,682	\$32,973	\$0.74	35	\$49,029	\$18,132	\$35,839	\$0.80
36	\$39,242	\$14,295	\$28,255	\$0.65	36	\$42,968	\$15,652	\$30,938	\$0.71	36	\$46,703	\$17,013	\$33,627	\$0.78
37	\$37,465	\$13,431	\$26,548	\$0.63	37	\$41,022	\$14,706	\$29,068	\$0.69	37	\$44,588	\$15,985	\$31,595	\$0.75
38	\$35,597	\$12,547	\$24,799	\$0.60	38	\$38,977	\$13,738	\$27,154	\$0.66	38	\$42,365	\$14,932	\$29,514	\$0.72
39	\$33,906	\$11,737	\$23,199	\$0.58	39	\$37,125	\$12,851	\$25,401	\$0.63	39	\$40,352	\$13,968	\$27,609	\$0.69
40	\$32,369	\$10,991	\$21,724	\$0.56	40	\$35,442	\$12,034	\$23,787	\$0.61	40	\$38,523	\$13,080	\$25,854	\$0.66
41	\$30,782	\$10,238	\$20,237	\$0.54	41	\$33,704	\$11,210	\$22,158	\$0.59	41	\$36,634	\$12,185	\$24,084	\$0.64
42	\$29,343	\$9,546	\$18,868	\$0.52	42	\$32,129	\$10,452	\$20,660	\$0.57	42	\$34,922	\$11,361	\$22,456	\$0.61
43	\$27,838	\$8,842	\$17,477	\$0.50	43	\$30,482	\$9,682	\$19,137	\$0.54	43	\$33,131	\$10,523	\$20,800	\$0.59
44	\$26,494	\$8,199	\$16,207	\$0.48	44	\$29,009	\$8,978	\$17,745	\$0.52	44	\$31,531	\$9,758	\$19,288	\$0.57
45	\$25,273	\$7,603	\$15,029	\$0.46	45	\$27,673	\$8,325	\$16,456	\$0.50	45	\$30,078	\$9,049	\$17,886	\$0.55
46	\$23,971	\$6,992	\$13,821	\$0.45	46	\$26,247	\$7,656	\$15,133	\$0.49	46	\$28,529	\$8,322	\$16,449	\$0.54
47	\$22,807	\$6,431	\$12,712	\$0.43	47	\$24,972	\$7,042	\$13,919	\$0.48	47	\$27,143	\$7,654	\$15,129	\$0.52
48	\$21,606	\$5,870	\$11,603	\$0.42	48	\$23,657	\$6,427	\$12,704	\$0.45	48	\$25,714	\$6,986	\$13,809	\$0.49
49	\$20,533	\$5,354	\$10,582	\$0.39	49	\$22,483	\$5,862	\$11,587	\$0.43	49	\$24,437	\$6,372	\$12,594	\$0.46
50	\$19,569	\$4,875	\$9,635	\$0.39	50	\$21,427	\$5,337	\$10,550	\$0.42	50	\$23,290	\$5,802	\$11,467	\$0.46
51	\$18,559	\$4,393	\$8,684	\$0.37	51	\$20,321	\$4,810	\$9,508	\$0.40	51	\$22,087	\$5,228	\$10,334	\$0.44
52	\$17,647	\$3,945	\$7,798	\$0.36	52	\$19,323	\$4,320	\$8,538	\$0.39	52	\$21,003	\$4,695	\$9,280	\$0.43
53	\$16,740	\$3,508	\$6,933	\$0.35	53	\$18,330	\$3,841	\$7,591	\$0.38	53	\$19,923	\$4,174	\$8,251	\$0.41
54	\$15,893	\$3,093	\$6,113	\$0.34	54	\$17,402	\$3,386	\$6,694	\$0.37	54	\$18,915	\$3,681	\$7,275	\$0.40
55	\$15,101	\$2,698	\$5,333	\$0.32	55	\$16,535	\$2,954	\$5,840	\$0.35	55	\$17,972	\$3,211	\$6,347	\$0.38
56*	\$14,150	\$2,628	\$5,054	\$0.31	56*	\$15,493	\$2,878	\$5,533	\$0.34	56*	\$16,840	\$3,128	\$6,014	\$0.36
57*	\$13,304	\$2,568	\$4,805	\$0.31	57*	\$14,567	\$2,812	\$5,261	\$0.34	57*	\$15,834	\$3,056	\$5,718	\$0.36
58*	\$12,470	\$2,501	\$4,555	\$0.29	58*	\$13,654	\$2,738	\$4,988	\$0.31	58*	\$14,841	\$2,977	\$5,421	\$0.34
59*	\$11,713	\$2,441	\$4,329	\$0.28	59*	\$12,825	\$2,672	\$4,740	\$0.31	59*	\$13,940	\$2,905	\$5,152	\$0.34
60*	\$11,107	\$2,404	\$4,154	\$0.28	60*	\$12,161	\$2,632	\$4,549	\$0.30	60*	\$13,218	\$2,861	\$4,944	\$0.33
61*	\$10,485	\$2,357	\$3,970	N/A	61*	\$11,481	\$2,581	\$4,348	N/A	61*	\$12,479	\$2,805	\$4,725	N/A
62*	\$9,936	\$2,320	\$3,810	N/A	62*	\$10,879	\$2,540	\$4,172	N/A	62*	\$11,825	\$2,761	\$4,535	N/A
63*	\$9,369	\$2,271	\$3,640	N/A	63*	\$10,259	\$2,487	\$3,986	N/A	63*	\$11,151	\$2,703	\$4,332	N/A
64*	\$8,852	\$2,227	\$3,485	N/A	64*	\$9,692	\$2,439	\$3,816	N/A	64*	\$10,535	\$2,651	\$4,147	N/A
65*	\$8,370	\$2,186	\$3,340	N/A	65*	\$9,165	\$2,394	\$3,658	N/A	65*	\$9,961	\$2,601	\$3,975	N/A
66*	\$7,826	\$2,121	\$3,167	N/A	66*	\$8,569	\$2,322	\$3,468	N/A	66*	\$9,314	\$2,524	\$3,769	N/A
67*	\$7,347	\$2,076	\$3,030	N/A	67*	\$8,044	\$2,273	\$3,318	N/A	67*	\$8,744	\$2,470	\$3,607	N/A
68*	\$6,875	\$2,030	\$2,899	N/A	68*	\$7,528	\$2,222	\$3,174	N/A	68*	\$8,182	\$2,415	\$3,450	N/A
69*	\$6,449	\$1,990	\$2,781	N/A	69*	\$7,061	\$2,178	\$3,045	N/A	69*	\$7,675	\$2,368	\$3,310	N/A
70*	\$6,057	\$1,953	\$2,673	N/A	70*	\$6,632	\$2,138	\$2,927	N/A	70*	\$7,209	\$2,324	\$3,181	N/A
71*	\$5,693	\$1,918	\$2,572	N/A	71*	\$6,234	\$2,101	\$2,817	N/A	71*	\$6,776	\$2,283	\$3,062	N/A
72*	\$5,369	\$1,892	\$2,486	N/A	72*	\$5,879	\$2,071	\$2,722	N/A	72*	\$6,390	\$2,251	\$2,958	N/A

*Cash Values and Paid-Up Values for ages 56-72 are for the tenth year rather than age 65.

END-95 (ESO)(20/21)

\$14.00 Per Week					\$15.00 Per Week					\$16.00 Per Week				
Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$100,106	\$43,403	\$85,789	\$1.74	18	\$107,502	\$46,610	\$92,127	\$1.87	18	\$114,900	\$49,817	\$98,467	\$2.00
19	\$96,779	\$41,715	\$82,452	\$1.66	19	\$103,929	\$44,797	\$88,543	\$1.78	19	\$111,081	\$47,879	\$94,637	\$1.91
20	\$94,061	\$40,294	\$79,643	\$1.58	20	\$101,010	\$43,271	\$85,527	\$1.69	20	\$107,961	\$46,248	\$91,413	\$1.81
21	\$91,491	\$38,939	\$76,965	\$1.52	21	\$98,250	\$41,815	\$82,651	\$1.63	21	\$105,011	\$44,693	\$88,338	\$1.74
22	\$88,586	\$37,445	\$74,013	\$1.45	22	\$95,131	\$40,212	\$79,481	\$1.56	22	\$101,677	\$42,979	\$84,950	\$1.66
23	\$86,303	\$36,219	\$71,589	\$1.38	23	\$92,679	\$38,895	\$76,878	\$1.48	23	\$99,057	\$41,571	\$82,169	\$1.58
24	\$83,924	\$34,955	\$69,091	\$1.32	24	\$90,124	\$37,538	\$74,195	\$1.42	24	\$96,326	\$40,121	\$79,301	\$1.52
25	\$81,672	\$33,748	\$66,705	\$1.29	25	\$87,706	\$36,241	\$71,633	\$1.38	25	\$93,742	\$38,735	\$76,563	\$1.48
26	\$78,512	\$32,171	\$63,588	\$1.24	26	\$84,313	\$34,548	\$68,287	\$1.33	26	\$90,115	\$36,926	\$72,986	\$1.42
27	\$75,503	\$30,664	\$60,609	\$1.19	27	\$81,081	\$32,929	\$65,087	\$1.28	27	\$86,661	\$35,196	\$69,566	\$1.37
28	\$72,167	\$29,034	\$57,388	\$1.14	28	\$77,499	\$31,179	\$61,628	\$1.22	28	\$82,832	\$33,325	\$65,869	\$1.31
29	\$69,114	\$27,528	\$54,411	\$1.09	29	\$74,220	\$29,562	\$58,431	\$1.17	29	\$79,327	\$31,596	\$62,452	\$1.25
30	\$66,439	\$26,183	\$51,753	\$1.06	30	\$71,348	\$28,118	\$55,577	\$1.14	30	\$76,258	\$30,053	\$59,401	\$1.22
31	\$63,480	\$24,736	\$48,892	\$1.01	31	\$68,170	\$26,563	\$52,504	\$1.09	31	\$72,861	\$28,391	\$56,117	\$1.16
32	\$60,827	\$23,420	\$46,292	\$0.98	32	\$65,321	\$25,151	\$49,712	\$1.06	32	\$69,816	\$26,881	\$53,133	\$1.13
33	\$57,933	\$22,025	\$43,534	\$0.94	33	\$62,214	\$23,653	\$46,751	\$1.01	33	\$66,495	\$25,280	\$49,968	\$1.08
34	\$55,302	\$20,744	\$41,003	\$0.90	34	\$59,388	\$22,277	\$44,032	\$0.97	34	\$63,475	\$23,810	\$47,062	\$1.04
35	\$52,941	\$19,579	\$38,698	\$0.87	35	\$56,853	\$21,025	\$41,558	\$0.93	35	\$60,765	\$22,472	\$44,417	\$0.99
36	\$50,430	\$18,371	\$36,311	\$0.84	36	\$54,156	\$19,728	\$38,993	\$0.90	36	\$57,882	\$21,085	\$41,676	\$0.96
37	\$48,146	\$17,260	\$34,116	\$0.81	37	\$51,703	\$18,536	\$36,637	\$0.87	37	\$55,261	\$19,811	\$39,158	\$0.93
38	\$45,745	\$16,123	\$31,869	\$0.78	38	\$49,125	\$17,315	\$34,223	\$0.84	38	\$52,505	\$18,506	\$36,578	\$0.89
39	\$43,572	\$15,083	\$29,812	\$0.74	39	\$46,792	\$16,198	\$32,016	\$0.79	39	\$50,012	\$17,312	\$34,219	\$0.85
40	\$41,597	\$14,124	\$27,917	\$0.72	40	\$44,670	\$15,168	\$29,980	\$0.77	40	\$47,744	\$16,211	\$32,043	\$0.82
41	\$39,557	\$13,157	\$26,006	\$0.69	41	\$42,480	\$14,129	\$27,928	\$0.74	41	\$45,403	\$15,101	\$29,849	\$0.79
42	\$37,709	\$12,267	\$24,248	\$0.66	42	\$40,495	\$13,174	\$26,039	\$0.71	42	\$43,281	\$14,080	\$27,831	\$0.76
43	\$35,775	\$11,363	\$22,460	\$0.64	43	\$38,418	\$12,203	\$24,120	\$0.68	43	\$41,062	\$13,043	\$25,780	\$0.73
44	\$34,047	\$10,537	\$20,827	\$0.61	44	\$36,563	\$11,316	\$22,366	\$0.66	44	\$39,079	\$12,094	\$23,905	\$0.70
45	\$32,478	\$9,771	\$19,313	\$0.59	45	\$34,878	\$10,493	\$20,740	\$0.63	45	\$37,278	\$11,215	\$22,167	\$0.68
46	\$30,805	\$8,986	\$17,761	\$0.58	46	\$33,081	\$9,650	\$19,073	\$0.62	46	\$35,358	\$10,314	\$20,386	\$0.66
47	\$29,309	\$8,265	\$16,336	\$0.56	47	\$31,474	\$8,875	\$17,543	\$0.60	47	\$33,640	\$9,486	\$18,750	\$0.64
48	\$27,765	\$7,543	\$14,910	\$0.53	48	\$29,817	\$8,101	\$16,012	\$0.57	48	\$31,869	\$8,658	\$17,114	\$0.61
49	\$26,387	\$6,880	\$13,599	\$0.50	49	\$28,337	\$7,389	\$14,604	\$0.54	49	\$30,287	\$7,897	\$15,609	\$0.58
50	\$25,148	\$6,264	\$12,382	\$0.49	50	\$27,006	\$6,727	\$13,297	\$0.53	50	\$28,865	\$7,190	\$14,212	\$0.57
51	\$23,850	\$5,646	\$11,159	\$0.47	51	\$25,612	\$6,063	\$11,984	\$0.51	51	\$27,374	\$6,480	\$12,808	\$0.54
52	\$22,679	\$5,070	\$10,021	\$0.46	52	\$24,354	\$5,444	\$10,761	\$0.50	52	\$26,030	\$5,819	\$11,502	\$0.53
53	\$21,513	\$4,508	\$8,910	\$0.44	53	\$23,102	\$4,841	\$9,568	\$0.48	53	\$24,692	\$5,174	\$10,226	\$0.51
54	\$20,424	\$3,975	\$7,856	\$0.43	54	\$21,933	\$4,268	\$8,436	\$0.47	54	\$23,442	\$4,562	\$9,017	\$0.50
55	\$19,406	\$3,467	\$6,854	\$0.41	55	\$20,840	\$3,724	\$7,360	\$0.44	55	\$22,274	\$3,980	\$7,867	\$0.47
56*	\$18,183	\$3,377	\$6,494	\$0.39	56*	\$19,527	\$3,627	\$6,974	\$0.42	56*	\$20,871	\$3,877	\$7,454	\$0.45
57*	\$17,097	\$3,300	\$6,175	\$0.39	57*	\$18,360	\$3,544	\$6,631	\$0.42	57*	\$19,624	\$3,788	\$7,087	\$0.45
58*	\$16,025	\$3,214	\$5,854	\$0.37	58*	\$17,209	\$3,451	\$6,286	\$0.39	58*	\$18,393	\$3,689	\$6,719	\$0.42
59*	\$15,053	\$3,136	\$5,563	\$0.36	59*	\$16,165	\$3,368	\$5,974	\$0.39	59*	\$17,277	\$3,600	\$6,385	\$0.42
60*	\$14,273	\$3,089	\$5,339	\$0.36	60*	\$15,328	\$3,317	\$5,733	\$0.38	60*	\$16,382	\$3,546	\$6,127	\$0.41
61*	\$13,475	\$3,029	\$5,103	N/A	61*	\$14,470	\$3,253	\$5,479	N/A	61*	\$15,466	\$3,477	\$5,857	N/A
62*	\$12,768	\$2,981	\$4,896	N/A	62*	\$13,712	\$3,201	\$5,258	N/A	62*	\$14,655	\$3,421	\$5,620	N/A
63*	\$12,040	\$2,919	\$4,677	N/A	63*	\$12,930	\$3,134	\$5,023	N/A	63*	\$13,820	\$3,350	\$5,369	N/A
64*	\$11,376	\$2,863	\$4,479	N/A	64*	\$12,216	\$3,074	\$4,809	N/A	64*	\$13,057	\$3,286	\$5,140	N/A
65*	\$10,756	\$2,809	\$4,293	N/A	65*	\$11,551	\$3,017	\$4,610	N/A	65*	\$12,346	\$3,224	\$4,927	N/A
66*	\$10,057	\$2,726	\$4,070	N/A	66*	\$10,800	\$2,927	\$4,371	N/A	66*	\$11,543	\$3,128	\$4,672	N/A
67*	\$9,441	\$2,667	\$3,894	N/A	67*	\$10,139	\$2,864	\$4,182	N/A	67*	\$10,837	\$3,062	\$4,470	N/A
68*	\$8,835	\$2,608	\$3,725	N/A	68*	\$9,488	\$2,801	\$4,001	N/A	68*	\$10,140	\$2,994	\$4,276	N/A
69*	\$8,287	\$2,557	\$3,574	N/A	69*	\$8,899	\$2,745	\$3,837	N/A	69*	\$9,512	\$2,934	\$4,102	N/A
70*	\$7,784	\$2,510	\$3,435	N/A	70*	\$8,359	\$2,695	\$3,689	N/A	70*	\$8,935	\$2,885	\$3,949	N/A
71*	\$7,316	\$2,465	\$3,306	N/A	71*	\$7,857	\$2,648	\$3,550	N/A	71*	\$8,398	\$2,830	\$3,795	N/A
72*	\$6,900	\$2,431	\$3,195	N/A	72*	\$7,410	\$2,611	\$3,431	N/A	72*	\$7,920	\$2,790	\$3,667	N/A

*Cash Values and Paid-Up Values for ages 56-72 are for the tenth year rather than age 65.

END-95 (ESO)(20/21)

\$17.00 Per Week					\$18.00 Per Week					\$19.00 Per Week				
Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$122,314	\$53,032	\$104,821	\$2.13	18	\$129,712	\$56,239	\$111,161	\$2.25	18	\$137,108	\$59,446	\$117,499	\$2.38
19	\$118,249	\$50,969	\$100,743	\$2.03	19	\$125,401	\$54,052	\$106,837	\$2.15	19	\$132,551	\$57,133	\$112,928	\$2.28
20	\$114,927	\$49,232	\$97,311	\$1.93	20	\$121,878	\$52,210	\$103,197	\$2.04	20	\$128,827	\$55,187	\$109,080	\$2.16
21	\$111,787	\$47,577	\$94,039	\$1.85	21	\$118,548	\$50,454	\$99,726	\$1.96	21	\$125,308	\$53,331	\$105,413	\$2.08
22	\$108,238	\$45,752	\$90,432	\$1.77	22	\$114,785	\$48,520	\$95,902	\$1.88	22	\$121,330	\$51,286	\$101,370	\$1.98
23	\$105,449	\$44,254	\$87,471	\$1.68	23	\$111,826	\$46,930	\$92,761	\$1.78	23	\$118,202	\$49,606	\$98,050	\$1.89
24	\$102,541	\$42,709	\$84,418	\$1.62	24	\$108,743	\$45,293	\$89,524	\$1.71	24	\$114,944	\$47,875	\$94,629	\$1.81
25	\$99,790	\$41,234	\$81,502	\$1.57	25	\$105,826	\$43,728	\$86,432	\$1.67	25	\$111,860	\$46,222	\$91,361	\$1.76
26	\$95,930	\$39,308	\$77,696	\$1.51	26	\$101,732	\$41,686	\$82,395	\$1.60	26	\$107,532	\$44,062	\$87,092	\$1.69
27	\$92,253	\$37,467	\$74,055	\$1.45	27	\$97,832	\$39,733	\$78,534	\$1.54	27	\$103,410	\$41,998	\$83,011	\$1.63
28	\$88,177	\$35,475	\$70,119	\$1.39	28	\$93,510	\$37,621	\$74,360	\$1.47	28	\$98,842	\$39,766	\$78,600	\$1.56
29	\$84,446	\$33,635	\$66,482	\$1.33	29	\$89,553	\$35,669	\$70,502	\$1.41	29	\$94,659	\$37,703	\$74,522	\$1.49
30	\$81,179	\$31,992	\$63,234	\$1.30	30	\$86,088	\$33,926	\$67,058	\$1.38	30	\$90,997	\$35,861	\$70,882	\$1.45
31	\$77,562	\$30,223	\$59,737	\$1.24	31	\$82,253	\$32,051	\$63,350	\$1.31	31	\$86,943	\$33,878	\$66,963	\$1.39
32	\$74,321	\$28,616	\$56,561	\$1.20	32	\$78,816	\$30,347	\$59,982	\$1.27	32	\$83,311	\$32,077	\$63,403	\$1.35
33	\$70,785	\$26,911	\$53,191	\$1.14	33	\$75,067	\$28,539	\$56,409	\$1.21	33	\$79,347	\$30,166	\$59,625	\$1.28
34	\$67,571	\$25,347	\$50,099	\$1.11	34	\$71,657	\$26,879	\$53,129	\$1.17	34	\$75,743	\$28,412	\$56,158	\$1.24
35	\$64,686	\$23,922	\$47,284	\$1.06	35	\$68,598	\$25,369	\$50,143	\$1.12	35	\$72,510	\$26,816	\$53,003	\$1.19
36	\$61,617	\$22,446	\$44,365	\$1.02	36	\$65,344	\$23,804	\$47,049	\$1.08	36	\$69,070	\$25,161	\$49,732	\$1.14
37	\$58,827	\$21,089	\$41,685	\$0.99	37	\$62,384	\$22,365	\$44,205	\$1.05	37	\$65,942	\$23,640	\$46,727	\$1.11
38	\$55,893	\$19,700	\$38,938	\$0.95	38	\$59,274	\$20,892	\$41,294	\$1.01	38	\$62,654	\$22,083	\$43,649	\$1.06
39	\$53,239	\$18,429	\$36,427	\$0.90	39	\$56,459	\$19,544	\$38,630	\$0.96	39	\$59,678	\$20,658	\$40,832	\$1.01
40	\$50,825	\$17,258	\$34,111	\$0.87	40	\$53,899	\$18,301	\$36,174	\$0.93	40	\$56,972	\$19,345	\$38,236	\$0.98
41	\$48,333	\$16,076	\$31,776	\$0.84	41	\$51,256	\$17,048	\$33,697	\$0.89	41	\$54,179	\$18,020	\$35,619	\$0.94
42	\$46,074	\$14,989	\$29,627	\$0.81	42	\$48,861	\$15,895	\$31,419	\$0.86	42	\$51,647	\$16,802	\$33,210	\$0.91
43	\$43,711	\$13,884	\$27,443	\$0.78	43	\$46,355	\$14,724	\$29,103	\$0.82	43	\$48,998	\$15,563	\$30,762	\$0.87
44	\$41,600	\$12,874	\$25,447	\$0.75	44	\$44,116	\$13,653	\$26,986	\$0.79	44	\$46,632	\$14,432	\$28,525	\$0.84
45	\$39,684	\$11,939	\$23,598	\$0.72	45	\$42,084	\$12,661	\$25,025	\$0.77	45	\$44,483	\$13,383	\$26,452	\$0.81
46	\$37,639	\$10,979	\$21,701	\$0.71	46	\$39,916	\$11,644	\$23,014	\$0.75	46	\$42,192	\$12,307	\$24,326	\$0.79
47	\$35,811	\$10,098	\$19,960	\$0.68	47	\$37,977	\$10,709	\$21,167	\$0.72	47	\$40,142	\$11,320	\$22,374	\$0.76
48	\$33,925	\$9,217	\$18,218	\$0.65	48	\$35,977	\$9,775	\$19,320	\$0.69	48	\$38,028	\$10,332	\$20,421	\$0.73
49	\$32,241	\$8,407	\$16,616	\$0.61	49	\$34,191	\$8,915	\$17,621	\$0.65	49	\$36,140	\$9,423	\$18,625	\$0.69
50	\$30,727	\$7,654	\$15,129	\$0.60	50	\$32,586	\$8,117	\$16,044	\$0.64	50	\$34,444	\$8,580	\$16,959	\$0.68
51	\$29,141	\$6,898	\$13,635	\$0.58	51	\$30,903	\$7,315	\$14,459	\$0.61	51	\$32,665	\$7,732	\$15,284	\$0.65
52	\$27,710	\$6,195	\$12,244	\$0.57	52	\$29,386	\$6,569	\$12,985	\$0.60	52	\$31,061	\$6,944	\$13,725	\$0.63
53	\$26,286	\$5,508	\$10,886	\$0.54	53	\$27,875	\$5,841	\$11,544	\$0.57	53	\$29,465	\$6,174	\$12,203	\$0.61
54	\$24,955	\$4,856	\$9,599	\$0.53	54	\$26,464	\$5,150	\$10,179	\$0.56	54	\$27,973	\$5,444	\$10,760	\$0.59
55	\$23,711	\$4,237	\$8,374	\$0.50	55	\$25,145	\$4,493	\$8,880	\$0.53	55	\$26,579	\$4,749	\$9,387	\$0.57
56*	\$22,217	\$4,127	\$7,935	\$0.48	56*	\$23,561	\$4,376	\$8,415	\$0.51	56*	\$24,905	\$4,626	\$8,895	\$0.54
57*	\$20,890	\$4,032	\$7,544	\$0.48	57*	\$22,154	\$4,276	\$8,001	\$0.51	57*	\$23,417	\$4,520	\$8,457	\$0.54
58*	\$19,580	\$3,927	\$7,153	\$0.45	58*	\$20,765	\$4,165	\$7,585	\$0.48	58*	\$21,949	\$4,402	\$8,018	\$0.50
59*	\$18,392	\$3,832	\$6,798	\$0.44	59*	\$19,504	\$4,064	\$7,208	\$0.47	59*	\$20,617	\$4,296	\$7,620	\$0.50
60*	\$17,440	\$3,775	\$6,523	\$0.43	60*	\$18,494	\$4,003	\$6,917	\$0.46	60*	\$19,549	\$4,231	\$7,312	\$0.49
61*	\$16,464	\$3,701	\$6,234	N/A	61*	\$17,460	\$3,925	\$6,612	N/A	61*	\$18,455	\$4,149	\$6,988	N/A
62*	\$15,601	\$3,642	\$5,983	N/A	62*	\$16,544	\$3,862	\$6,344	N/A	62*	\$17,488	\$4,083	\$6,706	N/A
63*	\$14,712	\$3,566	\$5,715	N/A	63*	\$15,601	\$3,782	\$6,061	N/A	63*	\$16,491	\$3,997	\$6,407	N/A
64*	\$13,899	\$3,497	\$5,472	N/A	64*	\$14,740	\$3,709	\$5,803	N/A	64*	\$15,581	\$3,921	\$6,134	N/A
65*	\$13,143	\$3,432	\$5,245	N/A	65*	\$13,937	\$3,640	\$5,562	N/A	65*	\$14,732	\$3,847	\$5,879	N/A
66*	\$12,288	\$3,330	\$4,973	N/A	66*	\$13,031	\$3,532	\$5,274	N/A	66*	\$13,774	\$3,767	\$5,625	N/A
67*	\$11,536	\$3,259	\$4,758	N/A	67*	\$12,234	\$3,474	\$5,072	N/A	67*	\$12,931	\$3,711	\$5,418	N/A
68*	\$10,795	\$3,209	\$4,583	N/A	68*	\$11,448	\$3,444	\$4,919	N/A	68*	\$12,100	\$3,680	\$5,255	N/A
69*	\$10,126	\$3,168	\$4,428	N/A	69*	\$10,738	\$3,401	\$4,755	N/A	69*	\$11,350	\$3,636	\$5,082	N/A
70*	\$9,511	\$3,118	\$4,267	N/A	70*	\$10,086	\$3,349	\$4,584	N/A	70*	\$10,662	\$3,582	\$4,902	N/A
71*	\$8,940	\$3,060	\$4,103	N/A	71*	\$9,480	\$3,289	\$4,410	N/A	71*	\$10,021	\$3,519	\$4,718	N/A
72*	\$8,431	\$2,982	\$3,919	N/A	72*	\$8,941	\$3,208	\$4,216	N/A	72*	\$9,451	\$3,433	\$4,512	N/A

*Cash Values and Paid-Up Values for ages 56-72 are for the tenth year rather than age 65.

END-95 (ESO)(20/21)

\$20.00 Per Week					\$21.00 Per Week					\$22.00 Per Week				
Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$144,522	\$62,660	\$123,852	\$2.51	18	\$151,920	\$65,868	\$130,192	\$2.64	18	\$159,316	\$69,075	\$136,531	\$2.77
19	\$139,718	\$60,223	\$119,034	\$2.40	19	\$146,870	\$63,305	\$125,127	\$2.52	19	\$154,020	\$66,387	\$131,219	\$2.64
20	\$135,794	\$58,171	\$114,980	\$2.28	20	\$142,745	\$61,149	\$120,865	\$2.39	20	\$149,694	\$64,126	\$126,749	\$2.51
21	\$132,084	\$56,215	\$111,113	\$2.19	21	\$138,844	\$59,092	\$116,800	\$2.30	21	\$145,604	\$61,969	\$122,486	\$2.41
22	\$127,890	\$54,059	\$106,851	\$2.09	22	\$134,437	\$56,827	\$112,321	\$2.20	22	\$140,982	\$59,593	\$117,789	\$2.31
23	\$124,594	\$52,288	\$103,352	\$1.99	23	\$130,972	\$54,965	\$108,643	\$2.09	23	\$137,348	\$57,641	\$113,932	\$2.19
24	\$121,159	\$50,464	\$99,745	\$1.91	24	\$127,361	\$53,047	\$104,851	\$2.01	24	\$133,562	\$55,630	\$109,956	\$2.10
25	\$117,909	\$48,721	\$96,301	\$1.86	25	\$123,944	\$51,215	\$101,230	\$1.95	25	\$129,978	\$53,708	\$106,158	\$2.05
26	\$113,347	\$46,445	\$91,802	\$1.79	26	\$119,149	\$48,822	\$96,501	\$1.88	26	\$124,950	\$51,200	\$101,200	\$1.97
27	\$109,002	\$44,269	\$87,500	\$1.72	27	\$114,582	\$46,535	\$91,980	\$1.80	27	\$120,160	\$48,801	\$96,457	\$1.89
28	\$104,186	\$41,916	\$82,850	\$1.64	28	\$109,519	\$44,062	\$87,091	\$1.73	28	\$114,851	\$46,207	\$91,331	\$1.81
29	\$99,778	\$39,742	\$78,552	\$1.57	29	\$104,885	\$41,776	\$82,573	\$1.65	29	\$109,992	\$43,810	\$86,593	\$1.73
30	\$95,918	\$37,800	\$74,715	\$1.53	30	\$100,827	\$39,735	\$78,539	\$1.61	30	\$105,736	\$41,670	\$82,363	\$1.69
31	\$91,645	\$35,710	\$70,584	\$1.46	31	\$96,336	\$37,538	\$74,197	\$1.54	31	\$101,026	\$39,366	\$77,809	\$1.61
32	\$87,816	\$33,812	\$66,831	\$1.42	32	\$92,311	\$35,543	\$70,252	\$1.49	32	\$96,805	\$37,273	\$73,672	\$1.56
33	\$83,637	\$31,797	\$62,849	\$1.35	33	\$87,919	\$33,425	\$66,067	\$1.42	33	\$92,199	\$35,052	\$69,283	\$1.49
34	\$79,839	\$29,948	\$59,195	\$1.31	34	\$83,926	\$31,481	\$62,225	\$1.37	34	\$88,011	\$33,014	\$65,254	\$1.44
35	\$76,431	\$28,266	\$55,869	\$1.25	35	\$80,343	\$29,712	\$58,728	\$1.32	35	\$84,254	\$31,159	\$61,587	\$1.38
36	\$72,805	\$26,521	\$52,421	\$1.21	36	\$76,532	\$27,879	\$55,105	\$1.27	36	\$80,257	\$29,236	\$57,787	\$1.33
37	\$69,507	\$24,918	\$49,253	\$1.17	37	\$73,065	\$26,194	\$51,774	\$1.23	37	\$76,622	\$27,469	\$54,294	\$1.29
38	\$66,042	\$23,277	\$46,009	\$1.12	38	\$69,422	\$24,468	\$48,364	\$1.18	38	\$72,802	\$25,660	\$50,718	\$1.24
39	\$62,905	\$21,775	\$43,040	\$1.07	39	\$66,125	\$22,890	\$45,243	\$1.12	39	\$69,344	\$24,004	\$47,446	\$1.18
40	\$60,053	\$20,391	\$40,304	\$1.03	40	\$63,127	\$21,435	\$42,367	\$1.08	40	\$66,200	\$22,478	\$44,429	\$1.14
41	\$57,108	\$18,995	\$37,545	\$0.99	41	\$60,032	\$19,967	\$39,467	\$1.04	41	\$62,954	\$20,939	\$41,388	\$1.09
42	\$54,440	\$17,710	\$35,006	\$0.96	42	\$57,226	\$18,617	\$36,797	\$1.01	42	\$60,012	\$19,523	\$38,589	\$1.05
43	\$51,648	\$16,405	\$32,426	\$0.92	43	\$54,291	\$17,244	\$34,085	\$0.97	43	\$56,935	\$18,084	\$35,745	\$1.01
44	\$49,153	\$15,212	\$30,067	\$0.88	44	\$51,669	\$15,991	\$31,606	\$0.93	44	\$54,185	\$16,769	\$33,146	\$0.97
45	\$46,889	\$14,107	\$27,883	\$0.85	45	\$49,289	\$14,829	\$29,310	\$0.90	45	\$51,688	\$15,550	\$30,736	\$0.94
46	\$44,473	\$12,973	\$25,641	\$0.84	46	\$46,749	\$13,637	\$26,954	\$0.88	46	\$49,025	\$14,301	\$28,266	\$0.92
47	\$42,313	\$11,932	\$23,584	\$0.80	47	\$44,478	\$12,542	\$24,791	\$0.84	47	\$46,644	\$13,153	\$25,998	\$0.89
48	\$40,085	\$10,891	\$21,526	\$0.77	48	\$42,137	\$11,448	\$22,628	\$0.81	48	\$44,188	\$12,005	\$23,729	\$0.85
49	\$38,095	\$9,933	\$19,633	\$0.72	49	\$40,045	\$10,441	\$20,638	\$0.76	49	\$41,994	\$10,950	\$21,642	\$0.80
50	\$36,306	\$9,044	\$17,876	\$0.71	50	\$38,165	\$9,507	\$18,791	\$0.75	50	\$40,023	\$9,970	\$19,706	\$0.78
51	\$34,432	\$8,151	\$16,110	\$0.68	51	\$36,194	\$8,568	\$16,935	\$0.72	51	\$37,956	\$8,985	\$17,759	\$0.75
52	\$32,741	\$7,319	\$14,467	\$0.67	52	\$34,417	\$7,694	\$15,208	\$0.70	52	\$36,092	\$8,068	\$15,948	\$0.74
53	\$31,058	\$6,508	\$12,863	\$0.64	53	\$32,648	\$6,841	\$13,521	\$0.67	53	\$34,237	\$7,174	\$14,179	\$0.71
54	\$29,486	\$5,738	\$11,342	\$0.63	54	\$30,995	\$6,032	\$11,922	\$0.66	54	\$32,504	\$6,325	\$12,502	\$0.69
55	\$28,016	\$5,006	\$9,894	\$0.60	55	\$29,450	\$5,262	\$10,401	\$0.63	55	\$30,884	\$5,518	\$10,907	\$0.66
56*	\$26,251	\$4,876	\$9,375	\$0.57	56*	\$27,595	\$5,126	\$9,855	\$0.60	56*	\$28,939	\$5,375	\$10,335	\$0.63
57*	\$24,683	\$4,765	\$8,914	\$0.57	57*	\$25,947	\$5,009	\$9,371	\$0.60	57*	\$27,210	\$5,252	\$9,827	\$0.63
58*	\$23,136	\$4,640	\$8,452	\$0.53	58*	\$24,320	\$4,878	\$8,884	\$0.56	58*	\$25,504	\$5,115	\$9,317	\$0.58
59*	\$21,731	\$4,528	\$8,032	\$0.52	59*	\$22,844	\$4,770	\$8,460	\$0.55	59*	\$23,956	\$5,032	\$8,926	\$0.58
60*	\$20,606	\$4,460	\$7,707	\$0.51	60*	\$21,661	\$4,692	\$8,109	\$0.54	60*	\$22,715	\$4,951	\$8,556	\$0.57
61*	\$19,453	\$4,373	\$7,366	N/A	61*	\$20,449	\$4,624	\$7,788	N/A	61*	\$21,445	\$4,880	\$8,220	N/A
62*	\$18,433	\$4,303	\$7,069	N/A	62*	\$19,377	\$4,540	\$7,458	N/A	62*	\$20,320	\$4,792	\$7,871	N/A
63*	\$17,383	\$4,219	\$6,762	N/A	63*	\$18,273	\$4,468	\$7,161	N/A	63*	\$19,162	\$4,717	\$7,561	N/A
64*	\$16,423	\$4,140	\$6,478	N/A	64*	\$17,264	\$4,386	\$6,862	N/A	64*	\$18,104	\$4,631	\$7,246	N/A
65*	\$15,529	\$4,056	\$6,197	N/A	65*	\$16,324	\$4,296	\$6,564	N/A	65*	\$17,118	\$4,537	\$6,933	N/A
66*	\$14,519	\$4,006	\$5,983	N/A	66*	\$15,262	\$4,246	\$6,340	N/A	66*	\$16,005	\$4,485	\$6,697	N/A
67*	\$13,631	\$3,948	\$5,765	N/A	67*	\$14,328	\$4,185	\$6,110	N/A	67*	\$15,026	\$4,422	\$6,456	N/A
68*	\$12,755	\$3,916	\$5,593	N/A	68*	\$13,408	\$4,152	\$5,930	N/A	68*	\$14,061	\$4,388	\$6,267	N/A
69*	\$11,964	\$3,870	\$5,410	N/A	69*	\$12,576	\$4,104	\$5,737	N/A	69*	\$13,189	\$4,338	\$6,064	N/A
70*	\$11,238	\$3,814	\$5,220	N/A	70*	\$11,813	\$4,046	\$5,537	N/A	70*	\$12,388	\$4,277	\$5,854	N/A
71*	\$10,563	\$3,749	\$5,026	N/A	71*	\$11,103	\$3,978	\$5,333	N/A	71*	\$11,644	\$4,207	\$5,641	N/A
72*	\$9,962	\$3,660	\$4,809	N/A	72*	\$10,472	\$3,886	\$5,106	N/A	72*	\$10,982	\$4,111	\$5,403	N/A

*Cash Values and Paid-Up Values for ages 56-72 are for the tenth year rather than age 65.

END-95 (ESO)(20/21)

\$23.00 Per Week					\$24.00 Per Week					\$25.00 Per Week				
Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$166,730	\$72,289	\$142,884	\$2.90	18	\$174,127	\$75,496	\$149,223	\$3.03	18	\$181,523	\$78,703	\$155,562	\$3.15
19	\$161,188	\$69,477	\$137,326	\$2.77	19	\$168,340	\$72,560	\$143,419	\$2.89	19	\$175,490	\$75,641	\$149,510	\$3.01
20	\$156,660	\$67,110	\$132,647	\$2.63	20	\$163,611	\$70,088	\$138,533	\$2.74	20	\$170,561	\$73,065	\$144,417	\$2.86
21	\$152,380	\$64,853	\$128,187	\$2.52	21	\$159,141	\$67,730	\$133,874	\$2.64	21	\$165,900	\$70,607	\$139,560	\$2.75
22	\$147,542	\$62,366	\$123,270	\$2.41	22	\$154,089	\$65,133	\$128,740	\$2.52	22	\$160,634	\$67,900	\$134,208	\$2.63
23	\$143,740	\$60,323	\$119,234	\$2.29	23	\$150,117	\$63,000	\$124,524	\$2.40	23	\$156,494	\$65,676	\$129,813	\$2.50
24	\$139,777	\$58,219	\$115,073	\$2.20	24	\$145,979	\$60,802	\$120,179	\$2.30	24	\$152,179	\$63,384	\$125,283	\$2.40
25	\$136,027	\$56,208	\$111,099	\$2.14	25	\$142,062	\$58,701	\$116,028	\$2.24	25	\$148,096	\$61,195	\$120,956	\$2.33
26	\$130,764	\$53,582	\$105,908	\$2.06	26	\$136,566	\$55,959	\$110,608	\$2.15	26	\$142,367	\$58,336	\$115,306	\$2.24
27	\$125,752	\$51,072	\$100,946	\$1.98	27	\$131,332	\$53,338	\$105,425	\$2.07	27	\$136,910	\$55,603	\$109,903	\$2.16
28	\$120,196	\$48,357	\$95,581	\$1.89	28	\$125,529	\$50,503	\$99,822	\$1.98	28	\$130,861	\$52,648	\$104,062	\$2.06
29	\$115,110	\$45,848	\$90,623	\$1.81	29	\$120,218	\$47,883	\$94,644	\$1.89	29	\$125,324	\$49,917	\$98,664	\$1.98
30	\$110,657	\$43,609	\$86,196	\$1.77	30	\$115,566	\$45,543	\$90,020	\$1.84	30	\$120,475	\$47,478	\$93,844	\$1.92
31	\$105,727	\$41,198	\$81,430	\$1.69	31	\$110,418	\$43,025	\$85,043	\$1.76	31	\$115,108	\$44,853	\$88,655	\$1.84
32	\$101,310	\$39,007	\$77,101	\$1.64	32	\$105,805	\$40,738	\$80,522	\$1.71	32	\$110,299	\$42,468	\$83,942	\$1.78
33	\$96,490	\$36,684	\$72,507	\$1.56	33	\$100,771	\$38,311	\$75,724	\$1.63	33	\$105,051	\$39,938	\$78,941	\$1.70
34	\$92,107	\$34,550	\$68,291	\$1.51	34	\$96,194	\$36,083	\$71,321	\$1.57	34	\$100,280	\$37,616	\$74,351	\$1.64
35	\$88,175	\$32,609	\$64,453	\$1.44	35	\$92,088	\$34,056	\$67,314	\$1.51	35	\$95,999	\$35,502	\$70,172	\$1.57
36	\$83,992	\$30,597	\$60,476	\$1.39	36	\$87,719	\$31,954	\$63,159	\$1.45	36	\$91,445	\$33,312	\$65,842	\$1.52
37	\$80,188	\$28,747	\$56,821	\$1.35	37	\$83,746	\$30,023	\$59,342	\$1.41	37	\$87,303	\$31,298	\$61,863	\$1.47
38	\$76,190	\$26,854	\$53,079	\$1.29	38	\$79,570	\$28,045	\$55,433	\$1.35	38	\$82,950	\$29,237	\$57,788	\$1.41
39	\$72,571	\$25,121	\$49,654	\$1.23	39	\$75,791	\$26,236	\$51,857	\$1.29	39	\$79,010	\$27,350	\$54,059	\$1.34
40	\$69,281	\$23,524	\$46,497	\$1.19	40	\$72,354	\$24,568	\$48,560	\$1.24	40	\$75,428	\$25,612	\$50,623	\$1.29
41	\$65,884	\$21,914	\$43,314	\$1.14	41	\$68,807	\$22,886	\$45,236	\$1.20	41	\$71,730	\$23,858	\$47,157	\$1.25
42	\$62,805	\$20,432	\$40,385	\$1.11	42	\$65,592	\$21,338	\$42,177	\$1.15	42	\$68,378	\$22,245	\$43,968	\$1.20
43	\$59,584	\$18,926	\$37,408	\$1.06	43	\$62,228	\$19,765	\$39,068	\$1.11	43	\$64,871	\$20,605	\$40,727	\$1.15
44	\$56,706	\$17,549	\$34,688	\$1.02	44	\$59,222	\$18,328	\$36,227	\$1.07	44	\$61,738	\$19,107	\$37,766	\$1.11
45	\$54,094	\$16,274	\$32,167	\$0.98	45	\$56,494	\$16,996	\$33,594	\$1.03	45	\$58,894	\$17,718	\$35,021	\$1.07
46	\$51,307	\$14,966	\$29,582	\$0.96	46	\$53,583	\$15,630	\$30,894	\$1.01	46	\$55,859	\$16,294	\$32,206	\$1.05
47	\$48,815	\$13,765	\$27,208	\$0.93	47	\$50,980	\$14,376	\$28,415	\$0.97	47	\$53,146	\$14,987	\$29,622	\$1.01
48	\$46,244	\$12,564	\$24,833	\$0.89	48	\$48,296	\$13,122	\$25,935	\$0.93	48	\$50,348	\$13,679	\$27,037	\$0.97
49	\$43,948	\$11,459	\$22,649	\$0.84	49	\$45,898	\$11,967	\$23,654	\$0.87	49	\$47,848	\$12,476	\$24,659	\$0.91
50	\$41,886	\$10,434	\$20,623	\$0.82	50	\$43,744	\$10,897	\$21,538	\$0.86	50	\$45,602	\$11,359	\$22,453	\$0.90
51	\$39,723	\$9,403	\$18,586	\$0.79	51	\$41,485	\$9,820	\$19,410	\$0.82	51	\$43,247	\$10,237	\$20,235	\$0.86
52	\$37,772	\$8,444	\$16,690	\$0.77	52	\$39,448	\$8,819	\$17,430	\$0.81	52	\$41,124	\$9,193	\$18,171	\$0.84
53	\$35,831	\$7,508	\$14,839	\$0.74	53	\$37,420	\$7,841	\$15,497	\$0.77	53	\$39,010	\$8,174	\$16,156	\$0.81
54	\$34,017	\$6,620	\$13,084	\$0.72	54	\$35,526	\$6,913	\$13,665	\$0.75	54	\$37,035	\$7,207	\$14,245	\$0.79
55	\$32,321	\$5,775	\$11,415	\$0.69	55	\$33,755	\$6,031	\$11,921	\$0.72	55	\$35,189	\$6,288	\$12,428	\$0.75
56*	\$30,285	\$5,625	\$10,816	\$0.66	56*	\$31,629	\$5,875	\$11,296	\$0.69	56*	\$32,972	\$6,125	\$11,776	\$0.71
57*	\$28,476	\$5,497	\$10,284	\$0.66	57*	\$29,739	\$5,741	\$10,740	\$0.69	57*	\$31,003	\$5,985	\$11,197	\$0.72
58*	\$26,691	\$5,353	\$9,750	\$0.61	58*	\$27,875	\$5,611	\$10,219	\$0.64	58*	\$29,059	\$5,876	\$10,702	\$0.66
59*	\$25,071	\$5,296	\$9,394	\$0.60	59*	\$26,183	\$5,558	\$9,859	\$0.63	59*	\$27,295	\$5,821	\$10,325	\$0.66
60*	\$23,772	\$5,211	\$9,006	\$0.59	60*	\$24,827	\$5,470	\$9,453	\$0.62	60*	\$25,882	\$5,729	\$9,901	\$0.64
61*	\$22,443	\$5,137	\$8,652	N/A	61*	\$23,438	\$5,393	\$9,084	N/A	61*	\$24,434	\$5,649	\$9,515	N/A
62*	\$21,266	\$5,045	\$8,287	N/A	62*	\$22,210	\$5,297	\$8,702	N/A	62*	\$23,153	\$5,549	\$9,116	N/A
63*	\$20,054	\$4,967	\$7,960	N/A	63*	\$20,944	\$5,216	\$8,360	N/A	63*	\$21,833	\$5,464	\$8,758	N/A
64*	\$18,947	\$4,877	\$7,630	N/A	64*	\$19,787	\$5,122	\$8,013	N/A	64*	\$20,628	\$5,368	\$8,398	N/A
65*	\$17,915	\$4,779	\$7,303	N/A	65*	\$18,710	\$5,020	\$7,671	N/A	65*	\$19,505	\$5,261	\$8,040	N/A
66*	\$16,750	\$4,725	\$7,056	N/A	66*	\$17,493	\$4,964	\$7,413	N/A	66*	\$18,236	\$5,203	\$7,771	N/A
67*	\$15,725	\$4,659	\$6,803	N/A	67*	\$16,423	\$4,896	\$7,148	N/A	67*	\$17,121	\$5,133	\$7,494	N/A
68*	\$14,715	\$4,624	\$6,604	N/A	68*	\$15,368	\$4,860	\$6,941	N/A	68*	\$16,021	\$5,095	\$7,278	N/A
69*	\$13,803	\$4,573	\$6,393	N/A	69*	\$14,415	\$4,807	\$6,719	N/A	69*	\$15,027	\$5,041	\$7,046	N/A
70*	\$12,965	\$4,510	\$6,172	N/A	70*	\$13,540	\$4,741	\$6,489	N/A	70*	\$14,115	\$4,973	\$6,807	N/A
71*	\$12,186	\$4,438	\$5,950	N/A	71*	\$12,727	\$4,666	\$6,257	N/A	71*	\$13,267	\$4,896	\$6,564	N/A
72*	\$11,493	\$4,338	\$5,700	N/A	72*	\$12,003	\$4,564	\$5,997	N/A	72*	\$12,513	\$4,789	\$6,294	N/A

*Cash Values and Paid-Up Values for ages 56-72 are for the tenth year rather than age 65.

END-95 (ESO)(20/21)

\$26.00 Per Week					\$27.00 Per Week					\$28.00 Per Week				
Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$188,921	\$81,910	\$161,902	\$3.28	18	\$196,335	\$85,125	\$168,255	\$3.41	18	N/A	N/A	N/A	N/A
19	\$182,642	\$78,724	\$155,604	\$3.14	19	\$189,809	\$81,813	\$161,710	\$3.26	19	\$196,961	\$84,896	\$167,803	\$3.38
20	\$177,511	\$76,042	\$150,302	\$2.98	20	\$184,478	\$79,027	\$156,201	\$3.09	20	\$191,429	\$82,004	\$162,087	\$3.21
21	\$172,661	\$73,485	\$145,248	\$2.86	21	\$179,437	\$76,368	\$150,948	\$2.97	21	\$186,198	\$79,246	\$156,635	\$3.08
22	\$167,180	\$70,667	\$139,677	\$2.73	22	\$173,741	\$73,440	\$145,159	\$2.84	22	\$180,287	\$76,207	\$150,628	\$2.95
23	\$162,871	\$68,352	\$135,103	\$2.60	23	\$169,263	\$71,035	\$140,405	\$2.70	23	\$175,641	\$73,711	\$145,696	\$2.80
24	\$158,381	\$65,967	\$130,389	\$2.49	24	\$164,597	\$68,556	\$135,506	\$2.59	24	\$170,798	\$71,139	\$140,611	\$2.69
25	\$154,132	\$63,689	\$125,886	\$2.43	25	\$160,181	\$66,188	\$130,826	\$2.52	25	\$166,216	\$68,682	\$135,755	\$2.62
26	\$148,169	\$60,714	\$120,005	\$2.34	26	\$153,984	\$63,096	\$124,715	\$2.43	26	\$159,786	\$65,474	\$129,414	\$2.52
27	\$142,489	\$57,869	\$114,382	\$2.25	27	\$148,081	\$60,140	\$118,871	\$2.33	27	\$153,661	\$62,406	\$123,350	\$2.42
28	\$136,194	\$54,794	\$108,303	\$2.15	28	\$141,539	\$56,944	\$112,553	\$2.23	28	\$146,872	\$59,090	\$116,794	\$2.31
29	\$130,431	\$51,951	\$102,684	\$2.06	29	\$135,550	\$53,990	\$106,714	\$2.14	29	\$140,657	\$56,024	\$110,735	\$2.22
30	\$125,385	\$49,413	\$97,669	\$2.00	30	\$130,306	\$51,352	\$101,502	\$2.08	30	\$135,215	\$53,287	\$105,326	\$2.16
31	\$119,799	\$46,681	\$92,268	\$1.91	31	\$124,500	\$48,513	\$95,889	\$1.99	31	\$129,191	\$50,341	\$99,502	\$2.06
32	\$114,794	\$44,199	\$87,363	\$1.86	32	\$119,299	\$45,934	\$90,791	\$1.93	32	\$123,794	\$47,664	\$94,212	\$2.00
33	\$109,332	\$41,566	\$82,158	\$1.77	33	\$113,623	\$43,197	\$85,382	\$1.84	33	\$117,904	\$44,825	\$88,599	\$1.91
34	\$104,367	\$39,149	\$77,381	\$1.71	34	\$108,462	\$40,685	\$80,417	\$1.77	34	\$112,549	\$42,218	\$83,447	\$1.84
35	\$99,911	\$36,949	\$73,032	\$1.64	35	\$103,832	\$38,399	\$75,898	\$1.70	35	\$107,745	\$39,846	\$78,758	\$1.76
36	\$95,172	\$34,669	\$68,526	\$1.58	36	\$98,907	\$36,030	\$71,215	\$1.64	36	\$102,633	\$37,387	\$73,898	\$1.70
37	\$90,861	\$32,574	\$64,384	\$1.52	37	\$94,427	\$33,852	\$66,911	\$1.58	37	\$97,985	\$35,128	\$69,432	\$1.64
38	\$86,330	\$30,428	\$60,143	\$1.47	38	\$89,718	\$31,622	\$62,503	\$1.52	38	\$93,099	\$32,814	\$64,858	\$1.58
39	\$82,230	\$28,465	\$56,263	\$1.40	39	\$85,457	\$29,582	\$58,471	\$1.45	39	\$88,677	\$30,696	\$60,674	\$1.50
40	\$78,502	\$26,655	\$52,686	\$1.35	40	\$81,582	\$27,701	\$54,753	\$1.40	40	\$84,656	\$28,745	\$56,816	\$1.45
41	\$74,653	\$24,830	\$49,079	\$1.30	41	\$77,583	\$25,805	\$51,005	\$1.35	41	\$80,506	\$26,777	\$52,927	\$1.40
42	\$71,164	\$23,151	\$45,760	\$1.25	42	\$73,957	\$24,060	\$47,556	\$1.30	42	\$76,744	\$24,966	\$49,348	\$1.35
43	\$67,515	\$21,445	\$42,387	\$1.20	43	\$70,164	\$22,286	\$44,050	\$1.25	43	\$72,808	\$23,126	\$45,710	\$1.29
44	\$64,254	\$19,885	\$39,305	\$1.16	44	\$66,776	\$20,666	\$40,848	\$1.20	44	\$69,292	\$21,444	\$42,387	\$1.25
45	\$61,294	\$18,440	\$36,448	\$1.11	45	\$63,699	\$19,164	\$37,879	\$1.16	45	\$66,099	\$19,886	\$39,306	\$1.20
46	\$58,136	\$16,958	\$33,519	\$1.09	46	\$60,417	\$17,624	\$34,834	\$1.14	46	\$62,694	\$18,288	\$36,147	\$1.18
47	\$55,312	\$15,597	\$30,829	\$1.05	47	\$57,482	\$16,209	\$32,039	\$1.09	47	\$59,648	\$16,820	\$33,246	\$1.13
48	\$52,399	\$14,236	\$28,139	\$1.01	48	\$54,456	\$14,795	\$29,243	\$1.05	48	\$56,508	\$15,353	\$30,345	\$1.08
49	\$49,798	\$12,984	\$25,664	\$0.95	49	\$51,752	\$13,494	\$26,671	\$0.98	49	\$53,702	\$14,002	\$27,676	\$1.02
50	\$47,460	\$11,822	\$23,367	\$0.93	50	\$49,323	\$12,286	\$24,285	\$0.97	50	\$51,181	\$12,749	\$25,199	\$1.00
51	\$45,010	\$10,655	\$21,060	\$0.89	51	\$46,776	\$11,073	\$21,886	\$0.93	51	\$48,538	\$11,490	\$22,710	\$0.96
52	\$42,800	\$9,568	\$18,912	\$0.87	52	\$44,479	\$9,943	\$19,653	\$0.91	52	\$46,155	\$10,318	\$20,394	\$0.94
53	\$40,600	\$8,507	\$16,814	\$0.84	53	\$42,193	\$8,841	\$17,474	\$0.87	53	\$43,783	\$9,174	\$18,133	\$0.90
54	\$38,544	\$7,501	\$14,826	\$0.82	54	\$40,057	\$7,795	\$15,408	\$0.85	54	\$41,566	\$8,089	\$15,988	\$0.88
55	\$36,623	\$6,544	\$12,934	\$0.78	55	\$38,060	\$6,801	\$13,442	\$0.81	55	\$39,495	\$7,057	\$13,948	\$0.84
56*	\$34,316	\$6,374	\$12,256	\$0.74	56*	\$35,663	\$6,224	\$12,737	\$0.77	56*	\$37,007	\$6,874	\$13,217	\$0.80
57*	\$32,266	\$6,228	\$11,653	\$0.74	57*	\$33,532	\$6,473	\$12,110	\$0.77	57*	\$34,796	\$6,720	\$12,573	\$0.80
58*	\$30,243	\$6,141	\$11,185	\$0.69	58*	\$31,430	\$6,406	\$11,668	\$0.72	58*	\$32,614	\$6,671	\$12,150	\$0.75
59*	\$28,408	\$6,084	\$10,792	\$0.68	59*	\$29,523	\$6,348	\$11,259	\$0.71	59*	\$30,635	\$6,610	\$11,725	\$0.74
60*	\$26,937	\$5,988	\$10,349	\$0.67	60*	\$27,994	\$6,248	\$10,798	\$0.70	60*	\$29,048	\$6,507	\$11,245	\$0.72
61*	\$25,430	\$5,905	\$9,946	N/A	61*	\$26,428	\$6,162	\$10,379	N/A	61*	\$27,424	\$6,417	\$10,809	N/A
62*	\$24,096	\$5,801	\$9,529	N/A	62*	\$25,042	\$6,055	\$9,946	N/A	62*	\$25,986	\$6,307	\$10,360	N/A
63*	\$22,723	\$5,714	\$9,158	N/A	63*	\$23,615	\$5,964	\$9,558	N/A	63*	\$24,505	\$6,213	\$9,958	N/A
64*	\$21,469	\$5,614	\$8,783	N/A	64*	\$22,311	\$5,859	\$9,167	N/A	64*	\$23,152	\$6,105	\$9,551	N/A
65*	\$20,300	\$5,503	\$8,409	N/A	65*	\$21,096	\$5,745	\$8,778	N/A	65*	\$21,891	\$5,986	\$9,147	N/A
66*	\$18,980	\$5,443	\$8,128	N/A	66*	\$19,724	\$5,683	\$8,486	N/A	66*	\$20,468	\$5,922	\$8,843	N/A
67*	\$17,818	\$5,370	\$7,840	N/A	67*	\$18,518	\$5,607	\$8,186	N/A	67*	\$19,215	\$5,843	\$8,532	N/A
68*	\$16,673	\$5,331	\$7,614	N/A	68*	\$17,328	\$5,567	\$7,952	N/A	68*	\$17,981	\$5,803	\$8,288	N/A
69*	\$15,640	\$5,275	\$7,373	N/A	69*	\$16,253	\$5,510	\$7,701	N/A	69*	\$16,866	\$5,743	\$8,028	N/A
70*	\$14,691	\$5,205	\$7,124	N/A	70*	\$15,267	\$5,438	\$7,442	N/A	70*	\$15,843	\$5,670	\$7,760	N/A
71*	\$13,808	\$5,125	\$6,872	N/A	71*	\$14,350	\$5,355	\$7,180	N/A	71*	\$14,891	\$5,584	\$7,487	N/A
72*	\$13,023	\$5,015	\$6,591	N/A	72*	\$13,534	\$5,241	\$6,888	N/A	72*	\$14,044	\$5,467	\$7,184	N/A

*Cash Values and Paid-Up Values for ages 56-72 are for the tenth year rather than age 65.

END-95 (ESO)(20/21)

Employee Life Option Plus

Unismoke Rates

\$29.00 Per Week					\$30.00 Per Week				
Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	N/A	N/A	N/A	N/A	18	N/A	N/A	N/A	N/A
19	N/A	N/A	N/A	N/A	19	N/A	N/A	N/A	N/A
20	\$198,378	\$84,981	\$167,971	\$3.33	20	N/A	N/A	N/A	N/A
21	\$192,958	\$82,123	\$162,322	\$3.20	21	\$199,734	\$85,007	\$168,022	\$3.31
22	\$186,832	\$78,974	\$156,096	\$3.06	22	\$193,393	\$81,747	\$161,578	\$3.16
23	\$182,017	\$76,387	\$150,985	\$2.91	23	\$188,409	\$79,070	\$156,287	\$3.01
24	\$176,999	\$73,722	\$145,716	\$2.79	24	\$183,214	\$76,310	\$150,833	\$2.89
25	\$172,250	\$71,175	\$140,683	\$2.71	25	\$178,299	\$73,675	\$145,624	\$2.81
26	\$165,586	\$67,851	\$134,111	\$2.61	26	\$171,401	\$70,233	\$138,821	\$2.70
27	\$159,239	\$64,672	\$127,828	\$2.51	27	\$164,831	\$66,943	\$132,316	\$2.60
28	\$152,204	\$61,235	\$121,034	\$2.40	28	\$157,549	\$63,385	\$125,285	\$2.48
29	\$145,764	\$58,058	\$114,756	\$2.30	29	\$150,882	\$60,096	\$118,785	\$2.38
30	\$140,124	\$55,221	\$109,150	\$2.24	30	\$145,045	\$57,161	\$112,983	\$2.31
31	\$133,881	\$52,168	\$103,114	\$2.14	31	\$138,583	\$54,000	\$106,735	\$2.21
32	\$128,288	\$49,395	\$97,632	\$2.07	32	\$132,793	\$51,129	\$101,061	\$2.15
33	\$122,184	\$46,452	\$91,815	\$1.98	33	\$126,475	\$48,083	\$95,040	\$2.04
34	\$116,635	\$43,751	\$86,477	\$1.91	34	\$120,731	\$45,287	\$89,514	\$1.98
35	\$111,656	\$41,293	\$81,617	\$1.83	35	\$115,577	\$42,743	\$84,483	\$1.89
36	\$106,359	\$38,744	\$76,581	\$1.76	36	\$110,094	\$40,105	\$79,270	\$1.82
37	\$101,542	\$36,403	\$71,953	\$1.70	37	\$105,108	\$37,681	\$74,480	\$1.76
38	\$96,479	\$34,005	\$67,213	\$1.64	38	\$99,867	\$35,199	\$69,573	\$1.70
39	\$91,896	\$31,811	\$62,876	\$1.56	39	\$95,123	\$32,928	\$65,084	\$1.62
40	\$87,730	\$29,789	\$58,879	\$1.51	40	\$90,810	\$30,835	\$60,946	\$1.56
41	\$83,429	\$27,749	\$54,849	\$1.45	41	\$86,358	\$28,724	\$56,774	\$1.50
42	\$79,530	\$25,873	\$51,139	\$1.40	42	\$82,322	\$26,781	\$52,935	\$1.45
43	\$75,451	\$23,966	\$47,370	\$1.34	43	\$78,101	\$24,807	\$49,033	\$1.39
44	\$71,807	\$22,223	\$43,925	\$1.29	44	\$74,329	\$23,003	\$45,468	\$1.34
45	\$68,499	\$20,608	\$40,733	\$1.25	45	\$70,904	\$21,331	\$42,163	\$1.29
46	\$64,970	\$18,952	\$37,459	\$1.22	46	\$67,251	\$19,617	\$38,774	\$1.26
47	\$61,814	\$17,431	\$34,453	\$1.17	47	\$63,984	\$18,043	\$35,663	\$1.22
48	\$58,559	\$15,910	\$31,447	\$1.12	48	\$60,615	\$16,468	\$32,551	\$1.16
49	\$55,652	\$14,511	\$28,681	\$1.06	49	\$57,606	\$15,020	\$29,688	\$1.09
50	\$53,039	\$13,212	\$26,114	\$1.04	50	\$54,902	\$13,676	\$27,032	\$1.08
51	\$50,301	\$11,907	\$23,535	\$1.00	51	\$52,067	\$12,325	\$24,362	\$1.03
52	\$47,831	\$10,693	\$21,135	\$0.98	52	\$49,510	\$11,068	\$21,876	\$1.01
53	\$45,372	\$9,507	\$18,791	\$0.93	53	\$46,966	\$9,841	\$19,451	\$0.97
54	\$43,075	\$8,382	\$16,568	\$0.91	54	\$44,588	\$8,677	\$17,150	\$0.95
55	\$40,928	\$7,313	\$14,455	\$0.87	55	\$42,366	\$7,570	\$14,962	\$0.90
56*	\$38,350	\$7,124	\$13,696	\$0.83	56*	\$39,697	\$7,374	\$14,177	\$0.86
57*	\$36,059	\$6,987	\$13,073	\$0.83	57*	\$37,325	\$7,254	\$13,572	\$0.86
58*	\$33,798	\$6,936	\$12,633	\$0.77	58*	\$34,985	\$7,201	\$13,116	\$0.80
59*	\$31,747	\$6,872	\$12,190	\$0.76	59*	\$32,862	\$7,136	\$12,657	\$0.79
60*	\$30,103	\$6,766	\$11,693	\$0.75	60*	\$31,160	\$7,026	\$12,142	\$0.78
61*	\$28,419	\$6,674	\$11,242	N/A	61*	\$29,417	\$6,930	\$11,673	N/A
62*	\$26,929	\$6,559	\$10,774	N/A	62*	\$27,875	\$6,812	\$11,189	N/A
63*	\$25,394	\$6,462	\$10,356	N/A	63*	\$26,286	\$6,711	\$10,755	N/A
64*	\$23,992	\$6,350	\$9,935	N/A	64*	\$24,835	\$6,596	\$10,320	N/A
65*	\$22,686	\$6,227	\$9,516	N/A	65*	\$23,483	\$6,469	\$9,886	N/A
66*	\$21,211	\$6,161	\$9,201	N/A	66*	\$21,956	\$6,401	\$9,559	N/A
67*	\$19,913	\$6,081	\$8,878	N/A	67*	\$20,612	\$6,318	\$9,225	N/A
68*	\$18,633	\$6,039	\$8,625	N/A	68*	\$19,288	\$6,275	\$8,963	N/A
69*	\$17,478	\$5,978	\$8,356	N/A	69*	\$18,092	\$6,212	\$8,683	N/A
70*	\$16,418	\$5,901	\$8,077	N/A	70*	\$16,994	\$6,134	\$8,395	N/A
71*	\$15,431	\$5,814	\$7,795	N/A	71*	\$15,973	\$6,044	\$8,103	N/A
72*	\$14,553	\$5,692	\$7,481	N/A	72*	\$15,064	\$5,919	\$7,778	N/A

*Cash Values and Paid-Up Values for ages 56-72 are for the tenth year rather than age 65.

END-95 (ESO)(20/21)

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\$1.00 Per Week					\$2.00 Per Week					\$3.00 Per Week				
Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
0	\$5,220	\$2,439	\$4,821	N/A	0	\$15,176	\$7,091	\$14,015	N/A	0	\$25,155	\$11,753	\$23,230	N/A
1	\$6,470	\$3,015	\$5,959	N/A	1	\$18,809	\$8,765	\$17,325	N/A	1	\$31,178	\$14,529	\$28,717	N/A
2	\$6,343	\$2,947	\$5,826	N/A	2	\$18,441	\$8,569	\$16,938	N/A	2	\$30,568	\$14,204	\$28,076	N/A
3	\$6,206	\$2,875	\$5,683	N/A	3	\$18,044	\$8,359	\$16,523	N/A	3	\$29,910	\$13,857	\$27,389	N/A
4	\$6,076	\$2,806	\$5,546	N/A	4	\$17,663	\$8,157	\$16,123	N/A	4	\$29,279	\$13,521	\$26,726	N/A
5	\$5,964	\$2,745	\$5,426	\$0.09	5	\$17,339	\$7,981	\$15,775	\$0.27	5	\$28,741	\$13,229	\$26,148	\$0.45
6	\$5,804	\$2,662	\$5,262	\$0.09	6	\$16,873	\$7,739	\$15,297	\$0.27	6	\$27,969	\$12,829	\$25,357	\$0.44
7	\$5,640	\$2,578	\$5,095	\$0.09	7	\$16,396	\$7,493	\$14,811	\$0.26	7	\$27,179	\$12,421	\$24,551	\$0.43
8	\$5,485	\$2,497	\$4,936	\$0.09	8	\$15,946	\$7,260	\$14,349	\$0.26	8	\$26,432	\$12,033	\$23,785	\$0.43
9	\$5,349	\$2,425	\$4,794	\$0.09	9	\$15,551	\$7,051	\$13,937	\$0.26	9	\$25,778	\$11,689	\$23,103	\$0.43
10	\$5,220	\$2,357	\$4,659	\$0.09	10	\$15,176	\$6,852	\$13,544	\$0.26	10	\$25,155	\$11,358	\$22,450	\$0.42
11	\$5,008	\$2,251	\$4,450	\$0.09	11	\$14,560	\$6,545	\$12,937	\$0.25	11	\$24,136	\$10,850	\$21,446	\$0.41
12	\$4,795	\$2,146	\$4,241	\$0.08	12	\$13,941	\$6,238	\$12,330	\$0.24	12	\$23,109	\$10,340	\$20,438	\$0.40
13	\$4,624	\$2,059	\$4,070	\$0.08	13	\$13,444	\$5,986	\$11,833	\$0.24	13	\$22,286	\$9,924	\$19,615	\$0.39
14	\$4,435	\$1,965	\$3,884	\$0.08	14	\$12,893	\$5,712	\$11,291	\$0.23	14	\$21,371	\$9,468	\$18,715	\$0.38
15	\$4,288	\$1,890	\$3,735	\$0.08	15	\$12,466	\$5,494	\$10,860	\$0.22	15	\$20,665	\$9,108	\$18,002	\$0.37
16	\$4,151	\$1,820	\$3,597	\$0.07	16	\$12,067	\$5,290	\$10,456	\$0.21	16	\$20,003	\$8,769	\$17,333	\$0.36
17	\$4,003	\$1,745	\$3,450	\$0.07	17	\$11,639	\$5,075	\$10,030	\$0.21	17	\$19,293	\$8,412	\$16,626	\$0.34
18	\$3,878	\$1,681	\$3,323	\$0.07	18	\$11,274	\$4,888	\$9,662	\$0.20	18	\$18,688	\$8,103	\$16,015	\$0.33
19	\$3,749	\$1,616	\$3,194	\$0.06	19	\$10,899	\$4,698	\$9,286	\$0.19	19	\$18,067	\$7,787	\$15,392	\$0.31
20	\$3,643	\$1,561	\$3,085	\$0.06	20	\$10,593	\$4,538	\$8,969	\$0.18	20	\$17,559	\$7,522	\$14,868	\$0.30
21	\$3,544	\$1,508	\$2,981	\$0.06	21	\$10,303	\$4,385	\$8,667	\$0.17	21	\$17,079	\$7,269	\$14,367	\$0.28
22	\$3,431	\$1,450	\$2,867	\$0.06	22	\$9,976	\$4,217	\$8,335	\$0.16	22	\$16,537	\$6,990	\$13,817	\$0.27
23	\$3,343	\$1,403	\$2,773	\$0.06	23	\$9,719	\$4,079	\$8,062	\$0.16	23	\$16,111	\$6,761	\$13,364	\$0.26
24	\$3,251	\$1,354	\$2,676	\$0.05	24	\$9,451	\$3,936	\$7,781	\$0.15	24	\$15,667	\$6,525	\$12,898	\$0.25
25	\$3,164	\$1,307	\$2,584	\$0.05	25	\$9,198	\$3,801	\$7,512	\$0.15	25	\$15,246	\$6,300	\$12,452	\$0.24

\$4.00 Per Week					\$5.00 Per Week				
Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
0	\$35,113	\$16,406	\$32,427	N/A	0	\$45,069	\$21,057	\$41,621	N/A
1	\$43,519	\$20,280	\$40,084	N/A	1	\$55,859	\$26,030	\$51,451	N/A
2	\$42,668	\$19,827	\$39,189	N/A	2	\$54,766	\$25,449	\$50,301	N/A
3	\$41,749	\$19,341	\$38,230	N/A	3	\$53,587	\$24,826	\$49,070	N/A
4	\$40,870	\$18,874	\$37,306	N/A	4	\$52,457	\$24,225	\$47,883	N/A
5	\$40,118	\$18,466	\$36,498	\$0.63	5	\$51,493	\$23,701	\$46,847	\$0.80
6	\$39,041	\$17,907	\$35,395	\$0.62	6	\$50,110	\$22,984	\$45,430	\$0.79
7	\$37,938	\$17,338	\$34,270	\$0.61	7	\$48,694	\$22,254	\$43,986	\$0.78
8	\$36,895	\$16,797	\$33,200	\$0.60	8	\$47,356	\$21,559	\$42,613	\$0.78
9	\$35,982	\$16,315	\$32,248	\$0.60	9	\$46,184	\$20,941	\$41,391	\$0.77
10	\$35,113	\$15,854	\$31,337	\$0.59	10	\$45,069	\$20,350	\$40,222	\$0.76
11	\$33,690	\$15,145	\$29,935	\$0.57	11	\$43,242	\$19,439	\$38,423	\$0.73
12	\$32,257	\$14,434	\$28,529	\$0.55	12	\$41,403	\$18,526	\$36,618	\$0.71
13	\$31,107	\$13,852	\$27,379	\$0.54	13	\$39,927	\$17,779	\$35,142	\$0.69
14	\$29,831	\$13,217	\$26,124	\$0.53	14	\$38,289	\$16,964	\$33,530	\$0.67
15	\$28,845	\$12,713	\$25,128	\$0.51	15	\$37,023	\$16,318	\$32,253	\$0.66
16	\$27,922	\$12,241	\$24,195	\$0.50	16	\$35,839	\$15,711	\$31,055	\$0.64
17	\$26,931	\$11,742	\$23,209	\$0.48	17	\$34,567	\$15,071	\$29,789	\$0.62
18	\$26,085	\$11,310	\$22,354	\$0.45	18	\$33,482	\$14,517	\$28,693	\$0.58
19	\$25,218	\$10,870	\$21,485	\$0.43	19	\$32,369	\$13,952	\$27,577	\$0.56
20	\$24,510	\$10,500	\$20,753	\$0.41	20	\$31,459	\$13,476	\$26,637	\$0.53
21	\$23,840	\$10,146	\$20,055	\$0.40	21	\$30,600	\$13,023	\$25,742	\$0.51
22	\$23,083	\$9,757	\$19,286	\$0.38	22	\$29,628	\$12,524	\$24,754	\$0.48
23	\$22,489	\$9,438	\$18,655	\$0.36	23	\$28,865	\$12,114	\$23,944	\$0.46
24	\$21,869	\$9,109	\$18,004	\$0.35	24	\$28,069	\$11,691	\$23,108	\$0.44
25	\$21,282	\$8,794	\$17,382	\$0.34	25	\$27,316	\$11,287	\$22,310	\$0.43

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