

\$4.00 Biweekly					\$6.00 Biweekly					\$8.00 Biweekly				
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	\$0.39	18	\$18,688	\$8,103	\$16,015	\$0.65	18	\$26,085	\$11,310	\$22,354	\$0.91
19	\$10,899	\$4,698	\$9,286	\$0.38	19	\$18,067	\$7,787	\$15,392	\$0.62	19	\$25,218	\$10,870	\$21,485	\$0.87
20	\$10,593	\$4,538	\$8,969	\$0.36	20	\$17,559	\$7,522	\$14,868	\$0.59	20	\$24,510	\$10,500	\$20,753	\$0.82
21	\$10,303	\$4,385	\$8,667	\$0.34	21	\$17,079	\$7,269	\$14,367	\$0.57	21	\$23,840	\$10,146	\$20,055	\$0.79
22	\$9,976	\$4,217	\$8,335	\$0.33	22	\$16,537	\$6,990	\$13,817	\$0.54	22	\$23,083	\$9,757	\$19,286	\$0.76
23	\$9,719	\$4,079	\$8,062	\$0.31	23	\$16,111	\$6,761	\$13,364	\$0.52	23	\$22,489	\$9,438	\$18,655	\$0.72
24	\$9,451	\$3,936	\$7,781	\$0.30	24	\$15,667	\$6,525	\$12,898	\$0.49	24	\$21,869	\$9,109	\$18,004	\$0.69
25	\$9,198	\$3,801	\$7,512	\$0.29	25	\$15,246	\$6,300	\$12,452	\$0.48	25	\$21,282	\$8,794	\$17,382	\$0.67
26	\$8,842	\$3,623	\$7,161	\$0.28	26	\$14,657	\$6,006	\$11,871	\$0.47	26	\$20,458	\$8,383	\$16,569	\$0.65
27	\$8,503	\$3,453	\$6,826	\$0.27	27	\$14,095	\$5,724	\$11,315	\$0.45	27	\$19,674	\$7,990	\$15,793	\$0.62
28	\$8,127	\$3,270	\$6,463	\$0.26	28	\$13,472	\$5,420	\$10,713	\$0.42	28	\$18,805	\$7,566	\$14,954	\$0.60
29	\$7,783	\$3,100	\$6,127	\$0.25	29	\$12,902	\$5,139	\$10,157	\$0.41	29	\$18,009	\$7,173	\$14,178	\$0.57
30	\$7,482	\$2,949	\$5,828	\$0.24	30	\$12,403	\$4,888	\$9,661	\$0.40	30	\$17,312	\$6,822	\$13,485	\$0.55
31	\$7,149	\$2,786	\$5,506	\$0.23	31	\$11,850	\$4,617	\$9,127	\$0.38	31	\$16,541	\$6,445	\$12,740	\$0.53
32	\$6,850	\$2,637	\$5,213	\$0.22	32	\$11,355	\$4,372	\$8,642	\$0.37	32	\$15,850	\$6,103	\$12,062	\$0.51
33	\$6,524	\$2,480	\$4,902	\$0.21	33	\$10,815	\$4,112	\$8,127	\$0.35	33	\$15,096	\$5,739	\$11,344	\$0.49
34	\$6,228	\$2,336	\$4,618	\$0.21	34	\$10,324	\$3,873	\$7,655	\$0.34	34	\$14,410	\$5,405	\$10,684	\$0.48
35	\$5,962	\$2,205	\$4,358	\$0.20	35	\$9,883	\$3,655	\$7,224	\$0.33	35	\$13,795	\$5,102	\$10,084	\$0.45
36	\$5,679	\$2,069	\$4,089	\$0.19	36	\$9,414	\$3,429	\$6,778	\$0.31	36	\$13,141	\$4,787	\$9,462	\$0.44
37	\$5,422	\$1,944	\$3,842	\$0.18	37	\$8,988	\$3,222	\$6,369	\$0.30	37	\$12,546	\$4,498	\$8,890	\$0.42
38	\$5,151	\$1,816	\$3,589	\$0.18	38	\$8,539	\$3,010	\$5,949	\$0.29	38	\$11,920	\$4,201	\$8,304	\$0.41
39	\$4,907	\$1,699	\$3,357	\$0.17	39	\$8,134	\$2,816	\$5,565	\$0.28	39	\$11,354	\$3,930	\$7,769	\$0.39
40	\$4,684	\$1,590	\$3,144	\$0.16	40	\$7,765	\$2,637	\$5,211	\$0.27	40	\$10,839	\$3,680	\$7,274	\$0.37
41	\$4,455	\$1,482	\$2,929	\$0.16	41	\$7,384	\$2,456	\$4,854	\$0.26	41	\$10,308	\$3,429	\$6,777	\$0.36
42	\$4,246	\$1,381	\$2,730	\$0.15	42	\$7,039	\$2,290	\$4,526	\$0.25	42	\$9,826	\$3,197	\$6,318	\$0.35
43	\$4,029	\$1,280	\$2,529	\$0.15	43	\$6,678	\$2,121	\$4,193	\$0.24	43	\$9,322	\$2,961	\$5,853	\$0.33
44	\$3,834	\$1,187	\$2,345	\$0.14	44	\$6,356	\$1,967	\$3,888	\$0.23	44	\$8,872	\$2,746	\$5,427	\$0.32
45	\$3,657	\$1,100	\$2,175	\$0.13	45	\$6,063	\$1,824	\$3,605	\$0.22	45	\$8,463	\$2,546	\$5,033	\$0.31
46	\$3,469	\$1,012	\$2,000	\$0.13	46	\$5,750	\$1,677	\$3,315	\$0.22	46	\$8,027	\$2,341	\$4,628	\$0.30
47	\$3,300	\$931	\$1,839	\$0.13	47	\$5,471	\$1,543	\$3,049	\$0.21	47	\$7,637	\$2,154	\$4,257	\$0.29
48	\$3,127	\$850	\$1,679	\$0.12	48	\$5,183	\$1,408	\$2,783	\$0.20	48	\$7,235	\$1,966	\$3,885	\$0.28
49	\$2,971	\$775	\$1,531	\$0.12	49	\$4,926	\$1,284	\$2,539	\$0.19	49	\$6,876	\$1,793	\$3,544	\$0.26
50	\$2,832	\$705	\$1,394	\$0.12	50	\$4,694	\$1,169	\$2,311	\$0.18	50	\$6,553	\$1,632	\$3,226	\$0.26
51	\$2,686	\$636	\$1,257	\$0.11	51	\$4,452	\$1,054	\$2,083	\$0.18	51	\$6,214	\$1,471	\$2,907	\$0.25
52	\$2,554	\$571	\$1,129	\$0.11	52	\$4,233	\$946	\$1,870	\$0.18	52	\$5,909	\$1,321	\$2,611	\$0.24
53	\$2,422	\$507	\$1,003	\$0.10	53	\$4,016	\$841	\$1,663	\$0.17	53	\$5,606	\$1,175	\$2,322	\$0.24
54	\$2,300	\$448	\$885	\$0.10	54	\$3,812	\$742	\$1,466	\$0.16	54	\$5,322	\$1,036	\$2,047	\$0.23
55	\$2,185	\$390	\$772	\$0.10	55	\$3,622	\$647	\$1,279	\$0.16	55	\$5,056	\$903	\$1,786	\$0.22
56*	\$2,047	\$380	\$731	\$0.09	56*	\$3,394	\$630	\$1,212	\$0.15	56*	\$4,738	\$880	\$1,692	\$0.21
57*	\$1,925	\$372	\$695	\$0.09	57*	\$3,191	\$616	\$1,152	\$0.15	57*	\$4,455	\$860	\$1,609	\$0.21
58*	\$1,804	\$362	\$659	\$0.08	58*	\$2,991	\$600	\$1,093	\$0.14	58*	\$4,175	\$837	\$1,525	\$0.19
59*	\$1,695	\$353	\$626	\$0.08	59*	\$2,810	\$585	\$1,039	\$0.14	59*	\$3,922	\$817	\$1,450	\$0.19
60*	\$1,607	\$348	\$601	\$0.08	60*	\$2,664	\$577	\$996	\$0.13	60*	\$3,719	\$805	\$1,391	\$0.18
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)

\$10.00 Biweekly					\$12.00 Biweekly					\$14.00 Biweekly				
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	\$1.16	18	\$40,879	\$17,724	\$35,032	\$1.42	18	\$48,293	\$20,938	\$41,386	\$1.68
19	\$32,369	\$13,952	\$27,577	\$1.11	19	\$39,520	\$17,034	\$33,669	\$1.36	19	\$46,688	\$20,124	\$39,776	\$1.61
20	\$31,459	\$13,476	\$26,637	\$1.06	20	\$38,410	\$16,454	\$32,523	\$1.29	20	\$45,377	\$19,439	\$38,422	\$1.52
21	\$30,600	\$13,023	\$25,742	\$1.02	21	\$37,361	\$15,901	\$31,429	\$1.24	21	\$44,137	\$18,785	\$37,129	\$1.46
22	\$29,628	\$12,524	\$24,754	\$0.97	22	\$36,175	\$15,291	\$30,224	\$1.19	22	\$42,736	\$18,065	\$35,706	\$1.40
23	\$28,865	\$12,114	\$23,944	\$0.92	23	\$35,242	\$14,790	\$29,234	\$1.13	23	\$41,634	\$17,473	\$34,536	\$1.33
24	\$28,069	\$11,691	\$23,108	\$0.89	24	\$34,271	\$14,274	\$28,214	\$1.08	24	\$40,486	\$16,863	\$33,331	\$1.28
25	\$27,316	\$11,287	\$22,310	\$0.86	25	\$33,351	\$13,781	\$27,239	\$1.05	25	\$39,400	\$16,280	\$32,180	\$1.24
26	\$26,259	\$10,760	\$21,268	\$0.83	26	\$32,061	\$13,137	\$25,967	\$1.01	26	\$37,876	\$15,520	\$30,677	\$1.20
27	\$25,253	\$10,256	\$20,272	\$0.80	27	\$30,832	\$12,522	\$24,750	\$0.97	27	\$36,424	\$14,793	\$29,239	\$1.15
28	\$24,137	\$9,711	\$19,194	\$0.76	28	\$29,470	\$11,856	\$23,435	\$0.93	28	\$34,815	\$14,007	\$27,685	\$1.10
29	\$23,116	\$9,207	\$18,199	\$0.73	29	\$28,223	\$11,241	\$22,219	\$0.89	29	\$33,342	\$13,280	\$26,249	\$1.05
30	\$22,221	\$8,757	\$17,309	\$0.71	30	\$27,131	\$10,692	\$21,134	\$0.87	30	\$32,052	\$12,631	\$24,967	\$1.02
31	\$21,231	\$8,273	\$16,352	\$0.68	31	\$25,922	\$10,101	\$19,965	\$0.83	31	\$30,624	\$11,933	\$23,586	\$0.98
32	\$20,344	\$7,833	\$15,483	\$0.66	32	\$24,839	\$9,564	\$18,903	\$0.80	32	\$29,344	\$11,298	\$22,332	\$0.95
33	\$19,376	\$7,366	\$14,560	\$0.63	33	\$23,657	\$8,994	\$17,777	\$0.77	33	\$27,948	\$10,625	\$21,002	\$0.90
34	\$18,496	\$6,938	\$13,713	\$0.61	34	\$22,583	\$8,471	\$16,744	\$0.74	34	\$26,679	\$10,008	\$19,781	\$0.88
35	\$17,707	\$6,548	\$12,943	\$0.58	35	\$21,619	\$7,995	\$15,803	\$0.71	35	\$25,540	\$9,445	\$18,669	\$0.84
36	\$16,867	\$6,144	\$12,145	\$0.56	36	\$20,593	\$7,502	\$14,827	\$0.68	36	\$24,328	\$8,862	\$17,517	\$0.81
37	\$16,103	\$5,773	\$11,411	\$0.54	37	\$19,661	\$7,048	\$13,932	\$0.66	37	\$23,226	\$8,327	\$16,458	\$0.78
38	\$15,300	\$5,393	\$10,659	\$0.52	38	\$18,680	\$6,584	\$13,014	\$0.64	38	\$22,068	\$7,778	\$15,374	\$0.75
39	\$14,573	\$5,045	\$9,971	\$0.50	39	\$17,793	\$6,159	\$12,174	\$0.60	39	\$21,020	\$7,276	\$14,382	\$0.72
40	\$13,912	\$4,724	\$9,337	\$0.48	40	\$16,986	\$5,768	\$11,400	\$0.59	40	\$20,067	\$6,814	\$13,468	\$0.69
41	\$13,230	\$4,400	\$8,698	\$0.46	41	\$16,153	\$5,373	\$10,619	\$0.56	41	\$19,083	\$6,347	\$12,546	\$0.66
42	\$12,612	\$4,103	\$8,110	\$0.44	42	\$15,398	\$5,009	\$9,901	\$0.54	42	\$18,191	\$5,918	\$11,697	\$0.64
43	\$11,965	\$3,800	\$7,512	\$0.43	43	\$14,609	\$4,640	\$9,172	\$0.52	43	\$17,258	\$5,482	\$10,835	\$0.61
44	\$11,387	\$3,524	\$6,966	\$0.41	44	\$13,903	\$4,303	\$8,505	\$0.50	44	\$16,425	\$5,083	\$10,047	\$0.59
45	\$10,862	\$3,268	\$6,459	\$0.40	45	\$13,263	\$3,990	\$7,887	\$0.48	45	\$15,668	\$4,714	\$9,317	\$0.57
46	\$10,303	\$3,005	\$5,940	\$0.39	46	\$12,579	\$3,669	\$7,253	\$0.48	46	\$14,861	\$4,335	\$8,568	\$0.56
47	\$9,802	\$2,764	\$5,463	\$0.37	47	\$11,968	\$3,375	\$6,671	\$0.46	47	\$14,139	\$3,987	\$7,881	\$0.54
48	\$9,286	\$2,523	\$4,987	\$0.36	48	\$11,338	\$3,080	\$6,089	\$0.44	48	\$13,394	\$3,639	\$7,193	\$0.52
49	\$8,825	\$2,301	\$4,548	\$0.34	49	\$10,775	\$2,809	\$5,553	\$0.41	49	\$12,729	\$3,319	\$6,560	\$0.48
50	\$8,411	\$2,095	\$4,141	\$0.33	50	\$10,269	\$2,558	\$5,056	\$0.41	50	\$12,132	\$3,022	\$5,973	\$0.48
51	\$7,977	\$1,888	\$3,732	\$0.32	51	\$9,739	\$2,305	\$4,557	\$0.39	51	\$11,505	\$2,723	\$5,383	\$0.46
52	\$7,585	\$1,696	\$3,352	\$0.31	52	\$9,261	\$2,070	\$4,092	\$0.38	52	\$10,940	\$2,446	\$4,834	\$0.45
53	\$7,195	\$1,508	\$2,980	\$0.30	53	\$8,785	\$1,841	\$3,638	\$0.36	53	\$10,378	\$2,175	\$4,298	\$0.43
54	\$6,831	\$1,329	\$2,627	\$0.29	54	\$8,340	\$1,623	\$3,208	\$0.36	54	\$9,853	\$1,917	\$3,790	\$0.42
55	\$6,490	\$1,160	\$2,292	\$0.28	55	\$7,924	\$1,416	\$2,799	\$0.34	55	\$9,362	\$1,673	\$3,306	\$0.40
56*	\$6,081	\$1,130	\$2,172	\$0.26	56*	\$7,425	\$1,379	\$2,652	\$0.32	56*	\$8,772	\$1,629	\$3,133	\$0.38
57*	\$5,718	\$1,104	\$2,065	\$0.27	57*	\$6,982	\$1,348	\$2,522	\$0.32	57*	\$8,248	\$1,592	\$2,979	\$0.38
58*	\$5,360	\$1,075	\$1,958	\$0.25	58*	\$6,544	\$1,312	\$2,391	\$0.30	58*	\$7,731	\$1,551	\$2,824	\$0.36
59*	\$5,034	\$1,049	\$1,861	\$0.24	59*	\$6,147	\$1,281	\$2,272	\$0.30	59*	\$7,261	\$1,513	\$2,684	\$0.35
60*	\$4,773	\$1,033	\$1,785	\$0.24	60*	\$5,828	\$1,261	\$2,180	\$0.29	60*	\$6,885	\$1,490	\$2,575	\$0.35
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)

\$16.00 Biweekly					\$18.00 Biweekly					\$20.00 Biweekly				
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	\$1.94	18	\$63,087	\$27,353	\$54,064	\$2.19	18	\$70,501	\$30,567	\$60,418	\$2.45
19	\$53,840	\$23,207	\$45,870	\$1.85	19	\$60,990	\$26,289	\$51,961	\$2.10	19	\$68,158	\$29,378	\$58,068	\$2.34
20	\$52,327	\$22,416	\$44,306	\$1.76	20	\$59,277	\$25,393	\$50,191	\$1.99	20	\$66,243	\$28,377	\$56,089	\$2.22
21	\$50,898	\$21,662	\$42,817	\$1.69	21	\$57,657	\$24,539	\$48,503	\$1.91	21	\$64,433	\$27,423	\$54,203	\$2.14
22	\$49,282	\$20,832	\$41,175	\$1.62	22	\$55,827	\$23,598	\$46,643	\$1.83	22	\$62,388	\$26,371	\$52,125	\$2.04
23	\$48,012	\$20,149	\$39,826	\$1.53	23	\$54,388	\$22,825	\$45,115	\$1.74	23	\$60,780	\$25,508	\$50,418	\$1.94
24	\$46,688	\$19,446	\$38,436	\$1.47	24	\$52,889	\$22,029	\$43,541	\$1.67	24	\$59,104	\$24,617	\$48,658	\$1.86
25	\$45,435	\$18,774	\$37,109	\$1.44	25	\$51,470	\$21,268	\$42,038	\$1.62	25	\$57,518	\$23,767	\$46,977	\$1.81
26	\$43,678	\$17,898	\$35,376	\$1.38	26	\$49,478	\$20,274	\$40,073	\$1.56	26	\$55,293	\$22,657	\$44,783	\$1.74
27	\$42,003	\$17,059	\$33,717	\$1.32	27	\$47,582	\$19,324	\$38,196	\$1.50	27	\$53,174	\$21,596	\$42,685	\$1.68
28	\$40,148	\$16,152	\$31,926	\$1.27	28	\$45,480	\$18,298	\$36,166	\$1.44	28	\$50,824	\$20,448	\$40,416	\$1.60
29	\$38,449	\$15,314	\$30,270	\$1.21	29	\$43,555	\$17,348	\$34,290	\$1.38	29	\$48,674	\$19,387	\$38,320	\$1.54
30	\$36,961	\$14,566	\$28,791	\$1.18	30	\$41,870	\$16,501	\$32,615	\$1.34	30	\$46,791	\$18,440	\$36,448	\$1.50
31	\$35,315	\$13,761	\$27,199	\$1.13	31	\$40,005	\$15,588	\$30,811	\$1.28	31	\$44,706	\$17,420	\$34,432	\$1.43
32	\$33,839	\$13,029	\$25,753	\$1.09	32	\$38,333	\$14,759	\$29,173	\$1.24	32	\$42,838	\$16,494	\$32,601	\$1.38
33	\$32,229	\$12,253	\$24,218	\$1.04	33	\$36,509	\$13,880	\$27,435	\$1.18	33	\$40,800	\$15,511	\$30,659	\$1.32
34	\$30,765	\$11,540	\$22,810	\$1.01	34	\$34,851	\$13,073	\$25,840	\$1.14	34	\$38,947	\$14,609	\$28,876	\$1.28
35	\$29,452	\$10,892	\$21,529	\$0.96	35	\$33,364	\$12,339	\$24,388	\$1.09	35	\$37,284	\$13,788	\$27,253	\$1.22
36	\$28,055	\$10,220	\$20,200	\$0.93	36	\$31,781	\$11,577	\$22,883	\$1.06	36	\$35,516	\$12,938	\$25,572	\$1.18
37	\$26,784	\$9,602	\$18,979	\$0.90	37	\$30,341	\$10,877	\$21,500	\$1.02	37	\$33,907	\$12,156	\$24,027	\$1.14
38	\$25,449	\$8,970	\$17,729	\$0.87	38	\$28,828	\$10,161	\$20,083	\$0.98	38	\$32,216	\$11,355	\$22,444	\$1.09
39	\$24,240	\$8,391	\$16,585	\$0.83	39	\$27,459	\$9,505	\$18,788	\$0.93	39	\$30,686	\$10,622	\$20,996	\$1.04
40	\$23,141	\$7,858	\$15,531	\$0.80	40	\$26,214	\$8,901	\$17,593	\$0.90	40	\$29,295	\$9,947	\$19,661	\$1.01
41	\$22,006	\$7,319	\$14,467	\$0.77	41	\$24,929	\$8,292	\$16,389	\$0.87	41	\$27,859	\$9,266	\$18,315	\$0.97
42	\$20,978	\$6,825	\$13,489	\$0.74	42	\$23,764	\$7,731	\$15,281	\$0.84	42	\$26,557	\$8,640	\$17,077	\$0.94
43	\$19,902	\$6,321	\$12,495	\$0.71	43	\$22,545	\$7,161	\$14,154	\$0.80	43	\$25,195	\$8,003	\$15,818	\$0.90
44	\$18,941	\$5,862	\$11,586	\$0.68	44	\$21,456	\$6,640	\$13,125	\$0.78	44	\$23,978	\$7,421	\$14,668	\$0.86
45	\$18,068	\$5,436	\$10,744	\$0.66	45	\$20,468	\$6,158	\$12,171	\$0.75	45	\$22,873	\$6,881	\$13,601	\$0.84
46	\$17,137	\$4,999	\$9,881	\$0.65	46	\$19,413	\$5,663	\$11,193	\$0.73	46	\$21,695	\$6,328	\$12,508	\$0.82
47	\$16,305	\$4,598	\$9,088	\$0.62	47	\$18,470	\$5,208	\$10,295	\$0.70	47	\$20,641	\$5,821	\$11,505	\$0.78
48	\$15,446	\$4,197	\$8,295	\$0.60	48	\$17,498	\$4,754	\$9,397	\$0.67	48	\$19,554	\$5,313	\$10,501	\$0.75
49	\$14,679	\$3,827	\$7,565	\$0.56	49	\$16,629	\$4,336	\$8,570	\$0.63	49	\$18,583	\$4,845	\$9,577	\$0.71
50	\$13,990	\$3,485	\$6,888	\$0.55	50	\$15,848	\$3,948	\$7,803	\$0.62	50	\$17,711	\$4,412	\$8,720	\$0.70
51	\$13,268	\$3,141	\$6,208	\$0.53	51	\$15,030	\$3,558	\$7,032	\$0.60	51	\$16,796	\$3,976	\$7,859	\$0.67
52	\$12,616	\$2,820	\$5,575	\$0.52	52	\$14,292	\$3,195	\$6,315	\$0.59	52	\$15,972	\$3,571	\$7,057	\$0.66
53	\$11,968	\$2,508	\$4,957	\$0.49	53	\$13,557	\$2,841	\$5,615	\$0.56	53	\$15,151	\$3,175	\$6,275	\$0.63
54	\$11,362	\$2,211	\$4,370	\$0.48	54	\$12,871	\$2,505	\$4,951	\$0.55	54	\$14,384	\$2,799	\$5,533	\$0.61
55	\$10,796	\$1,929	\$3,813	\$0.46	55	\$12,229	\$2,185	\$4,319	\$0.52	55	\$13,667	\$2,442	\$4,827	\$0.58
56*	\$10,116	\$1,879	\$3,613	\$0.44	56*	\$11,459	\$2,129	\$4,092	\$0.50	56*	\$12,806	\$2,379	\$4,574	\$0.55
57*	\$9,511	\$1,836	\$3,435	\$0.44	57*	\$10,774	\$2,080	\$3,891	\$0.50	57*	\$12,041	\$2,324	\$4,349	\$0.56
58*	\$8,915	\$1,788	\$3,257	\$0.41	58*	\$10,099	\$2,025	\$3,689	\$0.46	58*	\$11,286	\$2,264	\$4,123	\$0.52
59*	\$8,374	\$1,745	\$3,095	\$0.41	59*	\$9,486	\$1,977	\$3,506	\$0.46	59*	\$10,601	\$2,209	\$3,918	\$0.51
60*	\$7,940	\$1,718	\$2,970	\$0.40	60*	\$8,995	\$1,947	\$3,364	\$0.45	60*	\$10,052	\$2,176	\$3,760	\$0.50
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)

\$22.00 Biweekly					\$24.00 Biweekly					\$26.00 Biweekly				
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	\$2.71	18	\$85,295	\$36,981	\$73,096	\$2.96	18	\$92,709	\$40,196	\$79,450	\$3.22
19	\$75,309	\$32,460	\$64,160	\$2.59	19	\$82,460	\$35,543	\$70,253	\$2.83	19	\$89,627	\$38,632	\$76,359	\$3.08
20	\$73,194	\$31,355	\$61,975	\$2.46	20	\$80,143	\$34,332	\$67,859	\$2.69	20	\$87,110	\$37,316	\$73,758	\$2.92
21	\$71,194	\$30,300	\$59,891	\$2.36	21	\$77,954	\$33,177	\$65,577	\$2.58	21	\$84,730	\$36,061	\$71,277	\$2.81
22	\$68,934	\$29,138	\$57,594	\$2.26	22	\$75,479	\$31,905	\$63,062	\$2.47	22	\$82,040	\$34,678	\$68,544	\$2.69
23	\$67,157	\$28,184	\$55,707	\$2.15	23	\$73,534	\$30,860	\$60,997	\$2.35	23	\$79,925	\$33,542	\$66,299	\$2.55
24	\$65,306	\$27,201	\$53,764	\$2.06	24	\$71,506	\$29,783	\$58,868	\$2.25	24	\$77,722	\$32,372	\$63,985	\$2.45
25	\$63,554	\$26,261	\$51,907	\$2.00	25	\$69,588	\$28,754	\$56,835	\$2.19	25	\$75,637	\$31,254	\$61,776	\$2.39
26	\$61,095	\$25,034	\$49,482	\$1.92	26	\$66,896	\$27,411	\$54,180	\$2.11	26	\$72,711	\$29,794	\$58,890	\$2.29
27	\$58,753	\$23,861	\$47,163	\$1.86	27	\$64,332	\$26,127	\$51,642	\$2.03	27	\$69,923	\$28,398	\$56,130	\$2.21
28	\$56,157	\$22,593	\$44,657	\$1.77	28	\$61,489	\$24,738	\$48,897	\$1.94	28	\$66,834	\$26,889	\$53,147	\$2.11
29	\$53,781	\$21,421	\$42,340	\$1.70	29	\$58,888	\$23,455	\$46,361	\$1.86	29	\$64,006	\$25,494	\$50,390	\$2.02
30	\$51,700	\$20,374	\$40,272	\$1.65	30	\$56,609	\$22,309	\$44,096	\$1.81	30	\$61,530	\$24,248	\$47,929	\$1.97
31	\$49,397	\$19,248	\$38,045	\$1.58	31	\$54,087	\$21,076	\$41,657	\$1.73	31	\$58,789	\$22,908	\$45,279	\$1.88
32	\$47,333	\$18,225	\$36,022	\$1.53	32	\$51,827	\$19,955	\$39,442	\$1.68	32	\$56,332	\$21,690	\$42,871	\$1.82
33	\$45,081	\$17,139	\$33,876	\$1.46	33	\$49,362	\$18,766	\$37,093	\$1.60	33	\$53,652	\$20,397	\$40,317	\$1.74
34	\$43,034	\$16,142	\$31,907	\$1.41	34	\$47,120	\$17,675	\$34,936	\$1.54	34	\$51,215	\$19,211	\$37,972	\$1.68
35	\$41,197	\$15,235	\$30,114	\$1.35	35	\$45,108	\$16,682	\$32,973	\$1.48	35	\$49,029	\$18,132	\$35,839	\$1.61
36	\$39,242	\$14,295	\$28,255	\$1.30	36	\$42,968	\$15,652	\$30,938	\$1.43	36	\$46,703	\$17,013	\$33,627	\$1.55
37	\$37,465	\$13,431	\$26,548	\$1.26	37	\$41,022	\$14,706	\$29,068	\$1.38	37	\$44,588	\$15,985	\$31,595	\$1.50
38	\$35,597	\$12,547	\$24,799	\$1.21	38	\$38,977	\$13,738	\$27,154	\$1.32	38	\$42,365	\$14,932	\$29,514	\$1.44
39	\$33,906	\$11,737	\$23,199	\$1.15	39	\$37,125	\$12,851	\$25,401	\$1.26	39	\$40,352	\$13,968	\$27,609	\$1.37
40	\$32,369	\$10,991	\$21,724	\$1.11	40	\$35,442	\$12,034	\$23,787	\$1.22	40	\$38,523	\$13,080	\$25,854	\$1.32
41	\$30,782	\$10,238	\$20,237	\$1.07	41	\$33,704	\$11,210	\$22,158	\$1.17	41	\$36,634	\$12,185	\$24,084	\$1.27
42	\$29,343	\$9,546	\$18,868	\$1.03	42	\$32,129	\$10,452	\$20,660	\$1.13	42	\$34,922	\$11,361	\$22,456	\$1.23
43	\$27,838	\$8,842	\$17,477	\$0.99	43	\$30,482	\$9,682	\$19,137	\$1.08	43	\$33,131	\$10,523	\$20,800	\$1.18
44	\$26,494	\$8,199	\$16,207	\$0.96	44	\$29,009	\$8,978	\$17,745	\$1.04	44	\$31,531	\$9,758	\$19,288	\$1.14
45	\$25,273	\$7,603	\$15,029	\$0.92	45	\$27,673	\$8,325	\$16,456	\$1.01	45	\$30,078	\$9,049	\$17,886	\$1.09
46	\$23,971	\$6,992	\$13,821	\$0.90	46	\$26,247	\$7,656	\$15,133	\$0.99	46	\$28,529	\$8,322	\$16,449	\$1.08
47	\$22,807	\$6,431	\$12,712	\$0.87	47	\$24,972	\$7,042	\$13,919	\$0.95	47	\$27,143	\$7,654	\$15,129	\$1.03
48	\$21,606	\$5,870	\$11,603	\$0.83	48	\$23,657	\$6,427	\$12,704	\$0.91	48	\$25,714	\$6,986	\$13,809	\$0.99
49	\$20,533	\$5,354	\$10,582	\$0.78	49	\$22,483	\$5,862	\$11,587	\$0.85	49	\$24,437	\$6,372	\$12,594	\$0.93
50	\$19,569	\$4,875	\$9,635	\$0.77	50	\$21,427	\$5,337	\$10,550	\$0.84	50	\$23,290	\$5,802	\$11,467	\$0.91
51	\$18,559	\$4,393	\$8,684	\$0.74	51	\$20,321	\$4,810	\$9,508	\$0.81	51	\$22,087	\$5,228	\$10,334	\$0.88
52	\$17,647	\$3,945	\$7,798	\$0.72	52	\$19,323	\$4,320	\$8,538	\$0.79	52	\$21,003	\$4,695	\$9,280	\$0.86
53	\$16,740	\$3,508	\$6,933	\$0.69	53	\$18,330	\$3,841	\$7,591	\$0.76	53	\$19,923	\$4,174	\$8,251	\$0.82
54	\$15,893	\$3,093	\$6,113	\$0.68	54	\$17,402	\$3,386	\$6,694	\$0.74	54	\$18,915	\$3,681	\$7,275	\$0.80
55	\$15,101	\$2,698	\$5,333	\$0.64	55	\$16,535	\$2,954	\$5,840	\$0.70	55	\$17,972	\$3,211	\$6,347	\$0.77
56*	\$14,150	\$2,628	\$5,054	\$0.61	56*	\$15,493	\$2,878	\$5,533	\$0.67	56*	\$16,840	\$3,128	\$6,014	\$0.73
57*	\$13,304	\$2,568	\$4,805	\$0.61	57*	\$14,567	\$2,812	\$5,261	\$0.67	57*	\$15,834	\$3,056	\$5,718	\$0.73
58*	\$12,470	\$2,501	\$4,555	\$0.57	58*	\$13,654	\$2,738	\$4,988	\$0.63	58*	\$14,841	\$2,977	\$5,421	\$0.68
59*	\$11,713	\$2,441	\$4,329	\$0.56	59*	\$12,825	\$2,672	\$4,740	\$0.62	59*	\$13,940	\$2,905	\$5,152	\$0.67
60*	\$11,107	\$2,404	\$4,154	\$0.55	60*	\$12,161	\$2,632	\$4,549	\$0.60	60*	\$13,218	\$2,861	\$4,944	\$0.66
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)

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\$28.00 Biweekly					\$30.00 Biweekly					\$32.00 Biweekly				
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	\$3.48	18	\$107,502	\$46,610	\$92,127	\$3.73	18	\$114,900	\$49,817	\$98,467	\$3.99
19	\$96,779	\$41,715	\$82,452	\$3.32	19	\$103,929	\$44,797	\$88,543	\$3.57	19	\$111,081	\$47,879	\$94,637	\$3.82
20	\$94,061	\$40,294	\$79,643	\$3.16	20	\$101,010	\$43,271	\$85,527	\$3.39	20	\$107,961	\$46,248	\$91,413	\$3.62
21	\$91,491	\$38,939	\$76,965	\$3.03	21	\$98,250	\$41,815	\$82,651	\$3.25	21	\$105,011	\$44,693	\$88,338	\$3.48
22	\$88,586	\$37,445	\$74,013	\$2.90	22	\$95,131	\$40,212	\$79,481	\$3.11	22	\$101,677	\$42,979	\$84,950	\$3.33
23	\$86,303	\$36,219	\$71,589	\$2.75	23	\$92,679	\$38,895	\$76,878	\$2.96	23	\$99,057	\$41,571	\$82,169	\$3.16
24	\$83,924	\$34,955	\$69,091	\$2.64	24	\$90,124	\$37,538	\$74,195	\$2.84	24	\$96,326	\$40,121	\$79,301	\$3.04
25	\$81,672	\$33,748	\$66,705	\$2.57	25	\$87,706	\$36,241	\$71,633	\$2.76	25	\$93,742	\$38,735	\$76,563	\$2.95
26	\$78,512	\$32,171	\$63,588	\$2.47	26	\$84,313	\$34,548	\$68,287	\$2.66	26	\$90,115	\$36,926	\$72,986	\$2.84
27	\$75,503	\$30,664	\$60,609	\$2.38	27	\$81,081	\$32,929	\$65,087	\$2.56	27	\$86,661	\$35,196	\$69,566	\$2.73
28	\$72,167	\$29,034	\$57,388	\$2.28	28	\$77,499	\$31,179	\$61,628	\$2.44	28	\$82,832	\$33,325	\$65,869	\$2.61
29	\$69,114	\$27,528	\$54,411	\$2.18	29	\$74,220	\$29,562	\$58,431	\$2.34	29	\$79,327	\$31,596	\$62,452	\$2.50
30	\$66,439	\$26,183	\$51,753	\$2.12	30	\$71,348	\$28,118	\$55,577	\$2.28	30	\$76,258	\$30,053	\$59,401	\$2.44
31	\$63,480	\$24,736	\$48,892	\$2.03	31	\$68,170	\$26,563	\$52,504	\$2.18	31	\$72,861	\$28,391	\$56,117	\$2.33
32	\$60,827	\$23,420	\$46,292	\$1.97	32	\$65,321	\$25,151	\$49,712	\$2.11	32	\$69,816	\$26,881	\$53,133	\$2.26
33	\$57,933	\$22,025	\$43,534	\$1.87	33	\$62,214	\$23,653	\$46,751	\$2.01	33	\$66,495	\$25,280	\$49,968	\$2.15
34	\$55,302	\$20,744	\$41,003	\$1.81	34	\$59,388	\$22,277	\$44,032	\$1.94	34	\$63,475	\$23,810	\$47,062	\$2.08
35	\$52,941	\$19,579	\$38,698	\$1.74	35	\$56,853	\$21,025	\$41,558	\$1.86	35	\$60,765	\$22,472	\$44,417	\$1.99
36	\$50,430	\$18,371	\$36,311	\$1.67	36	\$54,156	\$19,728	\$38,993	\$1.80	36	\$57,882	\$21,085	\$41,676	\$1.92
37	\$48,146	\$17,260	\$34,116	\$1.62	37	\$51,703	\$18,536	\$36,637	\$1.74	37	\$55,261	\$19,811	\$39,158	\$1.86
38	\$45,745	\$16,123	\$31,869	\$1.56	38	\$49,125	\$17,315	\$34,223	\$1.67	38	\$52,505	\$18,506	\$36,578	\$1.78
39	\$43,572	\$15,083	\$29,812	\$1.48	39	\$46,792	\$16,198	\$32,016	\$1.59	39	\$50,012	\$17,312	\$34,219	\$1.70
40	\$41,597	\$14,124	\$27,917	\$1.43	40	\$44,670	\$15,168	\$29,980	\$1.54	40	\$47,744	\$16,211	\$32,043	\$1.64
41	\$39,557	\$13,157	\$26,006	\$1.38	41	\$42,480	\$14,129	\$27,928	\$1.48	41	\$45,403	\$15,101	\$29,849	\$1.58
42	\$37,709	\$12,267	\$24,248	\$1.33	42	\$40,495	\$13,174	\$26,039	\$1.43	42	\$43,281	\$14,080	\$27,831	\$1.52
43	\$35,775	\$11,363	\$22,460	\$1.27	43	\$38,418	\$12,203	\$24,120	\$1.37	43	\$41,062	\$13,043	\$25,780	\$1.46
44	\$34,047	\$10,537	\$20,827	\$1.23	44	\$36,563	\$11,316	\$22,366	\$1.32	44	\$39,079	\$12,094	\$23,905	\$1.41
45	\$32,478	\$9,771	\$19,313	\$1.18	45	\$34,878	\$10,493	\$20,740	\$1.27	45	\$37,278	\$11,215	\$22,167	\$1.36
46	\$30,805	\$8,986	\$17,761	\$1.16	46	\$33,081	\$9,650	\$19,073	\$1.25	46	\$35,358	\$10,314	\$20,386	\$1.33
47	\$29,309	\$8,265	\$16,336	\$1.12	47	\$31,474	\$8,875	\$17,543	\$1.20	47	\$33,640	\$9,486	\$18,750	\$1.28
48	\$27,765	\$7,543	\$14,910	\$1.07	48	\$29,817	\$8,101	\$16,012	\$1.14	48	\$31,869	\$8,658	\$17,114	\$1.22
49	\$26,387	\$6,880	\$13,599	\$1.00	49	\$28,337	\$7,389	\$14,604	\$1.08	49	\$30,287	\$7,897	\$15,609	\$1.15
50	\$25,148	\$6,264	\$12,382	\$0.99	50	\$27,006	\$6,727	\$13,297	\$1.06	50	\$28,865	\$7,190	\$14,212	\$1.13
51	\$23,850	\$5,646	\$11,159	\$0.95	51	\$25,612	\$6,063	\$11,984	\$1.02	51	\$27,374	\$6,480	\$12,808	\$1.08
52	\$22,679	\$5,070	\$10,021	\$0.93	52	\$24,354	\$5,444	\$10,761	\$1.00	52	\$26,030	\$5,819	\$11,502	\$1.07
53	\$21,513	\$4,508	\$8,910	\$0.89	53	\$23,102	\$4,841	\$9,568	\$0.96	53	\$24,692	\$5,174	\$10,226	\$1.02
54	\$20,424	\$3,975	\$7,856	\$0.87	54	\$21,933	\$4,268	\$8,436	\$0.93	54	\$23,442	\$4,562	\$9,017	\$1.00
55	\$19,406	\$3,467	\$6,854	\$0.83	55	\$20,840	\$3,724	\$7,360	\$0.89	55	\$22,274	\$3,980	\$7,867	\$0.95
56*	\$18,183	\$3,377	\$6,494	\$0.79	56*	\$19,527	\$3,627	\$6,974	\$0.84	56*	\$20,871	\$3,877	\$7,454	\$0.90
57*	\$17,097	\$3,300	\$6,175	\$0.79	57*	\$18,360	\$3,544	\$6,631	\$0.85	57*	\$19,624	\$3,788	\$7,087	\$0.90
58*	\$16,025	\$3,214	\$5,854	\$0.73	58*	\$17,209	\$3,451	\$6,286	\$0.79	58*	\$18,393	\$3,689	\$6,719	\$0.84
59*	\$15,053	\$3,136	\$5,563	\$0.72	59*	\$16,165	\$3,368	\$5,974	\$0.78	59*	\$17,277	\$3,600	\$6,385	\$0.83
60*	\$14,273	\$3,089	\$5,339	\$0.71	60*	\$15,328	\$3,317	\$5,733	\$0.76	60*	\$16,382	\$3,546	\$6,127	\$0.82
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)

\$34.00 Biweekly					\$36.00 Biweekly					\$38.00 Biweekly				
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	\$4.25	18	\$129,712	\$56,239	\$111,161	\$4.51	18	\$137,108	\$59,446	\$117,499	\$4.76
19	\$118,249	\$50,969	\$100,743	\$4.06	19	\$125,401	\$54,052	\$106,837	\$4.31	19	\$132,551	\$57,133	\$112,928	\$4.55
20	\$114,927	\$49,232	\$97,311	\$3.85	20	\$121,878	\$52,210	\$103,197	\$4.09	20	\$128,827	\$55,187	\$109,080	\$4.32
21	\$111,787	\$47,577	\$94,039	\$3.71	21	\$118,548	\$50,454	\$99,726	\$3.93	21	\$125,308	\$53,331	\$105,413	\$4.15
22	\$108,238	\$45,752	\$90,432	\$3.54	22	\$114,785	\$48,520	\$95,902	\$3.76	22	\$121,330	\$51,286	\$101,370	\$3.97
23	\$105,449	\$44,254	\$87,471	\$3.36	23	\$111,826	\$46,930	\$92,761	\$3.57	23	\$118,202	\$49,606	\$98,050	\$3.77
24	\$102,541	\$42,709	\$84,418	\$3.23	24	\$108,743	\$45,293	\$89,524	\$3.43	24	\$114,944	\$47,875	\$94,629	\$3.62
25	\$99,790	\$41,234	\$81,502	\$3.15	25	\$105,826	\$43,728	\$86,432	\$3.34	25	\$111,860	\$46,222	\$91,361	\$3.53
26	\$95,930	\$39,308	\$77,696	\$3.02	26	\$101,732	\$41,686	\$82,395	\$3.21	26	\$107,532	\$44,062	\$87,092	\$3.39
27	\$92,253	\$37,467	\$74,055	\$2.91	27	\$97,832	\$39,733	\$78,534	\$3.08	27	\$103,410	\$41,998	\$83,011	\$3.26
28	\$88,177	\$35,475	\$70,119	\$2.78	28	\$93,510	\$37,621	\$74,360	\$2.95	28	\$98,842	\$39,766	\$78,600	\$3.11
29	\$84,446	\$33,635	\$66,482	\$2.66	29	\$89,553	\$35,669	\$70,502	\$2.82	29	\$94,659	\$37,703	\$74,522	\$2.99
30	\$81,179	\$31,992	\$63,234	\$2.59	30	\$86,088	\$33,926	\$67,058	\$2.75	30	\$90,997	\$35,861	\$70,882	\$2.91
31	\$77,562	\$30,223	\$59,737	\$2.48	31	\$82,253	\$32,051	\$63,350	\$2.63	31	\$86,943	\$33,878	\$66,963	\$2.77
32	\$74,321	\$28,616	\$56,561	\$2.40	32	\$78,816	\$30,347	\$59,982	\$2.55	32	\$83,311	\$32,077	\$63,403	\$2.69
33	\$70,785	\$26,911	\$53,191	\$2.29	33	\$75,067	\$28,539	\$56,409	\$2.43	33	\$79,347	\$30,166	\$59,625	\$2.57
34	\$67,571	\$25,347	\$50,099	\$2.21	34	\$71,657	\$26,879	\$53,129	\$2.34	34	\$75,743	\$28,412	\$56,158	\$2.48
35	\$64,686	\$23,922	\$47,284	\$2.12	35	\$68,598	\$25,369	\$50,143	\$2.25	35	\$72,510	\$26,816	\$53,003	\$2.37
36	\$61,617	\$22,446	\$44,365	\$2.04	36	\$65,344	\$23,804	\$47,049	\$2.16	36	\$69,070	\$25,161	\$49,732	\$2.29
37	\$58,827	\$21,089	\$41,685	\$1.98	37	\$62,384	\$22,365	\$44,205	\$2.10	37	\$65,942	\$23,640	\$46,727	\$2.21
38	\$55,893	\$19,700	\$38,938	\$1.90	38	\$59,274	\$20,892	\$41,294	\$2.01	38	\$62,654	\$22,083	\$43,649	\$2.13
39	\$53,239	\$18,429	\$36,427	\$1.81	39	\$56,459	\$19,544	\$38,630	\$1.92	39	\$59,678	\$20,658	\$40,832	\$2.03
40	\$50,825	\$17,258	\$34,111	\$1.74	40	\$53,899	\$18,301	\$36,174	\$1.85	40	\$56,972	\$19,345	\$38,236	\$1.96
41	\$48,333	\$16,076	\$31,776	\$1.68	41	\$51,256	\$17,048	\$33,697	\$1.78	41	\$54,179	\$18,020	\$35,619	\$1.88
42	\$46,074	\$14,989	\$29,627	\$1.62	42	\$48,861	\$15,895	\$31,419	\$1.72	42	\$51,647	\$16,802	\$33,210	\$1.82
43	\$43,711	\$13,884	\$27,443	\$1.56	43	\$46,355	\$14,724	\$29,103	\$1.65	43	\$48,998	\$15,563	\$30,762	\$1.74
44	\$41,600	\$12,874	\$25,447	\$1.50	44	\$44,116	\$13,653	\$26,986	\$1.59	44	\$46,632	\$14,432	\$28,525	\$1.68
45	\$39,684	\$11,939	\$23,598	\$1.44	45	\$42,084	\$12,661	\$25,025	\$1.53	45	\$44,483	\$13,383	\$26,452	\$1.62
46	\$37,639	\$10,979	\$21,701	\$1.42	46	\$39,916	\$11,644	\$23,014	\$1.50	46	\$42,192	\$12,307	\$24,326	\$1.59
47	\$35,811	\$10,098	\$19,960	\$1.36	47	\$37,977	\$10,709	\$21,167	\$1.44	47	\$40,142	\$11,320	\$22,374	\$1.53
48	\$33,925	\$9,217	\$18,218	\$1.31	48	\$35,977	\$9,775	\$19,320	\$1.38	48	\$38,028	\$10,332	\$20,421	\$1.46
49	\$32,241	\$8,407	\$16,616	\$1.23	49	\$34,191	\$8,915	\$17,621	\$1.30	49	\$36,140	\$9,423	\$18,625	\$1.38
50	\$30,727	\$7,654	\$15,129	\$1.20	50	\$32,586	\$8,117	\$16,044	\$1.28	50	\$34,444	\$8,580	\$16,959	\$1.35
51	\$29,141	\$6,898	\$13,635	\$1.15	51	\$30,903	\$7,315	\$14,459	\$1.22	51	\$32,665	\$7,732	\$15,284	\$1.30
52	\$27,710	\$6,195	\$12,244	\$1.13	52	\$29,386	\$6,569	\$12,985	\$1.20	52	\$31,061	\$6,944	\$13,725	\$1.27
53	\$26,286	\$5,508	\$10,886	\$1.08	53	\$27,875	\$5,841	\$11,544	\$1.15	53	\$29,465	\$6,174	\$12,203	\$1.21
54	\$24,955	\$4,856	\$9,599	\$1.06	54	\$26,464	\$5,150	\$10,179	\$1.13	54	\$27,973	\$5,444	\$10,760	\$1.19
55	\$23,711	\$4,237	\$8,374	\$1.01	55	\$25,145	\$4,493	\$8,880	\$1.07	55	\$26,579	\$4,749	\$9,387	\$1.13
56*	\$22,217	\$4,127	\$7,935	\$0.96	56*	\$23,561	\$4,376	\$8,415	\$1.02	56*	\$24,905	\$4,626	\$8,895	\$1.08
57*	\$20,890	\$4,032	\$7,544	\$0.96	57*	\$22,154	\$4,276	\$8,001	\$1.02	57*	\$23,417	\$4,520	\$8,457	\$1.08
58*	\$19,580	\$3,927	\$7,153	\$0.90	58*	\$20,765	\$4,165	\$7,585	\$0.95	58*	\$21,949	\$4,402	\$8,018	\$1.00
59*	\$18,392	\$3,832	\$6,798	\$0.89	59*	\$19,504	\$4,064	\$7,208	\$0.94	59*	\$20,617	\$4,296	\$7,620	\$0.99
60*	\$17,440	\$3,775	\$6,523	\$0.87	60*	\$18,494	\$4,003	\$6,917	\$0.92	60*	\$19,549	\$4,231	\$7,312	\$0.97
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)

\$40.00 Biweekly					\$42.00 Biweekly					\$44.00 Biweekly				
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	\$5.02	18	\$151,920	\$65,868	\$130,192	\$5.28	18	\$159,316	\$69,075	\$136,531	\$5.53
19	\$139,718	\$60,223	\$119,034	\$4.80	19	\$146,870	\$63,305	\$125,127	\$5.04	19	\$154,020	\$66,387	\$131,219	\$5.29
20	\$135,794	\$58,171	\$114,980	\$4.55	20	\$142,745	\$61,149	\$120,865	\$4.79	20	\$149,694	\$64,126	\$126,749	\$5.02
21	\$132,084	\$56,215	\$111,113	\$4.37	21	\$138,844	\$59,092	\$116,800	\$4.60	21	\$145,604	\$61,969	\$122,486	\$4.82
22	\$127,890	\$54,059	\$106,851	\$4.19	22	\$134,437	\$56,827	\$112,321	\$4.40	22	\$140,982	\$59,593	\$117,789	\$4.61
23	\$124,594	\$52,288	\$103,352	\$3.98	23	\$130,972	\$54,965	\$108,643	\$4.18	23	\$137,348	\$57,641	\$113,932	\$4.38
24	\$121,159	\$50,464	\$99,745	\$3.82	24	\$127,361	\$53,047	\$104,851	\$4.01	24	\$133,562	\$55,630	\$109,956	\$4.21
25	\$117,909	\$48,721	\$96,301	\$3.71	25	\$123,944	\$51,215	\$101,230	\$3.90	25	\$129,978	\$53,708	\$106,158	\$4.10
26	\$113,347	\$46,445	\$91,802	\$3.57	26	\$119,149	\$48,822	\$96,501	\$3.76	26	\$124,950	\$51,200	\$101,200	\$3.94
27	\$109,002	\$44,269	\$87,500	\$3.43	27	\$114,582	\$46,535	\$91,980	\$3.61	27	\$120,160	\$48,801	\$96,457	\$3.79
28	\$104,186	\$41,916	\$82,850	\$3.29	28	\$109,519	\$44,062	\$87,091	\$3.45	28	\$114,851	\$46,207	\$91,331	\$3.62
29	\$99,778	\$39,742	\$78,552	\$3.15	29	\$104,885	\$41,776	\$82,573	\$3.30	29	\$109,992	\$43,810	\$86,593	\$3.47
30	\$95,918	\$37,800	\$74,715	\$3.06	30	\$100,827	\$39,735	\$78,539	\$3.22	30	\$105,736	\$41,670	\$82,363	\$3.37
31	\$91,645	\$35,710	\$70,584	\$2.93	31	\$96,336	\$37,538	\$74,197	\$3.07	31	\$101,026	\$39,366	\$77,809	\$3.23
32	\$87,816	\$33,812	\$66,831	\$2.84	32	\$92,311	\$35,543	\$70,252	\$2.99	32	\$96,805	\$37,273	\$73,672	\$3.13
33	\$83,637	\$31,797	\$62,849	\$2.70	33	\$87,919	\$33,425	\$66,067	\$2.84	33	\$92,199	\$35,052	\$69,283	\$2.98
34	\$79,839	\$29,948	\$59,195	\$2.61	34	\$83,926	\$31,481	\$62,225	\$2.75	34	\$88,011	\$33,014	\$65,254	\$2.88
35	\$76,431	\$28,266	\$55,869	\$2.50	35	\$80,343	\$29,712	\$58,728	\$2.63	35	\$84,254	\$31,159	\$61,587	\$2.76
36	\$72,805	\$26,521	\$52,421	\$2.41	36	\$76,532	\$27,879	\$55,105	\$2.54	36	\$80,257	\$29,236	\$57,787	\$2.66
37	\$69,507	\$24,918	\$49,253	\$2.33	37	\$73,065	\$26,194	\$51,774	\$2.45	37	\$76,622	\$27,469	\$54,294	\$2.57
38	\$66,042	\$23,277	\$46,009	\$2.24	38	\$69,422	\$24,468	\$48,364	\$2.36	38	\$72,802	\$25,660	\$50,718	\$2.47
39	\$62,905	\$21,775	\$43,040	\$2.14	39	\$66,125	\$22,890	\$45,243	\$2.25	39	\$69,344	\$24,004	\$47,446	\$2.35
40	\$60,053	\$20,391	\$40,304	\$2.06	40	\$63,127	\$21,435	\$42,367	\$2.17	40	\$66,200	\$22,478	\$44,429	\$2.28
41	\$57,108	\$18,995	\$37,545	\$1.98	41	\$60,032	\$19,967	\$39,467	\$2.09	41	\$62,954	\$20,939	\$41,388	\$2.19
42	\$54,440	\$17,710	\$35,006	\$1.92	42	\$57,226	\$18,617	\$36,797	\$2.01	42	\$60,012	\$19,523	\$38,589	\$2.11
43	\$51,648	\$16,405	\$32,426	\$1.84	43	\$54,291	\$17,244	\$34,085	\$1.93	43	\$56,935	\$18,084	\$35,745	\$2.03
44	\$49,153	\$15,212	\$30,067	\$1.77	44	\$51,669	\$15,991	\$31,606	\$1.86	44	\$54,185	\$16,769	\$33,146	\$1.95
45	\$46,889	\$14,107	\$27,883	\$1.71	45	\$49,289	\$14,829	\$29,310	\$1.80	45	\$51,688	\$15,550	\$30,736	\$1.88
46	\$44,473	\$12,973	\$25,641	\$1.67	46	\$46,749	\$13,637	\$26,954	\$1.76	46	\$49,025	\$14,301	\$28,266	\$1.84
47	\$42,313	\$11,932	\$23,584	\$1.61	47	\$44,478	\$12,542	\$24,791	\$1.69	47	\$46,644	\$13,153	\$25,998	\$1.77
48	\$40,085	\$10,891	\$21,526	\$1.54	48	\$42,137	\$11,448	\$22,628	\$1.62	48	\$44,188	\$12,005	\$23,729	\$1.70
49	\$38,095	\$9,933	\$19,633	\$1.45	49	\$40,045	\$10,441	\$20,638	\$1.52	49	\$41,994	\$10,950	\$21,642	\$1.60
50	\$36,306	\$9,044	\$17,876	\$1.43	50	\$38,165	\$9,507	\$18,791	\$1.50	50	\$40,023	\$9,970	\$19,706	\$1.57
51	\$34,432	\$8,151	\$16,110	\$1.37	51	\$36,194	\$8,568	\$16,935	\$1.44	51	\$37,956	\$8,985	\$17,759	\$1.50
52	\$32,741	\$7,319	\$14,467	\$1.34	52	\$34,417	\$7,694	\$15,208	\$1.41	52	\$36,092	\$8,068	\$15,948	\$1.47
53	\$31,058	\$6,508	\$12,863	\$1.28	53	\$32,648	\$6,841	\$13,521	\$1.35	53	\$34,237	\$7,174	\$14,179	\$1.41
54	\$29,486	\$5,738	\$11,342	\$1.25	54	\$30,995	\$6,032	\$11,922	\$1.32	54	\$32,504	\$6,325	\$12,502	\$1.38
55	\$28,016	\$5,006	\$9,894	\$1.19	55	\$29,450	\$5,262	\$10,401	\$1.25	55	\$30,884	\$5,518	\$10,907	\$1.31
56*	\$26,251	\$4,876	\$9,375	\$1.14	56*	\$27,595	\$5,126	\$9,855	\$1.20	56*	\$28,939	\$5,375	\$10,335	\$1.25
57*	\$24,683	\$4,765	\$8,914	\$1.14	57*	\$25,947	\$5,009	\$9,371	\$1.20	57*	\$27,210	\$5,252	\$9,827	\$1.26
58*	\$23,136	\$4,640	\$8,452	\$1.06	58*	\$24,320	\$4,878	\$8,884	\$1.11	58*	\$25,504	\$5,115	\$9,317	\$1.17
59*	\$21,731	\$4,528	\$8,032	\$1.05	59*	\$22,844	\$4,770	\$8,460	\$1.10	59*	\$23,956	\$5,032	\$8,926	\$1.15
60*	\$20,606	\$4,460	\$7,707	\$1.02	60*	\$21,661	\$4,692	\$8,109	\$1.08	60*	\$22,715	\$4,951	\$8,556	\$1.13
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)

\$46.00 Biweekly					\$48.00 Biweekly					\$50.00 Biweekly				
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	\$5.79	18	\$174,127	\$75,496	\$149,223	\$6.05	18	\$181,523	\$78,703	\$155,562	\$6.30
19	\$161,188	\$69,477	\$137,326	\$5.53	19	\$168,340	\$72,560	\$143,419	\$5.78	19	\$175,490	\$75,641	\$149,510	\$6.03
20	\$156,660	\$67,110	\$132,647	\$5.25	20	\$163,611	\$70,088	\$138,533	\$5.49	20	\$170,561	\$73,065	\$144,417	\$5.72
21	\$152,380	\$64,853	\$128,187	\$5.05	21	\$159,141	\$67,730	\$133,874	\$5.27	21	\$165,900	\$70,607	\$139,560	\$5.50
22	\$147,542	\$62,366	\$123,270	\$4.83	22	\$154,089	\$65,133	\$128,740	\$5.04	22	\$160,634	\$67,900	\$134,208	\$5.26
23	\$143,740	\$60,323	\$119,234	\$4.59	23	\$150,117	\$63,000	\$124,524	\$4.79	23	\$156,494	\$65,676	\$129,813	\$4.99
24	\$139,777	\$58,219	\$115,073	\$4.41	24	\$145,979	\$60,802	\$120,179	\$4.60	24	\$152,179	\$63,384	\$125,283	\$4.79
25	\$136,027	\$56,208	\$111,099	\$4.29	25	\$142,062	\$58,701	\$116,028	\$4.48	25	\$148,096	\$61,195	\$120,956	\$4.67
26	\$130,764	\$53,582	\$105,908	\$4.12	26	\$136,566	\$55,959	\$110,608	\$4.31	26	\$142,367	\$58,336	\$115,306	\$4.49
27	\$125,752	\$51,072	\$100,946	\$3.96	27	\$131,332	\$53,338	\$105,425	\$4.14	27	\$136,910	\$55,603	\$109,903	\$4.31
28	\$120,196	\$48,357	\$95,581	\$3.79	28	\$125,529	\$50,503	\$99,822	\$3.95	28	\$130,861	\$52,648	\$104,062	\$4.13
29	\$115,110	\$45,848	\$90,623	\$3.63	29	\$120,218	\$47,883	\$94,644	\$3.79	29	\$125,324	\$49,917	\$98,664	\$3.95
30	\$110,657	\$43,609	\$86,196	\$3.53	30	\$115,566	\$45,543	\$90,020	\$3.69	30	\$120,475	\$47,478	\$93,844	\$3.84
31	\$105,727	\$41,198	\$81,430	\$3.37	31	\$110,418	\$43,025	\$85,043	\$3.53	31	\$115,108	\$44,853	\$88,655	\$3.67
32	\$101,310	\$39,007	\$77,101	\$3.28	32	\$105,805	\$40,738	\$80,522	\$3.42	32	\$110,299	\$42,468	\$83,942	\$3.57
33	\$96,490	\$36,684	\$72,507	\$3.12	33	\$100,771	\$38,311	\$75,724	\$3.26	33	\$105,051	\$39,938	\$78,941	\$3.40
34	\$92,107	\$34,550	\$68,291	\$3.01	34	\$96,194	\$36,083	\$71,321	\$3.15	34	\$100,280	\$37,616	\$74,351	\$3.28
35	\$88,175	\$32,609	\$64,453	\$2.88	35	\$92,088	\$34,056	\$67,314	\$3.01	35	\$95,999	\$35,502	\$70,172	\$3.14
36	\$83,992	\$30,597	\$60,476	\$2.78	36	\$87,719	\$31,954	\$63,159	\$2.91	36	\$91,445	\$33,312	\$65,842	\$3.03
37	\$80,188	\$28,747	\$56,821	\$2.69	37	\$83,746	\$30,023	\$59,342	\$2.81	37	\$87,303	\$31,298	\$61,863	\$2.93
38	\$76,190	\$26,854	\$53,079	\$2.58	38	\$79,570	\$28,045	\$55,433	\$2.70	38	\$82,950	\$29,237	\$57,788	\$2.81
39	\$72,571	\$25,121	\$49,654	\$2.46	39	\$75,791	\$26,236	\$51,857	\$2.57	39	\$79,010	\$27,350	\$54,059	\$2.68
40	\$69,281	\$23,524	\$46,497	\$2.38	40	\$72,354	\$24,568	\$48,560	\$2.49	40	\$75,428	\$25,612	\$50,623	\$2.59
41	\$65,884	\$21,914	\$43,314	\$2.29	41	\$68,807	\$22,886	\$45,236	\$2.39	41	\$71,730	\$23,858	\$47,157	\$2.49
42	\$62,805	\$20,432	\$40,385	\$2.21	42	\$65,592	\$21,338	\$42,177	\$2.31	42	\$68,378	\$22,245	\$43,968	\$2.40
43	\$59,584	\$18,926	\$37,408	\$2.12	43	\$62,228	\$19,765	\$39,068	\$2.22	43	\$64,871	\$20,605	\$40,727	\$2.31
44	\$56,706	\$17,549	\$34,688	\$2.04	44	\$59,222	\$18,328	\$36,227	\$2.13	44	\$61,738	\$19,107	\$37,766	\$2.22
45	\$54,094	\$16,274	\$32,167	\$1.97	45	\$56,494	\$16,996	\$33,594	\$2.05	45	\$58,894	\$17,718	\$35,021	\$2.14
46	\$51,307	\$14,966	\$29,582	\$1.93	46	\$53,583	\$15,630	\$30,894	\$2.02	46	\$55,859	\$16,294	\$32,206	\$2.10
47	\$48,815	\$13,765	\$27,208	\$1.86	47	\$50,980	\$14,376	\$28,415	\$1.94	47	\$53,146	\$14,987	\$29,622	\$2.02
48	\$46,244	\$12,564	\$24,833	\$1.78	48	\$48,296	\$13,122	\$25,935	\$1.86	48	\$50,348	\$13,679	\$27,037	\$1.93
49	\$43,948	\$11,459	\$22,649	\$1.67	49	\$45,898	\$11,967	\$23,654	\$1.74	49	\$47,848	\$12,476	\$24,659	\$1.82
50	\$41,886	\$10,434	\$20,623	\$1.64	50	\$43,744	\$10,897	\$21,538	\$1.72	50	\$45,602	\$11,359	\$22,453	\$1.79
51	\$39,723	\$9,403	\$18,586	\$1.57	51	\$41,485	\$9,820	\$19,410	\$1.64	51	\$43,247	\$10,237	\$20,235	\$1.71
52	\$37,772	\$8,444	\$16,690	\$1.54	52	\$39,448	\$8,819	\$17,430	\$1.61	52	\$41,124	\$9,193	\$18,171	\$1.68
53	\$35,831	\$7,508	\$14,839	\$1.48	53	\$37,420	\$7,841	\$15,497	\$1.54	53	\$39,010	\$8,174	\$16,156	\$1.61
54	\$34,017	\$6,620	\$13,084	\$1.44	54	\$35,526	\$6,913	\$13,665	\$1.51	54	\$37,035	\$7,207	\$14,245	\$1.57
55	\$32,321	\$5,775	\$11,415	\$1.37	55	\$33,755	\$6,031	\$11,921	\$1.44	55	\$35,189	\$6,288	\$12,428	\$1.50
56*	\$30,285	\$5,625	\$10,816	\$1.31	56*	\$31,629	\$5,875	\$11,296	\$1.37	56*	\$32,972	\$6,125	\$11,776	\$1.43
57*	\$28,476	\$5,497	\$10,284	\$1.32	57*	\$29,739	\$5,741	\$10,740	\$1.37	57*	\$31,003	\$5,985	\$11,197	\$1.43
58*	\$26,691	\$5,353	\$9,750	\$1.22	58*	\$27,875	\$5,611	\$10,219	\$1.27	58*	\$29,059	\$5,876	\$10,702	\$1.33
59*	\$25,071	\$5,296	\$9,394	\$1.21	59*	\$26,183	\$5,558	\$9,859	\$1.26	59*	\$27,295	\$5,821	\$10,325	\$1.32
60*	\$23,772	\$5,211	\$9,006	\$1.18	60*	\$24,827	\$5,470	\$9,453	\$1.24	60*	\$25,882	\$5,729	\$9,901	\$1.29
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)

\$52.00 Biweekly					\$54.00 Biweekly					\$56.00 Biweekly				
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	\$6.56	18	\$196,335	\$85,125	\$168,255	\$6.82	18	N/A	N/A	N/A	N/A
19	\$182,642	\$78,724	\$155,604	\$6.27	19	\$189,809	\$81,813	\$161,710	\$6.52	19	\$196,961	\$84,896	\$167,803	\$6.76
20	\$177,511	\$76,042	\$150,302	\$5.95	20	\$184,478	\$79,027	\$156,201	\$6.18	20	\$191,429	\$82,004	\$162,087	\$6.42
21	\$172,661	\$73,485	\$145,248	\$5.72	21	\$179,437	\$76,368	\$150,948	\$5.94	21	\$186,198	\$79,246	\$156,635	\$6.17
22	\$167,180	\$70,667	\$139,677	\$5.47	22	\$173,741	\$73,440	\$145,159	\$5.69	22	\$180,287	\$76,207	\$150,628	\$5.90
23	\$162,871	\$68,352	\$135,103	\$5.20	23	\$169,263	\$71,035	\$140,405	\$5.40	23	\$175,641	\$73,711	\$145,696	\$5.61
24	\$158,381	\$65,967	\$130,389	\$4.99	24	\$164,597	\$68,556	\$135,506	\$5.19	24	\$170,798	\$71,139	\$140,611	\$5.38
25	\$154,132	\$63,689	\$125,886	\$4.85	25	\$160,181	\$66,188	\$130,826	\$5.05	25	\$166,216	\$68,682	\$135,755	\$5.24
26	\$148,169	\$60,714	\$120,005	\$4.67	26	\$153,984	\$63,096	\$124,715	\$4.85	26	\$159,786	\$65,474	\$129,414	\$5.03
27	\$142,489	\$57,869	\$114,382	\$4.49	27	\$148,081	\$60,140	\$118,871	\$4.67	27	\$153,661	\$62,406	\$123,350	\$4.84
28	\$136,194	\$54,794	\$108,303	\$4.29	28	\$141,539	\$56,944	\$112,553	\$4.46	28	\$146,872	\$59,090	\$116,794	\$4.63
29	\$130,431	\$51,951	\$102,684	\$4.11	29	\$135,550	\$53,990	\$106,714	\$4.27	29	\$140,657	\$56,024	\$110,735	\$4.43
30	\$125,385	\$49,413	\$97,669	\$4.00	30	\$130,306	\$51,352	\$101,502	\$4.16	30	\$135,215	\$53,287	\$105,326	\$4.31
31	\$119,799	\$46,681	\$92,268	\$3.83	31	\$124,500	\$48,513	\$95,889	\$3.97	31	\$129,191	\$50,341	\$99,502	\$4.13
32	\$114,794	\$44,199	\$87,363	\$3.71	32	\$119,299	\$45,934	\$90,791	\$3.86	32	\$123,794	\$47,664	\$94,212	\$4.00
33	\$109,332	\$41,566	\$82,158	\$3.53	33	\$113,623	\$43,197	\$85,382	\$3.67	33	\$117,904	\$44,825	\$88,599	\$3.81
34	\$104,367	\$39,149	\$77,381	\$3.41	34	\$108,462	\$40,685	\$80,417	\$3.55	34	\$112,549	\$42,218	\$83,447	\$3.68
35	\$99,911	\$36,949	\$73,032	\$3.27	35	\$103,832	\$38,399	\$75,898	\$3.40	35	\$107,745	\$39,846	\$78,758	\$3.53
36	\$95,172	\$34,669	\$68,526	\$3.15	36	\$98,907	\$36,030	\$71,215	\$3.28	36	\$102,633	\$37,387	\$73,898	\$3.40
37	\$90,861	\$32,574	\$64,384	\$3.05	37	\$94,427	\$33,852	\$66,911	\$3.17	37	\$97,985	\$35,128	\$69,432	\$3.29
38	\$86,330	\$30,428	\$60,143	\$2.93	38	\$89,718	\$31,622	\$62,503	\$3.05	38	\$93,099	\$32,814	\$64,858	\$3.16
39	\$82,230	\$28,465	\$56,263	\$2.79	39	\$85,457	\$29,582	\$58,471	\$2.90	39	\$88,677	\$30,696	\$60,674	\$3.01
40	\$78,502	\$26,655	\$52,686	\$2.69	40	\$81,582	\$27,701	\$54,753	\$2.80	40	\$84,656	\$28,745	\$56,816	\$2.91
41	\$74,653	\$24,830	\$49,079	\$2.59	41	\$77,583	\$25,805	\$51,005	\$2.69	41	\$80,506	\$26,777	\$52,927	\$2.80
42	\$71,164	\$23,151	\$45,760	\$2.50	42	\$73,957	\$24,060	\$47,556	\$2.60	42	\$76,744	\$24,966	\$49,348	\$2.70
43	\$67,515	\$21,445	\$42,387	\$2.40	43	\$70,164	\$22,286	\$44,050	\$2.50	43	\$72,808	\$23,126	\$45,710	\$2.59
44	\$64,254	\$19,885	\$39,305	\$2.31	44	\$66,776	\$20,666	\$40,848	\$2.40	44	\$69,292	\$21,444	\$42,387	\$2.49
45	\$61,294	\$18,440	\$36,448	\$2.23	45	\$63,699	\$19,164	\$37,879	\$2.32	45	\$66,099	\$19,886	\$39,306	\$2.40
46	\$58,136	\$16,958	\$33,519	\$2.19	46	\$60,417	\$17,624	\$34,834	\$2.27	46	\$62,694	\$18,288	\$36,147	\$2.36
47	\$55,312	\$15,597	\$30,829	\$2.10	47	\$57,482	\$16,209	\$32,039	\$2.18	47	\$59,648	\$16,820	\$33,246	\$2.27
48	\$52,399	\$14,236	\$28,139	\$2.01	48	\$54,456	\$14,795	\$29,243	\$2.09	48	\$56,508	\$15,353	\$30,345	\$2.17
49	\$49,798	\$12,984	\$25,664	\$1.89	49	\$51,752	\$13,494	\$26,671	\$1.97	49	\$53,702	\$14,002	\$27,676	\$2.04
50	\$47,460	\$11,822	\$23,367	\$1.86	50	\$49,323	\$12,286	\$24,285	\$1.93	50	\$51,181	\$12,749	\$25,199	\$2.01
51	\$45,010	\$10,655	\$21,060	\$1.78	51	\$46,776	\$11,073	\$21,886	\$1.86	51	\$48,538	\$11,490	\$22,710	\$1.92
52	\$42,800	\$9,568	\$18,912	\$1.75	52	\$44,479	\$9,943	\$19,653	\$1.82	52	\$46,155	\$10,318	\$20,394	\$1.88
53	\$40,600	\$8,507	\$16,814	\$1.68	53	\$42,193	\$8,841	\$17,474	\$1.74	53	\$43,783	\$9,174	\$18,133	\$1.80
54	\$38,544	\$7,501	\$14,826	\$1.64	54	\$40,057	\$7,795	\$15,408	\$1.70	54	\$41,566	\$8,089	\$15,988	\$1.76
55	\$36,623	\$6,544	\$12,934	\$1.56	55	\$38,060	\$6,801	\$13,442	\$1.62	55	\$39,495	\$7,057	\$13,948	\$1.68
56*	\$34,316	\$6,374	\$12,256	\$1.49	56*	\$35,663	\$6,624	\$12,737	\$1.54	56*	\$37,007	\$6,874	\$13,217	\$1.60
57*	\$32,266	\$6,228	\$11,653	\$1.49	57*	\$33,532	\$6,473	\$12,110	\$1.55	57*	\$34,796	\$6,720	\$12,573	\$1.61
58*	\$30,243	\$6,141	\$11,185	\$1.38	58*	\$31,430	\$6,406	\$11,668	\$1.44	58*	\$32,614	\$6,671	\$12,150	\$1.49
59*	\$28,408	\$6,084	\$10,792	\$1.37	59*	\$29,523	\$6,348	\$11,259	\$1.42	59*	\$30,635	\$6,610	\$11,725	\$1.48
60*	\$26,937	\$5,988	\$10,349	\$1.34	60*	\$27,994	\$6,248	\$10,798	\$1.39	60*	\$29,048	\$6,507	\$11,245	\$1.44
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

\$58.00 Biweekly					\$60.00 Biweekly				
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	\$6.65	20	N/A	N/A	N/A	N/A
21	\$192,958	\$82,123	\$162,322	\$6.39	21	\$199,734	\$85,007	\$168,022	\$6.62
22	\$186,832	\$78,974	\$156,096	\$6.11	22	\$193,393	\$81,747	\$161,578	\$6.33
23	\$182,017	\$76,387	\$150,985	\$5.81	23	\$188,409	\$79,070	\$156,287	\$6.01
24	\$176,999	\$73,722	\$145,716	\$5.58	24	\$183,214	\$76,310	\$150,833	\$5.77
25	\$172,250	\$71,175	\$140,683	\$5.43	25	\$178,299	\$73,675	\$145,624	\$5.62
26	\$165,586	\$67,851	\$134,111	\$5.22	26	\$171,401	\$70,233	\$138,821	\$5.40
27	\$159,239	\$64,672	\$127,828	\$5.02	27	\$164,831	\$66,943	\$132,316	\$5.19
28	\$152,204	\$61,235	\$121,034	\$4.79	28	\$157,549	\$63,385	\$125,285	\$4.97
29	\$145,764	\$58,058	\$114,756	\$4.59	29	\$150,882	\$60,096	\$118,785	\$4.75
30	\$140,124	\$55,221	\$109,150	\$4.47	30	\$145,045	\$57,161	\$112,983	\$4.63
31	\$133,881	\$52,168	\$103,114	\$4.27	31	\$138,583	\$54,000	\$106,735	\$4.42
32	\$128,288	\$49,395	\$97,632	\$4.15	32	\$132,793	\$51,129	\$101,061	\$4.29
33	\$122,184	\$46,452	\$91,815	\$3.95	33	\$126,475	\$48,083	\$95,040	\$4.09
34	\$116,635	\$43,751	\$86,477	\$3.82	34	\$120,731	\$45,287	\$89,514	\$3.95
35	\$111,656	\$41,293	\$81,617	\$3.65	35	\$115,577	\$42,743	\$84,483	\$3.78
36	\$106,359	\$38,744	\$76,581	\$3.53	36	\$110,094	\$40,105	\$79,270	\$3.65
37	\$101,542	\$36,403	\$71,953	\$3.41	37	\$105,108	\$37,681	\$74,480	\$3.53
38	\$96,479	\$34,005	\$67,213	\$3.28	38	\$99,867	\$35,199	\$69,573	\$3.39
39	\$91,896	\$31,811	\$62,876	\$3.12	39	\$95,123	\$32,928	\$65,084	\$3.23
40	\$87,730	\$29,789	\$58,879	\$3.01	40	\$90,810	\$30,835	\$60,946	\$3.12
41	\$83,429	\$27,749	\$54,849	\$2.90	41	\$86,358	\$28,724	\$56,774	\$3.00
42	\$79,530	\$25,873	\$51,139	\$2.80	42	\$82,322	\$26,781	\$52,935	\$2.89
43	\$75,451	\$23,966	\$47,370	\$2.68	43	\$78,101	\$24,807	\$49,033	\$2.78
44	\$71,807	\$22,223	\$43,925	\$2.58	44	\$74,329	\$23,003	\$45,468	\$2.67
45	\$68,499	\$20,608	\$40,733	\$2.49	45	\$70,904	\$21,331	\$42,163	\$2.58
46	\$64,970	\$18,952	\$37,459	\$2.44	46	\$67,251	\$19,617	\$38,774	\$2.53
47	\$61,814	\$17,431	\$34,453	\$2.35	47	\$63,984	\$18,043	\$35,663	\$2.43
48	\$58,559	\$15,910	\$31,447	\$2.25	48	\$60,615	\$16,468	\$32,551	\$2.33
49	\$55,652	\$14,511	\$28,681	\$2.11	49	\$57,606	\$15,020	\$29,688	\$2.19
50	\$53,039	\$13,212	\$26,114	\$2.08	50	\$54,902	\$13,676	\$27,032	\$2.15
51	\$50,301	\$11,907	\$23,535	\$1.99	51	\$52,067	\$12,325	\$24,362	\$2.06
52	\$47,831	\$10,693	\$21,135	\$1.95	52	\$49,510	\$11,068	\$21,876	\$2.02
53	\$45,372	\$9,507	\$18,791	\$1.87	53	\$46,966	\$9,841	\$19,451	\$1.94
54	\$43,075	\$8,382	\$16,568	\$1.83	54	\$44,588	\$8,677	\$17,150	\$1.89
55	\$40,928	\$7,313	\$14,455	\$1.74	55	\$42,366	\$7,570	\$14,962	\$1.80
56*	\$38,350	\$7,124	\$13,696	\$1.66	56*	\$39,697	\$7,374	\$14,177	\$1.72
57*	\$36,059	\$6,987	\$13,073	\$1.66	57*	\$37,325	\$7,254	\$13,572	\$1.72
58*	\$33,798	\$6,936	\$12,633	\$1.55	58*	\$34,985	\$7,201	\$13,116	\$1.60
59*	\$31,747	\$6,872	\$12,190	\$1.53	59*	\$32,862	\$7,136	\$12,657	\$1.58
60*	\$30,103	\$6,766	\$11,693	\$1.50	60*	\$31,160	\$7,026	\$12,142	\$1.55
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)

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

\$2.00 Biweekly					\$4.00 Biweekly					\$6.00 Biweekly				
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	\$0.19	5	\$17,339	\$7,981	\$15,775	\$0.54	5	\$28,741	\$13,229	\$26,148	\$0.90
6	\$5,804	\$2,662	\$5,262	\$0.18	6	\$16,873	\$7,739	\$15,297	\$0.54	6	\$27,969	\$12,829	\$25,357	\$0.88
7	\$5,640	\$2,578	\$5,095	\$0.18	7	\$16,396	\$7,493	\$14,811	\$0.53	7	\$27,179	\$12,421	\$24,551	\$0.87
8	\$5,485	\$2,497	\$4,936	\$0.18	8	\$15,946	\$7,260	\$14,349	\$0.53	8	\$26,432	\$12,033	\$23,785	\$0.87
9	\$5,349	\$2,425	\$4,794	\$0.18	9	\$15,551	\$7,051	\$13,937	\$0.52	9	\$25,778	\$11,689	\$23,103	\$0.85
10	\$5,220	\$2,357	\$4,659	\$0.18	10	\$15,176	\$6,852	\$13,544	\$0.51	10	\$25,155	\$11,358	\$22,450	\$0.84
11	\$5,008	\$2,251	\$4,450	\$0.17	11	\$14,560	\$6,545	\$12,937	\$0.50	11	\$24,136	\$10,850	\$21,446	\$0.82
12	\$4,795	\$2,146	\$4,241	\$0.17	12	\$13,941	\$6,238	\$12,330	\$0.48	12	\$23,109	\$10,340	\$20,438	\$0.79
13	\$4,624	\$2,059	\$4,070	\$0.16	13	\$13,444	\$5,986	\$11,833	\$0.47	13	\$22,286	\$9,924	\$19,615	\$0.78
14	\$4,435	\$1,965	\$3,884	\$0.16	14	\$12,893	\$5,712	\$11,291	\$0.46	14	\$21,371	\$9,468	\$18,715	\$0.75
15	\$4,288	\$1,890	\$3,735	\$0.15	15	\$12,466	\$5,494	\$10,860	\$0.44	15	\$20,665	\$9,108	\$18,002	\$0.74
16	\$4,151	\$1,820	\$3,597	\$0.15	16	\$12,067	\$5,290	\$10,456	\$0.43	16	\$20,003	\$8,769	\$17,333	\$0.71
17	\$4,003	\$1,745	\$3,450	\$0.14	17	\$11,639	\$5,075	\$10,030	\$0.42	17	\$19,293	\$8,412	\$16,626	\$0.69
18	\$3,878	\$1,681	\$3,323	\$0.14	18	\$11,274	\$4,888	\$9,662	\$0.39	18	\$18,688	\$8,103	\$16,015	\$0.65
19	\$3,749	\$1,616	\$3,194	\$0.13	19	\$10,899	\$4,698	\$9,286	\$0.38	19	\$18,067	\$7,787	\$15,392	\$0.62
20	\$3,643	\$1,561	\$3,085	\$0.12	20	\$10,593	\$4,538	\$8,969	\$0.36	20	\$17,559	\$7,522	\$14,868	\$0.59
21	\$3,544	\$1,508	\$2,981	\$0.12	21	\$10,303	\$4,385	\$8,667	\$0.34	21	\$17,079	\$7,269	\$14,367	\$0.57
22	\$3,431	\$1,450	\$2,867	\$0.12	22	\$9,976	\$4,217	\$8,335	\$0.33	22	\$16,537	\$6,990	\$13,817	\$0.54
23	\$3,343	\$1,403	\$2,773	\$0.11	23	\$9,719	\$4,079	\$8,062	\$0.31	23	\$16,111	\$6,761	\$13,364	\$0.52
24	\$3,251	\$1,354	\$2,676	\$0.11	24	\$9,451	\$3,936	\$7,781	\$0.30	24	\$15,667	\$6,525	\$12,898	\$0.49
25	\$3,164	\$1,307	\$2,584	\$0.10	25	\$9,198	\$3,801	\$7,512	\$0.29	25	\$15,246	\$6,300	\$12,452	\$0.48

\$8.00 Biweekly					\$10.00 Biweekly				
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	\$1.25	5	\$51,493	\$23,701	\$46,847	\$1.60
6	\$39,041	\$17,907	\$35,395	\$1.23	6	\$50,110	\$22,984	\$45,430	\$1.58
7	\$37,938	\$17,338	\$34,270	\$1.21	7	\$48,694	\$22,254	\$43,986	\$1.56
8	\$36,895	\$16,797	\$33,200	\$1.21	8	\$47,356	\$21,559	\$42,613	\$1.55
9	\$35,982	\$16,315	\$32,248	\$1.20	9	\$46,184	\$20,941	\$41,391	\$1.53
10	\$35,113	\$15,854	\$31,337	\$1.18	10	\$45,069	\$20,350	\$40,222	\$1.51
11	\$33,690	\$15,145	\$29,935	\$1.14	11	\$43,242	\$19,439	\$38,423	\$1.47
12	\$32,257	\$14,434	\$28,529	\$1.11	12	\$41,403	\$18,526	\$36,618	\$1.42
13	\$31,107	\$13,852	\$27,379	\$1.08	13	\$39,927	\$17,779	\$35,142	\$1.39
14	\$29,831	\$13,217	\$26,124	\$1.05	14	\$38,289	\$16,964	\$33,530	\$1.35
15	\$28,845	\$12,713	\$25,128	\$1.03	15	\$37,023	\$16,318	\$32,253	\$1.32
16	\$27,922	\$12,241	\$24,195	\$0.99	16	\$35,839	\$15,711	\$31,055	\$1.27
17	\$26,931	\$11,742	\$23,209	\$0.96	17	\$34,567	\$15,071	\$29,789	\$1.23
18	\$26,085	\$11,310	\$22,354	\$0.91	18	\$33,482	\$14,517	\$28,693	\$1.16
19	\$25,218	\$10,870	\$21,485	\$0.87	19	\$32,369	\$13,952	\$27,577	\$1.11
20	\$24,510	\$10,500	\$20,753	\$0.82	20	\$31,459	\$13,476	\$26,637	\$1.06
21	\$23,840	\$10,146	\$20,055	\$0.79	21	\$30,600	\$13,023	\$25,742	\$1.02
22	\$23,083	\$9,757	\$19,286	\$0.76	22	\$29,628	\$12,524	\$24,754	\$0.97
23	\$22,489	\$9,438	\$18,655	\$0.72	23	\$28,865	\$12,114	\$23,944	\$0.92
24	\$21,869	\$9,109	\$18,004	\$0.69	24	\$28,069	\$11,691	\$23,108	\$0.89
25	\$21,282	\$8,794	\$17,382	\$0.67	25	\$27,316	\$11,287	\$22,310	\$0.86

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