

Employee Life Option Plus

No Tobacco Rates

Face Amount \$5,000					Face Amount \$10,000					Face Amount \$15,000				
Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$4.81	\$2,053	\$4,277	\$0.38	18	\$7.51	\$4,106	\$8,555	\$0.75	18	\$10.22	\$6,159	\$12,832	\$1.13
19	\$4.90	\$2,041	\$4,253	\$0.37	19	\$7.70	\$4,082	\$8,506	\$0.74	19	\$10.49	\$6,123	\$12,758	\$1.12
20	\$4.96	\$2,029	\$4,227	\$0.36	20	\$7.81	\$4,058	\$8,454	\$0.73	20	\$10.66	\$6,087	\$12,681	\$1.09
21	\$5.06	\$2,016	\$4,200	\$0.36	21	\$8.01	\$4,032	\$8,401	\$0.72	21	\$10.96	\$6,048	\$12,601	\$1.08
22	\$5.15	\$2,003	\$4,172	\$0.35	22	\$8.20	\$4,005	\$8,345	\$0.71	22	\$11.25	\$6,008	\$12,517	\$1.06
23	\$5.24	\$1,988	\$4,143	\$0.35	23	\$8.38	\$3,977	\$8,286	\$0.69	23	\$11.52	\$5,965	\$12,429	\$1.04
24	\$5.34	\$1,974	\$4,112	\$0.34	24	\$8.57	\$3,947	\$8,224	\$0.68	24	\$11.80	\$5,921	\$12,336	\$1.02
25	\$5.44	\$1,958	\$4,080	\$0.34	25	\$8.77	\$3,916	\$8,159	\$0.68	25	\$12.11	\$5,874	\$12,239	\$1.02
26	\$5.57	\$1,942	\$4,045	\$0.34	26	\$9.04	\$3,883	\$8,091	\$0.68	26	\$12.51	\$5,825	\$12,136	\$1.02
27	\$5.72	\$1,924	\$4,009	\$0.34	27	\$9.34	\$3,849	\$8,019	\$0.68	27	\$12.96	\$5,773	\$12,028	\$1.02
28	\$5.87	\$1,906	\$3,971	\$0.34	28	\$9.63	\$3,812	\$7,942	\$0.68	28	\$13.39	\$5,718	\$11,914	\$1.02
29	\$6.03	\$1,887	\$3,931	\$0.34	29	\$9.95	\$3,774	\$7,862	\$0.68	29	\$13.88	\$5,660	\$11,794	\$1.02
30	\$6.19	\$1,867	\$3,889	\$0.35	30	\$10.28	\$3,733	\$7,778	\$0.69	30	\$14.36	\$5,600	\$11,667	\$1.04
31	\$6.38	\$1,845	\$3,845	\$0.35	31	\$10.65	\$3,691	\$7,690	\$0.69	31	\$14.93	\$5,536	\$11,534	\$1.04
32	\$6.56	\$1,823	\$3,798	\$0.35	32	\$11.02	\$3,646	\$7,597	\$0.70	32	\$15.48	\$5,469	\$11,395	\$1.05
33	\$6.75	\$1,800	\$3,750	\$0.35	33	\$11.40	\$3,600	\$7,500	\$0.70	33	\$16.04	\$5,399	\$11,249	\$1.05
34	\$6.95	\$1,775	\$3,699	\$0.35	34	\$11.80	\$3,551	\$7,398	\$0.71	34	\$16.65	\$5,326	\$11,097	\$1.06
35	\$7.17	\$1,750	\$3,646	\$0.35	35	\$12.24	\$3,500	\$7,293	\$0.71	35	\$17.30	\$5,250	\$10,939	\$1.06
36	\$7.40	\$1,724	\$3,592	\$0.36	36	\$12.69	\$3,448	\$7,183	\$0.72	36	\$17.99	\$5,171	\$10,775	\$1.08
37	\$7.64	\$1,696	\$3,535	\$0.36	37	\$13.17	\$3,393	\$7,069	\$0.73	37	\$18.71	\$5,089	\$10,604	\$1.09
38	\$7.89	\$1,668	\$3,475	\$0.37	38	\$13.68	\$3,336	\$6,950	\$0.74	38	\$19.47	\$5,004	\$10,425	\$1.10
39	\$8.17	\$1,638	\$3,413	\$0.37	39	\$14.24	\$3,276	\$6,826	\$0.74	39	\$20.31	\$4,914	\$10,239	\$1.10
40	\$8.46	\$1,607	\$3,348	\$0.37	40	\$14.82	\$3,214	\$6,695	\$0.74	40	\$21.18	\$4,820	\$10,043	\$1.12
41	\$8.77	\$1,574	\$3,279	\$0.38	41	\$15.43	\$3,148	\$6,558	\$0.75	41	\$22.09	\$4,721	\$9,837	\$1.13
42	\$9.09	\$1,539	\$3,206	\$0.38	42	\$16.07	\$3,078	\$6,413	\$0.76	42	\$23.05	\$4,617	\$9,619	\$1.14
43	\$9.44	\$1,502	\$3,130	\$0.39	43	\$16.77	\$3,005	\$6,260	\$0.77	43	\$24.10	\$4,507	\$9,390	\$1.16
44	\$9.81	\$1,463	\$3,049	\$0.39	44	\$17.52	\$2,927	\$6,098	\$0.78	44	\$25.23	\$4,390	\$9,147	\$1.17
45	\$10.22	\$1,422	\$2,963	\$0.39	45	\$18.34	\$2,845	\$5,927	\$0.79	45	\$26.45	\$4,267	\$8,890	\$1.18
46	\$10.65	\$1,379	\$2,873	\$0.41	46	\$19.19	\$2,758	\$5,745	\$0.81	46	\$27.73	\$4,136	\$8,618	\$1.22
47	\$11.10	\$1,333	\$2,776	\$0.41	47	\$20.09	\$2,665	\$5,553	\$0.82	47	\$29.08	\$3,998	\$8,329	\$1.23
48	\$11.58	\$1,284	\$2,674	\$0.42	48	\$21.05	\$2,567	\$5,349	\$0.83	48	\$30.52	\$3,851	\$8,023	\$1.25
49	\$12.07	\$1,232	\$2,566	\$0.41	49	\$22.04	\$2,463	\$5,132	\$0.82	49	\$32.00	\$3,695	\$7,698	\$1.23
50	\$12.61	\$1,176	\$2,451	\$0.42	50	\$23.12	\$2,353	\$4,902	\$0.85	50	\$33.63	\$3,529	\$7,353	\$1.27
51	\$13.17	\$1,118	\$2,329	\$0.43	51	\$24.23	\$2,235	\$4,658	\$0.86	51	\$35.30	\$3,353	\$6,986	\$1.29
52	\$13.75	\$1,056	\$2,199	\$0.44	52	\$25.40	\$2,111	\$4,399	\$0.88	52	\$37.04	\$3,167	\$6,598	\$1.33
53	\$14.37	\$990	\$2,062	\$0.45	53	\$26.63	\$1,979	\$4,124	\$0.89	53	\$38.89	\$2,969	\$6,186	\$1.34
54	\$15.00	\$920	\$1,917	\$0.46	54	\$27.89	\$1,840	\$3,833	\$0.92	54	\$40.78	\$2,760	\$5,750	\$1.38
55	\$15.69	\$846	\$1,762	\$0.46	55	\$29.28	\$1,692	\$3,525	\$0.92	55	\$42.87	\$2,537	\$5,287	\$1.38
56*	\$16.54	\$884	\$1,788	\$0.47	56*	\$30.97	\$1,768	\$3,577	\$0.94	56*	\$45.40	\$2,652	\$5,365	\$1.40
57*	\$17.42	\$924	\$1,815	\$0.50	57*	\$32.74	\$1,848	\$3,630	\$1.00	57*	\$48.06	\$2,772	\$5,445	\$1.50
58*	\$18.38	\$966	\$1,843	\$0.49	58*	\$34.66	\$1,931	\$3,685	\$0.99	58*	\$50.93	\$2,897	\$5,528	\$1.48
59*	\$19.39	\$1,009	\$1,871	\$0.52	59*	\$36.68	\$2,018	\$3,743	\$1.04	59*	\$53.96	\$3,027	\$5,614	\$1.56
60*	\$20.39	\$1,055	\$1,901	\$0.54	60*	\$38.67	\$2,109	\$3,802	\$1.08	60*	\$56.95	\$3,164	\$5,703	\$1.61
61*	\$21.35	\$1,102	\$1,931	N/A	61*	\$40.59	\$2,204	\$3,863	N/A	61*	\$59.83	\$3,306	\$5,794	N/A
62*	\$22.37	\$1,151	\$1,963	N/A	62*	\$42.64	\$2,303	\$3,926	N/A	62*	\$62.91	\$3,454	\$5,889	N/A
63*	\$23.46	\$1,203	\$1,996	N/A	63*	\$44.82	\$2,405	\$3,991	N/A	63*	\$66.18	\$3,608	\$5,987	N/A
64*	\$24.62	\$1,256	\$2,029	N/A	64*	\$47.13	\$2,511	\$4,058	N/A	64*	\$69.65	\$3,767	\$6,087	N/A
65*	\$26.10	\$1,310	\$2,063	N/A	65*	\$50.10	\$2,621	\$4,126	N/A	65*	\$74.10	\$3,931	\$6,190	N/A
66*	\$27.56	\$1,367	\$2,098	N/A	66*	\$53.02	\$2,734	\$4,197	N/A	66*	\$78.48	\$4,101	\$6,295	N/A
67*	\$29.11	\$1,425	\$2,134	N/A	67*	\$56.11	\$2,851	\$4,269	N/A	67*	\$83.11	\$4,276	\$6,403	N/A
68*	\$30.74	\$1,486	\$2,171	N/A	68*	\$59.38	\$2,972	\$4,343	N/A	68*	\$88.02	\$4,458	\$6,514	N/A
69*	\$32.45	\$1,558	\$2,223	N/A	69*	\$62.79	\$3,115	\$4,446	N/A	69*	\$93.13	\$4,673	\$6,668	N/A
70*	\$34.87	\$1,632	\$2,276	N/A	70*	\$67.64	\$3,265	\$4,553	N/A	70*	\$100.41	\$4,897	\$6,829	N/A

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

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

END-95 (ESO)(20/21)

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

Employee Life Option Plus

No Tobacco Rates

Face Amount \$20,000					Face Amount \$25,000					Face Amount \$30,000				
Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$12.92	\$8,212	\$17,109	\$1.51	18	\$15.62	\$10,265	\$21,387	\$1.88	18	\$18.33	\$12,318	\$25,664	\$2.26
19	\$13.29	\$8,165	\$17,011	\$1.49	19	\$16.08	\$10,206	\$21,264	\$1.86	19	\$18.88	\$12,247	\$25,517	\$2.23
20	\$13.52	\$8,115	\$16,909	\$1.45	20	\$16.37	\$10,144	\$21,136	\$1.82	20	\$19.22	\$12,173	\$25,363	\$2.18
21	\$13.92	\$8,064	\$16,802	\$1.44	21	\$16.87	\$10,080	\$21,002	\$1.79	21	\$19.82	\$12,096	\$25,202	\$2.15
22	\$14.30	\$8,010	\$16,689	\$1.42	22	\$17.35	\$10,013	\$20,862	\$1.77	22	\$20.40	\$12,015	\$25,034	\$2.13
23	\$14.65	\$7,954	\$16,571	\$1.38	23	\$17.79	\$9,942	\$20,714	\$1.73	23	\$20.93	\$11,930	\$24,857	\$2.07
24	\$15.04	\$7,894	\$16,448	\$1.37	24	\$18.27	\$9,868	\$20,560	\$1.71	24	\$21.50	\$11,842	\$24,672	\$2.05
25	\$15.44	\$7,832	\$16,318	\$1.37	25	\$18.77	\$9,790	\$20,398	\$1.71	25	\$22.11	\$11,748	\$24,477	\$2.05
26	\$15.98	\$7,767	\$16,182	\$1.37	26	\$19.45	\$9,708	\$20,227	\$1.71	26	\$22.92	\$11,650	\$24,273	\$2.05
27	\$16.58	\$7,697	\$16,037	\$1.37	27	\$20.20	\$9,622	\$20,047	\$1.71	27	\$23.81	\$11,546	\$24,056	\$2.05
28	\$17.16	\$7,624	\$15,885	\$1.37	28	\$20.92	\$9,530	\$19,856	\$1.71	28	\$24.68	\$11,436	\$23,827	\$2.05
29	\$17.80	\$7,547	\$15,725	\$1.37	29	\$21.73	\$9,434	\$19,656	\$1.71	29	\$25.65	\$11,321	\$23,587	\$2.05
30	\$18.45	\$7,466	\$15,556	\$1.38	30	\$22.54	\$9,333	\$19,446	\$1.73	30	\$26.62	\$11,200	\$23,335	\$2.07
31	\$19.20	\$7,381	\$15,379	\$1.38	31	\$23.48	\$9,227	\$19,224	\$1.73	31	\$27.75	\$11,072	\$23,069	\$2.07
32	\$19.94	\$7,292	\$15,193	\$1.40	32	\$24.40	\$9,115	\$18,992	\$1.75	32	\$28.85	\$10,938	\$22,790	\$2.10
33	\$20.69	\$7,199	\$14,999	\$1.40	33	\$25.34	\$8,999	\$18,749	\$1.75	33	\$29.98	\$10,799	\$22,499	\$2.10
34	\$21.50	\$7,102	\$14,796	\$1.42	34	\$26.34	\$8,877	\$18,496	\$1.77	34	\$31.19	\$10,652	\$22,195	\$2.13
35	\$22.37	\$7,000	\$14,585	\$1.42	35	\$27.44	\$8,751	\$18,232	\$1.77	35	\$32.50	\$10,501	\$21,878	\$2.13
36	\$23.28	\$6,895	\$14,366	\$1.44	36	\$28.57	\$8,619	\$17,958	\$1.79	36	\$33.87	\$10,343	\$21,549	\$2.15
37	\$24.24	\$6,786	\$14,138	\$1.45	37	\$29.78	\$8,482	\$17,673	\$1.82	37	\$35.31	\$10,179	\$21,208	\$2.18
38	\$25.26	\$6,672	\$13,900	\$1.47	38	\$31.05	\$8,340	\$17,376	\$1.84	38	\$36.83	\$10,007	\$20,851	\$2.21
39	\$26.38	\$6,552	\$13,652	\$1.47	39	\$32.45	\$8,191	\$17,065	\$1.84	39	\$38.51	\$9,829	\$20,478	\$2.21
40	\$27.53	\$6,427	\$13,391	\$1.49	40	\$33.89	\$8,034	\$16,739	\$1.86	40	\$40.25	\$9,641	\$20,086	\$2.23
41	\$28.76	\$6,295	\$13,116	\$1.51	41	\$35.42	\$7,869	\$16,395	\$1.88	41	\$42.08	\$9,443	\$19,674	\$2.26
42	\$30.04	\$6,156	\$12,826	\$1.52	42	\$37.02	\$7,695	\$16,032	\$1.90	42	\$44.00	\$9,234	\$19,239	\$2.28
43	\$31.44	\$6,009	\$12,520	\$1.54	43	\$38.77	\$7,511	\$15,650	\$1.93	43	\$46.10	\$9,014	\$18,780	\$2.31
44	\$32.94	\$5,854	\$12,197	\$1.56	44	\$40.65	\$7,317	\$15,246	\$1.95	44	\$48.36	\$8,781	\$18,295	\$2.34
45	\$34.57	\$5,689	\$11,854	\$1.58	45	\$42.68	\$7,112	\$14,817	\$1.97	45	\$50.80	\$8,534	\$17,780	\$2.36
46	\$36.27	\$5,515	\$11,491	\$1.63	46	\$44.81	\$6,894	\$14,363	\$2.03	46	\$53.35	\$8,273	\$17,236	\$2.44
47	\$38.07	\$5,330	\$11,106	\$1.65	47	\$47.06	\$6,663	\$13,882	\$2.06	47	\$56.05	\$7,995	\$16,658	\$2.47
48	\$39.99	\$5,134	\$10,697	\$1.66	48	\$49.46	\$6,418	\$13,372	\$2.08	48	\$58.94	\$7,701	\$16,046	\$2.49
49	\$41.97	\$4,926	\$10,263	\$1.65	49	\$51.94	\$6,158	\$12,829	\$2.06	49	\$61.90	\$7,389	\$15,395	\$2.47
50	\$44.14	\$4,705	\$9,803	\$1.70	50	\$54.65	\$5,882	\$12,254	\$2.12	50	\$65.16	\$7,058	\$14,705	\$2.55
51	\$46.36	\$4,471	\$9,315	\$1.72	51	\$57.43	\$5,589	\$11,644	\$2.14	51	\$68.49	\$6,706	\$13,973	\$2.57
52	\$48.69	\$4,222	\$8,797	\$1.77	52	\$60.34	\$5,278	\$10,996	\$2.21	52	\$71.98	\$6,333	\$13,196	\$2.65
53	\$51.16	\$3,959	\$8,248	\$1.79	53	\$63.42	\$4,949	\$10,310	\$2.23	53	\$75.68	\$5,938	\$12,372	\$2.68
54	\$53.68	\$3,680	\$7,667	\$1.84	54	\$66.57	\$4,600	\$9,583	\$2.30	54	\$79.46	\$5,519	\$11,500	\$2.76
55	\$56.46	\$3,383	\$7,049	\$1.84	55	\$70.05	\$4,229	\$8,811	\$2.30	55	\$83.64	\$5,075	\$10,574	\$2.76
56*	\$59.84	\$3,536	\$7,153	\$1.87	56*	\$74.27	\$4,420	\$8,941	\$2.34	56*	\$88.70	\$5,304	\$10,730	\$2.81
57*	\$63.37	\$3,696	\$7,260	\$2.00	57*	\$78.69	\$4,620	\$9,076	\$2.49	57*	\$94.01	\$5,543	\$10,891	\$2.99
58*	\$67.21	\$3,862	\$7,371	\$1.98	58*	\$83.48	\$4,828	\$9,214	\$2.47	58*	\$99.76	\$5,793	\$11,056	\$2.97
59*	\$71.25	\$4,036	\$7,485	\$2.08	59*	\$88.53	\$5,046	\$9,357	\$2.60	59*	\$105.82	\$6,059	\$11,236	\$3.12
60*	\$75.24	\$4,218	\$7,603	\$2.15	60*	\$93.52	\$5,273	\$9,504	\$2.69	60*	\$111.80	\$6,388	\$11,514	\$3.23
61*	\$79.07	\$4,408	\$7,725	N/A	61*	\$98.31	\$5,510	\$9,657	N/A	61*	\$117.55	\$6,670	\$11,691	N/A
62*	\$83.18	\$4,605	\$7,852	N/A	62*	\$103.45	\$5,756	\$9,815	N/A	62*	\$123.72	\$6,966	\$11,878	N/A
63*	\$87.54	\$4,810	\$7,982	N/A	63*	\$108.90	\$6,013	\$9,978	N/A	63*	\$130.26	\$7,265	\$12,057	N/A
64*	\$92.16	\$5,022	\$8,116	N/A	64*	\$114.67	\$6,278	\$10,145	N/A	64*	\$137.19	\$7,566	\$12,227	N/A
65*	\$98.09	\$5,241	\$8,253	N/A	65*	\$122.09	\$6,574	\$10,350	N/A	65*	\$146.09	\$8,016	\$12,621	N/A
66*	\$103.94	\$5,468	\$8,393	N/A	66*	\$129.40	\$6,900	\$10,591	N/A	66*	\$154.85	\$8,408	\$12,907	N/A
67*	\$110.12	\$5,702	\$8,537	N/A	67*	\$137.12	\$7,221	\$10,813	N/A	67*	\$164.12	\$8,798	\$13,173	N/A
68*	\$116.66	\$5,944	\$8,686	N/A	68*	\$145.30	\$7,539	\$11,018	N/A	68*	\$173.94	\$9,180	\$13,415	N/A
69*	\$123.47	\$6,230	\$8,891	N/A	69*	\$153.81	\$7,858	\$11,214	N/A	69*	\$184.15	\$9,565	\$13,649	N/A
70*	\$133.18	\$6,666	\$9,295	N/A	70*	\$165.95	\$8,503	\$11,858	N/A	70*	\$198.72	\$10,342	\$14,421	N/A

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Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$21.03	\$14,371	\$29,941	\$2.63	18	\$23.74	\$16,424	\$34,219	\$3.01	18	\$26.44	\$18,477	\$38,496	\$3.39
19	\$21.67	\$14,288	\$29,770	\$2.60	19	\$24.47	\$16,329	\$34,022	\$2.98	19	\$27.27	\$18,370	\$38,275	\$3.35
20	\$22.07	\$14,202	\$29,590	\$2.54	20	\$24.93	\$16,231	\$33,817	\$2.91	20	\$27.78	\$18,260	\$38,044	\$3.27
21	\$22.78	\$14,112	\$29,403	\$2.51	21	\$25.73	\$16,128	\$33,603	\$2.87	21	\$28.68	\$18,144	\$37,804	\$3.23
22	\$23.45	\$14,018	\$29,206	\$2.48	22	\$26.50	\$16,020	\$33,379	\$2.84	22	\$29.55	\$18,023	\$37,551	\$3.19
23	\$24.06	\$13,919	\$29,000	\$2.42	23	\$27.20	\$15,907	\$33,143	\$2.77	23	\$30.34	\$17,896	\$37,286	\$3.11
24	\$24.74	\$13,815	\$28,784	\$2.39	24	\$27.97	\$15,789	\$32,896	\$2.73	24	\$31.20	\$17,762	\$37,008	\$3.07
25	\$25.44	\$13,706	\$28,557	\$2.39	25	\$28.78	\$15,664	\$32,636	\$2.73	25	\$32.11	\$17,622	\$36,716	\$3.07
26	\$26.39	\$13,592	\$28,318	\$2.39	26	\$29.86	\$15,533	\$32,364	\$2.73	26	\$33.33	\$17,475	\$36,409	\$3.07
27	\$27.43	\$13,470	\$28,065	\$2.39	27	\$31.05	\$15,394	\$32,074	\$2.73	27	\$34.67	\$17,319	\$36,084	\$3.07
28	\$28.44	\$13,342	\$27,798	\$2.39	28	\$32.21	\$15,248	\$31,770	\$2.73	28	\$35.97	\$17,154	\$35,741	\$3.07
29	\$29.58	\$13,208	\$27,518	\$2.39	29	\$33.50	\$15,094	\$31,450	\$2.73	29	\$37.42	\$16,981	\$35,381	\$3.07
30	\$30.71	\$13,066	\$27,224	\$2.42	30	\$34.80	\$14,933	\$31,113	\$2.77	30	\$38.88	\$16,799	\$35,002	\$3.11
31	\$32.03	\$12,917	\$26,914	\$2.42	31	\$36.30	\$14,763	\$30,758	\$2.77	31	\$40.57	\$16,608	\$34,603	\$3.11
32	\$33.31	\$12,761	\$26,588	\$2.45	32	\$37.77	\$14,584	\$30,387	\$2.80	32	\$42.23	\$16,407	\$34,185	\$3.15
33	\$34.63	\$12,598	\$26,249	\$2.45	33	\$39.28	\$14,398	\$29,998	\$2.80	33	\$43.92	\$16,198	\$33,748	\$3.15
34	\$36.04	\$12,428	\$25,894	\$2.48	34	\$40.89	\$14,203	\$29,593	\$2.84	34	\$45.73	\$15,979	\$33,292	\$3.19
35	\$37.57	\$12,251	\$25,524	\$2.48	35	\$42.64	\$14,001	\$29,171	\$2.84	35	\$47.70	\$15,751	\$32,817	\$3.19
36	\$39.16	\$12,067	\$25,141	\$2.51	36	\$44.46	\$13,790	\$28,732	\$2.87	36	\$49.75	\$15,514	\$32,324	\$3.23
37	\$40.85	\$11,875	\$24,742	\$2.54	37	\$46.38	\$13,572	\$28,277	\$2.91	37	\$51.91	\$15,268	\$31,811	\$3.27
38	\$42.62	\$11,675	\$24,326	\$2.57	38	\$48.41	\$13,343	\$27,801	\$2.94	38	\$54.20	\$15,011	\$31,276	\$3.31
39	\$44.58	\$11,467	\$23,891	\$2.57	39	\$50.65	\$13,105	\$27,304	\$2.94	39	\$56.72	\$14,743	\$30,717	\$3.31
40	\$46.60	\$11,247	\$23,434	\$2.60	40	\$52.96	\$12,854	\$26,782	\$2.98	40	\$59.32	\$14,461	\$30,129	\$3.35
41	\$48.75	\$11,016	\$22,953	\$2.63	41	\$55.41	\$12,590	\$26,232	\$3.01	41	\$62.07	\$14,164	\$29,511	\$3.39
42	\$50.98	\$10,773	\$22,445	\$2.66	42	\$57.97	\$12,312	\$25,652	\$3.05	42	\$64.95	\$13,851	\$28,858	\$3.43
43	\$53.43	\$10,516	\$21,910	\$2.70	43	\$60.77	\$12,018	\$25,040	\$3.08	43	\$68.10	\$13,520	\$28,170	\$3.47
44	\$56.07	\$10,244	\$21,344	\$2.73	44	\$63.78	\$11,708	\$24,393	\$3.12	44	\$71.48	\$13,171	\$27,442	\$3.50
45	\$58.91	\$9,956	\$20,744	\$2.76	45	\$67.03	\$11,378	\$23,707	\$3.15	45	\$75.15	\$12,801	\$26,671	\$3.54
46	\$61.89	\$9,651	\$20,109	\$2.85	46	\$70.43	\$11,030	\$22,981	\$3.26	46	\$78.97	\$12,409	\$25,854	\$3.66
47	\$65.04	\$9,328	\$19,435	\$2.88	47	\$74.03	\$10,660	\$22,211	\$3.29	47	\$83.02	\$11,993	\$24,988	\$3.70
48	\$68.41	\$8,985	\$18,720	\$2.91	48	\$77.88	\$10,268	\$21,394	\$3.33	48	\$87.35	\$11,552	\$24,069	\$3.74
49	\$71.87	\$8,621	\$17,961	\$2.88	49	\$81.84	\$9,852	\$20,527	\$3.29	49	\$91.80	\$11,084	\$23,093	\$3.70
50	\$75.67	\$8,234	\$17,156	\$2.97	50	\$86.18	\$9,410	\$19,607	\$3.40	50	\$96.68	\$10,587	\$22,058	\$3.82
51	\$79.56	\$7,824	\$16,301	\$3.00	51	\$90.62	\$8,942	\$18,630	\$3.43	51	\$101.68	\$10,059	\$20,959	\$3.86
52	\$83.63	\$7,389	\$15,395	\$3.09	52	\$95.28	\$8,444	\$17,594	\$3.54	52	\$106.92	\$9,500	\$19,793	\$3.98
53	\$87.95	\$6,928	\$14,434	\$3.12	53	\$100.21	\$7,918	\$16,496	\$3.57	53	\$112.47	\$8,907	\$18,558	\$4.02
54	\$92.36	\$6,439	\$13,417	\$3.22	54	\$105.25	\$7,359	\$15,333	\$3.68	54	\$118.14	\$8,279	\$17,250	\$4.13
55	\$97.23	\$5,921	\$12,336	\$3.22	55	\$110.82	\$6,766	\$14,098	\$3.68	55	\$124.40	\$7,612	\$15,860	\$4.13
56*	\$103.14	\$6,188	\$12,518	\$3.28	56*	\$117.57	\$7,072	\$14,306	\$3.75	56*	\$132.00	\$7,956	\$16,094	\$4.21
57*	\$109.32	\$6,467	\$12,706	\$3.49	57*	\$124.64	\$7,391	\$14,521	\$3.99	57*	\$139.96	\$8,334	\$16,372	\$4.49
58*	\$116.03	\$6,759	\$12,899	\$3.46	58*	\$132.31	\$7,805	\$14,895	\$3.96	58*	\$148.58	\$8,858	\$16,905	\$4.45
59*	\$123.10	\$7,171	\$13,298	\$3.64	59*	\$140.39	\$8,284	\$15,363	\$4.17	59*	\$157.68	\$9,396	\$17,424	\$4.69
60*	\$130.09	\$7,556	\$13,620	\$3.77	60*	\$148.37	\$8,724	\$15,725	\$4.31	60*	\$166.65	\$9,891	\$17,828	\$4.84
61*	\$136.79	\$7,886	\$13,821	N/A	61*	\$156.04	\$9,101	\$15,952	N/A	61*	\$175.28	\$10,316	\$18,082	N/A
62*	\$143.99	\$8,232	\$14,035	N/A	62*	\$164.26	\$9,496	\$16,192	N/A	62*	\$184.53	\$10,762	\$18,350	N/A
63*	\$151.62	\$8,581	\$14,240	N/A	63*	\$172.98	\$9,896	\$16,423	N/A	63*	\$194.33	\$11,212	\$18,607	N/A
64*	\$159.70	\$8,933	\$14,436	N/A	64*	\$182.22	\$10,300	\$16,646	N/A	64*	\$204.73	\$11,668	\$18,855	N/A
65*	\$170.08	\$9,458	\$14,892	N/A	65*	\$194.08	\$10,902	\$17,165	N/A	65*	\$218.08	\$12,344	\$19,436	N/A
66*	\$180.31	\$9,916	\$15,222	N/A	66*	\$205.77	\$11,427	\$17,540	N/A	66*	\$231.23	\$12,935	\$19,856	N/A
67*	\$191.12	\$10,373	\$15,532	N/A	67*	\$218.13	\$11,947	\$17,889	N/A	67*	\$245.13	\$13,523	\$20,247	N/A
68*	\$202.58	\$10,820	\$15,812	N/A	68*	\$231.22	\$12,460	\$18,209	N/A	68*	\$259.85	\$14,101	\$20,606	N/A
69*	\$214.49	\$11,271	\$16,085	N/A	69*	\$244.83	\$12,977	\$18,520	N/A	69*	\$275.17	\$14,684	\$20,955	N/A
70*	\$231.49	\$12,179	\$16,984	N/A	70*	\$264.26	\$14,016	\$19,546	N/A	70*	\$297.02	\$15,855	\$22,110	N/A

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

END-95 (ESO)(20/21)

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

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

Employee Life Option Plus

No Tobacco Rates

Face Amount \$50,000					Face Amount \$55,000					Face Amount \$60,000				
Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$29.14	\$20,530	\$42,774	\$3.76	18	\$31.85	\$22,582	\$47,051	\$4.14	18	\$34.55	\$24,635	\$51,328	\$4.52
19	\$30.06	\$20,412	\$42,528	\$3.72	19	\$32.86	\$22,453	\$46,781	\$4.09	19	\$35.65	\$24,494	\$51,034	\$4.46
20	\$30.63	\$20,289	\$42,272	\$3.63	20	\$33.48	\$22,317	\$46,499	\$3.99	20	\$36.34	\$24,346	\$50,726	\$4.36
21	\$31.64	\$20,160	\$42,004	\$3.59	21	\$34.59	\$22,176	\$46,204	\$3.95	21	\$37.54	\$24,192	\$50,405	\$4.31
22	\$32.60	\$20,026	\$41,724	\$3.54	22	\$35.65	\$22,028	\$45,896	\$3.90	22	\$38.70	\$24,031	\$50,068	\$4.25
23	\$33.47	\$19,884	\$41,429	\$3.46	23	\$36.61	\$21,872	\$45,571	\$3.80	23	\$39.75	\$23,861	\$49,714	\$4.15
24	\$34.44	\$19,736	\$41,121	\$3.41	24	\$37.67	\$21,710	\$45,233	\$3.75	24	\$40.90	\$23,683	\$49,345	\$4.10
25	\$35.44	\$19,580	\$40,796	\$3.41	25	\$38.78	\$21,538	\$44,875	\$3.75	25	\$42.11	\$23,496	\$48,955	\$4.10
26	\$36.80	\$19,417	\$40,455	\$3.41	26	\$40.27	\$21,358	\$44,500	\$3.75	26	\$43.74	\$23,300	\$48,545	\$4.10
27	\$38.29	\$19,243	\$40,093	\$3.41	27	\$41.90	\$21,167	\$44,102	\$3.75	27	\$45.52	\$23,092	\$48,112	\$4.10
28	\$39.73	\$19,060	\$39,712	\$3.41	28	\$43.49	\$20,966	\$43,683	\$3.75	28	\$47.26	\$22,872	\$47,654	\$4.10
29	\$41.35	\$18,868	\$39,312	\$3.41	29	\$45.27	\$20,755	\$43,243	\$3.75	29	\$49.20	\$22,642	\$47,174	\$4.10
30	\$42.97	\$18,666	\$38,891	\$3.46	30	\$47.05	\$20,533	\$42,780	\$3.80	30	\$51.14	\$22,399	\$46,669	\$4.15
31	\$44.85	\$18,454	\$38,448	\$3.46	31	\$49.12	\$20,299	\$42,293	\$3.80	31	\$53.40	\$22,144	\$46,138	\$4.15
32	\$46.69	\$18,231	\$37,984	\$3.50	32	\$51.14	\$20,054	\$41,782	\$3.85	32	\$55.60	\$21,877	\$45,580	\$4.20
33	\$48.57	\$17,998	\$37,498	\$3.50	33	\$53.21	\$19,797	\$41,248	\$3.85	33	\$57.86	\$21,597	\$44,998	\$4.20
34	\$50.58	\$17,754	\$36,991	\$3.54	34	\$55.43	\$19,529	\$40,690	\$3.90	34	\$60.28	\$21,305	\$44,389	\$4.25
35	\$52.77	\$17,501	\$36,464	\$3.54	35	\$57.83	\$19,251	\$40,110	\$3.90	35	\$62.90	\$21,001	\$43,756	\$4.25
36	\$55.04	\$17,238	\$35,916	\$3.59	36	\$60.34	\$18,962	\$39,507	\$3.95	36	\$65.63	\$20,686	\$43,099	\$4.31
37	\$57.45	\$16,965	\$35,346	\$3.63	37	\$62.98	\$18,661	\$38,881	\$3.99	37	\$68.52	\$20,357	\$42,415	\$4.36
38	\$59.99	\$16,679	\$34,751	\$3.68	38	\$65.77	\$18,347	\$38,226	\$4.04	38	\$71.56	\$20,015	\$41,701	\$4.41
39	\$62.79	\$16,381	\$34,130	\$3.68	39	\$68.85	\$18,019	\$37,543	\$4.04	39	\$74.92	\$19,657	\$40,956	\$4.41
40	\$65.67	\$16,068	\$33,477	\$3.72	40	\$72.03	\$17,674	\$36,825	\$4.09	40	\$78.39	\$19,281	\$40,172	\$4.46
41	\$68.74	\$15,738	\$32,790	\$3.76	41	\$75.40	\$17,311	\$36,068	\$4.14	41	\$82.06	\$18,885	\$39,347	\$4.52
42	\$71.93	\$15,390	\$32,065	\$3.81	42	\$78.91	\$16,928	\$35,271	\$4.19	42	\$85.90	\$18,467	\$38,477	\$4.57
43	\$75.43	\$15,023	\$31,300	\$3.85	43	\$82.76	\$16,525	\$34,429	\$4.24	43	\$90.10	\$18,027	\$37,559	\$4.62
44	\$79.19	\$14,635	\$30,492	\$3.89	44	\$86.90	\$16,098	\$33,541	\$4.28	44	\$94.61	\$17,561	\$36,590	\$4.67
45	\$83.26	\$14,223	\$29,634	\$3.94	45	\$91.38	\$15,645	\$32,597	\$4.33	45	\$99.49	\$17,068	\$35,561	\$4.73
46	\$87.51	\$13,788	\$28,727	\$4.07	46	\$96.05	\$15,166	\$31,599	\$4.48	46	\$104.59	\$16,545	\$34,472	\$4.88
47	\$92.01	\$13,326	\$27,764	\$4.11	47	\$101.00	\$14,658	\$30,540	\$4.52	47	\$109.99	\$15,991	\$33,317	\$4.94
48	\$96.82	\$12,836	\$26,743	\$4.16	48	\$106.30	\$14,119	\$29,417	\$4.57	48	\$115.77	\$15,403	\$32,092	\$4.99
49	\$101.77	\$12,315	\$25,659	\$4.11	49	\$111.73	\$13,547	\$28,224	\$4.52	49	\$121.70	\$14,778	\$30,790	\$4.94
50	\$107.19	\$11,763	\$24,509	\$4.24	50	\$117.70	\$12,939	\$26,959	\$4.67	50	\$128.21	\$14,116	\$29,410	\$5.09
51	\$112.75	\$11,177	\$23,288	\$4.29	51	\$123.81	\$12,295	\$25,616	\$4.72	51	\$134.88	\$13,412	\$27,945	\$5.15
52	\$118.57	\$10,556	\$21,993	\$4.42	52	\$130.21	\$11,611	\$24,192	\$4.86	52	\$141.86	\$12,667	\$26,391	\$5.30
53	\$124.74	\$9,897	\$20,621	\$4.46	53	\$137.00	\$10,887	\$22,683	\$4.91	53	\$149.26	\$11,876	\$24,745	\$5.36
54	\$131.04	\$9,199	\$19,167	\$4.59	54	\$143.93	\$10,119	\$21,083	\$5.05	54	\$156.82	\$11,039	\$23,000	\$5.51
55	\$137.99	\$8,458	\$17,623	\$4.59	55	\$151.58	\$9,304	\$19,385	\$5.05	55	\$165.17	\$10,150	\$21,147	\$5.51
56*	\$146.44	\$8,840	\$17,883	\$4.68										
57*	\$155.27	\$9,329	\$18,328	\$4.99										
58*	\$164.86	\$9,910	\$18,913	\$4.94										
59*	\$174.96	\$10,508	\$19,487	\$5.21										
60*	\$184.94	\$11,060	\$19,935	\$5.38										
61*	\$194.52	\$11,532	\$20,212	N/A										
62*	\$204.80	\$12,028	\$20,508	N/A										
63*	\$215.69	\$12,529	\$20,792	N/A										
64*	\$227.24	\$13,034	\$21,063	N/A										
65*	\$242.07	\$13,786	\$21,707	N/A										
66*	\$256.69	\$14,445	\$22,173	N/A										
67*	\$272.13	\$15,098	\$22,607	N/A										
68*	\$288.49	\$15,742	\$23,004	N/A										
69*	\$305.51	\$16,390	\$23,389	N/A										
70*	\$329.79	\$17,693	\$24,673	N/A										

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

END-95 (ESO)(20/21)

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

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Employee Life Option Plus

No Tobacco Rates

Face Amount \$65,000					Face Amount \$70,000					Face Amount \$75,000				
Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$37.25	\$26,688	\$55,606	\$4.89	18	\$39.96	\$28,741	\$59,883	\$5.27	18	\$42.66	\$30,794	\$64,160	\$5.64
19	\$38.45	\$26,535	\$55,286	\$4.83	19	\$41.24	\$28,576	\$59,539	\$5.21	19	\$44.04	\$30,617	\$63,792	\$5.58
20	\$39.19	\$26,375	\$54,953	\$4.72	20	\$42.04	\$28,404	\$59,180	\$5.08	20	\$44.89	\$30,433	\$63,407	\$5.45
21	\$40.50	\$26,208	\$54,605	\$4.66	21	\$43.45	\$28,224	\$58,806	\$5.02	21	\$46.40	\$30,240	\$63,006	\$5.38
22	\$41.75	\$26,033	\$54,241	\$4.61	22	\$44.80	\$28,036	\$58,413	\$4.96	22	\$47.85	\$30,038	\$62,585	\$5.32
23	\$42.88	\$25,849	\$53,857	\$4.49	23	\$46.02	\$27,838	\$58,000	\$4.84	23	\$49.16	\$29,826	\$62,143	\$5.18
24	\$44.14	\$25,657	\$53,457	\$4.44	24	\$47.37	\$27,630	\$57,569	\$4.78	24	\$50.60	\$29,604	\$61,681	\$5.12
25	\$45.44	\$25,454	\$53,034	\$4.44	25	\$48.78	\$27,412	\$57,114	\$4.78	25	\$52.11	\$29,370	\$61,193	\$5.12
26	\$47.21	\$25,241	\$52,591	\$4.44	26	\$50.68	\$27,183	\$56,636	\$4.78	26	\$54.15	\$29,125	\$60,682	\$5.12
27	\$49.14	\$25,016	\$52,121	\$4.44	27	\$52.76	\$26,940	\$56,130	\$4.78	27	\$56.38	\$28,865	\$60,140	\$5.12
28	\$51.02	\$24,778	\$51,626	\$4.44	28	\$54.78	\$26,684	\$55,597	\$4.78	28	\$58.54	\$28,590	\$59,568	\$5.12
29	\$53.12	\$24,528	\$51,106	\$4.44	29	\$57.05	\$26,415	\$55,037	\$4.78	29	\$60.97	\$28,302	\$58,968	\$5.12
30	\$55.23	\$24,266	\$50,558	\$4.49	30	\$59.31	\$26,132	\$54,447	\$4.84	30	\$63.40	\$27,999	\$58,337	\$5.18
31	\$57.67	\$23,990	\$49,982	\$4.49	31	\$61.95	\$25,835	\$53,827	\$4.84	31	\$66.22	\$27,680	\$57,672	\$5.18
32	\$60.06	\$23,700	\$49,379	\$4.55	32	\$64.52	\$25,523	\$53,177	\$4.90	32	\$68.98	\$27,346	\$56,975	\$5.25
33	\$62.51	\$23,397	\$48,747	\$4.55	33	\$67.15	\$25,197	\$52,497	\$4.90	33	\$71.80	\$26,996	\$56,247	\$5.25
34	\$65.12	\$23,080	\$48,088	\$4.61	34	\$69.97	\$24,856	\$51,787	\$4.96	34	\$74.82	\$26,631	\$55,487	\$5.32
35	\$67.97	\$22,751	\$47,403	\$4.61	35	\$73.03	\$24,501	\$51,049	\$4.96	35	\$78.10	\$26,252	\$54,695	\$5.32
36	\$70.92	\$22,409	\$46,690	\$4.66	36	\$76.22	\$24,133	\$50,282	\$5.02	36	\$81.51	\$25,857	\$53,873	\$5.38
37	\$74.05	\$22,054	\$45,950	\$4.72	37	\$79.59	\$23,750	\$49,484	\$5.08	37	\$85.12	\$25,447	\$53,019	\$5.45
38	\$77.35	\$21,683	\$45,176	\$4.78	38	\$83.14	\$23,351	\$48,651	\$5.15	38	\$88.93	\$25,019	\$52,127	\$5.51
39	\$80.99	\$21,295	\$44,369	\$4.78	39	\$87.06	\$22,933	\$47,782	\$5.15	39	\$93.13	\$24,572	\$51,195	\$5.51
40	\$84.74	\$20,888	\$43,520	\$4.83	40	\$91.10	\$22,495	\$46,868	\$5.21	40	\$97.46	\$24,101	\$50,216	\$5.58
41	\$88.73	\$20,459	\$42,626	\$4.89	41	\$95.39	\$22,033	\$45,905	\$5.27	41	\$102.05	\$23,606	\$49,184	\$5.64
42	\$92.88	\$20,006	\$41,684	\$4.95	42	\$99.86	\$21,545	\$44,890	\$5.33	42	\$106.84	\$23,084	\$48,097	\$5.71
43	\$97.43	\$19,529	\$40,689	\$5.01	43	\$104.76	\$21,032	\$43,819	\$5.39	43	\$112.09	\$22,534	\$46,949	\$5.78
44	\$102.32	\$19,025	\$39,639	\$5.06	44	\$110.03	\$20,488	\$42,688	\$5.45	44	\$117.74	\$21,952	\$45,737	\$5.84
45	\$107.61	\$18,490	\$38,524	\$5.12	45	\$115.72	\$19,912	\$41,488	\$5.51	45	\$123.84	\$21,335	\$44,451	\$5.91
46	\$113.13	\$17,924	\$37,344	\$5.29	46	\$121.67	\$19,303	\$40,217	\$5.70	46	\$130.21	\$20,681	\$43,090	\$6.10
47	\$118.98	\$17,323	\$36,093	\$5.35	47	\$127.97	\$18,656	\$38,870	\$5.76	47	\$136.96	\$19,988	\$41,646	\$6.17
48	\$125.24	\$16,686	\$34,766	\$5.40	48	\$134.71	\$17,970	\$37,440	\$5.82	48	\$144.18	\$19,253	\$40,115	\$6.23
49	\$131.67	\$16,010	\$33,356	\$5.35	49	\$141.63	\$17,241	\$35,922	\$5.76	49	\$151.60	\$18,473	\$38,488	\$6.17
50	\$138.72	\$15,292	\$31,861	\$5.52	50	\$149.23	\$16,468	\$34,312	\$5.94	50	\$159.74	\$17,645	\$36,763	\$6.37
51	\$145.94	\$14,530	\$30,274	\$5.57	51	\$157.01	\$15,648	\$32,603	\$6.00	51	\$168.07	\$16,766	\$34,931	\$6.43
52	\$153.51	\$13,722	\$28,590	\$5.74	52	\$165.15	\$14,778	\$30,790	\$6.19	52	\$176.80	\$15,833	\$32,989	\$6.63
53	\$161.53	\$12,866	\$26,807	\$5.80	53	\$173.79	\$13,856	\$28,869	\$6.25	53	\$186.05	\$14,846	\$30,931	\$6.69
54	\$169.72	\$11,959	\$24,916	\$5.97	54	\$182.61	\$12,879	\$26,833	\$6.43	54	\$195.50	\$13,799	\$28,750	\$6.89
55	\$178.76	\$10,995	\$22,909	\$5.97	55	\$192.35	\$11,841	\$24,672	\$6.43	55	\$205.94	\$12,698	\$26,456	\$6.89

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

END-95 (ESO)(20/21)

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

Employee Life Option Plus

No Tobacco Rates

Face Amount \$80,000					Face Amount \$85,000					Face Amount \$90,000				
Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$45.37	\$32,847	\$68,438	\$6.02	18	\$48.07	\$34,900	\$72,715	\$6.40	18	\$50.77	\$36,953	\$76,992	\$6.77
19	\$46.84	\$32,658	\$68,045	\$5.95	19	\$49.63	\$34,700	\$72,298	\$6.32	19	\$52.43	\$36,741	\$76,550	\$6.69
20	\$47.75	\$32,462	\$67,634	\$5.81	20	\$50.60	\$34,490	\$71,862	\$6.17	20	\$53.45	\$36,519	\$76,089	\$6.54
21	\$49.36	\$32,256	\$67,206	\$5.74	21	\$52.31	\$34,272	\$71,407	\$6.10	21	\$55.26	\$36,288	\$75,607	\$6.46
22	\$50.90	\$32,041	\$66,758	\$5.67	22	\$53.94	\$34,043	\$70,930	\$6.02	22	\$56.99	\$36,046	\$75,102	\$6.38
23	\$52.30	\$31,814	\$66,286	\$5.53	23	\$55.43	\$33,803	\$70,428	\$5.88	23	\$58.57	\$35,791	\$74,571	\$6.22
24	\$53.84	\$31,578	\$65,793	\$5.46	24	\$57.07	\$33,551	\$69,905	\$5.80	24	\$60.30	\$35,525	\$74,017	\$6.14
25	\$55.45	\$31,328	\$65,273	\$5.46	25	\$58.78	\$33,286	\$69,352	\$5.80	25	\$62.11	\$35,244	\$73,432	\$6.14
26	\$57.62	\$31,066	\$64,727	\$5.46	26	\$61.08	\$33,008	\$68,773	\$5.80	26	\$64.55	\$34,950	\$72,818	\$6.14
27	\$60.00	\$30,789	\$64,149	\$5.46	27	\$63.61	\$32,713	\$68,158	\$5.80	27	\$67.23	\$34,637	\$72,167	\$6.14
28	\$62.31	\$30,496	\$63,539	\$5.46	28	\$66.07	\$32,402	\$67,510	\$5.80	28	\$69.83	\$34,308	\$71,482	\$6.14
29	\$64.90	\$30,189	\$62,899	\$5.46	29	\$68.82	\$32,076	\$66,830	\$5.80	29	\$72.74	\$33,962	\$70,762	\$6.14
30	\$67.49	\$29,866	\$62,226	\$5.53	30	\$71.57	\$31,732	\$66,115	\$5.88	30	\$75.66	\$33,599	\$70,004	\$6.22
31	\$70.50	\$29,526	\$61,517	\$5.53	31	\$74.77	\$31,371	\$65,362	\$5.88	31	\$79.04	\$33,216	\$69,206	\$6.22
32	\$73.44	\$29,169	\$60,774	\$5.60	32	\$77.89	\$30,992	\$64,572	\$5.95	32	\$82.35	\$32,815	\$68,370	\$6.30
33	\$76.45	\$28,796	\$59,997	\$5.60	33	\$81.09	\$30,596	\$63,747	\$5.95	33	\$85.74	\$32,396	\$67,496	\$6.30
34	\$79.67	\$28,406	\$59,186	\$5.67	34	\$84.51	\$30,182	\$62,885	\$6.02	34	\$89.36	\$31,957	\$66,584	\$6.38
35	\$83.17	\$28,002	\$58,342	\$5.67	35	\$88.23	\$29,752	\$61,988	\$6.02	35	\$93.30	\$31,502	\$65,634	\$6.38
36	\$86.81	\$27,581	\$57,465	\$5.74	36	\$92.10	\$29,305	\$61,056	\$6.10	36	\$97.39	\$31,028	\$64,648	\$6.46
37	\$90.66	\$27,143	\$56,554	\$5.81	37	\$96.19	\$28,840	\$60,088	\$6.17	37	\$101.72	\$30,536	\$63,623	\$6.54
38	\$94.72	\$26,686	\$55,602	\$5.88	38	\$100.50	\$28,354	\$59,077	\$6.25	38	\$106.29	\$30,022	\$62,552	\$6.62
39	\$99.20	\$26,210	\$54,608	\$5.88	39	\$105.26	\$27,848	\$58,021	\$6.25	39	\$111.33	\$29,486	\$61,434	\$6.62
40	\$103.82	\$25,708	\$53,563	\$5.95	40	\$110.17	\$27,315	\$56,911	\$6.32	40	\$116.53	\$28,922	\$60,259	\$6.69
41	\$108.72	\$25,180	\$52,463	\$6.02	41	\$115.38	\$26,754	\$55,742	\$6.40	41	\$122.04	\$28,328	\$59,021	\$6.77
42	\$113.83	\$24,623	\$51,303	\$6.09	42	\$120.81	\$26,162	\$54,510	\$6.47	42	\$127.79	\$27,701	\$57,716	\$6.85
43	\$119.43	\$24,036	\$50,079	\$6.16	43	\$126.76	\$25,538	\$53,209	\$6.55	43	\$134.09	\$27,041	\$56,339	\$6.93
44	\$125.45	\$23,415	\$48,786	\$6.23	44	\$133.15	\$24,879	\$51,836	\$6.62	44	\$140.86	\$26,342	\$54,885	\$7.01
45	\$131.96	\$22,757	\$47,414	\$6.30	45	\$140.07	\$24,179	\$50,378	\$6.69	45	\$148.19	\$25,601	\$53,341	\$7.09
46	\$138.75	\$22,060	\$45,962	\$6.51	46	\$147.29	\$23,439	\$48,835	\$6.92	46	\$155.83	\$24,818	\$51,708	\$7.32
47	\$145.96	\$21,321	\$44,422	\$6.58	47	\$154.95	\$22,653	\$47,199	\$6.99	47	\$163.94	\$23,986	\$49,975	\$7.40
48	\$153.66	\$20,537	\$42,789	\$6.65	48	\$163.13	\$21,820	\$45,463	\$7.07	48	\$172.60	\$23,104	\$48,137	\$7.48
49	\$161.57	\$19,704	\$41,054	\$6.58	49	\$171.53	\$20,936	\$43,619	\$6.99	49	\$181.50	\$22,167	\$46,185	\$7.40
50	\$170.25	\$18,821	\$39,214	\$6.79	50	\$180.75	\$19,997	\$41,664	\$7.21	50	\$191.26	\$21,173	\$44,115	\$7.64
51	\$179.14	\$17,883	\$37,260	\$6.86	51	\$190.20	\$19,001	\$39,589	\$7.29	51	\$201.26	\$20,119	\$41,918	\$7.72
52	\$188.45	\$16,889	\$35,188	\$7.07	52	\$200.09	\$17,944	\$37,387	\$7.51	52	\$211.74	\$19,000	\$39,587	\$7.95
53	\$198.32	\$15,835	\$32,993	\$7.14	53	\$210.58	\$16,825	\$35,055	\$7.59	53	\$222.84	\$17,815	\$37,117	\$8.03
54	\$208.40	\$14,718	\$30,666	\$7.35	54	\$221.29	\$15,638	\$32,583	\$7.81	54	\$234.18	\$16,558	\$34,500	\$8.27
55	\$219.53	\$13,582	\$28,298	\$7.35	55	\$233.11	\$14,470	\$30,150	\$7.81	55	\$246.70	\$15,357	\$31,996	\$8.27

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END-95 (ESO)(20/21)

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

Employee Life Option Plus

No Tobacco Rates

Face Amount \$95,000					Face Amount \$100,000				
Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$53.48	\$39,006	\$81,270	\$7.15	18	\$56.18	\$41,059	\$85,547	\$7.53
19	\$55.22	\$38,782	\$80,803	\$7.07	19	\$58.02	\$40,823	\$85,056	\$7.44
20	\$56.30	\$38,548	\$80,316	\$6.90	20	\$59.16	\$40,577	\$84,543	\$7.26
21	\$58.21	\$38,304	\$79,808	\$6.82	21	\$61.17	\$40,320	\$84,008	\$7.18
22	\$60.04	\$38,048	\$79,275	\$6.73	22	\$63.09	\$40,051	\$83,447	\$7.09
23	\$61.71	\$37,780	\$78,714	\$6.57	23	\$64.84	\$39,768	\$82,857	\$6.91
24	\$63.53	\$37,498	\$78,129	\$6.48	24	\$66.77	\$39,472	\$82,241	\$6.83
25	\$65.45	\$37,202	\$77,511	\$6.48	25	\$68.78	\$39,160	\$81,591	\$6.83
26	\$68.02	\$36,891	\$76,864	\$6.48	26	\$71.49	\$38,833	\$80,909	\$6.83
27	\$70.85	\$36,562	\$76,177	\$6.48	27	\$74.47	\$38,486	\$80,186	\$6.83
28	\$73.59	\$36,214	\$75,453	\$6.48	28	\$77.36	\$38,120	\$79,424	\$6.83
29	\$76.67	\$35,849	\$74,693	\$6.48	29	\$80.59	\$37,736	\$78,624	\$6.83
30	\$79.74	\$35,465	\$73,893	\$6.57	30	\$83.83	\$37,332	\$77,782	\$6.91
31	\$83.32	\$35,062	\$73,051	\$6.57	31	\$87.59	\$36,907	\$76,896	\$6.91
32	\$86.81	\$34,638	\$72,169	\$6.65	32	\$91.27	\$36,461	\$75,967	\$7.00
33	\$90.38	\$34,195	\$71,246	\$6.65	33	\$95.03	\$35,995	\$74,996	\$7.00
34	\$94.21	\$33,733	\$70,283	\$6.73	34	\$99.06	\$35,508	\$73,982	\$7.09
35	\$98.36	\$33,252	\$69,281	\$6.73	35	\$103.43	\$35,002	\$72,927	\$7.09
36	\$102.69	\$32,752	\$68,239	\$6.82	36	\$107.98	\$34,476	\$71,831	\$7.18
37	\$107.26	\$32,233	\$67,157	\$6.90	37	\$112.79	\$33,929	\$70,692	\$7.26
38	\$112.08	\$31,690	\$66,027	\$6.98	38	\$117.87	\$33,358	\$69,502	\$7.35
39	\$117.40	\$31,124	\$64,847	\$6.98	39	\$123.47	\$32,762	\$68,260	\$7.35
40	\$122.89	\$30,528	\$63,606	\$7.07	40	\$129.24	\$32,135	\$66,954	\$7.44
41	\$128.70	\$29,901	\$62,300	\$7.15	41	\$135.37	\$31,475	\$65,579	\$7.53
42	\$134.77	\$29,240	\$60,923	\$7.23	42	\$141.76	\$30,779	\$64,129	\$7.61
43	\$141.42	\$28,543	\$59,469	\$7.32	43	\$148.76	\$30,045	\$62,599	\$7.70
44	\$148.57	\$27,806	\$57,934	\$7.40	44	\$156.28	\$29,269	\$60,983	\$7.79
45	\$156.30	\$27,024	\$56,305	\$7.48	45	\$164.42	\$28,446	\$59,268	\$7.88
46	\$164.37	\$26,196	\$54,580	\$7.73	46	\$172.91	\$27,575	\$57,453	\$8.14
47	\$172.93	\$25,318	\$52,752	\$7.81	47	\$181.92	\$26,651	\$55,528	\$8.23
48	\$182.07	\$24,387	\$50,812	\$7.90	48	\$191.54	\$25,671	\$53,486	\$8.31
49	\$191.46	\$23,399	\$48,751	\$7.81	49	\$201.43	\$24,630	\$51,317	\$8.23
50	\$201.77	\$22,350	\$46,566	\$8.06	50	\$212.28	\$23,526	\$49,017	\$8.49
51	\$212.33	\$21,236	\$44,246	\$8.15	51	\$223.39	\$22,354	\$46,575	\$8.58
52	\$223.38	\$20,055	\$41,786	\$8.40	52	\$235.03	\$21,111	\$43,985	\$8.84
53	\$235.10	\$18,804	\$39,179	\$8.48	53	\$247.37	\$19,794	\$41,241	\$8.93
54	\$247.07	\$17,484	\$36,428	\$8.73	54	\$259.97	\$18,437	\$38,414	\$9.19
55	\$260.29	\$16,246	\$33,849	\$8.73	55	\$273.88	\$17,131	\$35,693	\$9.19

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

END-95 (ESO)(20/21)

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

Employee Life Option Plus

No Tobacco Rates

Dependent Children

Face Amount \$5,000					Face Amount \$10,000					Face Amount \$15,000				
Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
0	\$4.28	\$2,336	\$4,617	N/A	0	\$6.45	\$4,672	\$9,235	N/A	0	\$8.63	\$7,008	\$13,852	N/A
1	\$3.86	\$2,330	\$4,605	N/A	1	\$5.61	\$4,660	\$9,211	N/A	1	\$7.37	\$6,990	\$13,816	N/A
2	\$3.89	\$2,323	\$4,592	N/A	2	\$5.68	\$4,647	\$9,185	N/A	2	\$7.47	\$6,970	\$13,777	N/A
3	\$3.93	\$2,316	\$4,579	N/A	3	\$5.76	\$4,633	\$9,157	N/A	3	\$7.59	\$6,949	\$13,736	N/A
4	\$3.97	\$2,309	\$4,564	N/A	4	\$5.84	\$4,618	\$9,128	N/A	4	\$7.71	\$6,927	\$13,692	N/A
5	\$4.01	\$2,301	\$4,549	\$0.34	5	\$5.91	\$4,603	\$9,098	\$0.67	5	\$7.81	\$6,904	\$13,647	\$1.01
6	\$4.06	\$2,293	\$4,533	\$0.34	6	\$6.02	\$4,587	\$9,066	\$0.68	6	\$7.97	\$6,880	\$13,599	\$1.02
7	\$4.12	\$2,285	\$4,517	\$0.35	7	\$6.13	\$4,570	\$9,033	\$0.69	7	\$8.14	\$6,855	\$13,550	\$1.04
8	\$4.17	\$2,276	\$4,499	\$0.35	8	\$6.24	\$4,553	\$8,999	\$0.71	8	\$8.31	\$6,829	\$13,498	\$1.06
9	\$4.23	\$2,267	\$4,481	\$0.36	9	\$6.35	\$4,534	\$8,962	\$0.72	9	\$8.47	\$6,801	\$13,443	\$1.08
10	\$4.28	\$2,258	\$4,462	\$0.36	10	\$6.45	\$4,515	\$8,925	\$0.73	10	\$8.63	\$6,773	\$13,387	\$1.09
11	\$4.37	\$2,248	\$4,443	\$0.37	11	\$6.64	\$4,495	\$8,886	\$0.74	11	\$8.90	\$6,743	\$13,328	\$1.10
12	\$4.47	\$2,237	\$4,422	\$0.37	12	\$6.84	\$4,475	\$8,844	\$0.74	12	\$9.21	\$6,712	\$13,266	\$1.12
13	\$4.56	\$2,226	\$4,401	\$0.38	13	\$7.01	\$4,453	\$8,802	\$0.75	13	\$9.47	\$6,679	\$13,202	\$1.13
14	\$4.66	\$2,215	\$4,379	\$0.38	14	\$7.22	\$4,431	\$8,757	\$0.76	14	\$9.78	\$6,646	\$13,136	\$1.14
15	\$4.75	\$2,204	\$4,356	\$0.39	15	\$7.40	\$4,407	\$8,712	\$0.77	15	\$10.05	\$6,611	\$13,067	\$1.16
16	\$4.84	\$2,192	\$4,333	\$0.39	16	\$7.57	\$4,384	\$8,665	\$0.77	16	\$10.31	\$6,576	\$12,998	\$1.16
17	\$4.94	\$2,180	\$4,309	\$0.39	17	\$7.78	\$4,360	\$8,618	\$0.77	17	\$10.61	\$6,540	\$12,927	\$1.16
18	\$4.81	\$2,053	\$4,277	\$0.38	18	\$7.51	\$4,106	\$8,555	\$0.75	18	\$10.22	\$6,159	\$12,832	\$1.13
19	\$4.90	\$2,041	\$4,253	\$0.37	19	\$7.70	\$4,082	\$8,506	\$0.74	19	\$10.49	\$6,123	\$12,758	\$1.12
20	\$4.96	\$2,029	\$4,227	\$0.36	20	\$7.81	\$4,058	\$8,454	\$0.73	20	\$10.66	\$6,087	\$12,681	\$1.09
21	\$5.06	\$2,016	\$4,200	\$0.36	21	\$8.01	\$4,032	\$8,401	\$0.72	21	\$10.96	\$6,048	\$12,601	\$1.08
22	\$5.15	\$2,003	\$4,172	\$0.35	22	\$8.20	\$4,005	\$8,345	\$0.71	22	\$11.25	\$6,008	\$12,517	\$1.06
23	\$5.24	\$1,988	\$4,143	\$0.35	23	\$8.38	\$3,977	\$8,286	\$0.69	23	\$11.52	\$5,965	\$12,429	\$1.04
24	\$5.34	\$1,974	\$4,112	\$0.34	24	\$8.57	\$3,947	\$8,224	\$0.68	24	\$11.80	\$5,921	\$12,336	\$1.02
25	\$5.44	\$1,958	\$4,080	\$0.34	25	\$8.77	\$3,916	\$8,159	\$0.68	25	\$12.11	\$5,874	\$12,239	\$1.02

Face Amount \$20,000					Face Amount \$25,000				
Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
0	\$10.80	\$9,344	\$18,470	N/A	0	\$12.98	\$11,681	\$23,087	N/A
1	\$9.12	\$9,320	\$18,422	N/A	1	\$10.88	\$11,650	\$23,027	N/A
2	\$9.26	\$9,294	\$18,369	N/A	2	\$11.05	\$11,617	\$22,962	N/A
3	\$9.42	\$9,266	\$18,314	N/A	3	\$11.25	\$11,582	\$22,893	N/A
4	\$9.58	\$9,236	\$18,256	N/A	4	\$11.45	\$11,545	\$22,820	N/A
5	\$9.72	\$9,206	\$18,195	\$1.35	5	\$11.62	\$11,507	\$22,744	\$1.68
6	\$9.93	\$9,174	\$18,132	\$1.37	6	\$11.88	\$11,467	\$22,665	\$1.71
7	\$10.16	\$9,140	\$18,066	\$1.38	7	\$12.17	\$11,425	\$22,583	\$1.73
8	\$10.38	\$9,105	\$17,997	\$1.42	8	\$12.45	\$11,382	\$22,496	\$1.77
9	\$10.59	\$9,069	\$17,925	\$1.44	9	\$12.71	\$11,336	\$22,406	\$1.79
10	\$10.80	\$9,030	\$17,849	\$1.45	10	\$12.98	\$11,288	\$22,312	\$1.82
11	\$11.17	\$8,991	\$17,771	\$1.47	11	\$13.44	\$11,239	\$22,214	\$1.84
12	\$11.57	\$8,949	\$17,689	\$1.49	12	\$13.94	\$11,187	\$22,111	\$1.86
13	\$11.92	\$8,906	\$17,603	\$1.51	13	\$14.38	\$11,132	\$22,004	\$1.88
14	\$12.34	\$8,861	\$17,514	\$1.52	14	\$14.90	\$11,076	\$21,893	\$1.90
15	\$12.69	\$8,815	\$17,423	\$1.54	15	\$15.34	\$11,019	\$21,779	\$1.93
16	\$13.04	\$8,768	\$17,330	\$1.54	16	\$15.78	\$10,960	\$21,663	\$1.93
17	\$13.45	\$8,720	\$17,236	\$1.54	17	\$16.28	\$10,900	\$21,545	\$1.93
18	\$12.92	\$8,212	\$17,109	\$1.51	18	\$15.62	\$10,265	\$21,387	\$1.88
19	\$13.29	\$8,165	\$17,011	\$1.49	19	\$16.08	\$10,206	\$21,264	\$1.86
20	\$13.52	\$8,115	\$16,909	\$1.45	20	\$16.37	\$10,144	\$21,136	\$1.82
21	\$13.92	\$8,064	\$16,802	\$1.44	21	\$16.87	\$10,080	\$21,002	\$1.79
22	\$14.30	\$8,010	\$16,689	\$1.42	22	\$17.35	\$10,013	\$20,862	\$1.77
23	\$14.65	\$7,954	\$16,571	\$1.38	23	\$17.79	\$9,942	\$20,714	\$1.73
24	\$15.04	\$7,894	\$16,448	\$1.37	24	\$18.27	\$9,868	\$20,560	\$1.71
25	\$15.44	\$7,832	\$16,318	\$1.37	25	\$18.77	\$9,790	\$20,398	\$1.71

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

END-95 (ESO)(20/21)

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Employee Life Option Plus

Tobacco Rates

Face Amount \$5,000					Face Amount \$10,000					Face Amount \$15,000				
Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$5.60	\$2,454	\$4,341	\$0.38	18	\$9.10	\$4,908	\$8,681	\$0.75	18	\$12.59	\$7,362	\$13,022	\$1.13
19	\$5.75	\$2,440	\$4,316	\$0.37	19	\$9.39	\$4,881	\$8,632	\$0.74	19	\$13.03	\$7,321	\$12,948	\$1.12
20	\$5.89	\$2,426	\$4,290	\$0.36	20	\$9.67	\$4,852	\$8,581	\$0.73	20	\$13.45	\$7,277	\$12,871	\$1.09
21	\$6.05	\$2,411	\$4,264	\$0.36	21	\$10.00	\$4,821	\$8,527	\$0.72	21	\$13.94	\$7,232	\$12,791	\$1.08
22	\$6.21	\$2,395	\$4,236	\$0.35	22	\$10.32	\$4,790	\$8,471	\$0.71	22	\$14.43	\$7,184	\$12,707	\$1.06
23	\$6.38	\$2,378	\$4,206	\$0.35	23	\$10.66	\$4,756	\$8,412	\$0.69	23	\$14.94	\$7,134	\$12,618	\$1.04
24	\$6.55	\$2,361	\$4,175	\$0.34	24	\$10.99	\$4,721	\$8,351	\$0.68	24	\$15.43	\$7,082	\$12,526	\$1.02
25	\$6.73	\$2,342	\$4,143	\$0.34	25	\$11.35	\$4,685	\$8,286	\$0.68	25	\$15.98	\$7,027	\$12,429	\$1.02
26	\$6.93	\$2,323	\$4,109	\$0.34	26	\$11.76	\$4,647	\$8,218	\$0.68	26	\$16.58	\$6,970	\$12,327	\$1.02
27	\$7.14	\$2,303	\$4,073	\$0.34	27	\$12.17	\$4,606	\$8,147	\$0.68	27	\$17.20	\$6,909	\$12,220	\$1.02
28	\$7.38	\$2,282	\$4,036	\$0.34	28	\$12.65	\$4,564	\$8,071	\$0.68	28	\$17.92	\$6,845	\$12,107	\$1.02
29	\$7.61	\$2,259	\$3,996	\$0.34	29	\$13.12	\$4,519	\$7,992	\$0.68	29	\$18.63	\$6,778	\$11,988	\$1.02
30	\$7.87	\$2,236	\$3,954	\$0.35	30	\$13.64	\$4,471	\$7,908	\$0.69	30	\$19.40	\$6,707	\$11,862	\$1.04
31	\$8.16	\$2,211	\$3,910	\$0.35	31	\$14.21	\$4,421	\$7,820	\$0.69	31	\$20.26	\$6,632	\$11,730	\$1.04
32	\$8.46	\$2,184	\$3,864	\$0.35	32	\$14.82	\$4,369	\$7,727	\$0.70	32	\$21.18	\$6,553	\$11,591	\$1.05
33	\$8.88	\$2,157	\$3,815	\$0.35	33	\$15.65	\$4,314	\$7,629	\$0.70	33	\$22.42	\$6,470	\$11,444	\$1.05
34	\$9.14	\$2,128	\$3,764	\$0.35	34	\$16.18	\$4,256	\$7,527	\$0.71	34	\$23.22	\$6,384	\$11,291	\$1.06
35	\$9.55	\$2,098	\$3,710	\$0.35	35	\$16.99	\$4,195	\$7,420	\$0.71	35	\$24.43	\$6,293	\$11,129	\$1.06
36	\$9.96	\$2,066	\$3,653	\$0.36	36	\$17.81	\$4,131	\$7,307	\$0.72	36	\$25.66	\$6,197	\$10,960	\$1.08
37	\$10.45	\$2,032	\$3,595	\$0.36	37	\$18.79	\$4,065	\$7,189	\$0.73	37	\$27.13	\$6,097	\$10,784	\$1.09
38	\$10.98	\$1,997	\$3,533	\$0.37	38	\$19.85	\$3,995	\$7,066	\$0.74	38	\$28.72	\$5,992	\$10,598	\$1.10
39	\$11.51	\$1,961	\$3,468	\$0.37	39	\$20.91	\$3,922	\$6,936	\$0.74	39	\$30.31	\$5,882	\$10,404	\$1.10
40	\$12.00	\$1,922	\$3,400	\$0.37	40	\$21.89	\$3,845	\$6,800	\$0.74	40	\$31.78	\$5,767	\$10,201	\$1.12
41	\$12.44	\$1,882	\$3,329	\$0.38	41	\$22.78	\$3,764	\$6,658	\$0.75	41	\$33.12	\$5,646	\$9,987	\$1.13
42	\$13.23	\$1,840	\$3,254	\$0.38	42	\$24.35	\$3,680	\$6,508	\$0.76	42	\$35.47	\$5,519	\$9,762	\$1.14
43	\$13.71	\$1,795	\$3,175	\$0.39	43	\$25.31	\$3,590	\$6,350	\$0.77	43	\$36.91	\$5,385	\$9,525	\$1.16
44	\$14.19	\$1,748	\$3,091	\$0.39	44	\$26.27	\$3,496	\$6,183	\$0.78	44	\$38.36	\$5,243	\$9,274	\$1.17
45	\$14.68	\$1,698	\$3,003	\$0.39	45	\$27.25	\$3,395	\$6,005	\$0.79	45	\$39.83	\$5,093	\$9,008	\$1.18
46	\$15.34	\$1,644	\$2,908	\$0.41	46	\$28.58	\$3,289	\$5,817	\$0.81	46	\$41.82	\$4,933	\$8,725	\$1.22
47	\$16.01	\$1,588	\$2,809	\$0.41	47	\$29.92	\$3,176	\$5,617	\$0.82	47	\$43.83	\$4,764	\$8,426	\$1.23
48	\$16.68	\$1,528	\$2,703	\$0.42	48	\$31.26	\$3,056	\$5,405	\$0.83	48	\$45.84	\$4,584	\$8,108	\$1.25
49	\$17.35	\$1,465	\$2,590	\$0.41	49	\$32.60	\$2,929	\$5,181	\$0.82	49	\$47.85	\$4,394	\$7,771	\$1.23
50	\$18.02	\$1,397	\$2,471	\$0.42	50	\$33.94	\$2,794	\$4,942	\$0.85	50	\$49.85	\$4,191	\$7,413	\$1.27
51	\$18.85	\$1,325	\$2,344	\$0.43	51	\$35.60	\$2,650	\$4,688	\$0.86	51	\$52.35	\$3,976	\$7,032	\$1.29
52	\$19.69	\$1,249	\$2,209	\$0.44	52	\$37.28	\$2,498	\$4,418	\$0.88	52	\$54.87	\$3,747	\$6,626	\$1.33
53	\$20.65	\$1,168	\$2,065	\$0.45	53	\$39.19	\$2,335	\$4,130	\$0.89	53	\$57.73	\$3,503	\$6,195	\$1.34
54	\$21.60	\$1,081	\$1,912	\$0.46	54	\$41.10	\$2,162	\$3,824	\$0.92	54	\$60.59	\$3,243	\$5,736	\$1.38
55	\$22.74	\$989	\$1,749	\$0.46	55	\$43.38	\$1,978	\$3,498	\$0.92	55	\$64.02	\$2,966	\$5,247	\$1.38
56*	\$24.15	\$1,016	\$1,756	\$0.47	56*	\$46.20	\$2,033	\$3,513	\$0.94	56*	\$68.24	\$3,049	\$5,269	\$1.40
57*	\$25.68	\$1,044	\$1,763	\$0.50	57*	\$49.26	\$2,087	\$3,526	\$1.00	57*	\$72.84	\$3,131	\$5,289	\$1.50
58*	\$27.33	\$1,071	\$1,769	\$0.49	58*	\$52.56	\$2,141	\$3,538	\$0.99	58*	\$77.78	\$3,212	\$5,307	\$1.48
59*	\$29.01	\$1,098	\$1,775	\$0.52	59*	\$55.92	\$2,195	\$3,550	\$1.04	59*	\$82.82	\$3,293	\$5,324	\$1.56
60*	\$30.63	\$1,125	\$1,781	\$0.54	60*	\$59.16	\$2,250	\$3,562	\$1.08	60*	\$87.68	\$3,375	\$5,342	\$1.61
61*	\$32.50	\$1,152	\$1,787	N/A	61*	\$62.90	\$2,304	\$3,573	N/A	61*	\$93.30	\$3,456	\$5,360	N/A
62*	\$35.52	\$1,179	\$1,793	N/A	62*	\$68.93	\$2,359	\$3,586	N/A	62*	\$102.34	\$3,538	\$5,378	N/A
63*	\$37.96	\$1,217	\$1,814	N/A	63*	\$73.81	\$2,433	\$3,628	N/A	63*	\$109.66	\$3,650	\$5,442	N/A
64*	\$40.40	\$1,255	\$1,836	N/A	64*	\$78.70	\$2,509	\$3,672	N/A	64*	\$117.00	\$3,777	\$5,526	N/A
65*	\$42.85	\$1,294	\$1,859	N/A	65*	\$83.59	\$2,588	\$3,718	N/A	65*	\$124.34	\$4,013	\$5,764	N/A
66*	\$45.87	\$1,335	\$1,884	N/A	66*	\$89.63	\$2,679	\$3,781	N/A	66*	\$133.39	\$4,387	\$6,190	N/A
67*	\$50.40	\$1,379	\$1,912	N/A	67*	\$98.70	\$3,202	\$4,439	N/A	67*	\$146.99	\$5,178	\$7,178	N/A
68*	\$54.17	\$1,427	\$1,945	N/A	68*	\$106.24	\$3,574	\$4,869	N/A	68*	\$158.31	\$5,743	\$7,826	N/A
69*	\$57.94	\$1,575	\$2,110	N/A	69*	\$113.78	\$3,936	\$5,273	N/A	69*	\$169.62	\$6,297	\$8,434	N/A
70*	\$62.47	\$1,819	\$2,395	N/A	70*	\$122.84	\$4,443	\$5,851	N/A	70*	\$183.20	\$7,067	\$9,308	N/A

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

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

END-95 (ESO)(20/21)

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Employee Life Option Plus

Tobacco Rates

Face Amount \$20,000					Face Amount \$25,000					Face Amount \$30,000				
Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$16.09	\$9,816	\$17,362	\$1.51	18	\$19.58	\$12,271	\$21,703	\$1.88	18	\$23.08	\$14,725	\$26,043	\$2.26
19	\$16.67	\$9,761	\$17,264	\$1.49	19	\$20.31	\$12,201	\$21,580	\$1.86	19	\$23.95	\$14,642	\$25,896	\$2.23
20	\$17.23	\$9,703	\$17,162	\$1.45	20	\$21.01	\$12,129	\$21,452	\$1.82	20	\$24.79	\$14,555	\$25,743	\$2.18
21	\$17.89	\$9,643	\$17,055	\$1.44	21	\$21.84	\$12,053	\$21,318	\$1.79	21	\$25.78	\$14,464	\$25,582	\$2.15
22	\$18.54	\$9,579	\$16,942	\$1.42	22	\$22.65	\$11,974	\$21,178	\$1.77	22	\$26.75	\$14,369	\$25,413	\$2.13
23	\$19.22	\$9,512	\$16,824	\$1.38	23	\$23.50	\$11,891	\$21,031	\$1.73	23	\$27.78	\$14,269	\$25,237	\$2.07
24	\$19.87	\$9,443	\$16,701	\$1.37	24	\$24.31	\$11,803	\$20,876	\$1.71	24	\$28.75	\$14,164	\$25,052	\$2.05
25	\$20.60	\$9,370	\$16,572	\$1.37	25	\$25.23	\$11,712	\$20,715	\$1.71	25	\$29.85	\$14,054	\$24,858	\$2.05
26	\$21.41	\$9,293	\$16,436	\$1.37	26	\$26.23	\$11,616	\$20,546	\$1.71	26	\$31.06	\$13,940	\$24,655	\$2.05
27	\$22.23	\$9,212	\$16,293	\$1.37	27	\$27.26	\$11,515	\$20,367	\$1.71	27	\$32.29	\$13,818	\$24,440	\$2.05
28	\$23.19	\$9,127	\$16,143	\$1.37	28	\$28.46	\$11,409	\$20,179	\$1.71	28	\$33.74	\$13,691	\$24,214	\$2.05
29	\$24.14	\$9,037	\$15,984	\$1.37	29	\$29.65	\$11,297	\$19,980	\$1.71	29	\$35.15	\$13,556	\$23,976	\$2.05
30	\$25.17	\$8,942	\$15,816	\$1.38	30	\$30.94	\$11,178	\$19,770	\$1.73	30	\$36.70	\$13,414	\$23,724	\$2.07
31	\$26.31	\$8,843	\$15,640	\$1.38	31	\$32.36	\$11,053	\$19,550	\$1.73	31	\$38.41	\$13,264	\$23,460	\$2.07
32	\$27.53	\$8,738	\$15,454	\$1.40	32	\$33.89	\$10,922	\$19,318	\$1.75	32	\$40.25	\$13,106	\$23,181	\$2.10
33	\$29.20	\$8,627	\$15,259	\$1.40	33	\$35.97	\$10,784	\$19,074	\$1.75	33	\$42.74	\$12,941	\$22,888	\$2.10
34	\$30.26	\$8,511	\$15,054	\$1.42	34	\$37.30	\$10,639	\$18,818	\$1.77	34	\$44.34	\$12,767	\$22,581	\$2.13
35	\$31.87	\$8,390	\$14,839	\$1.42	35	\$39.31	\$10,488	\$18,549	\$1.77	35	\$46.76	\$12,585	\$22,259	\$2.13
36	\$33.52	\$8,263	\$14,614	\$1.44	36	\$41.37	\$10,328	\$18,267	\$1.79	36	\$49.22	\$12,394	\$21,921	\$2.15
37	\$35.48	\$8,129	\$14,378	\$1.45	37	\$43.82	\$10,162	\$17,973	\$1.82	37	\$52.16	\$12,194	\$21,567	\$2.18
38	\$37.60	\$7,990	\$14,131	\$1.47	38	\$46.47	\$9,987	\$17,664	\$1.84	38	\$55.34	\$11,984	\$21,197	\$2.21
39	\$39.71	\$7,843	\$13,872	\$1.47	39	\$49.11	\$9,804	\$17,340	\$1.84	39	\$58.52	\$11,765	\$20,808	\$2.21
40	\$41.67	\$7,690	\$13,601	\$1.49	40	\$51.56	\$9,612	\$17,001	\$1.86	40	\$61.46	\$11,535	\$20,401	\$2.23
41	\$43.46	\$7,529	\$13,316	\$1.51	41	\$53.80	\$9,411	\$16,645	\$1.88	41	\$64.13	\$11,293	\$19,973	\$2.26
42	\$46.59	\$7,359	\$13,016	\$1.52	42	\$57.71	\$9,199	\$16,270	\$1.90	42	\$68.83	\$11,039	\$19,524	\$2.28
43	\$48.52	\$7,180	\$12,700	\$1.54	43	\$60.12	\$8,976	\$15,875	\$1.93	43	\$71.72	\$10,771	\$19,050	\$2.31
44	\$50.44	\$6,991	\$12,365	\$1.56	44	\$62.52	\$8,739	\$15,457	\$1.95	44	\$74.61	\$10,487	\$18,548	\$2.34
45	\$52.40	\$6,791	\$12,010	\$1.58	45	\$64.97	\$8,488	\$15,013	\$1.97	45	\$77.55	\$10,186	\$18,016	\$2.36
46	\$55.06	\$6,578	\$11,634	\$1.63	46	\$68.30	\$8,222	\$14,542	\$2.03	46	\$81.54	\$9,866	\$17,450	\$2.44
47	\$57.74	\$6,352	\$11,234	\$1.65	47	\$71.65	\$7,940	\$14,043	\$2.06	47	\$85.55	\$9,528	\$16,851	\$2.47
48	\$60.42	\$6,112	\$10,811	\$1.66	48	\$74.99	\$7,641	\$13,514	\$2.08	48	\$89.57	\$9,169	\$16,216	\$2.49
49	\$63.09	\$5,858	\$10,361	\$1.65	49	\$78.34	\$7,323	\$12,951	\$2.06	49	\$93.59	\$8,787	\$15,542	\$2.47
50	\$65.77	\$5,588	\$9,883	\$1.70	50	\$81.69	\$6,985	\$12,354	\$2.12	50	\$97.60	\$8,382	\$14,825	\$2.55
51	\$69.10	\$5,301	\$9,375	\$1.72	51	\$85.84	\$6,626	\$11,719	\$2.14	51	\$102.59	\$7,951	\$14,063	\$2.57
52	\$72.46	\$4,995	\$8,835	\$1.77	52	\$90.04	\$6,244	\$11,044	\$2.21	52	\$107.63	\$7,493	\$13,253	\$2.65
53	\$76.27	\$4,670	\$8,260	\$1.79	53	\$94.81	\$5,838	\$10,326	\$2.23	53	\$113.35	\$7,006	\$12,391	\$2.68
54	\$80.09	\$4,324	\$7,648	\$1.84	54	\$99.58	\$5,405	\$9,560	\$2.30	54	\$119.08	\$6,486	\$11,472	\$2.76
55	\$84.65	\$3,955	\$6,995	\$1.84	55	\$105.29	\$4,944	\$8,744	\$2.30	55	\$125.93	\$5,933	\$10,493	\$2.76
56*	\$90.29	\$4,066	\$7,026	\$1.87	56*	\$112.33	\$5,082	\$8,782	\$2.34	56*	\$134.38	\$6,099	\$10,538	\$2.81
57*	\$96.41	\$4,174	\$7,051	\$2.00	57*	\$119.99	\$5,218	\$8,814	\$2.49	57*	\$143.57	\$6,262	\$10,577	\$2.99
58*	\$103.01	\$4,282	\$7,075	\$1.98	58*	\$128.24	\$5,353	\$8,844	\$2.47	58*	\$153.46	\$6,424	\$10,613	\$2.97
59*	\$109.73	\$4,391	\$7,099	\$2.08	59*	\$136.64	\$5,488	\$8,874	\$2.60	59*	\$163.54	\$6,586	\$10,649	\$3.12
60*	\$116.21	\$4,499	\$7,123	\$2.15	60*	\$144.73	\$5,624	\$8,904	\$2.69	60*	\$173.26	\$6,749	\$10,685	\$3.23
61*	\$123.70	\$4,608	\$7,147	N/A	61*	\$154.09	\$5,760	\$8,933	N/A	61*	\$184.49	\$6,912	\$10,720	N/A
62*	\$135.75	\$4,717	\$7,171	N/A	62*	\$169.16	\$5,896	\$8,964	N/A	62*	\$202.58	\$7,185	\$10,923	N/A
63*	\$145.52	\$4,925	\$7,343	N/A	63*	\$181.37	\$6,330	\$9,438	N/A	63*	\$217.22	\$7,736	\$11,534	N/A
64*	\$155.30	\$5,272	\$7,714	N/A	64*	\$193.60	\$6,767	\$9,902	N/A	64*	\$231.90	\$8,263	\$12,090	N/A
65*	\$165.08	\$5,590	\$8,031	N/A	65*	\$205.83	\$7,168	\$10,298	N/A	65*	\$246.57	\$8,746	\$12,565	N/A
66*	\$177.16	\$6,094	\$8,599	N/A	66*	\$220.92	\$7,801	\$11,007	N/A	66*	\$264.68	\$9,507	\$13,415	N/A
67*	\$195.29	\$7,154	\$9,918	N/A	67*	\$243.58	\$9,130	\$12,658	N/A	67*	\$291.88	\$11,106	\$15,398	N/A
68*	\$210.37	\$7,914	\$10,784	N/A	68*	\$262.44	\$10,084	\$13,741	N/A	68*	\$314.51	\$12,255	\$16,699	N/A
69*	\$225.46	\$8,657	\$11,596	N/A	69*	\$281.30	\$11,018	\$14,758	N/A	69*	\$337.13	\$13,378	\$17,919	N/A
70*	\$243.57	\$9,692	\$12,764	N/A	70*	\$303.94	\$12,316	\$16,221	N/A	70*	\$364.30	\$14,940	\$19,676	N/A

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

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

END-95 (ESO)(20/21)

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Employee Life Option Plus

Tobacco Rates

Face Amount \$35,000					Face Amount \$40,000					Face Amount \$45,000				
Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$26.57	\$17,179	\$30,384	\$2.63	18	\$30.07	\$19,633	\$34,724	\$3.01	18	\$33.57	\$22,087	\$39,065	\$3.39
19	\$27.59	\$17,082	\$30,212	\$2.60	19	\$31.23	\$19,522	\$34,528	\$2.98	19	\$34.87	\$21,962	\$38,844	\$3.35
20	\$28.57	\$16,981	\$30,033	\$2.54	20	\$32.35	\$19,406	\$34,324	\$2.91	20	\$36.13	\$21,832	\$38,614	\$3.27
21	\$29.73	\$16,875	\$29,846	\$2.51	21	\$33.68	\$19,285	\$34,109	\$2.87	21	\$37.62	\$21,696	\$38,373	\$3.23
22	\$30.86	\$16,763	\$29,649	\$2.48	22	\$34.97	\$19,158	\$33,884	\$2.84	22	\$39.08	\$21,553	\$38,120	\$3.19
23	\$32.06	\$16,647	\$29,443	\$2.42	23	\$36.34	\$19,025	\$33,649	\$2.77	23	\$40.61	\$21,403	\$37,855	\$3.11
24	\$33.19	\$16,525	\$29,227	\$2.39	24	\$37.63	\$18,885	\$33,402	\$2.73	24	\$42.07	\$21,246	\$37,577	\$3.07
25	\$34.48	\$16,397	\$29,001	\$2.39	25	\$39.10	\$18,739	\$33,144	\$2.73	25	\$43.72	\$21,082	\$37,287	\$3.07
26	\$35.88	\$16,263	\$28,764	\$2.39	26	\$40.71	\$18,586	\$32,873	\$2.73	26	\$45.54	\$20,909	\$36,982	\$3.07
27	\$37.32	\$16,121	\$28,513	\$2.39	27	\$42.36	\$18,424	\$32,587	\$2.73	27	\$47.39	\$20,727	\$36,660	\$3.07
28	\$39.01	\$15,972	\$28,250	\$2.39	28	\$44.28	\$18,254	\$32,286	\$2.73	28	\$49.55	\$20,536	\$36,321	\$3.07
29	\$40.66	\$15,815	\$27,972	\$2.39	29	\$46.17	\$18,074	\$31,968	\$2.73	29	\$51.68	\$20,334	\$35,964	\$3.07
30	\$42.47	\$15,649	\$27,678	\$2.42	30	\$48.24	\$17,885	\$31,632	\$2.77	30	\$54.00	\$20,120	\$35,586	\$3.11
31	\$44.46	\$15,475	\$27,370	\$2.42	31	\$50.51	\$17,685	\$31,280	\$2.77	31	\$56.56	\$19,896	\$35,190	\$3.11
32	\$46.60	\$15,291	\$27,045	\$2.45	32	\$52.96	\$17,475	\$30,908	\$2.80	32	\$59.32	\$19,660	\$34,772	\$3.15
33	\$49.51	\$15,098	\$26,703	\$2.45	33	\$56.29	\$17,254	\$30,518	\$2.80	33	\$63.06	\$19,411	\$34,332	\$3.15
34	\$51.38	\$14,895	\$26,345	\$2.48	34	\$58.42	\$17,023	\$30,108	\$2.84	34	\$65.46	\$19,151	\$33,872	\$3.19
35	\$54.20	\$14,683	\$25,969	\$2.48	35	\$61.64	\$16,780	\$29,678	\$2.84	35	\$69.08	\$18,878	\$33,388	\$3.19
36	\$57.08	\$14,460	\$25,574	\$2.51	36	\$64.93	\$16,525	\$29,228	\$2.87	36	\$72.78	\$18,591	\$32,881	\$3.23
37	\$60.51	\$14,226	\$25,162	\$2.54	37	\$68.85	\$16,258	\$28,756	\$2.91	37	\$77.19	\$18,291	\$32,351	\$3.27
38	\$64.21	\$13,982	\$24,729	\$2.57	38	\$73.09	\$15,979	\$28,262	\$2.94	38	\$81.96	\$17,977	\$31,795	\$3.31
39	\$67.92	\$13,726	\$24,276	\$2.57	39	\$77.32	\$15,686	\$27,744	\$2.94	39	\$86.72	\$17,647	\$31,212	\$3.31
40	\$71.35	\$13,457	\$23,801	\$2.60	40	\$81.24	\$15,380	\$27,202	\$2.98	40	\$91.13	\$17,302	\$30,602	\$3.35
41	\$74.47	\$13,175	\$23,302	\$2.63	41	\$84.81	\$15,057	\$26,631	\$3.01	41	\$95.15	\$16,939	\$29,960	\$3.39
42	\$79.95	\$12,878	\$22,778	\$2.66	42	\$91.08	\$14,718	\$26,032	\$3.05	42	\$102.20	\$16,558	\$29,286	\$3.43
43	\$83.32	\$12,566	\$22,225	\$2.70	43	\$94.93	\$14,361	\$25,400	\$3.08	43	\$106.53	\$16,156	\$28,575	\$3.47
44	\$86.69	\$12,235	\$21,639	\$2.73	44	\$98.78	\$13,982	\$24,730	\$3.12	44	\$110.86	\$15,730	\$27,822	\$3.50
45	\$90.12	\$11,884	\$21,018	\$2.76	45	\$102.70	\$13,581	\$24,021	\$3.15	45	\$115.27	\$15,279	\$27,023	\$3.54
46	\$94.78	\$11,511	\$20,359	\$2.85	46	\$108.02	\$13,155	\$23,267	\$3.26	46	\$121.25	\$14,800	\$26,176	\$3.66
47	\$99.46	\$11,116	\$19,660	\$2.88	47	\$113.37	\$12,704	\$22,468	\$3.29	47	\$127.28	\$14,292	\$25,277	\$3.70
48	\$104.15	\$10,697	\$18,919	\$2.91	48	\$118.73	\$12,225	\$21,622	\$3.33	48	\$133.30	\$13,753	\$24,324	\$3.74
49	\$108.83	\$10,252	\$18,132	\$2.88	49	\$124.08	\$11,716	\$20,722	\$3.29	49	\$139.33	\$13,181	\$23,312	\$3.70
50	\$113.52	\$9,779	\$17,296	\$2.97	50	\$129.44	\$11,176	\$19,767	\$3.40	50	\$145.35	\$12,573	\$22,238	\$3.82
51	\$119.34	\$9,276	\$16,407	\$3.00	51	\$136.09	\$10,602	\$18,751	\$3.43	51	\$152.83	\$11,927	\$21,095	\$3.86
52	\$125.22	\$8,742	\$15,462	\$3.09	52	\$142.81	\$9,991	\$17,670	\$3.54	52	\$160.39	\$11,240	\$19,879	\$3.98
53	\$131.89	\$8,173	\$14,456	\$3.12	53	\$150.44	\$9,341	\$16,521	\$3.57	53	\$168.98	\$10,508	\$18,586	\$4.02
54	\$138.57	\$7,567	\$13,384	\$3.22	54	\$158.07	\$8,648	\$15,296	\$3.68	54	\$177.56	\$9,729	\$17,208	\$4.13
55	\$146.56	\$6,922	\$12,242	\$3.22	55	\$167.20	\$7,910	\$13,991	\$3.68	55	\$187.84	\$8,899	\$15,740	\$4.13
56*	\$156.42	\$7,115	\$12,295	\$3.28	56*	\$178.47	\$8,132	\$14,051	\$3.75	56*	\$200.52	\$9,148	\$15,808	\$4.21
57*	\$167.14	\$7,305	\$12,340	\$3.49	57*	\$190.72	\$8,349	\$14,103	\$3.99	57*	\$214.30	\$9,392	\$15,866	\$4.49
58*	\$178.69	\$7,494	\$12,382	\$3.46	58*	\$203.92	\$8,565	\$14,151	\$3.96	58*	\$229.14	\$9,635	\$15,920	\$4.45
59*	\$190.45	\$7,684	\$12,423	\$3.64	59*	\$217.36	\$8,781	\$14,198	\$4.17	59*	\$244.26	\$9,879	\$15,973	\$4.69
60*	\$201.78	\$7,874	\$12,465	\$3.77	60*	\$230.31	\$8,999	\$14,246	\$4.31	60*	\$258.83	\$10,124	\$16,027	\$4.84
61*	\$214.89	\$8,064	\$12,507	N/A	61*	\$245.29	\$9,216	\$14,293	N/A	61*	\$275.68	\$10,368	\$16,080	N/A
62*	\$235.99	\$8,497	\$12,917	N/A	62*	\$269.40	\$9,809	\$14,913	N/A	62*	\$302.81	\$11,121	\$16,907	N/A
63*	\$253.08	\$9,141	\$13,630	N/A	63*	\$288.93	\$10,546	\$15,725	N/A	63*	\$324.78	\$11,952	\$17,820	N/A
64*	\$270.20	\$9,758	\$14,278	N/A	64*	\$308.50	\$11,252	\$16,464	N/A	64*	\$346.79	\$12,748	\$18,653	N/A
65*	\$287.32	\$10,324	\$14,831	N/A	65*	\$328.06	\$11,901	\$17,097	N/A	65*	\$368.80	\$13,479	\$19,364	N/A
66*	\$308.45	\$11,215	\$15,825	N/A	66*	\$352.21	\$12,922	\$18,233	N/A	66*	\$395.97	\$14,630	\$20,643	N/A
67*	\$340.17	\$13,082	\$18,138	N/A	67*	\$388.47	\$15,059	\$20,878	N/A	67*	\$436.77	\$17,034	\$23,616	N/A
68*	\$366.57	\$14,424	\$19,654	N/A	68*	\$418.64	\$16,594	\$22,612	N/A	68*	\$470.71	\$18,764	\$25,568	N/A
69*	\$392.97	\$15,739	\$21,082	N/A	69*	\$448.81	\$18,100	\$24,245	N/A	69*	\$504.65	\$20,460	\$27,405	N/A
70*	\$424.67	\$17,565	\$23,133	N/A	70*	\$485.04	\$20,188	\$26,588	N/A	70*	\$545.40	\$22,813	\$30,045	N/A

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END-95 (ESO)(20/21)

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Employee Life Option Plus

Tobacco Rates

Face Amount \$50,000					Face Amount \$55,000					Face Amount \$60,000				
Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$37.06	\$24,541	\$43,405	\$3.76	18	\$40.56	\$26,995	\$47,746	\$4.14	18	\$44.05	\$29,449	\$52,086	\$4.52
19	\$38.51	\$24,403	\$43,160	\$3.72	19	\$42.15	\$26,843	\$47,476	\$4.09	19	\$45.79	\$29,283	\$51,792	\$4.46
20	\$39.91	\$24,258	\$42,905	\$3.63	20	\$43.69	\$26,684	\$47,195	\$3.99	20	\$47.47	\$29,110	\$51,485	\$4.36
21	\$41.57	\$24,107	\$42,637	\$3.59	21	\$45.51	\$26,517	\$46,900	\$3.95	21	\$49.46	\$28,928	\$51,164	\$4.31
22	\$43.19	\$23,948	\$42,356	\$3.54	22	\$47.29	\$26,342	\$46,591	\$3.90	22	\$51.40	\$28,737	\$50,827	\$4.25
23	\$44.89	\$23,781	\$42,061	\$3.46	23	\$49.17	\$26,159	\$46,267	\$3.80	23	\$53.45	\$28,537	\$50,473	\$4.15
24	\$46.51	\$23,607	\$41,753	\$3.41	24	\$50.95	\$25,967	\$45,928	\$3.75	24	\$55.39	\$28,328	\$50,103	\$4.10
25	\$48.35	\$23,424	\$41,430	\$3.41	25	\$52.97	\$25,766	\$45,572	\$3.75	25	\$57.60	\$28,109	\$49,715	\$4.10
26	\$50.36	\$23,233	\$41,091	\$3.41	26	\$55.19	\$25,556	\$45,200	\$3.75	26	\$60.01	\$27,879	\$49,309	\$4.10
27	\$52.42	\$23,031	\$40,734	\$3.41	27	\$57.45	\$25,334	\$44,807	\$3.75	27	\$62.48	\$27,637	\$48,880	\$4.10
28	\$54.82	\$22,818	\$40,357	\$3.41	28	\$60.10	\$25,099	\$44,393	\$3.75	28	\$65.37	\$27,381	\$48,428	\$4.10
29	\$57.19	\$22,593	\$39,960	\$3.41	29	\$62.69	\$24,852	\$43,956	\$3.75	29	\$68.20	\$27,112	\$47,952	\$4.10
30	\$59.77	\$22,356	\$39,541	\$3.46	30	\$65.53	\$24,592	\$43,495	\$3.80	30	\$71.30	\$26,827	\$47,449	\$4.15
31	\$62.61	\$22,107	\$39,100	\$3.46	31	\$68.66	\$24,317	\$43,009	\$3.80	31	\$74.71	\$26,528	\$46,919	\$4.15
32	\$65.67	\$21,844	\$38,635	\$3.50	32	\$72.03	\$24,028	\$42,499	\$3.85	32	\$78.39	\$26,213	\$46,362	\$4.20
33	\$69.83	\$21,568	\$38,147	\$3.50	33	\$76.60	\$23,725	\$41,962	\$3.85	33	\$83.38	\$25,882	\$45,776	\$4.20
34	\$72.50	\$21,279	\$37,635	\$3.54	34	\$79.54	\$23,406	\$41,399	\$3.90	34	\$86.58	\$25,534	\$45,162	\$4.25
35	\$76.52	\$20,975	\$37,098	\$3.54	35	\$83.97	\$23,073	\$40,808	\$3.90	35	\$91.41	\$25,170	\$44,518	\$4.25
36	\$80.64	\$20,657	\$36,535	\$3.59	36	\$88.49	\$22,722	\$40,188	\$3.95	36	\$96.34	\$24,788	\$43,841	\$4.31
37	\$85.54	\$20,323	\$35,945	\$3.63	37	\$93.88	\$22,355	\$39,540	\$3.99	37	\$102.22	\$24,388	\$43,134	\$4.36
38	\$90.83	\$19,974	\$35,328	\$3.68	38	\$99.70	\$21,971	\$38,860	\$4.04	38	\$108.58	\$23,969	\$42,393	\$4.41
39	\$96.12	\$19,608	\$34,680	\$3.68	39	\$105.53	\$21,569	\$38,148	\$4.04	39	\$114.93	\$23,530	\$41,616	\$4.41
40	\$101.02	\$19,225	\$34,002	\$3.72	40	\$110.92	\$21,147	\$37,402	\$4.09	40	\$120.81	\$23,069	\$40,802	\$4.46
41	\$105.49	\$18,822	\$33,289	\$3.76	41	\$115.82	\$20,704	\$36,618	\$4.14	41	\$126.16	\$22,586	\$39,947	\$4.52
42	\$113.32	\$18,398	\$32,540	\$3.81	42	\$124.44	\$20,237	\$35,793	\$4.19	42	\$135.56	\$22,077	\$39,047	\$4.57
43	\$118.13	\$17,951	\$31,750	\$3.85	43	\$129.73	\$19,746	\$34,924	\$4.24	43	\$141.34	\$21,541	\$38,099	\$4.62
44	\$122.94	\$17,478	\$30,913	\$3.89	44	\$135.03	\$19,226	\$34,004	\$4.28	44	\$147.11	\$20,974	\$37,096	\$4.67
45	\$127.84	\$16,977	\$30,026	\$3.94	45	\$140.42	\$18,674	\$33,029	\$4.33	45	\$152.99	\$20,372	\$36,031	\$4.73
46	\$134.49	\$16,444	\$29,084	\$4.07	46	\$147.73	\$18,088	\$31,992	\$4.48	46	\$160.97	\$19,733	\$34,901	\$4.88
47	\$141.19	\$15,880	\$28,086	\$4.11	47	\$155.09	\$17,467	\$30,894	\$4.52	47	\$169.00	\$19,055	\$33,703	\$4.94
48	\$147.88	\$15,281	\$27,027	\$4.16	48	\$162.46	\$16,809	\$29,730	\$4.57	48	\$177.04	\$18,337	\$32,432	\$4.99
49	\$154.57	\$14,645	\$25,903	\$4.11	49	\$169.82	\$16,110	\$28,493	\$4.52	49	\$185.07	\$17,574	\$31,083	\$4.94
50	\$161.27	\$13,970	\$24,709	\$4.24	50	\$177.18	\$15,367	\$27,179	\$4.67	50	\$193.10	\$16,764	\$29,650	\$5.09
51	\$169.58	\$13,252	\$23,439	\$4.29	51	\$186.33	\$14,577	\$25,782	\$4.72	51	\$203.08	\$15,902	\$28,126	\$5.15
52	\$177.98	\$12,489	\$22,088	\$4.42	52	\$195.57	\$13,737	\$24,297	\$4.86	52	\$213.16	\$14,986	\$26,506	\$5.30
53	\$187.52	\$11,676	\$20,651	\$4.46	53	\$206.06	\$12,844	\$22,716	\$4.91	53	\$224.60	\$14,011	\$24,781	\$5.36
54	\$197.06	\$10,811	\$19,121	\$4.59	54	\$216.55	\$11,892	\$21,033	\$5.05	54	\$236.05	\$12,973	\$22,945	\$5.51
55	\$208.47	\$9,888	\$17,489	\$4.59	55	\$229.11	\$10,877	\$19,237	\$5.05	55	\$249.75	\$11,866	\$20,986	\$5.51
56*	\$222.56	\$10,165	\$17,564	\$4.68										
57*	\$237.87	\$10,436	\$17,629	\$4.99										
58*	\$254.37	\$10,706	\$17,689	\$4.94										
59*	\$271.17	\$10,977	\$17,748	\$5.21										
60*	\$287.36	\$11,249	\$17,808	\$5.38										
61*	\$306.08	\$11,520	\$17,867	N/A										
62*	\$336.22	\$12,433	\$18,902	N/A										
63*	\$360.64	\$13,356	\$19,915	N/A										
64*	\$385.09	\$14,244	\$20,841	N/A										
65*	\$409.55	\$15,058	\$21,632	N/A										
66*	\$439.74	\$16,336	\$23,051	N/A										
67*	\$485.06	\$19,011	\$26,357	N/A										
68*	\$522.77	\$20,934	\$28,525	N/A										
69*	\$560.49	\$22,821	\$30,568	N/A										
70*	\$605.77	\$25,437	\$33,500	N/A										

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END-95 (ESO)(20/21)

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

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Employee Life Option Plus

Tobacco Rates

Face Amount \$65,000					Face Amount \$70,000					Face Amount \$75,000				
Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$47.55	\$31,903	\$56,427	\$4.89	18	\$51.04	\$34,357	\$60,767	\$5.27	18	\$54.54	\$36,812	\$65,108	\$5.64
19	\$49.43	\$31,723	\$56,108	\$4.83	19	\$53.07	\$34,164	\$60,424	\$5.21	19	\$56.71	\$36,604	\$64,740	\$5.58
20	\$51.25	\$31,535	\$55,776	\$4.72	20	\$55.03	\$33,961	\$60,066	\$5.08	20	\$58.81	\$36,387	\$64,357	\$5.45
21	\$53.41	\$31,338	\$55,427	\$4.66	21	\$57.35	\$33,749	\$59,691	\$5.02	21	\$61.30	\$36,160	\$63,955	\$5.38
22	\$55.51	\$31,132	\$55,062	\$4.61	22	\$59.62	\$33,527	\$59,298	\$4.96	22	\$63.73	\$35,921	\$63,533	\$5.32
23	\$57.73	\$30,915	\$54,679	\$4.49	23	\$62.01	\$33,293	\$58,885	\$4.84	23	\$66.29	\$35,672	\$63,092	\$5.18
24	\$59.83	\$30,688	\$54,278	\$4.44	24	\$64.27	\$33,049	\$58,454	\$4.78	24	\$68.71	\$35,410	\$62,629	\$5.12
25	\$62.22	\$30,451	\$53,858	\$4.44	25	\$66.85	\$32,794	\$58,001	\$4.78	25	\$71.47	\$35,136	\$62,144	\$5.12
26	\$64.84	\$30,202	\$53,418	\$4.44	26	\$69.66	\$32,526	\$57,527	\$4.78	26	\$74.49	\$34,849	\$61,637	\$5.12
27	\$67.51	\$29,940	\$52,954	\$4.44	27	\$72.54	\$32,243	\$57,027	\$4.78	27	\$77.57	\$34,546	\$61,100	\$5.12
28	\$70.64	\$29,663	\$52,464	\$4.44	28	\$75.91	\$31,945	\$56,500	\$4.78	28	\$81.18	\$34,226	\$60,536	\$5.12
29	\$73.71	\$29,371	\$51,948	\$4.44	29	\$79.22	\$31,630	\$55,944	\$4.78	29	\$84.73	\$33,890	\$59,940	\$5.12
30	\$77.07	\$29,063	\$51,403	\$4.49	30	\$82.83	\$31,298	\$55,357	\$4.84	30	\$88.60	\$33,534	\$59,311	\$5.18
31	\$80.76	\$28,738	\$50,829	\$4.49	31	\$86.81	\$30,949	\$54,739	\$4.84	31	\$92.86	\$33,160	\$58,649	\$5.18
32	\$84.74	\$28,397	\$50,226	\$4.55	32	\$91.10	\$30,582	\$54,089	\$4.90	32	\$97.46	\$32,766	\$57,953	\$5.25
33	\$90.15	\$28,038	\$49,591	\$4.55	33	\$96.92	\$30,195	\$53,406	\$4.90	33	\$103.69	\$32,352	\$57,221	\$5.25
34	\$93.62	\$27,662	\$48,926	\$4.61	34	\$100.66	\$29,790	\$52,689	\$4.96	34	\$107.70	\$31,918	\$56,453	\$5.32
35	\$98.85	\$27,268	\$48,227	\$4.61	35	\$106.29	\$29,365	\$51,937	\$4.96	35	\$113.73	\$31,463	\$55,647	\$5.32
36	\$104.20	\$26,853	\$47,495	\$4.66	36	\$112.05	\$28,919	\$51,148	\$5.02	36	\$119.90	\$30,985	\$54,802	\$5.38
37	\$110.57	\$26,420	\$46,729	\$4.72	37	\$118.91	\$28,452	\$50,323	\$5.08	37	\$127.25	\$30,485	\$53,918	\$5.45
38	\$117.45	\$25,966	\$45,926	\$4.78	38	\$126.32	\$27,964	\$49,459	\$5.15	38	\$135.19	\$29,961	\$52,991	\$5.51
39	\$124.33	\$25,490	\$45,084	\$4.78	39	\$133.73	\$27,451	\$48,552	\$5.15	39	\$143.13	\$29,412	\$52,020	\$5.51
40	\$130.70	\$24,992	\$44,203	\$4.83	40	\$140.59	\$26,914	\$47,603	\$5.21	40	\$150.48	\$28,837	\$51,003	\$5.58
41	\$136.50	\$24,468	\$43,276	\$4.89	41	\$146.84	\$26,350	\$46,605	\$5.27	41	\$157.18	\$28,232	\$49,934	\$5.64
42	\$146.68	\$23,917	\$42,301	\$4.95	42	\$157.80	\$25,757	\$45,555	\$5.33	42	\$168.92	\$27,596	\$48,809	\$5.71
43	\$152.94	\$23,336	\$41,274	\$5.01	43	\$164.54	\$25,131	\$44,449	\$5.39	43	\$176.14	\$26,927	\$47,624	\$5.78
44	\$159.19	\$22,721	\$40,187	\$5.06	44	\$171.28	\$24,469	\$43,278	\$5.45	44	\$183.36	\$26,217	\$46,370	\$5.84
45	\$165.56	\$22,069	\$39,034	\$5.12	45	\$178.14	\$23,767	\$42,036	\$5.51	45	\$190.71	\$25,465	\$45,039	\$5.91
46	\$174.21	\$21,377	\$37,809	\$5.29	46	\$187.45	\$23,022	\$40,718	\$5.70	46	\$200.69	\$24,666	\$43,626	\$6.10
47	\$182.91	\$20,643	\$36,511	\$5.35	47	\$196.82	\$22,231	\$39,320	\$5.76	47	\$210.73	\$23,819	\$42,128	\$6.17
48	\$191.61	\$19,865	\$35,135	\$5.40	48	\$206.19	\$21,393	\$37,838	\$5.82	48	\$220.77	\$22,922	\$40,541	\$6.23
49	\$200.31	\$19,039	\$33,673	\$5.35	49	\$215.56	\$20,503	\$36,264	\$5.76	49	\$230.81	\$21,968	\$38,854	\$6.17
50	\$209.02	\$18,161	\$32,121	\$5.52	50	\$224.93	\$19,558	\$34,592	\$5.94	50	\$240.85	\$20,955	\$37,063	\$6.37
51	\$219.82	\$17,228	\$30,470	\$5.57	51	\$236.57	\$18,553	\$32,814	\$6.00	51	\$253.32	\$19,878	\$35,158	\$6.43
52	\$230.74	\$16,235	\$28,714	\$5.74	52	\$248.33	\$17,484	\$30,923	\$6.19	52	\$265.92	\$18,733	\$33,132	\$6.63
53	\$243.14	\$15,179	\$26,846	\$5.80	53	\$261.68	\$16,346	\$28,911	\$6.25	53	\$280.22	\$17,514	\$30,977	\$6.69
54	\$255.54	\$14,054	\$24,857	\$5.97	54	\$275.04	\$15,135	\$26,769	\$6.43	54	\$294.53	\$16,216	\$28,681	\$6.89
55	\$270.38	\$12,854	\$22,735	\$5.97	55	\$291.02	\$13,843	\$24,484	\$6.43	55	\$311.66	\$14,832	\$26,233	\$6.89

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

END-95 (ESO)(20/21)

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

Employee Life Option Plus

Tobacco Rates

Face Amount \$80,000					Face Amount \$85,000					Face Amount \$90,000				
Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$58.04	\$39,266	\$69,448	\$6.02	18	\$61.53	\$41,720	\$73,789	\$6.40	18	\$65.03	\$44,174	\$78,129	\$6.77
19	\$60.35	\$39,044	\$69,056	\$5.95	19	\$63.99	\$41,484	\$73,372	\$6.32	19	\$67.63	\$43,925	\$77,688	\$6.69
20	\$62.59	\$38,813	\$68,647	\$5.81	20	\$66.37	\$41,239	\$72,938	\$6.17	20	\$70.15	\$43,664	\$77,228	\$6.54
21	\$65.25	\$38,570	\$68,218	\$5.74	21	\$69.19	\$40,981	\$72,482	\$6.10	21	\$73.14	\$43,392	\$76,746	\$6.46
22	\$67.84	\$38,316	\$67,769	\$5.67	22	\$71.94	\$40,711	\$72,004	\$6.02	22	\$76.05	\$43,106	\$76,240	\$6.38
23	\$70.57	\$38,050	\$67,298	\$5.53	23	\$74.84	\$40,428	\$71,504	\$5.88	23	\$79.12	\$42,806	\$75,710	\$6.22
24	\$73.16	\$37,770	\$66,804	\$5.46	24	\$77.60	\$40,131	\$70,979	\$5.80	24	\$82.04	\$42,492	\$75,155	\$6.14
25	\$76.10	\$37,478	\$66,287	\$5.46	25	\$80.72	\$39,821	\$70,430	\$5.80	25	\$85.34	\$42,163	\$74,573	\$6.14
26	\$79.32	\$37,172	\$65,746	\$5.46	26	\$84.14	\$39,495	\$69,855	\$5.80	26	\$88.97	\$41,819	\$73,964	\$6.14
27	\$82.61	\$36,849	\$65,174	\$5.46	27	\$87.64	\$39,152	\$69,247	\$5.80	27	\$92.67	\$41,455	\$73,320	\$6.14
28	\$86.46	\$36,508	\$64,571	\$5.46	28	\$91.73	\$38,790	\$68,607	\$5.80	28	\$97.00	\$41,072	\$72,643	\$6.14
29	\$90.24	\$36,149	\$63,936	\$5.46	29	\$95.74	\$38,408	\$67,932	\$5.80	29	\$101.25	\$40,667	\$71,928	\$6.14
30	\$94.37	\$35,770	\$63,265	\$5.53	30	\$100.13	\$38,005	\$67,219	\$5.88	30	\$105.90	\$40,241	\$71,173	\$6.22
31	\$98.92	\$35,370	\$62,559	\$5.53	31	\$104.97	\$37,581	\$66,469	\$5.88	31	\$111.02	\$39,792	\$70,379	\$6.22
32	\$103.82	\$34,950	\$61,816	\$5.60	32	\$110.17	\$37,135	\$65,680	\$5.95	32	\$116.53	\$39,319	\$69,543	\$6.30
33	\$110.47	\$34,509	\$61,035	\$5.60	33	\$117.24	\$36,666	\$64,850	\$5.95	33	\$124.01	\$38,822	\$68,665	\$6.30
34	\$114.74	\$34,046	\$60,216	\$5.67	34	\$121.77	\$36,173	\$63,980	\$6.02	34	\$128.81	\$38,301	\$67,743	\$6.38
35	\$121.18	\$33,560	\$59,357	\$5.67	35	\$128.62	\$35,658	\$63,067	\$6.02	35	\$136.06	\$37,755	\$66,776	\$6.38
36	\$127.76	\$33,050	\$58,455	\$5.74	36	\$135.61	\$35,116	\$62,109	\$6.10	36	\$143.46	\$37,182	\$65,762	\$6.46
37	\$135.60	\$32,517	\$57,512	\$5.81	37	\$143.94	\$34,549	\$61,107	\$6.17	37	\$152.28	\$36,581	\$64,701	\$6.54
38	\$144.07	\$31,958	\$56,524	\$5.88	38	\$152.94	\$33,956	\$60,057	\$6.25	38	\$161.81	\$35,953	\$63,590	\$6.62
39	\$152.54	\$31,373	\$55,488	\$5.88	39	\$161.94	\$33,334	\$58,956	\$6.25	39	\$171.34	\$35,294	\$62,424	\$6.62
40	\$160.38	\$30,759	\$54,403	\$5.95	40	\$170.27	\$32,682	\$57,803	\$6.32	40	\$180.16	\$34,604	\$61,204	\$6.69
41	\$167.52	\$30,114	\$53,262	\$6.02	41	\$177.85	\$31,997	\$56,591	\$6.40	41	\$188.19	\$33,879	\$59,920	\$6.77
42	\$180.05	\$29,436	\$52,063	\$6.09	42	\$191.17	\$31,276	\$55,317	\$6.47	42	\$202.29	\$33,116	\$58,571	\$6.85
43	\$187.75	\$28,722	\$50,799	\$6.16	43	\$199.35	\$30,517	\$53,974	\$6.55	43	\$210.95	\$32,312	\$57,149	\$6.93
44	\$195.45	\$27,965	\$49,461	\$6.23	44	\$207.53	\$29,713	\$52,552	\$6.62	44	\$219.61	\$31,460	\$55,643	\$7.01
45	\$203.29	\$27,162	\$48,042	\$6.30	45	\$215.86	\$28,860	\$51,044	\$6.69	45	\$228.43	\$30,558	\$54,047	\$7.09
46	\$213.93	\$26,310	\$46,534	\$6.51	46	\$227.16	\$27,955	\$49,443	\$6.92	46	\$240.40	\$29,599	\$52,351	\$7.32
47	\$224.64	\$25,407	\$44,937	\$6.58	47	\$238.54	\$26,995	\$47,745	\$6.99	47	\$252.45	\$28,583	\$50,554	\$7.40
48	\$235.35	\$24,450	\$43,243	\$6.65	48	\$249.92	\$25,978	\$45,946	\$7.07	48	\$264.50	\$27,506	\$48,649	\$7.48
49	\$246.06	\$23,432	\$41,444	\$6.58	49	\$261.30	\$24,897	\$44,034	\$6.99	49	\$276.55	\$26,361	\$46,625	\$7.40
50	\$256.77	\$22,352	\$39,534	\$6.79	50	\$272.68	\$23,749	\$42,004	\$7.21	50	\$288.60	\$25,146	\$44,475	\$7.64
51	\$270.07	\$21,203	\$37,502	\$6.86	51	\$286.81	\$22,528	\$39,845	\$7.29	51	\$303.56	\$23,854	\$42,189	\$7.72
52	\$283.51	\$19,982	\$35,341	\$7.07	52	\$301.09	\$21,230	\$37,550	\$7.51	52	\$318.68	\$22,479	\$39,758	\$7.95
53	\$298.77	\$18,682	\$33,042	\$7.14	53	\$317.31	\$19,849	\$35,107	\$7.59	53	\$335.85	\$21,017	\$37,172	\$8.03
54	\$314.03	\$17,297	\$30,593	\$7.35	54	\$333.52	\$18,378	\$32,505	\$7.81	54	\$353.02	\$19,459	\$34,417	\$8.27
55	\$332.30	\$15,821	\$27,982	\$7.35	55	\$352.93	\$16,810	\$29,730	\$7.81	55	\$373.57	\$17,798	\$31,479	\$8.27

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END-95 (ESO)(20/21)

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Employee Life Option Plus

Tobacco Rates

Face Amount \$95,000					Face Amount \$100,000				
Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$68.52	\$46,628	\$82,470	\$7.15	18	\$72.02	\$49,082	\$86,810	\$7.53
19	\$71.27	\$46,365	\$82,004	\$7.07	19	\$74.91	\$48,805	\$86,320	\$7.44
20	\$73.93	\$46,090	\$81,519	\$6.90	20	\$77.71	\$48,516	\$85,809	\$7.26
21	\$77.08	\$45,802	\$81,009	\$6.82	21	\$81.03	\$48,213	\$85,273	\$7.18
22	\$80.16	\$45,500	\$80,475	\$6.73	22	\$84.27	\$47,895	\$84,711	\$7.09
23	\$83.40	\$45,184	\$79,916	\$6.57	23	\$87.68	\$47,562	\$84,122	\$6.91
24	\$86.48	\$44,852	\$79,330	\$6.48	24	\$90.92	\$47,213	\$83,505	\$6.83
25	\$89.97	\$44,506	\$78,716	\$6.48	25	\$94.59	\$46,848	\$82,859	\$6.83
26	\$93.79	\$44,142	\$78,073	\$6.48	26	\$98.62	\$46,465	\$82,182	\$6.83
27	\$97.70	\$43,758	\$77,394	\$6.48	27	\$102.73	\$46,061	\$81,467	\$6.83
28	\$102.27	\$43,353	\$76,678	\$6.48	28	\$107.54	\$45,635	\$80,714	\$6.83
29	\$106.76	\$42,927	\$75,924	\$6.48	29	\$112.27	\$45,186	\$79,920	\$6.83
30	\$111.66	\$42,476	\$75,127	\$6.57	30	\$117.43	\$44,712	\$79,081	\$6.91
31	\$117.07	\$42,002	\$74,289	\$6.57	31	\$123.12	\$44,213	\$78,199	\$6.91
32	\$122.89	\$41,504	\$73,407	\$6.65	32	\$129.24	\$43,688	\$77,270	\$7.00
33	\$130.78	\$40,979	\$72,479	\$6.65	33	\$137.56	\$43,136	\$76,294	\$7.00
34	\$135.85	\$40,429	\$71,507	\$6.73	34	\$142.89	\$42,557	\$75,270	\$7.09
35	\$143.50	\$39,853	\$70,486	\$6.73	35	\$150.94	\$41,950	\$74,196	\$7.09
36	\$151.31	\$39,247	\$69,416	\$6.82	36	\$159.17	\$41,313	\$73,069	\$7.18
37	\$160.62	\$38,614	\$68,296	\$6.90	37	\$168.97	\$40,646	\$71,890	\$7.26
38	\$170.68	\$37,951	\$67,122	\$6.98	38	\$179.56	\$39,948	\$70,655	\$7.35
39	\$180.74	\$37,255	\$65,892	\$6.98	39	\$190.14	\$39,216	\$69,360	\$7.35
40	\$190.05	\$36,527	\$64,604	\$7.07	40	\$199.94	\$38,449	\$68,004	\$7.44
41	\$198.53	\$35,761	\$63,249	\$7.15	41	\$208.87	\$37,643	\$66,578	\$7.53
42	\$213.41	\$34,955	\$61,825	\$7.23	42	\$224.53	\$36,795	\$65,079	\$7.61
43	\$222.55	\$34,107	\$60,324	\$7.32	43	\$234.16	\$35,902	\$63,499	\$7.70
44	\$231.70	\$33,208	\$58,735	\$7.40	44	\$243.78	\$34,956	\$61,826	\$7.79
45	\$241.01	\$32,255	\$57,049	\$7.48	45	\$253.58	\$33,953	\$60,052	\$7.88
46	\$253.64	\$31,244	\$55,260	\$7.73	46	\$266.88	\$32,888	\$58,168	\$8.14
47	\$266.36	\$30,171	\$53,362	\$7.81	47	\$280.27	\$31,759	\$56,171	\$8.23
48	\$279.08	\$29,034	\$51,351	\$7.90	48	\$293.66	\$30,562	\$54,054	\$8.31
49	\$291.80	\$27,826	\$49,215	\$7.81	49	\$307.04	\$29,290	\$51,805	\$8.23
50	\$304.51	\$26,543	\$46,946	\$8.06	50	\$320.43	\$27,940	\$49,417	\$8.49
51	\$320.31	\$25,179	\$44,533	\$8.15	51	\$337.06	\$26,504	\$46,877	\$8.58
52	\$336.27	\$23,728	\$41,967	\$8.40	52	\$353.86	\$24,977	\$44,176	\$8.84
53	\$354.39	\$22,184	\$39,237	\$8.48	53	\$372.93	\$23,352	\$41,302	\$8.93
54	\$372.51	\$20,540	\$36,329	\$8.73	54	\$392.01	\$21,621	\$38,241	\$9.19
55	\$394.21	\$18,787	\$33,228	\$8.73	55	\$414.84	\$19,776	\$34,977	\$9.19

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

END-95 (ESO)(20/21)

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Employee Life Option Plus

Tobacco Rates
Dependent Children

Face Amount \$5,000					Face Amount \$10,000					Face Amount \$15,000				
Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
0	\$4.28	\$2,336	\$4,617	N/A	0	\$6.45	\$4,672	\$9,235	N/A	0	\$8.63	\$7,008	\$13,852	N/A
1	\$3.86	\$2,330	\$4,605	N/A	1	\$5.61	\$4,660	\$9,211	N/A	1	\$7.37	\$6,990	\$13,816	N/A
2	\$3.89	\$2,323	\$4,592	N/A	2	\$5.68	\$4,647	\$9,185	N/A	2	\$7.47	\$6,970	\$13,777	N/A
3	\$3.93	\$2,316	\$4,579	N/A	3	\$5.76	\$4,633	\$9,157	N/A	3	\$7.59	\$6,949	\$13,736	N/A
4	\$3.97	\$2,309	\$4,564	N/A	4	\$5.84	\$4,618	\$9,128	N/A	4	\$7.71	\$6,927	\$13,692	N/A
5	\$4.01	\$2,301	\$4,549	\$0.34	5	\$5.91	\$4,603	\$9,098	\$0.67	5	\$7.81	\$6,904	\$13,647	\$1.01
6	\$4.06	\$2,293	\$4,533	\$0.34	6	\$6.02	\$4,587	\$9,066	\$0.68	6	\$7.97	\$6,880	\$13,599	\$1.02
7	\$4.12	\$2,285	\$4,517	\$0.35	7	\$6.13	\$4,570	\$9,033	\$0.69	7	\$8.14	\$6,855	\$13,550	\$1.04
8	\$4.17	\$2,276	\$4,499	\$0.35	8	\$6.24	\$4,553	\$8,999	\$0.71	8	\$8.31	\$6,829	\$13,498	\$1.06
9	\$4.23	\$2,267	\$4,481	\$0.36	9	\$6.35	\$4,534	\$8,962	\$0.72	9	\$8.47	\$6,801	\$13,443	\$1.08
10	\$4.28	\$2,258	\$4,462	\$0.36	10	\$6.45	\$4,515	\$8,925	\$0.73	10	\$8.63	\$6,773	\$13,387	\$1.09
11	\$4.37	\$2,248	\$4,443	\$0.37	11	\$6.64	\$4,495	\$8,886	\$0.74	11	\$8.90	\$6,743	\$13,328	\$1.10
12	\$4.47	\$2,237	\$4,422	\$0.37	12	\$6.84	\$4,475	\$8,844	\$0.74	12	\$9.21	\$6,712	\$13,266	\$1.12
13	\$4.56	\$2,226	\$4,401	\$0.38	13	\$7.01	\$4,453	\$8,802	\$0.75	13	\$9.47	\$6,679	\$13,202	\$1.13
14	\$4.66	\$2,215	\$4,379	\$0.38	14	\$7.22	\$4,431	\$8,757	\$0.76	14	\$9.78	\$6,646	\$13,136	\$1.14
15	\$4.75	\$2,204	\$4,356	\$0.39	15	\$7.40	\$4,407	\$8,712	\$0.77	15	\$10.05	\$6,611	\$13,067	\$1.16
16	\$4.84	\$2,192	\$4,333	\$0.39	16	\$7.57	\$4,384	\$8,665	\$0.77	16	\$10.31	\$6,576	\$12,998	\$1.16
17	\$4.94	\$2,180	\$4,309	\$0.39	17	\$7.78	\$4,360	\$8,618	\$0.77	17	\$10.61	\$6,540	\$12,927	\$1.16
18	\$5.60	\$2,454	\$4,341	\$0.38	18	\$9.10	\$4,908	\$8,681	\$0.75	18	\$12.59	\$7,362	\$13,022	\$1.13
19	\$5.75	\$2,440	\$4,316	\$0.37	19	\$9.39	\$4,881	\$8,632	\$0.74	19	\$13.03	\$7,321	\$12,948	\$1.12
20	\$5.89	\$2,426	\$4,290	\$0.36	20	\$9.67	\$4,852	\$8,581	\$0.73	20	\$13.45	\$7,277	\$12,871	\$1.09
21	\$6.05	\$2,411	\$4,264	\$0.36	21	\$10.00	\$4,821	\$8,527	\$0.72	21	\$13.94	\$7,232	\$12,791	\$1.08
22	\$6.21	\$2,395	\$4,236	\$0.35	22	\$10.32	\$4,790	\$8,471	\$0.71	22	\$14.43	\$7,184	\$12,707	\$1.06
23	\$6.38	\$2,378	\$4,206	\$0.35	23	\$10.66	\$4,756	\$8,412	\$0.69	23	\$14.94	\$7,134	\$12,618	\$1.04
24	\$6.55	\$2,361	\$4,175	\$0.34	24	\$10.99	\$4,721	\$8,351	\$0.68	24	\$15.43	\$7,082	\$12,526	\$1.02
25	\$6.73	\$2,342	\$4,143	\$0.34	25	\$11.35	\$4,685	\$8,286	\$0.68	25	\$15.98	\$7,027	\$12,429	\$1.02

Face Amount \$20,000					Face Amount \$25,000				
Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
0	\$10.80	\$9,344	\$18,470	N/A	0	\$12.98	\$11,681	\$23,087	N/A
1	\$9.12	\$9,320	\$18,422	N/A	1	\$10.88	\$11,650	\$23,027	N/A
2	\$9.26	\$9,294	\$18,369	N/A	2	\$11.05	\$11,617	\$22,962	N/A
3	\$9.42	\$9,266	\$18,314	N/A	3	\$11.25	\$11,582	\$22,893	N/A
4	\$9.58	\$9,236	\$18,256	N/A	4	\$11.45	\$11,545	\$22,820	N/A
5	\$9.72	\$9,206	\$18,195	\$1.35	5	\$11.62	\$11,507	\$22,744	\$1.68
6	\$9.93	\$9,174	\$18,132	\$1.37	6	\$11.88	\$11,467	\$22,665	\$1.71
7	\$10.16	\$9,140	\$18,066	\$1.38	7	\$12.17	\$11,425	\$22,583	\$1.73
8	\$10.38	\$9,105	\$17,997	\$1.42	8	\$12.45	\$11,382	\$22,496	\$1.77
9	\$10.59	\$9,069	\$17,925	\$1.44	9	\$12.71	\$11,336	\$22,406	\$1.79
10	\$10.80	\$9,030	\$17,849	\$1.45	10	\$12.98	\$11,288	\$22,312	\$1.82
11	\$11.17	\$8,991	\$17,771	\$1.47	11	\$13.44	\$11,239	\$22,214	\$1.84
12	\$11.57	\$8,949	\$17,689	\$1.49	12	\$13.94	\$11,187	\$22,111	\$1.86
13	\$11.92	\$8,906	\$17,603	\$1.51	13	\$14.38	\$11,132	\$22,004	\$1.88
14	\$12.34	\$8,861	\$17,514	\$1.52	14	\$14.90	\$11,076	\$21,893	\$1.90
15	\$12.69	\$8,815	\$17,423	\$1.54	15	\$15.34	\$11,019	\$21,779	\$1.93
16	\$13.04	\$8,768	\$17,330	\$1.54	16	\$15.78	\$10,960	\$21,663	\$1.93
17	\$13.45	\$8,720	\$17,236	\$1.54	17	\$16.28	\$10,900	\$21,545	\$1.93
18	\$16.09	\$9,816	\$17,362	\$1.51	18	\$19.58	\$12,271	\$21,703	\$1.88
19	\$16.67	\$9,761	\$17,264	\$1.49	19	\$20.31	\$12,201	\$21,580	\$1.86
20	\$17.23	\$9,703	\$17,162	\$1.45	20	\$21.01	\$12,129	\$21,452	\$1.82
21	\$17.89	\$9,643	\$17,055	\$1.44	21	\$21.84	\$12,053	\$21,318	\$1.79
22	\$18.54	\$9,579	\$16,942	\$1.42	22	\$22.65	\$11,974	\$21,178	\$1.77
23	\$19.22	\$9,512	\$16,824	\$1.38	23	\$23.50	\$11,891	\$21,031	\$1.73
24	\$19.87	\$9,443	\$16,701	\$1.37	24	\$24.31	\$11,803	\$20,876	\$1.71
25	\$20.60	\$9,370	\$16,572	\$1.37	25	\$25.23	\$11,712	\$20,715	\$1.71

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

END-95 (ESO)(20/21)

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