

**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.

END-95 (ESO)(20/21)

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

**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

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)

**Employee Life Option Plus**
**No 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	\$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](http://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.

**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](http://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

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 Royal Street | Canton, MA 02021 | [www.bostonmutual.com](http://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](http://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)

BOSTON MUTUAL LIFE INSURANCE COMPANY – 120 Royall Street | Canton, MA 02021 | [www.bostonmutual.com](http://www.bostonmutual.com)

## 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.

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](http://www.bostonmutual.com)

## 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.

END-95 (ESO)(20/21)

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

## 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

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.

## 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										

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](http://www.bostonmutual.com)

## 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](http://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			

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](http://www.bostonmutual.com)

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)

BOSTON MUTUAL LIFE INSURANCE COMPANY – 120 Royall Street | Canton, MA 02021 | [www.bostonmutual.com](http://www.bostonmutual.com)

## 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)

BOSTON MUTUAL LIFE INSURANCE COMPANY – 120 Royall Street | Canton, MA 02021 | [www.bostonmutual.com](http://www.bostonmutual.com)