

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.

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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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.

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*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 \$50,000

Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$29.14	\$20,530	\$42,774	\$3.76
19	\$30.06	\$20,412	\$42,528	\$3.72
20	\$30.63	\$20,289	\$42,272	\$3.63
21	\$31.64	\$20,160	\$42,004	\$3.59
22	\$32.60	\$20,026	\$41,724	\$3.54
23	\$33.47	\$19,884	\$41,429	\$3.46
24	\$34.44	\$19,736	\$41,121	\$3.41
25	\$35.44	\$19,580	\$40,796	\$3.41
26	\$36.80	\$19,417	\$40,455	\$3.41
27	\$38.29	\$19,243	\$40,093	\$3.41
28	\$39.73	\$19,060	\$39,712	\$3.41
29	\$41.35	\$18,868	\$39,312	\$3.41
30	\$42.97	\$18,666	\$38,891	\$3.46
31	\$44.85	\$18,454	\$38,448	\$3.46
32	\$46.69	\$18,231	\$37,984	\$3.50
33	\$48.57	\$17,998	\$37,498	\$3.50
34	\$50.58	\$17,754	\$36,991	\$3.54
35	\$52.77	\$17,501	\$36,464	\$3.54
36	\$55.04	\$17,238	\$35,916	\$3.59
37	\$57.45	\$16,965	\$35,346	\$3.63
38	\$59.99	\$16,679	\$34,751	\$3.68
39	\$62.79	\$16,381	\$34,130	\$3.68
40	\$65.67	\$16,068	\$33,477	\$3.72
41	\$68.74	\$15,738	\$32,790	\$3.76
42	\$71.93	\$15,390	\$32,065	\$3.81
43	\$75.43	\$15,023	\$31,300	\$3.85
44	\$79.19	\$14,635	\$30,492	\$3.89
45	\$83.26	\$14,223	\$29,634	\$3.94
46	\$87.51	\$13,788	\$28,727	\$4.07
47	\$92.01	\$13,326	\$27,764	\$4.11
48	\$96.82	\$12,836	\$26,743	\$4.16
49	\$101.77	\$12,315	\$25,659	\$4.11
50	\$107.19	\$11,763	\$24,509	\$4.24
51	\$112.75	\$11,177	\$23,288	\$4.29
52	\$118.57	\$10,556	\$21,993	\$4.42
53	\$124.74	\$9,897	\$20,621	\$4.46
54	\$131.04	\$9,199	\$19,167	\$4.59
55	\$137.99	\$8,458	\$17,623	\$4.59
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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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

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END-95 (ESO)(20/21)

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