

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.

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.

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

Face Amount \$50,000

Issue Age	Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$37.06	\$24,541	\$43,405	\$3.76
19	\$38.51	\$24,403	\$43,160	\$3.72
20	\$39.91	\$24,258	\$42,905	\$3.63
21	\$41.57	\$24,107	\$42,637	\$3.59
22	\$43.19	\$23,948	\$42,356	\$3.54
23	\$44.89	\$23,781	\$42,061	\$3.46
24	\$46.51	\$23,607	\$41,753	\$3.41
25	\$48.35	\$23,424	\$41,430	\$3.41
26	\$50.36	\$23,233	\$41,091	\$3.41
27	\$52.42	\$23,031	\$40,734	\$3.41
28	\$54.82	\$22,818	\$40,357	\$3.41
29	\$57.19	\$22,593	\$39,960	\$3.41
30	\$59.77	\$22,356	\$39,541	\$3.46
31	\$62.61	\$22,107	\$39,100	\$3.46
32	\$65.67	\$21,844	\$38,635	\$3.50
33	\$69.83	\$21,568	\$38,147	\$3.50
34	\$72.50	\$21,279	\$37,635	\$3.54
35	\$76.52	\$20,975	\$37,098	\$3.54
36	\$80.64	\$20,657	\$36,535	\$3.59
37	\$85.54	\$20,323	\$35,945	\$3.63
38	\$90.83	\$19,974	\$35,328	\$3.68
39	\$96.12	\$19,608	\$34,680	\$3.68
40	\$101.02	\$19,225	\$34,002	\$3.72
41	\$105.49	\$18,822	\$33,289	\$3.76
42	\$113.32	\$18,398	\$32,540	\$3.81
43	\$118.13	\$17,951	\$31,750	\$3.85
44	\$122.94	\$17,478	\$30,913	\$3.89
45	\$127.84	\$16,977	\$30,026	\$3.94
46	\$134.49	\$16,444	\$29,084	\$4.07
47	\$141.19	\$15,880	\$28,086	\$4.11
48	\$147.88	\$15,281	\$27,027	\$4.16
49	\$154.57	\$14,645	\$25,903	\$4.11
50	\$161.27	\$13,970	\$24,709	\$4.24
51	\$169.58	\$13,252	\$23,439	\$4.29
52	\$177.98	\$12,489	\$22,088	\$4.42
53	\$187.52	\$11,676	\$20,651	\$4.46
54	\$197.06	\$10,811	\$19,121	\$4.59
55	\$208.47	\$9,888	\$17,489	\$4.59
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

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

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END-95 (ESO)(20/21)