

Face Amount \$5,000								Face Amount \$10,000							
Issue Age	Monthly Premium	GCV* at end of year 5	GCV* at end of year 10	GCV* at end of year 15	GCV* at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Monthly Premium	GCV* at end of year 5	GCV* at end of year 10	GCV* at end of year 20	GCV* at 65	Guaranteed Paid Up at 65	ADB
18	\$5.60	\$56	\$222	\$652	\$2,454	\$4,341	\$0.38	18	\$9.10	\$112	\$445	\$1,303	\$4,908	\$8,681	\$0.75
19	\$5.75	\$60	\$234	\$678	\$2,440	\$4,316	\$0.37	19	\$9.39	\$120	\$468	\$1,355	\$4,881	\$8,632	\$0.74
20	\$5.89	\$65	\$246	\$704	\$2,426	\$4,290	\$0.36	20	\$9.67	\$129	\$492	\$1,409	\$4,852	\$8,581	\$0.73
21	\$6.05	\$69	\$258	\$732	\$2,411	\$4,264	\$0.36	21	\$10.00	\$139	\$517	\$1,464	\$4,821	\$8,527	\$0.72
22	\$6.21	\$74	\$271	\$760	\$2,395	\$4,236	\$0.35	22	\$10.32	\$149	\$543	\$1,520	\$4,790	\$8,471	\$0.71
23	\$6.38	\$80	\$285	\$789	\$2,378	\$4,206	\$0.35	23	\$10.66	\$159	\$570	\$1,577	\$4,756	\$8,412	\$0.69
24	\$6.55	\$86	\$299	\$819	\$2,361	\$4,175	\$0.34	24	\$10.99	\$171	\$598	\$1,637	\$4,721	\$8,351	\$0.68
25	\$6.73	\$92	\$313	\$850	\$2,342	\$4,143	\$0.34	25	\$11.35	\$184	\$626	\$1,700	\$4,685	\$8,286	\$0.68
26	\$6.93	\$98	\$328	\$882	\$2,323	\$4,109	\$0.34	26	\$11.76	\$197	\$656	\$1,765	\$4,647	\$8,218	\$0.68
27	\$7.14	\$105	\$343	\$916	\$2,303	\$4,073	\$0.34	27	\$12.17	\$210	\$685	\$1,831	\$4,606	\$8,147	\$0.68
28	\$7.38	\$112	\$357	\$950	\$2,282	\$4,036	\$0.34	28	\$12.65	\$223	\$715	\$1,900	\$4,564	\$8,071	\$0.68
29	\$7.61	\$118	\$372	\$985	\$2,259	\$3,996	\$0.34	29	\$13.12	\$237	\$744	\$1,971	\$4,519	\$7,992	\$0.68
30	\$7.87	\$125	\$387	\$1,022	\$2,236	\$3,954	\$0.35	30	\$13.64	\$250	\$774	\$2,043	\$4,471	\$7,908	\$0.69
31	\$8.16	\$131	\$402	\$1,059	\$2,211	\$3,910	\$0.35	31	\$14.21	\$263	\$804	\$2,118	\$4,421	\$7,820	\$0.69
32	\$8.46	\$138	\$417	\$1,098	\$2,184	\$3,864	\$0.35	32	\$14.82	\$275	\$835	\$2,195	\$4,369	\$7,727	\$0.70
33	\$8.88	\$144	\$433	\$1,137	\$2,157	\$3,815	\$0.35	33	\$15.65	\$288	\$867	\$2,275	\$4,314	\$7,629	\$0.70
34	\$9.14	\$150	\$450	\$1,178	\$2,128	\$3,764	\$0.35	34	\$16.18	\$300	\$900	\$2,356	\$4,256	\$7,527	\$0.71
35	\$9.55	\$157	\$467	\$1,220	\$2,098	\$3,710	\$0.35	35	\$16.99	\$313	\$935	\$2,441	\$4,195	\$7,420	\$0.71
36	\$9.96	\$163	\$486	\$1,264	\$2,066	\$3,653	\$0.36	36	\$17.81	\$326	\$972	\$2,528	\$4,131	\$7,307	\$0.72
37	\$10.45	\$170	\$506	\$1,309	\$2,032	\$3,595	\$0.36	37	\$18.79	\$340	\$1,011	\$2,617	\$4,065	\$7,189	\$0.73
38	\$10.98	\$177	\$526	\$1,355	\$1,997	\$3,533	\$0.37	38	\$19.85	\$355	\$1,053	\$2,709	\$3,995	\$7,066	\$0.74
39	\$11.51	\$185	\$548	\$1,402	\$1,961	\$3,468	\$0.37	39	\$20.91	\$371	\$1,096	\$2,803	\$3,922	\$6,936	\$0.74
40	\$12.00	\$194	\$571	\$1,450	\$1,922	\$3,400	\$0.37	40	\$21.89	\$388	\$1,142	\$2,900	\$3,845	\$6,800	\$0.74
41	\$12.44	\$204	\$595	\$1,499	\$1,882	\$3,329	\$0.38	41	\$22.78	\$408	\$1,190	\$2,997	\$3,764	\$6,658	\$0.75
42	\$13.23	\$214	\$620	\$1,548	\$1,840	\$3,254	\$0.38	42	\$24.35	\$428	\$1,240	\$3,096	\$3,680	\$6,508	\$0.76
43	\$13.71	\$225	\$646	\$1,598	\$1,795	\$3,175	\$0.39	43	\$25.31	\$450	\$1,292	\$3,196	\$3,590	\$6,350	\$0.77
44	\$14.19	\$236	\$673	\$1,648	\$1,748	\$3,091	\$0.39	44	\$26.27	\$472	\$1,345	\$3,296	\$3,496	\$6,183	\$0.78
45	\$14.68	\$247	\$700	\$1,698	\$1,698	\$3,003	\$0.39	45	\$27.25	\$495	\$1,400	\$3,395	\$3,395	\$6,005	\$0.79
46	\$15.34	\$259	\$728	\$1,747	\$1,644	\$2,908	\$0.41	46	\$28.58	\$518	\$1,455	\$3,495	\$3,289	\$5,817	\$0.81
47	\$16.01	\$271	\$756	\$1,797	\$1,588	\$2,809	\$0.41	47	\$29.92	\$542	\$1,512	\$3,594	\$3,176	\$5,617	\$0.82
48	\$16.68	\$283	\$785	\$1,847	\$1,528	\$2,703	\$0.42	48	\$31.26	\$566	\$1,570	\$3,693	\$3,056	\$5,405	\$0.83
49	\$17.35	\$296	\$814	\$1,896	\$1,465	\$2,590	\$0.41	49	\$32.60	\$591	\$1,628	\$3,793	\$2,929	\$5,181	\$0.82
50	\$18.02	\$308	\$844	\$1,946	\$1,397	\$2,471	\$0.42	50	\$33.94	\$617	\$1,687	\$3,893	\$2,794	\$4,942	\$0.85
51	\$18.85	\$321	\$873	\$1,996	\$1,325	\$2,344	\$0.43	51	\$35.60	\$642	\$1,747	\$3,993	\$2,650	\$4,688	\$0.86
52	\$19.69	\$334	\$903	\$2,046	\$1,249	\$2,209	\$0.44	52	\$37.28	\$668	\$1,805	\$4,092	\$2,498	\$4,418	\$0.88
53	\$20.65	\$347	\$932	\$2,096	\$1,168	\$2,065	\$0.45	53	\$39.19	\$694	\$1,864	\$4,192	\$2,335	\$4,130	\$0.89
54	\$21.60	\$360	\$961	\$2,145	\$1,081	\$1,912	\$0.46	54	\$41.10	\$720	\$1,921	\$4,291	\$2,162	\$3,824	\$0.92
55	\$22.74	\$373	\$989	\$2,195	\$989	\$1,749	\$0.46	55	\$43.38	\$746	\$1,978	\$4,390	\$1,978	\$3,498	\$0.92
56**	\$24.15	\$385	\$1,016	\$2,246	\$1,016	\$1,756	\$0.47	56**	\$46.20	\$770	\$2,033	\$4,491	\$2,033	\$3,513	\$0.94
57**	\$25.68	\$397	\$1,044	\$2,297	\$1,044	\$1,763	\$0.50	57**	\$49.26	\$793	\$2,087	\$4,594	\$2,087	\$3,526	\$1.00
58**	\$27.33	\$408	\$1,071	\$2,351	\$1,071	\$1,769	\$0.49	58**	\$52.56	\$816	\$2,141	\$4,702	\$2,141	\$3,538	\$0.99
59**	\$29.01	\$418	\$1,098	\$2,408	\$1,098	\$1,775	\$0.52	59**	\$55.92	\$836	\$2,195	\$4,816	\$2,195	\$3,550	\$1.04
60**	\$30.63	\$428	\$1,125	\$2,468	\$1,125	\$1,781	\$0.54	60**	\$59.16	\$855	\$2,250	\$4,935	\$2,250	\$3,562	\$1.08
61**	\$32.50	\$436	\$1,152	\$2,530	\$1,152	\$1,787	N/A	61**	\$62.90	\$873	\$2,304	\$5,061	\$2,304	\$3,573	N/A
62**	\$35.52	\$445	\$1,179	\$2,596	\$1,179	\$1,793	N/A	62**	\$68.93	\$890	\$2,359	\$5,193	\$2,359	\$3,586	N/A
63**	\$37.96	\$465	\$1,217	\$2,671	\$1,217	\$1,814	N/A	63**	\$73.81	\$930	\$2,433	\$5,342	\$2,433	\$3,628	N/A
64**	\$40.40	\$486	\$1,255	\$2,747	\$1,255	\$1,836	N/A	64**	\$78.70	\$972	\$2,509	\$5,495	\$2,509	\$3,672	N/A
65**	\$42.85	\$508	\$1,294	\$2,828	\$1,294	\$1,859	N/A	65**	\$83.59	\$1,017	\$2,588	\$5,656	\$2,588	\$3,718	N/A
66**	\$45.87	\$531	\$1,335	\$2,912	\$1,335	\$1,884	N/A	66**	\$89.63	\$1,096	\$2,679	\$5,824	\$2,679	\$3,781	N/A
67**	\$50.40	\$554	\$1,379	\$3,000	\$1,379	\$1,912	N/A	67**	\$98.70	\$1,317	\$3,202	\$7,598	\$3,202	\$4,439	N/A
68**	\$54.17	\$585	\$1,427	\$3,096	\$1,427	\$1,945	N/A	68**	\$106.24	\$1,472	\$3,574	\$9,196	\$3,574	\$4,869	N/A
69**	\$57.94	\$656	\$1,575	\$3,439	\$1,575	\$2,110	N/A	69**	\$113.78	\$1,617	\$3,936	\$10,489	\$3,936	\$5,273	N/A
70**	\$62.47	\$752	\$1,819	\$4,682	\$1,819	\$2,395	N/A	70**	\$122.84	\$1,813	\$4,443	\$12,035	\$4,443	\$5,851	N/A

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

*Guaranteed Cash Value

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

END-95 (ESO)(20/21)

Face Amount \$15,000								Face Amount \$20,000							
Issue Age	Monthly Premium	GCV* at end of year 5	GCV* at end of year 10	GCV* at end of year 15	GCV* at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Monthly Premium	GCV* at end of year 5	GCV* at end of year 10	GCV* at end of year 20	GCV* at 65	Guaranteed Paid Up at 65	ADB
18	\$12.59	\$168	\$667	\$1,955	\$7,362	\$13,022	\$1.13	18	\$16.09	\$223	\$889	\$2,606	\$9,816	\$17,362	\$1.51
19	\$13.03	\$181	\$701	\$2,033	\$7,321	\$12,948	\$1.12	19	\$16.67	\$241	\$935	\$2,711	\$9,761	\$17,264	\$1.49
20	\$13.45	\$194	\$737	\$2,113	\$7,277	\$12,871	\$1.09	20	\$17.23	\$259	\$983	\$2,818	\$9,703	\$17,162	\$1.45
21	\$13.94	\$208	\$775	\$2,195	\$7,232	\$12,791	\$1.08	21	\$17.89	\$277	\$1,033	\$2,927	\$9,643	\$17,055	\$1.44
22	\$14.43	\$223	\$814	\$2,279	\$7,184	\$12,707	\$1.06	22	\$18.54	\$297	\$1,085	\$3,039	\$9,579	\$16,942	\$1.42
23	\$14.94	\$239	\$855	\$2,366	\$7,134	\$12,618	\$1.04	23	\$19.22	\$319	\$1,140	\$3,155	\$9,512	\$16,824	\$1.38
24	\$15.43	\$257	\$896	\$2,456	\$7,082	\$12,526	\$1.02	24	\$19.87	\$342	\$1,195	\$3,275	\$9,443	\$16,701	\$1.37
25	\$15.98	\$275	\$939	\$2,550	\$7,027	\$12,429	\$1.02	25	\$20.60	\$367	\$1,253	\$3,400	\$9,370	\$16,572	\$1.37
26	\$16.58	\$295	\$983	\$2,647	\$6,970	\$12,327	\$1.02	26	\$21.41	\$393	\$1,311	\$3,529	\$9,293	\$16,436	\$1.37
27	\$17.20	\$315	\$1,028	\$2,747	\$6,909	\$12,220	\$1.02	27	\$22.23	\$420	\$1,370	\$3,663	\$9,212	\$16,293	\$1.37
28	\$17.92	\$335	\$1,072	\$2,850	\$6,845	\$12,107	\$1.02	28	\$23.19	\$447	\$1,429	\$3,800	\$9,127	\$16,143	\$1.37
29	\$18.63	\$355	\$1,116	\$2,956	\$6,778	\$11,988	\$1.02	29	\$24.14	\$473	\$1,488	\$3,941	\$9,037	\$15,984	\$1.37
30	\$19.40	\$374	\$1,161	\$3,065	\$6,707	\$11,862	\$1.04	30	\$25.17	\$499	\$1,548	\$4,087	\$8,942	\$15,816	\$1.38
31	\$20.26	\$394	\$1,206	\$3,177	\$6,632	\$11,730	\$1.04	31	\$26.31	\$525	\$1,608	\$4,236	\$8,843	\$15,640	\$1.38
32	\$21.18	\$413	\$1,252	\$3,293	\$6,553	\$11,591	\$1.05	32	\$27.53	\$550	\$1,670	\$4,390	\$8,738	\$15,454	\$1.40
33	\$22.42	\$431	\$1,300	\$3,412	\$6,470	\$11,444	\$1.05	33	\$29.20	\$575	\$1,733	\$4,549	\$8,627	\$15,259	\$1.40
34	\$23.22	\$450	\$1,350	\$3,535	\$6,384	\$11,291	\$1.06	34	\$30.26	\$601	\$1,799	\$4,713	\$8,511	\$15,054	\$1.42
35	\$24.43	\$470	\$1,402	\$3,661	\$6,293	\$11,129	\$1.06	35	\$31.87	\$626	\$1,870	\$4,882	\$8,390	\$14,839	\$1.42
36	\$25.66	\$489	\$1,458	\$3,792	\$6,197	\$10,960	\$1.08	36	\$33.52	\$652	\$1,944	\$5,056	\$8,263	\$14,614	\$1.44
37	\$27.13	\$510	\$1,517	\$3,926	\$6,097	\$10,784	\$1.09	37	\$35.48	\$680	\$2,023	\$5,235	\$8,129	\$14,378	\$1.45
38	\$28.72	\$532	\$1,579	\$4,064	\$5,992	\$10,598	\$1.10	38	\$37.60	\$709	\$2,105	\$5,419	\$7,990	\$14,131	\$1.47
39	\$30.31	\$556	\$1,644	\$4,205	\$5,882	\$10,404	\$1.10	39	\$39.71	\$741	\$2,192	\$5,607	\$7,843	\$13,872	\$1.47
40	\$31.78	\$582	\$1,713	\$4,349	\$5,767	\$10,201	\$1.12	40	\$41.67	\$776	\$2,284	\$5,799	\$7,690	\$13,601	\$1.49
41	\$33.12	\$611	\$1,785	\$4,496	\$5,646	\$9,987	\$1.13	41	\$43.46	\$815	\$2,380	\$5,995	\$7,529	\$13,316	\$1.51
42	\$35.47	\$642	\$1,860	\$4,644	\$5,519	\$9,762	\$1.14	42	\$46.59	\$856	\$2,480	\$6,193	\$7,359	\$13,016	\$1.52
43	\$36.91	\$675	\$1,938	\$4,794	\$5,385	\$9,525	\$1.16	43	\$48.52	\$900	\$2,583	\$6,392	\$7,180	\$12,700	\$1.54
44	\$38.36	\$708	\$2,018	\$4,944	\$5,243	\$9,274	\$1.17	44	\$50.44	\$944	\$2,690	\$6,591	\$6,991	\$12,365	\$1.56
45	\$39.83	\$742	\$2,099	\$5,093	\$5,093	\$9,008	\$1.18	45	\$52.40	\$990	\$2,799	\$6,791	\$6,791	\$12,010	\$1.58
46	\$41.82	\$777	\$2,183	\$5,242	\$4,933	\$8,725	\$1.22	46	\$55.06	\$1,036	\$2,910	\$6,989	\$6,578	\$11,634	\$1.63
47	\$43.83	\$813	\$2,268	\$5,390	\$4,764	\$8,426	\$1.23	47	\$57.74	\$1,084	\$3,024	\$7,187	\$6,352	\$11,234	\$1.65
48	\$45.84	\$849	\$2,355	\$5,540	\$4,584	\$8,108	\$1.25	48	\$60.42	\$1,132	\$3,139	\$7,386	\$6,112	\$10,811	\$1.66
49	\$47.85	\$887	\$2,442	\$5,689	\$4,394	\$7,771	\$1.23	49	\$63.09	\$1,182	\$3,257	\$7,586	\$5,858	\$10,361	\$1.65
50	\$49.85	\$925	\$2,531	\$5,839	\$4,191	\$7,413	\$1.27	50	\$65.77	\$1,233	\$3,375	\$7,786	\$5,588	\$9,883	\$1.70
51	\$52.35	\$963	\$2,620	\$5,989	\$3,976	\$7,032	\$1.29	51	\$69.10	\$1,285	\$3,493	\$7,986	\$5,301	\$9,375	\$1.72
52	\$54.87	\$1,003	\$2,708	\$6,139	\$3,747	\$6,626	\$1.33	52	\$72.46	\$1,337	\$3,611	\$8,185	\$4,995	\$8,835	\$1.77
53	\$57.73	\$1,042	\$2,796	\$6,288	\$3,503	\$6,195	\$1.34	53	\$76.27	\$1,389	\$3,727	\$8,384	\$4,670	\$8,260	\$1.79
54	\$60.59	\$1,080	\$2,882	\$6,436	\$3,243	\$5,736	\$1.38	54	\$80.09	\$1,440	\$3,842	\$8,582	\$4,324	\$7,648	\$1.84
55	\$64.02	\$1,118	\$2,966	\$6,585	\$2,966	\$5,247	\$1.38	55	\$84.65	\$1,491	\$3,955	\$8,781	\$3,955	\$6,995	\$1.84
56**	\$68.24	\$1,155	\$3,049	\$6,737	\$3,049	\$5,269	\$1.40	56**	\$90.29	\$1,540	\$4,066	\$8,982	\$4,066	\$7,026	\$1.87
57**	\$72.84	\$1,190	\$3,131	\$6,892	\$3,131	\$5,289	\$1.50	57**	\$96.41	\$1,587	\$4,174	\$9,189	\$4,174	\$7,051	\$2.00
58**	\$77.78	\$1,223	\$3,212	\$7,053	\$3,212	\$5,307	\$1.48	58**	\$103.01	\$1,631	\$4,282	\$9,404	\$4,282	\$7,075	\$1.98
59**	\$82.82	\$1,254	\$3,293	\$7,223	\$3,293	\$5,324	\$1.56	59**	\$109.73	\$1,672	\$4,391	\$9,631	\$4,391	\$7,099	\$2.08
60**	\$87.68	\$1,283	\$3,375	\$7,403	\$3,375	\$5,342	\$1.61	60**	\$116.21	\$1,710	\$4,499	\$9,871	\$4,499	\$7,123	\$2.15
61**	\$93.30	\$1,309	\$3,456	\$7,591	\$3,456	\$5,360	N/A	61**	\$123.70	\$1,746	\$4,608	\$10,121	\$4,608	\$7,147	N/A
62**	\$102.34	\$1,335	\$3,538	\$7,789	\$3,538	\$5,378	N/A	62**	\$135.75	\$1,779	\$4,717	\$10,385	\$4,717	\$7,171	N/A
63**	\$109.66	\$1,395	\$3,650	\$8,012	\$3,650	\$5,442	N/A	63**	\$145.52	\$1,939	\$4,925	\$10,683	\$4,925	\$7,343	N/A
64**	\$117.00	\$1,506	\$3,777	\$8,242	\$3,777	\$5,526	N/A	64**	\$155.30	\$2,106	\$5,272	\$11,214	\$5,272	\$7,714	N/A
65**	\$124.34	\$1,622	\$4,013	\$8,484	\$4,013	\$5,764	N/A	65**	\$165.08	\$2,261	\$5,590	\$12,197	\$5,590	\$8,031	N/A
66**	\$133.39	\$1,792	\$4,387	\$9,736	\$4,387	\$6,190	N/A	66**	\$177.16	\$2,489	\$6,094	\$14,058	\$6,094	\$8,599	N/A
67**	\$146.99	\$2,125	\$5,178	\$13,095	\$5,178	\$7,178	N/A	67**	\$195.29	\$2,933	\$7,154	\$18,403	\$7,154	\$9,918	N/A
68**	\$158.31	\$2,359	\$5,743	\$15,120	\$5,743	\$7,826	N/A	68**	\$210.37	\$3,246	\$7,914	\$20,944	\$7,914	\$10,784	N/A
69**	\$169.62	\$2,579	\$6,297	\$16,883	\$6,297	\$8,434	N/A	69**	\$225.46	\$3,540	\$8,657	\$23,190	\$8,657	\$11,596	N/A
70**	\$183.20	\$2,873	\$7,067	\$19,043	\$7,067	\$9,308	N/A	70**	\$243.57	\$3,934	\$9,692	\$26,030	\$9,692	\$12,764	N/A

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

*Guaranteed Cash Value

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

END-95 (ESO)(20/21)

Face Amount \$25,000								Face Amount \$30,000							
Issue Age	Monthly Premium	GCV* at end of year 5	GCV* at end of year 10	GCV* at end of year 15	GCV* at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Monthly Premium	GCV* at end of year 5	GCV* at end of year 10	GCV* at end of year 20	GCV* at 65	Guaranteed Paid Up at 65	ADB
18	\$19.58	\$279	\$1,112	\$3,258	\$12,271	\$21,703	\$1.88	18	\$23.08	\$335	\$1,334	\$3,910	\$14,725	\$26,043	\$2.26
19	\$20.31	\$301	\$1,169	\$3,389	\$12,201	\$21,580	\$1.86	19	\$23.95	\$361	\$1,403	\$4,066	\$14,642	\$25,896	\$2.23
20	\$21.01	\$323	\$1,229	\$3,522	\$12,129	\$21,452	\$1.82	20	\$24.79	\$388	\$1,475	\$4,226	\$14,555	\$25,743	\$2.18
21	\$21.84	\$347	\$1,292	\$3,659	\$12,053	\$21,318	\$1.79	21	\$25.78	\$416	\$1,550	\$4,391	\$14,464	\$25,582	\$2.15
22	\$22.65	\$372	\$1,357	\$3,799	\$11,974	\$21,178	\$1.77	22	\$26.75	\$446	\$1,628	\$4,559	\$14,369	\$25,413	\$2.13
23	\$23.50	\$399	\$1,425	\$3,944	\$11,891	\$21,031	\$1.73	23	\$27.78	\$478	\$1,709	\$4,732	\$14,269	\$25,237	\$2.07
24	\$24.31	\$428	\$1,494	\$4,094	\$11,803	\$20,876	\$1.71	24	\$28.75	\$513	\$1,793	\$4,912	\$14,164	\$25,052	\$2.05
25	\$25.23	\$459	\$1,566	\$4,250	\$11,712	\$20,715	\$1.71	25	\$29.85	\$551	\$1,879	\$5,100	\$14,054	\$24,858	\$2.05
26	\$26.23	\$491	\$1,639	\$4,412	\$11,616	\$20,546	\$1.71	26	\$31.06	\$590	\$1,967	\$5,294	\$13,940	\$24,655	\$2.05
27	\$27.26	\$525	\$1,713	\$4,578	\$11,515	\$20,367	\$1.71	27	\$32.29	\$629	\$2,055	\$5,494	\$13,818	\$24,440	\$2.05
28	\$28.46	\$558	\$1,787	\$4,750	\$11,409	\$20,179	\$1.71	28	\$33.74	\$670	\$2,144	\$5,700	\$13,691	\$24,214	\$2.05
29	\$29.65	\$591	\$1,861	\$4,927	\$11,297	\$19,980	\$1.71	29	\$35.15	\$710	\$2,233	\$5,912	\$13,556	\$23,976	\$2.05
30	\$30.94	\$624	\$1,935	\$5,108	\$11,178	\$19,770	\$1.73	30	\$36.70	\$749	\$2,322	\$6,130	\$13,414	\$23,724	\$2.07
31	\$32.36	\$656	\$2,011	\$5,295	\$11,053	\$19,550	\$1.73	31	\$38.41	\$788	\$2,413	\$6,354	\$13,264	\$23,460	\$2.07
32	\$33.89	\$688	\$2,087	\$5,488	\$10,922	\$19,318	\$1.75	32	\$40.25	\$826	\$2,505	\$6,585	\$13,106	\$23,181	\$2.10
33	\$35.97	\$719	\$2,166	\$5,686	\$10,784	\$19,074	\$1.75	33	\$42.74	\$863	\$2,600	\$6,824	\$12,941	\$22,888	\$2.10
34	\$37.30	\$751	\$2,249	\$5,891	\$10,639	\$18,818	\$1.77	34	\$44.34	\$901	\$2,699	\$7,069	\$12,767	\$22,581	\$2.13
35	\$39.31	\$783	\$2,337	\$6,102	\$10,488	\$18,549	\$1.77	35	\$46.76	\$939	\$2,805	\$7,323	\$12,585	\$22,259	\$2.13
36	\$41.37	\$815	\$2,430	\$6,320	\$10,328	\$18,267	\$1.79	36	\$49.22	\$978	\$2,916	\$7,583	\$12,394	\$21,921	\$2.15
37	\$43.82	\$850	\$2,528	\$6,544	\$10,162	\$17,973	\$1.82	37	\$52.16	\$1,019	\$3,034	\$7,852	\$12,194	\$21,567	\$2.18
38	\$46.47	\$886	\$2,632	\$6,773	\$9,987	\$17,664	\$1.84	38	\$55.34	\$1,064	\$3,158	\$8,128	\$11,984	\$21,197	\$2.21
39	\$49.11	\$926	\$2,740	\$7,009	\$9,804	\$17,340	\$1.84	39	\$58.52	\$1,112	\$3,288	\$8,410	\$11,765	\$20,808	\$2.21
40	\$51.56	\$971	\$2,855	\$7,249	\$9,612	\$17,001	\$1.86	40	\$61.46	\$1,165	\$3,426	\$8,699	\$11,535	\$20,401	\$2.23
41	\$53.80	\$1,019	\$2,975	\$7,494	\$9,411	\$16,645	\$1.88	41	\$64.13	\$1,223	\$3,569	\$8,992	\$11,293	\$19,973	\$2.26
42	\$57.71	\$1,070	\$3,100	\$7,741	\$9,199	\$16,270	\$1.90	42	\$68.83	\$1,284	\$3,720	\$9,289	\$11,039	\$19,524	\$2.28
43	\$60.12	\$1,125	\$3,229	\$7,990	\$8,976	\$15,875	\$1.93	43	\$71.72	\$1,349	\$3,875	\$9,588	\$10,771	\$19,050	\$2.31
44	\$62.52	\$1,181	\$3,363	\$8,239	\$8,739	\$15,457	\$1.95	44	\$74.61	\$1,417	\$4,035	\$9,887	\$10,487	\$18,548	\$2.34
45	\$64.97	\$1,237	\$3,499	\$8,488	\$8,488	\$15,013	\$1.97	45	\$77.55	\$1,485	\$4,199	\$10,186	\$10,186	\$18,016	\$2.36
46	\$68.30	\$1,295	\$3,638	\$8,736	\$8,222	\$14,542	\$2.03	46	\$81.54	\$1,554	\$4,366	\$10,484	\$9,866	\$17,450	\$2.44
47	\$71.65	\$1,355	\$3,780	\$8,984	\$7,940	\$14,043	\$2.06	47	\$85.55	\$1,625	\$4,536	\$10,781	\$9,528	\$16,851	\$2.47
48	\$74.99	\$1,416	\$3,924	\$9,233	\$7,641	\$13,514	\$2.08	48	\$89.57	\$1,699	\$4,709	\$11,079	\$9,169	\$16,216	\$2.49
49	\$78.34	\$1,478	\$4,071	\$9,482	\$7,323	\$12,951	\$2.06	49	\$93.59	\$1,773	\$4,885	\$11,378	\$8,787	\$15,542	\$2.47
50	\$81.69	\$1,541	\$4,218	\$9,732	\$6,985	\$12,354	\$2.12	50	\$97.60	\$1,850	\$5,062	\$11,679	\$8,382	\$14,825	\$2.55
51	\$85.84	\$1,606	\$4,366	\$9,982	\$6,626	\$11,719	\$2.14	51	\$102.59	\$1,927	\$5,240	\$11,978	\$7,951	\$14,063	\$2.57
52	\$90.04	\$1,671	\$4,513	\$10,231	\$6,244	\$11,044	\$2.21	52	\$107.63	\$2,005	\$5,416	\$12,277	\$7,493	\$13,253	\$2.65
53	\$94.81	\$1,736	\$4,659	\$10,480	\$5,838	\$10,326	\$2.23	53	\$113.35	\$2,083	\$5,591	\$12,575	\$7,006	\$12,391	\$2.68
54	\$99.58	\$1,801	\$4,803	\$10,727	\$5,405	\$9,560	\$2.30	54	\$119.08	\$2,161	\$5,764	\$12,873	\$6,486	\$11,472	\$2.76
55	\$105.29	\$1,864	\$4,944	\$10,976	\$4,944	\$8,744	\$2.30	55	\$125.93	\$2,237	\$5,933	\$13,171	\$5,933	\$10,493	\$2.76
56**	\$112.33	\$1,925	\$5,082	\$11,228	\$5,082	\$8,782	\$2.34	56**	\$134.38	\$2,310	\$6,099	\$13,473	\$6,099	\$10,538	\$2.81
57**	\$119.99	\$1,984	\$5,218	\$11,486	\$5,218	\$8,814	\$2.49	57**	\$143.57	\$2,380	\$6,262	\$13,783	\$6,262	\$10,577	\$2.99
58**	\$128.24	\$2,039	\$5,353	\$11,755	\$5,353	\$8,844	\$2.47	58**	\$153.46	\$2,447	\$6,424	\$14,106	\$6,424	\$10,613	\$2.97
59**	\$136.64	\$2,090	\$5,488	\$12,039	\$5,488	\$8,874	\$2.60	59**	\$163.54	\$2,508	\$6,586	\$14,447	\$6,586	\$10,649	\$3.12
60**	\$144.73	\$2,138	\$5,624	\$12,339	\$5,624	\$8,904	\$2.69	60**	\$173.26	\$2,565	\$6,749	\$14,806	\$6,749	\$10,685	\$3.23
61**	\$154.09	\$2,182	\$5,760	\$12,652	\$5,760	\$8,933	N/A	61**	\$184.49	\$2,618	\$6,912	\$15,182	\$6,912	\$10,720	N/A
62**	\$169.16	\$2,292	\$5,896	\$12,981	\$5,896	\$8,964	N/A	62**	\$202.58	\$2,809	\$7,185	\$15,578	\$7,185	\$10,923	N/A
63**	\$181.37	\$2,497	\$6,330	\$13,379	\$6,330	\$9,438	N/A	63**	\$217.22	\$3,055	\$7,736	\$16,578	\$7,736	\$11,534	N/A
64**	\$193.60	\$2,706	\$6,767	\$14,713	\$6,767	\$9,902	N/A	64**	\$231.90	\$3,305	\$8,263	\$18,212	\$8,263	\$12,090	N/A
65**	\$205.83	\$2,900	\$7,168	\$15,992	\$7,168	\$10,298	N/A	65**	\$246.57	\$3,539	\$8,746	\$19,787	\$8,746	\$12,565	N/A
66**	\$220.92	\$3,185	\$7,801	\$18,378	\$7,801	\$11,007	N/A	66**	\$264.68	\$3,881	\$9,507	\$22,697	\$9,507	\$13,415	N/A
67**	\$243.58	\$3,742	\$9,130	\$23,659	\$9,130	\$12,658	N/A	67**	\$291.88	\$4,550	\$11,106	\$28,882	\$11,106	\$15,398	N/A
68**	\$262.44	\$4,133	\$10,084	\$26,722	\$10,084	\$13,741	N/A	68**	\$314.51	\$5,021	\$12,255	\$32,501	\$12,255	\$16,699	N/A
69**	\$281.30	\$4,502	\$11,018	\$29,497	\$11,018	\$14,758	N/A	69**	\$337.13	\$5,463	\$13,378	\$35,804	\$13,378	\$17,919	N/A
70**	\$303.94	\$4,995	\$12,316	\$32,981	\$12,316	\$16,221	N/A	70**	\$364.30	\$6,056	\$14,940	\$39,923	\$14,940	\$19,676	N/A

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

*Guaranteed Cash Value

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

END-95 (ESO)(20/21)

Face Amount \$35,000								Face Amount \$40,000							
Issue Age	Monthly Premium	GCV* at end of year 5	GCV* at end of year 10	GCV* at end of year 15	GCV* at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Monthly Premium	GCV* at end of year 5	GCV* at end of year 10	GCV* at end of year 20	GCV* at 65	Guaranteed Paid Up at 65	ADB
18	\$26.57	\$391	\$1,556	\$4,561	\$17,179	\$30,384	\$2.63	18	\$30.07	\$447	\$1,779	\$5,213	\$19,633	\$34,724	\$3.01
19	\$27.59	\$421	\$1,636	\$4,744	\$17,082	\$30,212	\$2.60	19	\$31.23	\$482	\$1,870	\$5,422	\$19,522	\$34,528	\$2.98
20	\$28.57	\$453	\$1,720	\$4,931	\$16,981	\$30,033	\$2.54	20	\$32.35	\$517	\$1,966	\$5,635	\$19,406	\$34,324	\$2.91
21	\$29.73	\$485	\$1,808	\$5,122	\$16,875	\$29,846	\$2.51	21	\$33.68	\$555	\$2,066	\$5,854	\$19,285	\$34,109	\$2.87
22	\$30.86	\$520	\$1,899	\$5,319	\$16,763	\$29,649	\$2.48	22	\$34.97	\$595	\$2,171	\$6,078	\$19,158	\$33,884	\$2.84
23	\$32.06	\$558	\$1,994	\$5,521	\$16,647	\$29,443	\$2.42	23	\$36.34	\$638	\$2,279	\$6,310	\$19,025	\$33,649	\$2.77
24	\$33.19	\$599	\$2,092	\$5,731	\$16,525	\$29,227	\$2.39	24	\$37.63	\$684	\$2,390	\$6,550	\$18,885	\$33,402	\$2.73
25	\$34.48	\$642	\$2,192	\$5,950	\$16,397	\$29,001	\$2.39	25	\$39.10	\$734	\$2,505	\$6,800	\$18,739	\$33,144	\$2.73
26	\$35.88	\$688	\$2,295	\$6,176	\$16,263	\$28,764	\$2.39	26	\$40.71	\$786	\$2,622	\$7,058	\$18,586	\$32,873	\$2.73
27	\$37.32	\$734	\$2,398	\$6,410	\$16,121	\$28,513	\$2.39	27	\$42.36	\$839	\$2,740	\$7,325	\$18,424	\$32,587	\$2.73
28	\$39.01	\$782	\$2,501	\$6,650	\$15,972	\$28,250	\$2.39	28	\$44.28	\$893	\$2,858	\$7,600	\$18,254	\$32,286	\$2.73
29	\$40.66	\$828	\$2,605	\$6,897	\$15,815	\$27,972	\$2.39	29	\$46.17	\$946	\$2,977	\$7,882	\$18,074	\$31,968	\$2.73
30	\$42.47	\$873	\$2,709	\$7,152	\$15,649	\$27,678	\$2.42	30	\$48.24	\$998	\$3,096	\$8,173	\$17,885	\$31,632	\$2.77
31	\$44.46	\$919	\$2,815	\$7,413	\$15,475	\$27,370	\$2.42	31	\$50.51	\$1,050	\$3,217	\$8,472	\$17,685	\$31,280	\$2.77
32	\$46.60	\$963	\$2,922	\$7,683	\$15,291	\$27,045	\$2.45	32	\$52.96	\$1,101	\$3,340	\$8,780	\$17,475	\$30,908	\$2.80
33	\$49.51	\$1,007	\$3,033	\$7,961	\$15,098	\$26,703	\$2.45	33	\$56.29	\$1,150	\$3,466	\$9,098	\$17,254	\$30,518	\$2.80
34	\$51.38	\$1,051	\$3,149	\$8,247	\$14,895	\$26,345	\$2.48	34	\$58.42	\$1,201	\$3,599	\$9,426	\$17,023	\$30,108	\$2.84
35	\$54.20	\$1,096	\$3,272	\$8,543	\$14,683	\$25,969	\$2.48	35	\$61.64	\$1,252	\$3,740	\$9,764	\$16,780	\$29,678	\$2.84
36	\$57.08	\$1,141	\$3,402	\$8,847	\$14,460	\$25,574	\$2.51	36	\$64.93	\$1,304	\$3,888	\$10,111	\$16,525	\$29,228	\$2.87
37	\$60.51	\$1,189	\$3,540	\$9,161	\$14,226	\$25,162	\$2.54	37	\$68.85	\$1,359	\$4,045	\$10,470	\$16,258	\$28,756	\$2.91
38	\$64.21	\$1,241	\$3,684	\$9,483	\$13,982	\$24,729	\$2.57	38	\$73.09	\$1,418	\$4,210	\$10,837	\$15,979	\$28,262	\$2.94
39	\$67.92	\$1,297	\$3,836	\$9,812	\$13,726	\$24,276	\$2.57	39	\$77.32	\$1,482	\$4,384	\$11,214	\$15,686	\$27,744	\$2.94
40	\$71.35	\$1,359	\$3,997	\$10,149	\$13,457	\$23,801	\$2.60	40	\$81.24	\$1,553	\$4,568	\$11,598	\$15,380	\$27,202	\$2.98
41	\$74.47	\$1,426	\$4,164	\$10,491	\$13,175	\$23,302	\$2.63	41	\$84.81	\$1,630	\$4,759	\$11,990	\$15,057	\$26,631	\$3.01
42	\$79.95	\$1,498	\$4,340	\$10,837	\$12,878	\$22,778	\$2.66	42	\$91.08	\$1,712	\$4,960	\$12,385	\$14,718	\$26,032	\$3.05
43	\$83.32	\$1,574	\$4,521	\$11,186	\$12,566	\$22,225	\$2.70	43	\$94.93	\$1,799	\$5,167	\$12,784	\$14,361	\$25,400	\$3.08
44	\$86.69	\$1,653	\$4,708	\$11,535	\$12,235	\$21,639	\$2.73	44	\$98.78	\$1,889	\$5,380	\$13,183	\$13,982	\$24,730	\$3.12
45	\$90.12	\$1,732	\$4,899	\$11,884	\$11,884	\$21,018	\$2.76	45	\$102.70	\$1,980	\$5,598	\$13,581	\$13,581	\$24,021	\$3.15
46	\$94.78	\$1,813	\$5,093	\$12,231	\$11,511	\$20,359	\$2.85	46	\$108.02	\$2,072	\$5,821	\$13,978	\$13,155	\$23,267	\$3.26
47	\$99.46	\$1,896	\$5,292	\$12,578	\$11,116	\$19,660	\$2.88	47	\$113.37	\$2,167	\$6,048	\$14,374	\$12,704	\$22,468	\$3.29
48	\$104.15	\$1,982	\$5,494	\$12,926	\$10,697	\$18,919	\$2.91	48	\$118.73	\$2,265	\$6,279	\$14,772	\$12,225	\$21,622	\$3.33
49	\$108.83	\$2,069	\$5,699	\$13,275	\$10,252	\$18,132	\$2.88	49	\$124.08	\$2,364	\$6,513	\$15,171	\$11,716	\$20,722	\$3.29
50	\$113.52	\$2,158	\$5,906	\$13,625	\$9,779	\$17,296	\$2.97	50	\$129.44	\$2,466	\$6,749	\$15,572	\$11,176	\$19,767	\$3.40
51	\$119.34	\$2,248	\$6,113	\$13,975	\$9,276	\$16,407	\$3.00	51	\$136.09	\$2,569	\$6,986	\$15,971	\$10,602	\$18,751	\$3.43
52	\$125.22	\$2,339	\$6,319	\$14,323	\$8,742	\$15,462	\$3.09	52	\$142.81	\$2,674	\$7,221	\$16,370	\$9,991	\$17,670	\$3.54
53	\$131.89	\$2,430	\$6,523	\$14,671	\$8,173	\$14,456	\$3.12	53	\$150.44	\$2,778	\$7,455	\$16,767	\$9,341	\$16,521	\$3.57
54	\$138.57	\$2,521	\$6,724	\$15,018	\$7,567	\$13,384	\$3.22	54	\$158.07	\$2,881	\$7,685	\$17,164	\$8,648	\$15,296	\$3.68
55	\$146.56	\$2,610	\$6,922	\$15,366	\$6,922	\$12,242	\$3.22	55	\$167.20	\$2,982	\$7,910	\$17,561	\$7,910	\$13,991	\$3.68
56**	\$156.42	\$2,695	\$7,115	\$15,719	\$7,115	\$12,295	\$3.28	56**	\$178.47	\$3,080	\$8,132	\$17,964	\$8,132	\$14,051	\$3.75
57**	\$167.14	\$2,777	\$7,305	\$16,080	\$7,305	\$12,340	\$3.49	57**	\$190.72	\$3,174	\$8,349	\$18,378	\$8,349	\$14,103	\$3.99
58**	\$178.69	\$2,854	\$7,494	\$16,457	\$7,494	\$12,382	\$3.46	58**	\$203.92	\$3,262	\$8,565	\$18,808	\$8,565	\$14,151	\$3.96
59**	\$190.45	\$2,926	\$7,684	\$16,855	\$7,684	\$12,423	\$3.64	59**	\$217.36	\$3,344	\$8,781	\$19,262	\$8,781	\$14,198	\$4.17
60**	\$201.78	\$2,993	\$7,874	\$17,274	\$7,874	\$12,465	\$3.77	60**	\$230.31	\$3,420	\$8,999	\$19,742	\$8,999	\$14,246	\$4.31
61**	\$214.89	\$3,055	\$8,064	\$17,712	\$8,064	\$12,507	N/A	61**	\$245.29	\$3,491	\$9,216	\$20,243	\$9,216	\$14,293	N/A
62**	\$235.99	\$3,325	\$8,497	\$18,174	\$8,497	\$12,917	N/A	62**	\$269.40	\$3,842	\$9,809	\$20,770	\$9,809	\$14,913	N/A
63**	\$253.08	\$3,612	\$9,141	\$19,778	\$9,141	\$13,630	N/A	63**	\$288.93	\$4,170	\$10,546	\$22,974	\$10,546	\$15,725	N/A
64**	\$270.20	\$3,905	\$9,758	\$21,710	\$9,758	\$14,278	N/A	64**	\$308.50	\$4,504	\$11,252	\$25,208	\$11,252	\$16,464	N/A
65**	\$287.32	\$4,178	\$10,324	\$23,582	\$10,324	\$14,831	N/A	65**	\$328.06	\$4,816	\$11,901	\$27,376	\$11,901	\$17,097	N/A
66**	\$308.45	\$4,578	\$11,215	\$27,021	\$11,215	\$15,825	N/A	66**	\$352.21	\$5,274	\$12,922	\$31,342	\$12,922	\$18,233	N/A
67**	\$340.17	\$5,358	\$13,082	\$34,082	\$13,082	\$18,138	N/A	67**	\$388.47	\$6,167	\$15,059	\$39,281	\$15,059	\$20,878	N/A
68**	\$366.57	\$5,907	\$14,424	\$38,278	\$14,424	\$19,654	N/A	68**	\$418.64	\$6,794	\$16,594	\$44,044	\$16,594	\$22,612	N/A
69**	\$392.97	\$6,424	\$15,739	\$42,082	\$15,739	\$21,082	N/A	69**	\$448.81	\$7,386	\$18,100	\$48,358	\$18,100	\$24,245	N/A
70**	\$424.67	\$7,117	\$17,565	\$46,867	\$17,565	\$23,133	N/A	70**	\$485.04	\$8,177	\$20,188	\$53,810	\$20,188	\$26,588	N/A

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

*Guaranteed Cash Value

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

END-95 (ESO)(20/21)

Face Amount \$45,000								Face Amount \$50,000							
Issue Age	Monthly Premium	GCV* at end of year 5	GCV* at end of year 10	GCV* at end of year 15	GCV* at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Monthly Premium	GCV* at end of year 5	GCV* at end of year 10	GCV* at end of year 20	GCV* at 65	Guaranteed Paid Up at 65	ADB
18	\$33.57	\$503	\$2,001	\$5,864	\$22,087	\$39,065	\$3.39	18	\$37.06	\$559	\$2,224	\$6,516	\$24,541	\$43,405	\$3.76
19	\$34.87	\$542	\$2,104	\$6,099	\$21,962	\$38,844	\$3.35	19	\$38.51	\$602	\$2,338	\$6,777	\$24,403	\$43,160	\$3.72
20	\$36.13	\$582	\$2,212	\$6,340	\$21,832	\$38,614	\$3.27	20	\$39.91	\$647	\$2,458	\$7,044	\$24,258	\$42,905	\$3.63
21	\$37.62	\$624	\$2,325	\$6,586	\$21,696	\$38,373	\$3.23	21	\$41.57	\$694	\$2,583	\$7,318	\$24,107	\$42,637	\$3.59
22	\$39.08	\$669	\$2,442	\$6,838	\$21,553	\$38,120	\$3.19	22	\$43.19	\$744	\$2,714	\$7,598	\$23,948	\$42,356	\$3.54
23	\$40.61	\$717	\$2,564	\$7,098	\$21,403	\$37,855	\$3.11	23	\$44.89	\$797	\$2,849	\$7,887	\$23,781	\$42,061	\$3.46
24	\$42.07	\$770	\$2,689	\$7,368	\$21,246	\$37,577	\$3.07	24	\$46.51	\$855	\$2,988	\$8,187	\$23,607	\$41,753	\$3.41
25	\$43.72	\$826	\$2,818	\$7,650	\$21,082	\$37,287	\$3.07	25	\$48.35	\$918	\$3,132	\$8,500	\$23,424	\$41,430	\$3.41
26	\$45.54	\$884	\$2,950	\$7,941	\$20,909	\$36,982	\$3.07	26	\$50.36	\$983	\$3,278	\$8,823	\$23,233	\$41,091	\$3.41
27	\$47.39	\$944	\$3,083	\$8,241	\$20,727	\$36,660	\$3.07	27	\$52.42	\$1,049	\$3,425	\$9,157	\$23,031	\$40,734	\$3.41
28	\$49.55	\$1,005	\$3,216	\$8,550	\$20,536	\$36,321	\$3.07	28	\$54.82	\$1,117	\$3,573	\$9,500	\$22,818	\$40,357	\$3.41
29	\$51.68	\$1,064	\$3,349	\$8,868	\$20,334	\$35,964	\$3.07	29	\$57.19	\$1,183	\$3,721	\$9,853	\$22,593	\$39,960	\$3.41
30	\$54.00	\$1,123	\$3,483	\$9,195	\$20,120	\$35,586	\$3.11	30	\$59.77	\$1,248	\$3,870	\$10,217	\$22,356	\$39,540	\$3.46
31	\$56.56	\$1,181	\$3,619	\$9,531	\$19,896	\$35,190	\$3.11	31	\$62.61	\$1,313	\$4,021	\$10,591	\$22,107	\$39,100	\$3.46
32	\$59.32	\$1,238	\$3,757	\$9,878	\$19,660	\$34,772	\$3.15	32	\$65.67	\$1,376	\$4,175	\$10,976	\$21,844	\$38,635	\$3.50
33	\$63.06	\$1,294	\$3,899	\$10,235	\$19,411	\$34,332	\$3.15	33	\$69.83	\$1,438	\$4,333	\$11,373	\$21,568	\$38,147	\$3.50
34	\$65.46	\$1,351	\$4,049	\$10,604	\$19,151	\$33,872	\$3.19	34	\$72.50	\$1,502	\$4,499	\$11,782	\$21,279	\$37,635	\$3.54
35	\$69.08	\$1,409	\$4,207	\$10,984	\$18,878	\$33,388	\$3.19	35	\$76.52	\$1,566	\$4,675	\$12,205	\$20,975	\$37,098	\$3.54
36	\$72.78	\$1,467	\$4,374	\$11,375	\$18,591	\$32,881	\$3.23	36	\$80.64	\$1,631	\$4,861	\$12,639	\$20,657	\$36,535	\$3.59
37	\$77.19	\$1,529	\$4,551	\$11,778	\$18,291	\$32,351	\$3.27	37	\$85.54	\$1,699	\$5,057	\$13,087	\$20,323	\$35,945	\$3.63
38	\$81.96	\$1,595	\$4,737	\$12,192	\$17,977	\$31,795	\$3.31	38	\$90.83	\$1,773	\$5,263	\$13,547	\$19,974	\$35,328	\$3.68
39	\$86.72	\$1,667	\$4,932	\$12,615	\$17,647	\$31,212	\$3.31	39	\$96.12	\$1,853	\$5,481	\$14,017	\$19,608	\$34,680	\$3.68
40	\$91.13	\$1,747	\$5,139	\$13,048	\$17,302	\$30,602	\$3.35	40	\$101.02	\$1,941	\$5,710	\$14,498	\$19,225	\$34,002	\$3.72
41	\$95.15	\$1,834	\$5,354	\$13,488	\$16,939	\$29,960	\$3.39	41	\$105.49	\$2,038	\$5,949	\$14,987	\$18,822	\$33,289	\$3.76
42	\$102.20	\$1,926	\$5,580	\$13,933	\$16,558	\$29,286	\$3.43	42	\$113.32	\$2,141	\$6,200	\$15,482	\$18,398	\$32,540	\$3.81
43	\$106.53	\$2,024	\$5,813	\$14,382	\$16,156	\$28,575	\$3.47	43	\$118.13	\$2,249	\$6,459	\$15,980	\$17,951	\$31,750	\$3.85
44	\$110.86	\$2,125	\$6,053	\$14,831	\$15,730	\$27,822	\$3.50	44	\$122.94	\$2,361	\$6,726	\$16,479	\$17,478	\$30,913	\$3.89
45	\$115.27	\$2,227	\$6,298	\$15,279	\$15,279	\$27,023	\$3.54	45	\$127.84	\$2,475	\$6,998	\$16,977	\$16,977	\$30,026	\$3.94
46	\$121.25	\$2,331	\$6,548	\$15,725	\$14,800	\$26,176	\$3.66	46	\$134.49	\$2,590	\$7,276	\$17,473	\$16,444	\$29,084	\$4.07
47	\$127.28	\$2,438	\$6,804	\$16,171	\$14,292	\$25,277	\$3.70	47	\$141.19	\$2,709	\$7,560	\$17,968	\$15,880	\$28,086	\$4.11
48	\$133.30	\$2,548	\$7,064	\$16,619	\$13,753	\$24,324	\$3.74	48	\$147.88	\$2,831	\$7,849	\$18,465	\$15,281	\$27,027	\$4.16
49	\$139.33	\$2,660	\$7,327	\$17,068	\$13,181	\$23,312	\$3.70	49	\$154.57	\$2,956	\$8,142	\$18,964	\$14,645	\$25,903	\$4.11
50	\$145.35	\$2,774	\$7,593	\$17,518	\$12,573	\$22,238	\$3.82	50	\$161.27	\$3,083	\$8,437	\$19,465	\$13,970	\$24,709	\$4.24
51	\$152.83	\$2,890	\$7,859	\$17,968	\$11,927	\$21,095	\$3.86	51	\$169.58	\$3,212	\$8,733	\$19,964	\$13,252	\$23,439	\$4.29
52	\$160.39	\$3,008	\$8,124	\$18,416	\$11,240	\$19,879	\$3.98	52	\$177.98	\$3,342	\$9,027	\$20,462	\$12,489	\$22,088	\$4.42
53	\$168.98	\$3,125	\$8,387	\$18,863	\$10,508	\$18,586	\$4.02	53	\$187.52	\$3,472	\$9,319	\$20,959	\$11,676	\$20,651	\$4.46
54	\$177.56	\$3,241	\$8,645	\$19,309	\$9,729	\$17,208	\$4.13	54	\$197.06	\$3,601	\$9,606	\$21,455	\$10,811	\$19,121	\$4.59
55	\$187.84	\$3,355	\$8,899	\$19,756	\$8,899	\$15,740	\$4.13	55	\$208.47	\$3,728	\$9,888	\$21,952	\$9,888	\$17,489	\$4.59
56**	\$200.52	\$3,465	\$9,148	\$20,210	\$9,148	\$15,808	\$4.21	56**	\$222.56	\$3,851	\$10,165	\$22,455	\$10,165	\$17,564	\$4.68
57**	\$214.30	\$3,570	\$9,392	\$20,675	\$9,392	\$15,866	\$4.49	57**	\$237.87	\$3,967	\$10,436	\$22,972	\$10,436	\$17,629	\$4.99
58**	\$229.14	\$3,670	\$9,635	\$21,159	\$9,635	\$15,920	\$4.45	58**	\$254.37	\$4,078	\$10,706	\$23,510	\$10,706	\$17,689	\$4.94
59**	\$244.26	\$3,762	\$9,879	\$21,670	\$9,879	\$15,973	\$4.69	59**	\$271.17	\$4,181	\$10,977	\$24,078	\$10,977	\$17,748	\$5.21
60**	\$258.83	\$3,848	\$10,124	\$22,209	\$10,124	\$16,027	\$4.84	60**	\$287.36	\$4,276	\$11,249	\$24,677	\$11,249	\$17,808	\$5.38
61**	\$275.68	\$3,928	\$10,368	\$22,773	\$10,368	\$16,080	N/A	61**	\$306.08	\$4,364	\$11,520	\$25,304	\$11,520	\$17,867	N/A
62**	\$302.81	\$4,359	\$11,121	\$23,586	\$11,121	\$16,907	N/A	62**	\$336.22	\$4,875	\$12,433	\$26,481	\$12,433	\$18,902	N/A
63**	\$324.78	\$4,727	\$11,952	\$26,172	\$11,952	\$17,820	N/A	63**	\$360.64	\$5,285	\$13,356	\$29,369	\$13,356	\$19,915	N/A
64**	\$346.79	\$5,104	\$12,748	\$28,705	\$12,748	\$18,653	N/A	64**	\$385.09	\$5,705	\$14,244	\$32,207	\$14,244	\$20,841	N/A
65**	\$368.80	\$5,455	\$13,479	\$31,168	\$13,479	\$19,364	N/A	65**	\$409.55	\$6,095	\$15,058	\$34,966	\$15,058	\$21,632	N/A
66**	\$395.97	\$5,971	\$14,630	\$35,666	\$14,630	\$20,643	N/A	66**	\$439.74	\$6,667	\$16,336	\$39,986	\$16,336	\$23,051	N/A
67**	\$436.77	\$6,975	\$17,034	\$44,479	\$17,034	\$23,616	N/A	67**	\$485.06	\$7,784	\$19,011	\$49,680	\$19,011	\$26,357	N/A
68**	\$470.71	\$7,682	\$18,764	\$49,793	\$18,764	\$25,568	N/A	68**	\$522.77	\$8,569	\$20,934	\$55,540	\$20,934	\$28,525	N/A
69**	\$504.65	\$8,347	\$20,460	\$54,630	\$20,460	\$27,405	N/A	69**	\$560.49	\$9,309	\$22,821	\$60,906	\$22,821	\$30,568	N/A
70**	\$545.40	\$9,239	\$22,813	\$60,754	\$22,813	\$30,045	N/A	70**	\$605.77	\$10,299	\$25,437	\$67,696	\$25,437	\$33,500	N/A

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

*Guaranteed Cash Value

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

END-95 (ESO)(20/21)

Face Amount \$5,000								Face Amount \$10,000							
Issue Age	Monthly Premium	GCV* at end of year 5	GCV* at end of year 10	GCV* at end of year 20	GCV* at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Monthly Premium	GCV* at end of year 5	GCV* at end of year 10	GCV* at end of year 20	GCV* at 65	Guaranteed Paid Up at 65	ADB
0	\$4.28	\$0	\$74	\$264	\$2,336	\$4,617	N/A	0	\$6.45	\$0	\$148	\$528	\$4,672	\$9,235	N/A
1	\$3.86	\$0	\$80	\$275	\$2,330	\$4,605	N/A	1	\$5.61	\$1	\$159	\$550	\$4,660	\$9,211	N/A
2	\$3.89	\$3	\$85	\$286	\$2,323	\$4,592	N/A	2	\$5.68	\$5	\$170	\$572	\$4,647	\$9,185	N/A
3	\$3.93	\$5	\$91	\$297	\$2,316	\$4,579	N/A	3	\$5.76	\$10	\$181	\$594	\$4,633	\$9,157	N/A
4	\$3.97	\$7	\$96	\$309	\$2,309	\$4,564	N/A	4	\$5.84	\$14	\$192	\$617	\$4,618	\$9,128	N/A
5	\$4.01	\$10	\$101	\$320	\$2,301	\$4,549	\$0.34	5	\$5.91	\$19	\$203	\$641	\$4,603	\$9,098	\$0.67
6	\$4.06	\$12	\$106	\$333	\$2,293	\$4,533	\$0.34	6	\$6.02	\$24	\$213	\$665	\$4,587	\$9,066	\$0.68
7	\$4.12	\$15	\$111	\$345	\$2,285	\$4,517	\$0.35	7	\$6.13	\$29	\$222	\$691	\$4,570	\$9,033	\$0.69
8	\$4.17	\$17	\$115	\$359	\$2,276	\$4,499	\$0.35	8	\$6.24	\$34	\$231	\$717	\$4,553	\$8,999	\$0.71
9	\$4.23	\$20	\$120	\$373	\$2,267	\$4,481	\$0.36	9	\$6.35	\$39	\$240	\$745	\$4,534	\$8,962	\$0.72
10	\$4.28	\$22	\$125	\$387	\$2,258	\$4,462	\$0.36	10	\$6.45	\$44	\$249	\$774	\$4,515	\$8,925	\$0.73
11	\$4.37	\$24	\$129	\$402	\$2,248	\$4,443	\$0.37	11	\$6.64	\$48	\$259	\$805	\$4,495	\$8,886	\$0.74
12	\$4.47	\$25	\$134	\$418	\$2,237	\$4,422	\$0.37	12	\$6.84	\$50	\$269	\$836	\$4,475	\$8,844	\$0.74
13	\$4.56	\$26	\$140	\$434	\$2,226	\$4,401	\$0.38	13	\$7.01	\$52	\$279	\$868	\$4,453	\$8,802	\$0.75
14	\$4.66	\$27	\$145	\$451	\$2,215	\$4,379	\$0.38	14	\$7.22	\$54	\$290	\$902	\$4,431	\$8,757	\$0.76
15	\$4.75	\$29	\$151	\$468	\$2,204	\$4,356	\$0.39	15	\$7.40	\$57	\$302	\$937	\$4,407	\$8,712	\$0.77
16	\$4.84	\$31	\$158	\$487	\$2,192	\$4,333	\$0.39	16	\$7.57	\$61	\$315	\$974	\$4,384	\$8,665	\$0.77
17	\$4.94	\$33	\$165	\$507	\$2,180	\$4,309	\$0.39	17	\$7.78	\$67	\$331	\$1,013	\$4,360	\$8,618	\$0.77
18	\$5.60	\$56	\$222	\$652	\$2,454	\$4,341	\$0.38	18	\$9.10	\$112	\$445	\$1,303	\$4,908	\$8,681	\$0.75
19	\$5.75	\$60	\$234	\$678	\$2,440	\$4,316	\$0.37	19	\$9.39	\$120	\$468	\$1,355	\$4,881	\$8,632	\$0.74
20	\$5.89	\$65	\$246	\$704	\$2,426	\$4,290	\$0.36	20	\$9.67	\$129	\$492	\$1,409	\$4,852	\$8,581	\$0.73
21	\$6.05	\$69	\$258	\$732	\$2,411	\$4,264	\$0.36	21	\$10.00	\$139	\$517	\$1,464	\$4,821	\$8,527	\$0.72
22	\$6.21	\$74	\$271	\$760	\$2,395	\$4,236	\$0.35	22	\$10.32	\$149	\$543	\$1,520	\$4,790	\$8,471	\$0.71
23	\$6.38	\$80	\$285	\$789	\$2,378	\$4,206	\$0.35	23	\$10.66	\$159	\$570	\$1,577	\$4,756	\$8,412	\$0.69
24	\$6.55	\$86	\$299	\$819	\$2,361	\$4,175	\$0.34	24	\$10.99	\$171	\$598	\$1,637	\$4,721	\$8,351	\$0.68
25	\$6.73	\$92	\$313	\$850	\$2,342	\$4,143	\$0.34	25	\$11.35	\$184	\$626	\$1,700	\$4,685	\$8,286	\$0.68

Face Amount \$15,000								Face Amount \$20,000							
Issue Age	Monthly Premium	GCV* at end of year 5	GCV* at end of year 10	GCV* at end of year 20	GCV* at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Monthly Premium	GCV* at end of year 5	GCV* at end of year 10	GCV* at end of year 20	GCV* at 65	Guaranteed Paid Up at 65	ADB
0	\$8.63	\$0	\$221	\$792	\$7,008	\$13,852	N/A	0	\$10.80	\$0	\$295	\$1,056	\$9,344	\$18,470	N/A
1	\$7.37	\$1	\$239	\$825	\$6,990	\$13,816	N/A	1	\$9.12	\$1	\$318	\$1,100	\$9,320	\$18,422	N/A
2	\$7.47	\$8	\$255	\$858	\$6,970	\$13,777	N/A	2	\$9.26	\$11	\$340	\$1,144	\$9,294	\$18,369	N/A
3	\$7.59	\$15	\$272	\$891	\$6,949	\$13,736	N/A	3	\$9.42	\$20	\$362	\$1,188	\$9,266	\$18,314	N/A
4	\$7.71	\$22	\$288	\$926	\$6,927	\$13,692	N/A	4	\$9.58	\$29	\$384	\$1,234	\$9,236	\$18,256	N/A
5	\$7.81	\$29	\$304	\$961	\$6,904	\$13,647	\$1.01	5	\$9.72	\$38	\$405	\$1,281	\$9,206	\$18,195	\$1.35
6	\$7.97	\$36	\$319	\$998	\$6,880	\$13,599	\$1.02	6	\$9.93	\$48	\$426	\$1,330	\$9,174	\$18,132	\$1.37
7	\$8.14	\$44	\$333	\$1,036	\$6,855	\$13,550	\$1.04	7	\$10.16	\$58	\$444	\$1,381	\$9,140	\$18,066	\$1.38
8	\$8.31	\$52	\$346	\$1,076	\$6,829	\$13,498	\$1.06	8	\$10.38	\$69	\$462	\$1,435	\$9,105	\$17,997	\$1.42
9	\$8.47	\$59	\$360	\$1,118	\$6,801	\$13,443	\$1.08	9	\$10.59	\$79	\$480	\$1,490	\$9,069	\$17,925	\$1.44
10	\$8.63	\$66	\$374	\$1,161	\$6,773	\$13,387	\$1.09	10	\$10.80	\$88	\$498	\$1,549	\$9,030	\$17,849	\$1.45
11	\$8.90	\$71	\$388	\$1,207	\$6,743	\$13,328	\$1.10	11	\$11.17	\$95	\$517	\$1,609	\$8,991	\$17,771	\$1.47
12	\$9.21	\$75	\$403	\$1,254	\$6,712	\$13,266	\$1.12	12	\$11.57	\$101	\$537	\$1,672	\$8,949	\$17,689	\$1.49
13	\$9.47	\$78	\$419	\$1,302	\$6,679	\$13,202	\$1.13	13	\$11.92	\$104	\$558	\$1,736	\$8,906	\$17,603	\$1.51
14	\$9.78	\$82	\$435	\$1,353	\$6,646	\$13,136	\$1.14	14	\$12.34	\$109	\$580	\$1,804	\$8,861	\$17,514	\$1.52
15	\$10.05	\$86	\$453	\$1,405	\$6,611	\$13,067	\$1.16	15	\$12.69	\$115	\$604	\$1,874	\$8,815	\$17,423	\$1.54
16	\$10.31	\$92	\$473	\$1,461	\$6,576	\$12,998	\$1.16	16	\$13.04	\$123	\$631	\$1,948	\$8,768	\$17,330	\$1.54
17	\$10.61	\$100	\$496	\$1,520	\$6,540	\$12,927	\$1.16	17	\$13.45	\$134	\$661	\$2,026	\$8,720	\$17,236	\$1.54
18	\$12.59	\$168	\$667	\$1,955	\$7,362	\$13,022	\$1.13	18	\$16.09	\$223	\$889	\$2,606	\$9,816	\$17,362	\$1.51
19	\$13.03	\$181	\$701	\$2,033	\$7,321	\$12,948	\$1.12	19	\$16.67	\$241	\$935	\$2,711	\$9,761	\$17,264	\$1.49
20	\$13.45	\$194	\$737	\$2,113	\$7,277	\$12,871	\$1.09	20	\$17.23	\$259	\$983	\$2,818	\$9,703	\$17,162	\$1.45
21	\$13.94	\$208	\$775	\$2,195	\$7,232	\$12,791	\$1.08	21	\$17.89	\$277	\$1,033	\$2,927	\$9,643	\$17,055	\$1.44
22	\$14.43	\$223	\$814	\$2,279	\$7,184	\$12,707	\$1.06	22	\$18.54	\$297	\$1,085	\$3,039	\$9,579	\$16,942	\$1.42
23	\$14.94	\$239	\$855	\$2,366	\$7,134	\$12,618	\$1.04	23	\$19.22	\$319	\$1,140	\$3,155	\$9,512	\$16,824	\$1.38
24	\$15.43	\$257	\$896	\$2,456	\$7,082	\$12,526	\$1.02	24	\$19.87	\$342	\$1,195	\$3,275	\$9,443	\$16,701	\$1.37
25	\$15.98	\$275	\$939	\$2,550	\$7,027	\$12,429	\$1.02	25	\$20.60	\$367	\$1,253	\$3,400	\$9,370	\$16,572	\$1.37

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

*Guaranteed Cash Value

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Face Amount \$25,000

Issue Age	Monthly Premium	GCV* at end of year 5	GCV* at end of year 10	GCV* at end of year 20	GCV* at 65	Guaranteed Paid Up at 65	ADB
0	\$12.98	\$0	\$369	\$1,320	\$11,681	\$23,087	N/A
1	\$10.88	\$2	\$398	\$1,375	\$11,650	\$23,027	N/A
2	\$11.05	\$13	\$425	\$1,430	\$11,617	\$22,962	N/A
3	\$11.25	\$25	\$453	\$1,486	\$11,582	\$22,893	N/A
4	\$11.45	\$36	\$480	\$1,543	\$11,545	\$22,820	N/A
5	\$11.62	\$48	\$507	\$1,602	\$11,507	\$22,744	\$1.68
6	\$11.88	\$60	\$532	\$1,663	\$11,467	\$22,665	\$1.71
7	\$12.17	\$73	\$556	\$1,727	\$11,425	\$22,583	\$1.73
8	\$12.45	\$86	\$577	\$1,794	\$11,382	\$22,496	\$1.77
9	\$12.71	\$98	\$600	\$1,863	\$11,336	\$22,406	\$1.79
10	\$12.98	\$110	\$623	\$1,936	\$11,288	\$22,312	\$1.82
11	\$13.44	\$119	\$647	\$2,012	\$11,239	\$22,214	\$1.84
12	\$13.94	\$126	\$672	\$2,090	\$11,187	\$22,111	\$1.86
13	\$14.38	\$130	\$698	\$2,171	\$11,132	\$22,004	\$1.88
14	\$14.90	\$136	\$725	\$2,255	\$11,076	\$21,893	\$1.90
15	\$15.34	\$143	\$755	\$2,342	\$11,019	\$21,779	\$1.93
16	\$15.78	\$154	\$788	\$2,435	\$10,960	\$21,663	\$1.93
17	\$16.28	\$167	\$827	\$2,533	\$10,900	\$21,545	\$1.93
18	\$19.58	\$279	\$1,112	\$3,258	\$12,271	\$21,703	\$1.88
19	\$20.31	\$301	\$1,169	\$3,389	\$12,201	\$21,580	\$1.86
20	\$21.01	\$323	\$1,229	\$3,522	\$12,129	\$21,452	\$1.82
21	\$21.84	\$347	\$1,292	\$3,659	\$12,053	\$21,318	\$1.79
22	\$22.65	\$372	\$1,357	\$3,799	\$11,974	\$21,178	\$1.77
23	\$23.50	\$399	\$1,425	\$3,944	\$11,891	\$21,031	\$1.73
24	\$24.31	\$428	\$1,494	\$4,094	\$11,803	\$20,876	\$1.71
25	\$25.23	\$459	\$1,566	\$4,250	\$11,712	\$20,715	\$1.71

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

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