

Employee Life Option Plus

No Tobacco Rates

\$8.67 Monthly								\$13.00 Monthly							
Issue Age	Face Amount	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	Face Amount	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	\$12,204	\$67	\$375	\$1,178	\$5,011	\$10,440	\$0.92	18	\$20,230	\$111	\$621	\$1,953	\$8,306	\$17,306	\$1.53
19	\$11,803	\$73	\$384	\$1,187	\$4,818	\$10,039	\$0.88	19	\$19,565	\$121	\$636	\$1,967	\$7,987	\$16,641	\$1.46
20	\$11,568	\$80	\$399	\$1,211	\$4,694	\$9,780	\$0.84	20	\$19,175	\$132	\$661	\$2,008	\$7,781	\$16,211	\$1.40
21	\$11,174	\$86	\$408	\$1,218	\$4,505	\$9,387	\$0.81	21	\$18,522	\$142	\$676	\$2,020	\$7,468	\$15,560	\$1.33
22	\$10,821	\$92	\$418	\$1,229	\$4,334	\$9,030	\$0.77	22	\$17,937	\$153	\$692	\$2,037	\$7,184	\$14,968	\$1.28
23	\$10,519	\$100	\$428	\$1,243	\$4,183	\$8,716	\$0.73	23	\$17,437	\$165	\$710	\$2,061	\$6,934	\$14,448	\$1.21
24	\$10,206	\$106	\$438	\$1,256	\$4,029	\$8,394	\$0.70	24	\$16,918	\$176	\$726	\$2,082	\$6,678	\$13,914	\$1.16
25	\$9,898	\$113	\$446	\$1,268	\$3,876	\$8,076	\$0.68	25	\$16,407	\$188	\$740	\$2,102	\$6,425	\$13,387	\$1.12
26	\$9,511	\$119	\$450	\$1,268	\$3,693	\$7,695	\$0.65	26	\$15,766	\$197	\$745	\$2,103	\$6,122	\$12,756	\$1.08
27	\$9,120	\$123	\$450	\$1,266	\$3,510	\$7,313	\$0.63	27	\$15,117	\$204	\$747	\$2,098	\$5,818	\$12,122	\$1.04
28	\$8,770	\$127	\$452	\$1,267	\$3,343	\$6,965	\$0.60	28	\$14,537	\$211	\$749	\$2,100	\$5,542	\$11,546	\$1.00
29	\$8,408	\$130	\$451	\$1,264	\$3,173	\$6,611	\$0.58	29	\$13,938	\$215	\$747	\$2,096	\$5,260	\$10,959	\$0.96
30	\$8,075	\$132	\$451	\$1,264	\$3,015	\$6,281	\$0.56	30	\$13,385	\$219	\$747	\$2,094	\$4,997	\$10,411	\$0.93
31	\$7,720	\$133	\$448	\$1,257	\$2,849	\$5,936	\$0.54	31	\$12,796	\$221	\$743	\$2,083	\$4,723	\$9,840	\$0.89
32	\$7,401	\$134	\$447	\$1,254	\$2,698	\$5,622	\$0.52	32	\$12,269	\$222	\$742	\$2,078	\$4,473	\$9,320	\$0.86
33	\$7,102	\$134	\$447	\$1,251	\$2,556	\$5,326	\$0.50	33	\$11,772	\$223	\$741	\$2,074	\$4,237	\$8,829	\$0.83
34	\$6,807	\$135	\$447	\$1,248	\$2,417	\$5,036	\$0.49	34	\$11,283	\$223	\$740	\$2,068	\$4,006	\$8,347	\$0.80
35	\$6,513	\$135	\$446	\$1,242	\$2,280	\$4,750	\$0.47	35	\$10,796	\$224	\$740	\$2,058	\$3,779	\$7,873	\$0.77
36	\$6,233	\$136	\$447	\$1,236	\$2,149	\$4,477	\$0.45	36	\$10,332	\$225	\$740	\$2,049	\$3,562	\$7,422	\$0.75
37	\$5,962	\$137	\$447	\$1,231	\$2,023	\$4,215	\$0.44	37	\$9,883	\$227	\$741	\$2,040	\$3,353	\$6,986	\$0.72
38	\$5,701	\$139	\$448	\$1,225	\$1,902	\$3,962	\$0.42	38	\$9,450	\$230	\$743	\$2,030	\$3,152	\$6,568	\$0.70
39	\$5,437	\$140	\$448	\$1,216	\$1,781	\$3,711	\$0.40	39	\$9,014	\$233	\$743	\$2,017	\$2,953	\$6,153	\$0.67
40	\$5,190	\$142	\$449	\$1,209	\$1,668	\$3,475	\$0.39	40	\$8,604	\$236	\$744	\$2,005	\$2,765	\$5,761	\$0.64
41	\$4,952	\$144	\$449	\$1,201	\$1,559	\$3,247	\$0.38	41	\$8,209	\$239	\$745	\$1,992	\$2,584	\$5,383	\$0.62
42	\$4,725	\$146	\$449	\$1,193	\$1,454	\$3,030	\$0.36	42	\$7,833	\$242	\$745	\$1,978	\$2,411	\$5,023	\$0.60
43	\$4,500	\$148	\$448	\$1,183	\$1,352	\$2,817	\$0.35	43	\$7,459	\$245	\$743	\$1,961	\$2,241	\$4,669	\$0.58
44	\$4,280	\$149	\$446	\$1,171	\$1,253	\$2,610	\$0.34	44	\$7,095	\$247	\$740	\$1,940	\$2,077	\$4,327	\$0.56
45	\$4,066	\$150	\$443	\$1,157	\$1,157	\$2,410	\$0.33	45	\$6,739	\$248	\$734	\$1,917	\$1,917	\$3,994	\$0.54
46	\$3,863	\$151	\$440	\$1,143	\$1,065	\$2,219	\$0.32	46	\$6,404	\$250	\$729	\$1,894	\$1,766	\$3,679	\$0.53
47	\$3,670	\$151	\$437	\$1,128	\$978	\$2,038	\$0.31	47	\$6,083	\$250	\$724	\$1,870	\$1,621	\$3,378	\$0.51
48	\$3,483	\$151	\$433	\$1,113	\$894	\$1,863	\$0.29	48	\$5,774	\$250	\$718	\$1,846	\$1,482	\$3,088	\$0.49
49	\$3,311	\$151	\$430	\$1,100	\$816	\$1,699	\$0.28	49	\$5,488	\$250	\$713	\$1,823	\$1,352	\$2,816	\$0.46
50	\$3,140	\$150	\$426	\$1,084	\$739	\$1,539	\$0.27	50	\$5,205	\$248	\$706	\$1,797	\$1,225	\$2,551	\$0.45
51	\$2,982	\$149	\$423	\$1,070	\$667	\$1,389	\$0.26	51	\$4,943	\$247	\$701	\$1,773	\$1,105	\$2,302	\$0.43
52	\$2,833	\$149	\$420	\$1,056	\$598	\$1,246	\$0.26	52	\$4,696	\$246	\$696	\$1,750	\$991	\$2,066	\$0.42
53	\$2,690	\$148	\$417	\$1,041	\$532	\$1,109	\$0.24	53	\$4,460	\$246	\$691	\$1,726	\$883	\$1,839	\$0.40
54	\$2,559	\$148	\$414	\$1,028	\$471	\$981	\$0.24	54	\$4,242	\$246	\$687	\$1,705	\$780	\$1,626	\$0.39
55	\$2,428	\$148	\$411	\$1,013	\$411	\$856	\$0.23	55	\$4,025	\$245	\$681	\$1,679	\$681	\$1,419	\$0.38
56**	\$2,286	\$147	\$404	\$989	\$404	\$818	\$0.22	56**	\$3,789	\$244	\$670	\$1,639	\$670	\$1,355	\$0.36
57**	\$2,154	\$146	\$398	\$966	\$398	\$782	\$0.22	57**	\$3,571	\$242	\$660	\$1,602	\$660	\$1,296	\$0.36
58**	\$2,027	\$144	\$391	\$942	\$391	\$747	\$0.21	58**	\$3,360	\$239	\$649	\$1,562	\$649	\$1,238	\$0.34
59**	\$1,909	\$143	\$385	\$919	\$385	\$714	\$0.20	59**	\$3,164	\$236	\$639	\$1,524	\$639	\$1,184	\$0.33
60**	\$1,804	\$141	\$380	\$899	\$380	\$686	\$0.20	60**	\$2,991	\$234	\$631	\$1,491	\$631	\$1,137	\$0.33
61**	\$1,714	\$141	\$378	\$884	\$378	\$662	N/A	61**	\$2,842	\$233	\$626	\$1,466	\$626	\$1,098	N/A
62**	\$1,627	\$140	\$375	\$868	\$375	\$639	N/A	62**	\$2,698	\$232	\$621	\$1,440	\$621	\$1,059	N/A
63**	\$1,544	\$139	\$371	\$852	\$371	\$616	N/A	63**	\$2,560	\$231	\$616	\$1,413	\$616	\$1,022	N/A
64**	\$1,465	\$139	\$368	\$836	\$368	\$594	N/A	64**	\$2,429	\$230	\$610	\$1,387	\$610	\$986	N/A
65**	\$1,375	\$137	\$360	\$811	\$360	\$567	N/A	65**	\$2,279	\$227	\$597	\$1,345	\$597	\$940	N/A
66**	\$1,296	\$136	\$354	\$791	\$354	\$544	N/A	66**	\$2,148	\$225	\$587	\$1,310	\$587	\$901	N/A
67**	\$1,222	\$134	\$348	\$771	\$348	\$522	N/A	67**	\$2,025	\$223	\$577	\$1,277	\$577	\$864	N/A
68**	\$1,152	\$133	\$342	\$752	\$342	\$500	N/A	68**	\$1,909	\$220	\$567	\$1,246	\$567	\$829	N/A
69**	\$1,087	\$134	\$339	\$736	\$339	\$483	N/A	69**	\$1,802	\$222	\$561	\$1,220	\$561	\$801	N/A
70**	\$1,007	\$132	\$329	\$710	\$329	\$458	N/A	70**	\$1,669	\$219	\$545	\$1,176	\$545	\$760	N/A
71**	\$951	\$133	\$325	\$701	\$325	\$443	N/A	71**	\$1,577	\$220	\$539	\$1,162	\$539	\$735	N/A
72**	\$898	\$133	\$321	\$698	\$321	\$429	N/A	72**	\$1,488	\$221	\$532	\$1,156	\$532	\$710	N/A

*Guaranteed Cash Value

**Cash Values and Paid-Up Values for ages 56-72 are for the tenth year rather than age 65.

END-95 (ESO)(20/21)

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

Employee Life Option Plus

No Tobacco Rates

\$17.33 Monthly								\$21.67 Monthly							
Issue Age	Face Amount	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	Face Amount	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	\$28,238	\$155	\$867	\$2,726	\$11,594	\$24,157	\$2.13	18	\$36,245	\$199	\$1,113	\$3,499	\$14,882	\$31,007	\$2.73
19	\$27,310	\$168	\$888	\$2,746	\$11,149	\$23,229	\$2.04	19	\$35,053	\$216	\$1,140	\$3,525	\$14,310	\$29,815	\$2.61
20	\$26,766	\$184	\$922	\$2,803	\$10,861	\$22,629	\$1.95	20	\$34,355	\$237	\$1,184	\$3,597	\$13,940	\$29,045	\$2.50
21	\$25,854	\$198	\$943	\$2,819	\$10,424	\$21,719	\$1.86	21	\$33,184	\$255	\$1,211	\$3,618	\$13,380	\$27,877	\$2.39
22	\$25,038	\$214	\$966	\$2,843	\$10,028	\$20,893	\$1.78	22	\$32,137	\$274	\$1,240	\$3,649	\$12,871	\$26,817	\$2.28
23	\$24,339	\$230	\$991	\$2,877	\$9,679	\$20,167	\$1.69	23	\$31,240	\$296	\$1,272	\$3,693	\$12,424	\$25,885	\$2.16
24	\$23,615	\$246	\$1,013	\$2,906	\$9,321	\$19,421	\$1.62	24	\$30,310	\$316	\$1,301	\$3,729	\$11,964	\$24,927	\$2.07
25	\$22,902	\$262	\$1,033	\$2,934	\$8,968	\$18,686	\$1.57	25	\$29,395	\$336	\$1,325	\$3,766	\$11,511	\$23,984	\$2.01
26	\$22,006	\$274	\$1,040	\$2,935	\$8,546	\$17,805	\$1.51	26	\$28,246	\$352	\$1,335	\$3,767	\$10,969	\$22,854	\$1.93
27	\$21,102	\$284	\$1,042	\$2,929	\$8,121	\$16,921	\$1.45	27	\$27,085	\$365	\$1,338	\$3,760	\$10,424	\$21,718	\$1.85
28	\$20,292	\$294	\$1,045	\$2,931	\$7,735	\$16,117	\$1.39	28	\$26,045	\$377	\$1,341	\$3,762	\$9,928	\$20,686	\$1.78
29	\$19,455	\$301	\$1,043	\$2,925	\$7,342	\$15,296	\$1.33	29	\$24,971	\$386	\$1,339	\$3,754	\$9,423	\$19,633	\$1.71
30	\$18,684	\$306	\$1,043	\$2,923	\$6,975	\$14,533	\$1.30	30	\$23,982	\$393	\$1,338	\$3,752	\$8,953	\$18,654	\$1.66
31	\$17,862	\$308	\$1,037	\$2,908	\$6,592	\$13,735	\$1.24	31	\$22,926	\$396	\$1,332	\$3,733	\$8,461	\$17,629	\$1.59
32	\$17,126	\$310	\$1,035	\$2,901	\$6,244	\$13,010	\$1.20	32	\$21,981	\$398	\$1,329	\$3,723	\$8,014	\$16,698	\$1.54
33	\$16,432	\$311	\$1,035	\$2,895	\$5,915	\$12,323	\$1.16	33	\$21,091	\$399	\$1,328	\$3,716	\$7,592	\$15,817	\$1.48
34	\$15,750	\$311	\$1,034	\$2,887	\$5,593	\$11,652	\$1.12	34	\$20,216	\$400	\$1,327	\$3,705	\$7,178	\$14,956	\$1.44
35	\$15,070	\$312	\$1,032	\$2,873	\$5,275	\$10,990	\$1.07	35	\$19,343	\$401	\$1,325	\$3,687	\$6,770	\$14,106	\$1.38
36	\$14,422	\$314	\$1,033	\$2,860	\$4,972	\$10,359	\$1.04	36	\$18,511	\$403	\$1,326	\$3,671	\$6,382	\$13,297	\$1.33
37	\$13,795	\$317	\$1,035	\$2,847	\$4,681	\$9,752	\$1.01	37	\$17,707	\$407	\$1,328	\$3,655	\$6,008	\$12,517	\$1.29
38	\$13,190	\$321	\$1,037	\$2,834	\$4,400	\$9,167	\$0.97	38	\$16,930	\$412	\$1,331	\$3,638	\$5,648	\$11,767	\$1.25
39	\$12,582	\$325	\$1,038	\$2,815	\$4,122	\$8,588	\$0.93	39	\$16,149	\$417	\$1,332	\$3,613	\$5,291	\$11,023	\$1.19
40	\$12,010	\$329	\$1,039	\$2,798	\$3,859	\$8,041	\$0.90	40	\$15,416	\$423	\$1,334	\$3,592	\$4,954	\$10,322	\$1.15
41	\$11,458	\$334	\$1,040	\$2,780	\$3,606	\$7,514	\$0.87	41	\$14,707	\$428	\$1,335	\$3,568	\$4,629	\$9,645	\$1.11
42	\$10,934	\$338	\$1,040	\$2,762	\$3,365	\$7,012	\$0.84	42	\$14,034	\$434	\$1,335	\$3,545	\$4,320	\$9,000	\$1.07
43	\$10,412	\$342	\$1,037	\$2,737	\$3,128	\$6,518	\$0.81	43	\$13,364	\$439	\$1,331	\$3,513	\$4,015	\$8,366	\$1.03
44	\$9,904	\$345	\$1,032	\$2,709	\$2,899	\$6,040	\$0.78	44	\$12,712	\$443	\$1,325	\$3,477	\$3,721	\$7,752	\$0.99
45	\$9,407	\$347	\$1,025	\$2,676	\$2,676	\$5,575	\$0.75	45	\$12,075	\$445	\$1,316	\$3,435	\$3,435	\$7,157	\$0.96
46	\$8,940	\$349	\$1,018	\$2,644	\$2,465	\$5,136	\$0.73	46	\$11,475	\$447	\$1,307	\$3,394	\$3,164	\$6,593	\$0.94
47	\$8,492	\$349	\$1,010	\$2,611	\$2,263	\$4,715	\$0.70	47	\$10,899	\$448	\$1,297	\$3,351	\$2,905	\$6,052	\$0.90
48	\$8,060	\$349	\$1,002	\$2,576	\$2,069	\$4,311	\$0.68	48	\$10,346	\$448	\$1,286	\$3,307	\$2,656	\$5,534	\$0.87
49	\$7,660	\$349	\$995	\$2,545	\$1,887	\$3,931	\$0.63	49	\$9,832	\$447	\$1,277	\$3,266	\$2,422	\$5,045	\$0.81
50	\$7,265	\$347	\$986	\$2,508	\$1,709	\$3,561	\$0.62	50	\$9,325	\$445	\$1,265	\$3,220	\$2,194	\$4,571	\$0.80
51	\$6,900	\$345	\$978	\$2,476	\$1,542	\$3,214	\$0.60	51	\$8,857	\$443	\$1,256	\$3,178	\$1,980	\$4,125	\$0.76
52	\$6,555	\$344	\$971	\$2,443	\$1,384	\$2,883	\$0.58	52	\$8,414	\$441	\$1,247	\$3,136	\$1,776	\$3,701	\$0.75
53	\$6,226	\$343	\$964	\$2,410	\$1,232	\$2,568	\$0.56	53	\$7,991	\$440	\$1,237	\$3,093	\$1,582	\$3,296	\$0.72
54	\$5,921	\$343	\$958	\$2,379	\$1,089	\$2,270	\$0.55	54	\$7,600	\$440	\$1,230	\$3,054	\$1,398	\$2,913	\$0.70
55	\$5,618	\$343	\$950	\$2,343	\$950	\$1,980	\$0.52	55	\$7,211	\$440	\$1,220	\$3,007	\$1,220	\$2,542	\$0.67
56**	\$5,289	\$340	\$935	\$2,288	\$935	\$1,892	\$0.50	56**	\$6,789	\$436	\$1,200	\$2,937	\$1,200	\$2,428	\$0.64
57**	\$4,984	\$337	\$921	\$2,235	\$921	\$1,809	\$0.50	57**	\$6,398	\$433	\$1,182	\$2,870	\$1,182	\$2,323	\$0.64
58**	\$4,691	\$334	\$906	\$2,181	\$906	\$1,729	\$0.47	58**	\$6,021	\$428	\$1,163	\$2,799	\$1,163	\$2,219	\$0.60
59**	\$4,416	\$330	\$891	\$2,127	\$891	\$1,653	\$0.47	59**	\$5,669	\$423	\$1,144	\$2,730	\$1,144	\$2,122	\$0.60
60**	\$4,175	\$327	\$881	\$2,082	\$881	\$1,587	\$0.45	60**	\$5,360	\$420	\$1,130	\$2,673	\$1,130	\$2,038	\$0.58
61**	\$3,968	\$326	\$874	\$2,047	\$874	\$1,533	N/A	61**	\$5,093	\$418	\$1,122	\$2,628	\$1,122	\$1,967	N/A
62**	\$3,766	\$324	\$867	\$2,010	\$867	\$1,478	N/A	62**	\$4,834	\$416	\$1,113	\$2,580	\$1,113	\$1,898	N/A
63**	\$3,574	\$323	\$860	\$1,973	\$860	\$1,426	N/A	63**	\$4,588	\$414	\$1,103	\$2,532	\$1,103	\$1,831	N/A
64**	\$3,391	\$321	\$852	\$1,936	\$852	\$1,376	N/A	64**	\$4,352	\$413	\$1,093	\$2,484	\$1,093	\$1,766	N/A
65**	\$3,181	\$317	\$834	\$1,877	\$834	\$1,313	N/A	65**	\$4,083	\$407	\$1,070	\$2,410	\$1,070	\$1,685	N/A
66**	\$2,999	\$314	\$820	\$1,829	\$820	\$1,259	N/A	66**	\$3,849	\$403	\$1,052	\$2,348	\$1,052	\$1,615	N/A
67**	\$2,827	\$311	\$806	\$1,783	\$806	\$1,207	N/A	67**	\$3,629	\$399	\$1,035	\$2,288	\$1,035	\$1,549	N/A
68**	\$2,665	\$307	\$792	\$1,739	\$792	\$1,157	N/A	68**	\$3,421	\$394	\$1,017	\$2,232	\$1,017	\$1,486	N/A
69**	\$2,516	\$310	\$784	\$1,704	\$784	\$1,119	N/A	69**	\$3,229	\$397	\$1,006	\$2,186	\$1,006	\$1,435	N/A
70**	\$2,329	\$306	\$760	\$1,641	\$760	\$1,060	N/A	70**	\$2,990	\$392	\$976	\$2,107	\$976	\$1,361	N/A
71**	\$2,201	\$308	\$752	\$1,622	\$752	\$1,026	N/A	71**	\$2,825	\$395	\$966	\$2,082	\$966	\$1,317	N/A
72**	\$2,078	\$309	\$744	\$1,614	\$744	\$992	N/A	72**	\$2,667	\$396	\$954	\$2,072	\$954	\$1,273	N/A

*Guaranteed Cash Value

**Cash Values and Paid-Up Values for ages 56-72 are for the tenth year rather than age 65.

END-95 (ESO)(20/21)

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Employee Life Option Plus

No Tobacco Rates

\$26.00 Monthly								\$30.33 Monthly							
Issue Age	Face Amount	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	Face Amount	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	\$44,253	\$243	\$1,359	\$4,273	\$18,170	\$37,857	\$3.34	18	\$52,279	\$286	\$1,605	\$5,048	\$21,465	\$44,723	\$3.94
19	\$42,798	\$264	\$1,392	\$4,304	\$17,471	\$36,402	\$3.19	19	\$50,561	\$311	\$1,645	\$5,084	\$20,641	\$43,005	\$3.77
20	\$41,945	\$289	\$1,445	\$4,392	\$17,020	\$35,462	\$3.05	20	\$49,552	\$341	\$1,708	\$5,189	\$20,107	\$41,893	\$3.60
21	\$40,516	\$311	\$1,478	\$4,418	\$16,336	\$34,037	\$2.91	21	\$47,864	\$367	\$1,747	\$5,219	\$19,299	\$40,210	\$3.44
22	\$39,237	\$335	\$1,514	\$4,455	\$15,715	\$32,742	\$2.79	22	\$46,353	\$396	\$1,789	\$5,263	\$18,565	\$38,680	\$3.29
23	\$38,142	\$361	\$1,554	\$4,508	\$15,168	\$31,603	\$2.64	23	\$45,060	\$427	\$1,835	\$5,326	\$17,919	\$37,335	\$3.12
24	\$37,007	\$386	\$1,588	\$4,553	\$14,607	\$30,435	\$2.53	24	\$43,719	\$456	\$1,876	\$5,379	\$17,257	\$35,955	\$2.99
25	\$35,890	\$410	\$1,618	\$4,598	\$14,055	\$29,283	\$2.45	25	\$42,399	\$485	\$1,912	\$5,431	\$16,603	\$34,594	\$2.90
26	\$34,487	\$430	\$1,630	\$4,600	\$13,392	\$27,903	\$2.36	26	\$40,742	\$508	\$1,926	\$5,434	\$15,821	\$32,964	\$2.79
27	\$33,069	\$446	\$1,633	\$4,590	\$12,727	\$26,517	\$2.26	27	\$39,067	\$527	\$1,930	\$5,423	\$15,035	\$31,326	\$2.67
28	\$31,800	\$460	\$1,637	\$4,594	\$12,122	\$25,257	\$2.17	28	\$37,568	\$544	\$1,934	\$5,427	\$14,321	\$29,838	\$2.57
29	\$30,488	\$471	\$1,635	\$4,584	\$11,505	\$23,971	\$2.09	29	\$36,018	\$557	\$1,932	\$5,415	\$13,592	\$28,319	\$2.46
30	\$29,281	\$480	\$1,634	\$4,582	\$10,931	\$22,775	\$2.03	30	\$34,591	\$567	\$1,931	\$5,412	\$12,914	\$26,906	\$2.40
31	\$27,992	\$483	\$1,626	\$4,557	\$10,331	\$21,525	\$1.94	31	\$33,069	\$571	\$1,921	\$5,384	\$12,205	\$25,429	\$2.29
32	\$26,838	\$486	\$1,622	\$4,546	\$9,785	\$20,388	\$1.88	32	\$31,706	\$574	\$1,917	\$5,371	\$11,560	\$24,086	\$2.22
33	\$25,751	\$487	\$1,621	\$4,537	\$9,269	\$19,312	\$1.81	33	\$30,422	\$576	\$1,915	\$5,360	\$10,950	\$22,815	\$2.13
34	\$24,682	\$488	\$1,620	\$4,523	\$8,764	\$18,260	\$1.75	34	\$29,159	\$576	\$1,913	\$5,344	\$10,354	\$21,572	\$2.07
35	\$23,617	\$489	\$1,618	\$4,502	\$8,266	\$17,223	\$1.68	35	\$27,900	\$578	\$1,911	\$5,319	\$9,766	\$20,347	\$1.98
36	\$22,602	\$493	\$1,619	\$4,482	\$7,792	\$16,235	\$1.63	36	\$26,701	\$582	\$1,913	\$5,295	\$9,205	\$19,180	\$1.92
37	\$21,619	\$497	\$1,622	\$4,462	\$7,335	\$15,283	\$1.57	37	\$25,540	\$587	\$1,916	\$5,271	\$8,665	\$18,055	\$1.86
38	\$20,671	\$504	\$1,625	\$4,441	\$6,895	\$14,367	\$1.52	38	\$24,420	\$595	\$1,920	\$5,247	\$8,146	\$16,972	\$1.80
39	\$19,717	\$509	\$1,626	\$4,411	\$6,460	\$13,459	\$1.45	39	\$23,293	\$602	\$1,921	\$5,211	\$7,631	\$15,900	\$1.72
40	\$18,822	\$516	\$1,628	\$4,386	\$6,048	\$12,602	\$1.40	40	\$22,235	\$610	\$1,924	\$5,181	\$7,145	\$14,887	\$1.66
41	\$17,956	\$523	\$1,629	\$4,356	\$5,652	\$11,775	\$1.36	41	\$21,213	\$618	\$1,925	\$5,147	\$6,677	\$13,911	\$1.60
42	\$17,135	\$530	\$1,630	\$4,328	\$5,274	\$10,989	\$1.31	42	\$20,243	\$626	\$1,925	\$5,113	\$6,231	\$12,982	\$1.55
43	\$16,317	\$536	\$1,626	\$4,289	\$4,902	\$10,214	\$1.26	43	\$19,277	\$633	\$1,920	\$5,067	\$5,792	\$12,067	\$1.49
44	\$15,521	\$540	\$1,618	\$4,245	\$4,543	\$9,465	\$1.21	44	\$18,336	\$638	\$1,912	\$5,015	\$5,367	\$11,182	\$1.43
45	\$14,743	\$544	\$1,607	\$4,194	\$4,194	\$8,738	\$1.17	45	\$17,416	\$642	\$1,898	\$4,954	\$4,954	\$10,322	\$1.38
46	\$14,010	\$546	\$1,596	\$4,144	\$3,863	\$8,049	\$1.15	46	\$16,551	\$645	\$1,885	\$4,895	\$4,564	\$9,509	\$1.35
47	\$13,308	\$548	\$1,583	\$4,092	\$3,547	\$7,390	\$1.10	47	\$15,721	\$647	\$1,870	\$4,834	\$4,190	\$8,730	\$1.30
48	\$12,632	\$547	\$1,570	\$4,038	\$3,243	\$6,756	\$1.05	48	\$14,923	\$646	\$1,855	\$4,770	\$3,831	\$7,982	\$1.25
49	\$12,005	\$546	\$1,559	\$3,988	\$2,957	\$6,161	\$0.99	49	\$14,182	\$645	\$1,842	\$4,712	\$3,493	\$7,278	\$1.17
50	\$11,385	\$543	\$1,545	\$3,931	\$2,678	\$5,581	\$0.97	50	\$13,450	\$642	\$1,825	\$4,644	\$3,164	\$6,593	\$1.15
51	\$10,813	\$541	\$1,533	\$3,879	\$2,417	\$5,036	\$0.93	51	\$12,775	\$639	\$1,812	\$4,583	\$2,856	\$5,950	\$1.10
52	\$10,273	\$539	\$1,522	\$3,829	\$2,169	\$4,519	\$0.91	52	\$12,136	\$636	\$1,798	\$4,523	\$2,562	\$5,338	\$1.08
53	\$9,756	\$537	\$1,511	\$3,776	\$1,931	\$4,023	\$0.88	53	\$11,526	\$635	\$1,785	\$4,461	\$2,281	\$4,753	\$1.03
54	\$9,280	\$537	\$1,502	\$3,729	\$1,707	\$3,557	\$0.86	54	\$10,963	\$635	\$1,774	\$4,406	\$2,017	\$4,202	\$1.01
55	\$8,805	\$537	\$1,489	\$3,672	\$1,489	\$3,103	\$0.81	55	\$10,401	\$634	\$1,759	\$4,338	\$1,759	\$3,666	\$0.96
56**	\$8,289	\$533	\$1,466	\$3,586	\$1,466	\$2,965	\$0.78	56**	\$9,793	\$629	\$1,731	\$4,236	\$1,731	\$3,502	\$0.92
57**	\$7,811	\$528	\$1,443	\$3,503	\$1,443	\$2,836	\$0.78	57**	\$9,228	\$624	\$1,705	\$4,139	\$1,705	\$3,350	\$0.93
58**	\$7,351	\$523	\$1,420	\$3,417	\$1,420	\$2,709	\$0.73	58**	\$8,685	\$618	\$1,677	\$4,037	\$1,677	\$3,201	\$0.86
59**	\$6,921	\$517	\$1,397	\$3,333	\$1,397	\$2,590	\$0.73	59**	\$8,177	\$611	\$1,650	\$3,938	\$1,650	\$3,060	\$0.86
60**	\$6,544	\$512	\$1,380	\$3,263	\$1,380	\$2,488	\$0.71	60**	\$7,731	\$605	\$1,631	\$3,855	\$1,631	\$2,939	\$0.84
61**	\$6,218	\$510	\$1,370	\$3,208	\$1,370	\$2,402	N/A	61**	\$7,346	\$603	\$1,619	\$3,790	\$1,619	\$2,838	N/A
62**	\$5,902	\$508	\$1,359	\$3,150	\$1,359	\$2,317	N/A	62**	\$6,973	\$600	\$1,606	\$3,721	\$1,606	\$2,738	N/A
63**	\$5,601	\$506	\$1,347	\$3,092	\$1,347	\$2,235	N/A	63**	\$6,617	\$597	\$1,591	\$3,652	\$1,591	\$2,641	N/A
64**	\$5,314	\$504	\$1,334	\$3,034	\$1,334	\$2,156	N/A	64**	\$6,278	\$595	\$1,576	\$3,584	\$1,576	\$2,548	N/A
65**	\$4,986	\$497	\$1,307	\$2,943	\$1,307	\$2,057	N/A	65**	\$5,890	\$587	\$1,544	\$3,476	\$1,544	\$2,430	N/A
66**	\$4,699	\$492	\$1,285	\$2,866	\$1,285	\$1,972	N/A	66**	\$5,552	\$581	\$1,518	\$3,386	\$1,518	\$2,330	N/A
67**	\$4,431	\$487	\$1,263	\$2,794	\$1,263	\$1,891	N/A	67**	\$5,234	\$575	\$1,492	\$3,301	\$1,492	\$2,234	N/A
68**	\$4,177	\$482	\$1,241	\$2,725	\$1,241	\$1,814	N/A	68**	\$4,935	\$569	\$1,467	\$3,220	\$1,467	\$2,143	N/A
69**	\$3,943	\$485	\$1,228	\$2,670	\$1,228	\$1,753	N/A	69**	\$4,658	\$573	\$1,451	\$3,154	\$1,451	\$2,071	N/A
70**	\$3,651	\$479	\$1,192	\$2,573	\$1,192	\$1,662	N/A	70**	\$4,313	\$566	\$1,408	\$3,039	\$1,408	\$1,964	N/A
71**	\$3,450	\$482	\$1,179	\$2,543	\$1,179	\$1,608	N/A	71**	\$4,075	\$569	\$1,393	\$3,003	\$1,393	\$1,900	N/A
72**	\$3,256	\$484	\$1,165	\$2,530	\$1,165	\$1,555	N/A	72**	\$3,847	\$572	\$1,377	\$2,989	\$1,377	\$1,837	N/A

*Guaranteed Cash Value

**Cash Values and Paid-Up Values for ages 56-72 are for the tenth year rather than age 65.

END-95 (ESO)(20/21)

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

Employee Life Option Plus

No Tobacco Rates

\$34.66 Monthly								\$39.00 Monthly							
Issue Age	Face Amount	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	Face Amount	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	\$60,287	\$330	\$1,851	\$5,821	\$24,753	\$51,574	\$4.54	18	\$68,293	\$374	\$2,097	\$6,594	\$28,040	\$58,423	\$5.14
19	\$58,305	\$359	\$1,897	\$5,863	\$23,802	\$49,592	\$4.34	19	\$66,049	\$407	\$2,149	\$6,642	\$26,963	\$56,179	\$4.92
20	\$57,143	\$394	\$1,969	\$5,983	\$23,187	\$48,310	\$4.16	20	\$64,732	\$446	\$2,231	\$6,778	\$26,266	\$54,726	\$4.71
21	\$55,196	\$423	\$2,014	\$6,019	\$22,255	\$46,369	\$3.97	21	\$62,526	\$480	\$2,282	\$6,818	\$25,210	\$52,527	\$4.49
22	\$53,454	\$457	\$2,063	\$6,069	\$21,409	\$44,606	\$3.79	22	\$60,553	\$517	\$2,337	\$6,875	\$24,252	\$50,530	\$4.30
23	\$51,963	\$492	\$2,116	\$6,142	\$20,665	\$43,055	\$3.60	23	\$58,864	\$557	\$2,398	\$6,958	\$23,409	\$48,773	\$4.07
24	\$50,416	\$525	\$2,163	\$6,203	\$19,900	\$41,463	\$3.45	24	\$57,111	\$595	\$2,451	\$7,027	\$22,543	\$46,969	\$3.90
25	\$48,894	\$559	\$2,205	\$6,263	\$19,147	\$39,893	\$3.34	25	\$55,387	\$633	\$2,497	\$7,095	\$21,690	\$45,191	\$3.78
26	\$46,982	\$586	\$2,221	\$6,266	\$18,245	\$38,013	\$3.21	26	\$53,222	\$664	\$2,516	\$7,098	\$20,668	\$43,061	\$3.64
27	\$45,051	\$607	\$2,225	\$6,254	\$17,338	\$36,125	\$3.08	27	\$51,034	\$688	\$2,521	\$7,084	\$19,641	\$40,922	\$3.49
28	\$43,322	\$627	\$2,231	\$6,258	\$16,514	\$34,408	\$2.96	28	\$49,076	\$711	\$2,527	\$7,090	\$18,708	\$38,978	\$3.35
29	\$41,535	\$642	\$2,228	\$6,245	\$15,674	\$32,656	\$2.84	29	\$47,051	\$727	\$2,523	\$7,074	\$17,755	\$36,993	\$3.22
30	\$39,890	\$654	\$2,226	\$6,242	\$14,892	\$31,027	\$2.76	30	\$45,187	\$741	\$2,522	\$7,070	\$16,869	\$35,147	\$3.13
31	\$38,134	\$659	\$2,215	\$6,209	\$14,074	\$29,324	\$2.64	31	\$43,199	\$746	\$2,509	\$7,033	\$15,943	\$33,218	\$2.99
32	\$36,562	\$662	\$2,210	\$6,193	\$13,331	\$27,775	\$2.56	32	\$41,418	\$750	\$2,504	\$7,016	\$15,101	\$31,464	\$2.90
33	\$35,082	\$664	\$2,209	\$6,181	\$12,628	\$26,310	\$2.46	33	\$39,741	\$752	\$2,502	\$7,002	\$14,305	\$29,804	\$2.79
34	\$33,625	\$665	\$2,206	\$6,162	\$11,940	\$24,876	\$2.39	34	\$38,091	\$753	\$2,500	\$6,981	\$13,525	\$28,180	\$2.70
35	\$32,174	\$666	\$2,204	\$6,133	\$11,262	\$23,464	\$2.29	35	\$36,446	\$755	\$2,497	\$6,948	\$12,757	\$26,579	\$2.59
36	\$30,791	\$671	\$2,206	\$6,106	\$10,616	\$22,117	\$2.21	36	\$34,880	\$760	\$2,499	\$6,917	\$12,025	\$25,055	\$2.51
37	\$29,452	\$677	\$2,209	\$6,079	\$9,993	\$20,820	\$2.14	37	\$33,364	\$767	\$2,503	\$6,886	\$11,320	\$23,586	\$2.43
38	\$28,161	\$686	\$2,214	\$6,051	\$9,394	\$19,572	\$2.08	38	\$31,901	\$777	\$2,508	\$6,854	\$10,642	\$22,172	\$2.35
39	\$26,861	\$694	\$2,216	\$6,010	\$8,800	\$18,335	\$1.98	39	\$30,429	\$786	\$2,510	\$6,808	\$9,969	\$20,771	\$2.24
40	\$25,641	\$703	\$2,218	\$5,974	\$8,240	\$17,168	\$1.91	40	\$29,047	\$797	\$2,513	\$6,768	\$9,334	\$19,448	\$2.17
41	\$24,463	\$713	\$2,220	\$5,935	\$7,700	\$16,043	\$1.85	41	\$27,712	\$807	\$2,515	\$6,723	\$8,722	\$18,173	\$2.09
42	\$23,344	\$722	\$2,220	\$5,896	\$7,185	\$14,970	\$1.78	42	\$26,444	\$818	\$2,515	\$6,679	\$8,139	\$16,958	\$2.02
43	\$22,230	\$730	\$2,215	\$5,844	\$6,679	\$13,916	\$1.72	43	\$25,182	\$826	\$2,509	\$6,620	\$7,566	\$15,764	\$1.94
44	\$21,145	\$736	\$2,204	\$5,783	\$6,189	\$12,895	\$1.65	44	\$23,953	\$834	\$2,497	\$6,551	\$7,011	\$14,607	\$1.87
45	\$20,084	\$741	\$2,189	\$5,713	\$5,713	\$11,903	\$1.59	45	\$22,752	\$839	\$2,480	\$6,472	\$6,472	\$13,485	\$1.80
46	\$19,086	\$744	\$2,174	\$5,645	\$5,263	\$10,965	\$1.56	46	\$21,621	\$843	\$2,462	\$6,395	\$5,962	\$12,422	\$1.76
47	\$18,130	\$746	\$2,157	\$5,575	\$4,832	\$10,067	\$1.50	47	\$20,537	\$845	\$2,443	\$6,315	\$5,473	\$11,404	\$1.69
48	\$17,209	\$745	\$2,139	\$5,501	\$4,418	\$9,204	\$1.44	48	\$19,494	\$844	\$2,423	\$6,231	\$5,004	\$10,427	\$1.63
49	\$16,355	\$744	\$2,124	\$5,434	\$4,028	\$8,393	\$1.35	49	\$18,527	\$843	\$2,406	\$6,155	\$4,563	\$9,508	\$1.53
50	\$15,511	\$740	\$2,105	\$5,356	\$3,649	\$7,603	\$1.32	50	\$17,570	\$838	\$2,384	\$6,067	\$4,134	\$8,612	\$1.50
51	\$14,732	\$737	\$2,089	\$5,286	\$3,293	\$6,861	\$1.27	51	\$16,688	\$835	\$2,366	\$5,987	\$3,730	\$7,772	\$1.44
52	\$13,996	\$734	\$2,074	\$5,217	\$2,955	\$6,156	\$1.24	52	\$15,854	\$831	\$2,349	\$5,909	\$3,347	\$6,973	\$1.41
53	\$13,292	\$732	\$2,058	\$5,145	\$2,631	\$5,482	\$1.19	53	\$15,057	\$829	\$2,332	\$5,828	\$2,980	\$6,210	\$1.35
54	\$12,642	\$732	\$2,046	\$5,080	\$2,326	\$4,846	\$1.17	54	\$14,321	\$829	\$2,318	\$5,755	\$2,635	\$5,490	\$1.32
55	\$11,995	\$732	\$2,029	\$5,002	\$2,029	\$4,228	\$1.11	55	\$13,588	\$829	\$2,299	\$5,667	\$2,299	\$4,789	\$1.25
56**	\$11,293	\$726	\$1,997	\$4,885	\$1,997	\$4,039	\$1.06	56**	\$12,793	\$822	\$2,262	\$5,534	\$2,262	\$4,575	\$1.20
57**	\$10,641	\$720	\$1,966	\$4,773	\$1,966	\$3,863	\$1.07	57**	\$12,055	\$816	\$2,228	\$5,407	\$2,228	\$4,376	\$1.21
58**	\$10,015	\$712	\$1,934	\$4,656	\$1,934	\$3,691	\$1.00	58**	\$11,345	\$807	\$2,191	\$5,274	\$2,191	\$4,181	\$1.13
59**	\$9,429	\$704	\$1,903	\$4,541	\$1,903	\$3,529	\$0.99	59**	\$10,682	\$798	\$2,156	\$5,144	\$2,156	\$3,998	\$1.12
60**	\$8,915	\$698	\$1,880	\$4,445	\$1,880	\$3,389	\$0.96	60**	\$10,099	\$791	\$2,130	\$5,035	\$2,130	\$3,839	\$1.09
61**	\$8,471	\$695	\$1,867	\$4,371	\$1,867	\$3,272	N/A	61**	\$9,596	\$788	\$2,115	\$4,951	\$2,115	\$3,707	N/A
62**	\$8,041	\$692	\$1,851	\$4,291	\$1,851	\$3,157	N/A	62**	\$9,109	\$784	\$2,097	\$4,861	\$2,097	\$3,576	N/A
63**	\$7,631	\$689	\$1,835	\$4,212	\$1,835	\$3,046	N/A	63**	\$8,645	\$780	\$2,079	\$4,772	\$2,079	\$3,450	N/A
64**	\$7,240	\$686	\$1,818	\$4,133	\$1,818	\$2,938	N/A	64**	\$8,201	\$777	\$2,059	\$4,682	\$2,059	\$3,328	N/A
65**	\$6,792	\$677	\$1,780	\$4,008	\$1,780	\$2,803	N/A	65**	\$7,694	\$766	\$2,016	\$4,541	\$2,016	\$3,175	N/A
66**	\$6,402	\$670	\$1,750	\$3,905	\$1,750	\$2,687	N/A	66**	\$7,253	\$759	\$1,983	\$4,424	\$1,983	\$3,044	N/A
67**	\$6,036	\$664	\$1,721	\$3,806	\$1,721	\$2,577	N/A	67**	\$6,838	\$752	\$1,949	\$4,312	\$1,949	\$2,919	N/A
68**	\$5,691	\$656	\$1,691	\$3,713	\$1,691	\$2,471	N/A	68**	\$6,447	\$743	\$1,916	\$4,207	\$1,916	\$2,800	N/A
69**	\$5,372	\$661	\$1,673	\$3,637	\$1,673	\$2,388	N/A	69**	\$6,085	\$749	\$1,896	\$4,120	\$1,896	\$2,705	N/A
70**	\$4,974	\$653	\$1,624	\$3,505	\$1,624	\$2,265	N/A	70**	\$5,634	\$740	\$1,839	\$3,970	\$1,839	\$2,565	N/A
71**	\$4,700	\$657	\$1,607	\$3,464	\$1,607	\$2,191	N/A	71**	\$5,324	\$744	\$1,820	\$3,924	\$1,820	\$2,482	N/A
72**	\$4,436	\$659	\$1,587	\$3,446	\$1,587	\$2,118	N/A	72**	\$5,025	\$747	\$1,798	\$3,904	\$1,798	\$2,399	N/A

*Guaranteed Cash Value

**Cash Values and Paid-Up Values for ages 56-72 are for the tenth year rather than age 65.

END-95 (ESO)(20/21)

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

Employee Life Option Plus

No Tobacco Rates

\$43.33 Monthly								\$47.66 Monthly							
Issue Age	Face Amount	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	Face Amount	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	\$76,319	\$418	\$2,343	\$7,369	\$31,336	\$65,289	\$5.75	18	\$84,327	\$462	\$2,589	\$8,142	\$34,624	\$72,139	\$6.35
19	\$73,811	\$455	\$2,401	\$7,422	\$30,132	\$62,781	\$5.49	19	\$81,556	\$502	\$2,653	\$8,201	\$33,294	\$69,368	\$6.07
20	\$72,339	\$498	\$2,493	\$7,575	\$29,353	\$61,158	\$5.26	20	\$79,930	\$551	\$2,754	\$8,369	\$32,433	\$67,575	\$5.81
21	\$69,874	\$536	\$2,550	\$7,619	\$28,173	\$58,700	\$5.02	21	\$77,206	\$592	\$2,817	\$8,419	\$31,129	\$64,859	\$5.54
22	\$67,669	\$578	\$2,611	\$7,683	\$27,102	\$56,468	\$4.80	22	\$74,769	\$639	\$2,885	\$8,489	\$29,946	\$62,392	\$5.30
23	\$65,781	\$623	\$2,679	\$7,775	\$26,160	\$54,504	\$4.55	23	\$72,684	\$688	\$2,960	\$8,591	\$28,905	\$60,224	\$5.03
24	\$63,823	\$665	\$2,739	\$7,853	\$25,192	\$52,489	\$4.36	24	\$70,520	\$735	\$3,026	\$8,677	\$27,836	\$57,996	\$4.82
25	\$61,896	\$707	\$2,791	\$7,929	\$24,238	\$50,502	\$4.23	25	\$68,391	\$782	\$3,084	\$8,761	\$26,782	\$55,801	\$4.67
26	\$59,477	\$742	\$2,811	\$7,932	\$23,097	\$48,122	\$4.06	26	\$65,718	\$820	\$3,106	\$8,765	\$25,520	\$53,172	\$4.49
27	\$57,032	\$769	\$2,817	\$7,917	\$21,949	\$45,732	\$3.90	27	\$63,016	\$849	\$3,112	\$8,747	\$24,252	\$50,530	\$4.31
28	\$54,843	\$794	\$2,824	\$7,923	\$20,906	\$43,559	\$3.75	28	\$60,598	\$877	\$3,120	\$8,754	\$23,100	\$48,129	\$4.14
29	\$52,581	\$813	\$2,820	\$7,906	\$19,842	\$41,341	\$3.59	29	\$58,098	\$898	\$3,116	\$8,735	\$21,924	\$45,679	\$3.97
30	\$50,498	\$828	\$2,818	\$7,901	\$18,852	\$39,278	\$3.50	30	\$55,797	\$915	\$3,114	\$8,731	\$20,830	\$43,400	\$3.86
31	\$48,275	\$834	\$2,804	\$7,860	\$17,817	\$37,122	\$3.34	31	\$53,341	\$921	\$3,098	\$8,684	\$19,687	\$41,017	\$3.69
32	\$46,286	\$838	\$2,798	\$7,840	\$16,876	\$35,162	\$3.25	32	\$51,142	\$926	\$3,092	\$8,663	\$18,647	\$38,851	\$3.58
33	\$44,411	\$840	\$2,796	\$7,825	\$15,986	\$33,306	\$3.11	33	\$49,072	\$928	\$3,090	\$8,646	\$17,663	\$36,802	\$3.44
34	\$42,568	\$842	\$2,793	\$7,801	\$15,115	\$31,493	\$3.02	34	\$47,034	\$930	\$3,086	\$8,620	\$16,701	\$34,797	\$3.34
35	\$40,730	\$844	\$2,790	\$7,764	\$14,256	\$29,703	\$2.89	35	\$45,003	\$932	\$3,083	\$8,579	\$15,752	\$32,819	\$3.19
36	\$38,979	\$849	\$2,792	\$7,730	\$13,438	\$27,999	\$2.80	36	\$43,069	\$938	\$3,085	\$8,541	\$14,848	\$30,937	\$3.10
37	\$37,284	\$858	\$2,797	\$7,695	\$12,650	\$26,357	\$2.71	37	\$41,197	\$948	\$3,090	\$8,503	\$13,978	\$29,123	\$3.00
38	\$35,650	\$868	\$2,803	\$7,660	\$11,892	\$24,777	\$2.63	38	\$39,391	\$960	\$3,097	\$8,464	\$13,140	\$27,378	\$2.90
39	\$34,005	\$878	\$2,805	\$7,608	\$11,141	\$23,212	\$2.50	39	\$37,573	\$971	\$3,099	\$8,406	\$12,310	\$25,647	\$2.77
40	\$32,460	\$890	\$2,808	\$7,563	\$10,431	\$21,733	\$2.42	40	\$35,866	\$984	\$3,103	\$8,357	\$11,526	\$24,014	\$2.67
41	\$30,968	\$902	\$2,810	\$7,513	\$9,747	\$20,309	\$2.34	41	\$34,218	\$997	\$3,105	\$8,302	\$10,770	\$22,440	\$2.58
42	\$29,552	\$914	\$2,811	\$7,464	\$9,096	\$18,951	\$2.25	42	\$32,653	\$1,010	\$3,106	\$8,247	\$10,050	\$20,940	\$2.49
43	\$28,141	\$924	\$2,803	\$7,397	\$8,455	\$17,616	\$2.17	43	\$31,094	\$1,021	\$3,098	\$8,174	\$9,342	\$19,465	\$2.40
44	\$26,768	\$932	\$2,791	\$7,321	\$7,835	\$16,324	\$2.09	44	\$29,576	\$1,030	\$3,083	\$8,089	\$8,657	\$18,036	\$2.31
45	\$25,426	\$937	\$2,771	\$7,233	\$7,233	\$15,069	\$2.01	45	\$28,094	\$1,036	\$3,062	\$7,992	\$7,992	\$16,651	\$2.22
46	\$24,162	\$942	\$2,752	\$7,147	\$6,663	\$13,882	\$1.97	46	\$26,698	\$1,041	\$3,041	\$7,897	\$7,362	\$15,339	\$2.18
47	\$22,951	\$944	\$2,731	\$7,057	\$6,117	\$12,744	\$1.89	47	\$25,359	\$1,044	\$3,017	\$7,798	\$6,758	\$14,081	\$2.09
48	\$21,785	\$944	\$2,708	\$6,963	\$5,592	\$11,652	\$1.82	48	\$24,071	\$1,043	\$2,992	\$7,694	\$6,179	\$12,875	\$2.01
49	\$20,704	\$942	\$2,689	\$6,878	\$5,099	\$10,625	\$1.71	49	\$22,877	\$1,041	\$2,971	\$7,600	\$5,635	\$11,740	\$1.89
50	\$19,635	\$937	\$2,664	\$6,780	\$4,619	\$9,624	\$1.67	50	\$21,696	\$1,035	\$2,944	\$7,491	\$5,104	\$10,635	\$1.85
51	\$18,649	\$933	\$2,644	\$6,691	\$4,169	\$8,686	\$1.60	51	\$20,606	\$1,031	\$2,922	\$7,393	\$4,606	\$9,597	\$1.77
52	\$17,718	\$929	\$2,625	\$6,604	\$3,740	\$7,793	\$1.57	52	\$19,577	\$1,026	\$2,901	\$7,297	\$4,133	\$8,611	\$1.73
53	\$16,826	\$926	\$2,606	\$6,513	\$3,331	\$6,939	\$1.51	53	\$18,592	\$1,023	\$2,879	\$7,197	\$3,680	\$7,668	\$1.66
54	\$16,004	\$927	\$2,590	\$6,431	\$2,944	\$6,135	\$1.47	54	\$17,683	\$1,024	\$2,862	\$7,106	\$3,253	\$6,778	\$1.63
55	\$15,185	\$926	\$2,569	\$6,333	\$2,569	\$5,352	\$1.40	55	\$16,778	\$1,023	\$2,838	\$6,997	\$2,838	\$5,913	\$1.55
56**	\$14,296	\$919	\$2,528	\$6,184	\$2,528	\$5,113	\$1.34	56**	\$15,797	\$1,015	\$2,793	\$6,834	\$2,793	\$5,650	\$1.48
57**	\$13,472	\$912	\$2,489	\$6,043	\$2,489	\$4,891	\$1.35	57**	\$14,885	\$1,007	\$2,750	\$6,676	\$2,750	\$5,404	\$1.49
58**	\$12,678	\$902	\$2,448	\$5,894	\$2,448	\$4,672	\$1.26	58**	\$14,009	\$997	\$2,705	\$6,512	\$2,705	\$5,163	\$1.39
59**	\$11,937	\$892	\$2,409	\$5,749	\$2,409	\$4,468	\$1.25	59**	\$13,190	\$985	\$2,662	\$6,352	\$2,662	\$4,937	\$1.38
60**	\$11,286	\$884	\$2,380	\$5,627	\$2,380	\$4,291	\$1.22	60**	\$12,470	\$977	\$2,630	\$6,218	\$2,630	\$4,741	\$1.35
61**	\$10,724	\$880	\$2,363	\$5,533	\$2,363	\$4,142	N/A	61**	\$11,849	\$972	\$2,611	\$6,113	\$2,611	\$4,577	N/A
62**	\$10,180	\$876	\$2,344	\$5,433	\$2,344	\$3,997	N/A	62**	\$11,248	\$968	\$2,590	\$6,003	\$2,590	\$4,416	N/A
63**	\$9,661	\$872	\$2,323	\$5,332	\$2,323	\$3,856	N/A	63**	\$10,674	\$963	\$2,567	\$5,892	\$2,567	\$4,260	N/A
64**	\$9,165	\$869	\$2,301	\$5,232	\$2,301	\$3,719	N/A	64**	\$10,127	\$960	\$2,543	\$5,781	\$2,543	\$4,109	N/A
65**	\$8,598	\$856	\$2,253	\$5,074	\$2,253	\$3,548	N/A	65**	\$9,501	\$946	\$2,490	\$5,607	\$2,490	\$3,920	N/A
66**	\$8,105	\$848	\$2,216	\$4,944	\$2,216	\$3,401	N/A	66**	\$8,955	\$937	\$2,448	\$5,462	\$2,448	\$3,758	N/A
67**	\$7,641	\$840	\$2,178	\$4,818	\$2,178	\$3,262	N/A	67**	\$8,443	\$928	\$2,407	\$5,324	\$2,407	\$3,604	N/A
68**	\$7,205	\$831	\$2,141	\$4,701	\$2,141	\$3,129	N/A	68**	\$7,961	\$918	\$2,366	\$5,194	\$2,366	\$3,457	N/A
69**	\$6,801	\$837	\$2,119	\$4,605	\$2,119	\$3,023	N/A	69**	\$7,514	\$925	\$2,341	\$5,088	\$2,341	\$3,340	N/A
70**	\$6,297	\$827	\$2,056	\$4,437	\$2,056	\$2,867	N/A	70**	\$6,957	\$913	\$2,271	\$4,902	\$2,271	\$3,167	N/A
71**	\$5,949	\$831	\$2,034	\$4,384	\$2,034	\$2,773	N/A	71**	\$6,574	\$919	\$2,247	\$4,845	\$2,247	\$3,065	N/A
72**	\$5,616	\$835	\$2,010	\$4,363	\$2,010	\$2,681	N/A	72**	\$6,205	\$922	\$2,220	\$4,821	\$2,220	\$2,962	N/A

*Guaranteed Cash Value

**Cash Values and Paid-Up Values for ages 56-72 are for the tenth year rather than age 65.

END-95 (ESO)(20/21)

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

Employee Life Option Plus

No Tobacco Rates

\$52.00 Monthly								\$56.33 Monthly							
Issue Age	Face Amount	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	Face Amount	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	\$92,334	\$506	\$2,835	\$8,915	\$37,911	\$78,989	\$6.95	18	\$100,360	\$550	\$3,081	\$9,690	\$41,207	\$85,855	\$7.56
19	\$89,299	\$550	\$2,905	\$8,980	\$36,455	\$75,954	\$6.65	19	\$97,061	\$598	\$3,157	\$9,760	\$39,623	\$82,556	\$7.22
20	\$87,519	\$603	\$3,016	\$9,164	\$35,513	\$73,991	\$6.36	20	\$95,126	\$655	\$3,278	\$9,961	\$38,599	\$80,422	\$6.91
21	\$84,537	\$648	\$3,085	\$9,218	\$34,085	\$71,018	\$6.07	21	\$91,885	\$705	\$3,353	\$10,019	\$37,048	\$77,191	\$6.60
22	\$81,868	\$699	\$3,159	\$9,295	\$32,789	\$68,316	\$5.81	22	\$88,984	\$760	\$3,434	\$10,103	\$35,639	\$74,254	\$6.31
23	\$79,585	\$754	\$3,242	\$9,407	\$31,649	\$65,942	\$5.51	23	\$86,502	\$819	\$3,523	\$10,225	\$34,400	\$71,673	\$5.98
24	\$77,215	\$805	\$3,313	\$9,501	\$30,478	\$63,502	\$5.28	24	\$83,927	\$875	\$3,601	\$10,326	\$33,128	\$69,022	\$5.73
25	\$74,885	\$856	\$3,377	\$9,593	\$29,325	\$61,099	\$5.12	25	\$81,394	\$930	\$3,670	\$10,427	\$31,874	\$66,410	\$5.56
26	\$71,957	\$897	\$3,401	\$9,597	\$27,943	\$58,220	\$4.92	26	\$78,212	\$975	\$3,697	\$10,431	\$30,372	\$63,281	\$5.34
27	\$68,999	\$930	\$3,408	\$9,578	\$26,555	\$55,328	\$4.71	27	\$74,996	\$1,011	\$3,704	\$10,410	\$28,863	\$60,136	\$5.12
28	\$66,351	\$961	\$3,416	\$9,585	\$25,293	\$52,699	\$4.53	28	\$72,119	\$1,044	\$3,713	\$10,418	\$27,492	\$57,280	\$4.93
29	\$63,614	\$983	\$3,412	\$9,564	\$24,005	\$50,016	\$4.35	29	\$69,144	\$1,069	\$3,708	\$10,396	\$26,092	\$54,364	\$4.72
30	\$61,094	\$1,001	\$3,410	\$9,559	\$22,808	\$47,520	\$4.23	30	\$66,405	\$1,088	\$3,706	\$10,390	\$24,790	\$51,651	\$4.60
31	\$58,405	\$1,009	\$3,392	\$9,509	\$21,556	\$44,911	\$4.04	31	\$63,482	\$1,096	\$3,687	\$10,336	\$23,429	\$48,815	\$4.39
32	\$55,998	\$1,014	\$3,385	\$9,486	\$20,417	\$42,540	\$3.92	32	\$60,866	\$1,102	\$3,679	\$10,310	\$22,192	\$46,238	\$4.27
33	\$53,731	\$1,017	\$3,383	\$9,467	\$19,340	\$40,296	\$3.77	33	\$58,401	\$1,105	\$3,677	\$10,290	\$21,021	\$43,798	\$4.09
34	\$51,500	\$1,018	\$3,379	\$9,438	\$18,287	\$38,101	\$3.66	34	\$55,976	\$1,107	\$3,673	\$10,259	\$19,876	\$41,412	\$3.97
35	\$49,276	\$1,021	\$3,376	\$9,393	\$17,248	\$35,936	\$3.50	35	\$53,560	\$1,109	\$3,669	\$10,210	\$18,747	\$39,060	\$3.80
36	\$47,159	\$1,028	\$3,378	\$9,353	\$16,259	\$33,875	\$3.39	36	\$51,258	\$1,117	\$3,672	\$10,165	\$17,672	\$36,819	\$3.68
37	\$45,108	\$1,037	\$3,384	\$9,310	\$15,305	\$31,888	\$3.28	37	\$49,029	\$1,128	\$3,678	\$10,119	\$16,635	\$34,660	\$3.57
38	\$43,131	\$1,051	\$3,391	\$9,267	\$14,388	\$29,977	\$3.18	38	\$46,880	\$1,142	\$3,686	\$10,073	\$15,638	\$32,583	\$3.45
39	\$41,140	\$1,063	\$3,393	\$9,204	\$13,478	\$28,082	\$3.03	39	\$44,717	\$1,155	\$3,688	\$10,005	\$14,650	\$30,524	\$3.29
40	\$39,272	\$1,077	\$3,398	\$9,150	\$12,620	\$26,294	\$2.93	40	\$42,685	\$1,171	\$3,693	\$9,946	\$13,717	\$28,579	\$3.18
41	\$37,467	\$1,091	\$3,400	\$9,090	\$11,793	\$24,570	\$2.82	41	\$40,723	\$1,186	\$3,695	\$9,880	\$12,818	\$26,706	\$3.07
42	\$35,753	\$1,105	\$3,400	\$9,030	\$11,004	\$22,928	\$2.73	42	\$38,861	\$1,202	\$3,696	\$9,816	\$11,961	\$24,921	\$2.96
43	\$34,046	\$1,117	\$3,392	\$8,950	\$10,229	\$21,312	\$2.63	43	\$37,006	\$1,215	\$3,687	\$9,728	\$11,118	\$23,165	\$2.85
44	\$32,385	\$1,127	\$3,376	\$8,857	\$9,479	\$19,749	\$2.53	44	\$35,200	\$1,225	\$3,670	\$9,627	\$10,303	\$21,466	\$2.75
45	\$30,761	\$1,134	\$3,353	\$8,750	\$8,750	\$18,231	\$2.43	45	\$33,435	\$1,233	\$3,644	\$9,511	\$9,511	\$19,816	\$2.64
46	\$29,232	\$1,140	\$3,329	\$8,646	\$8,061	\$16,795	\$2.38	46	\$31,773	\$1,239	\$3,619	\$9,398	\$8,761	\$18,255	\$2.59
47	\$27,767	\$1,143	\$3,304	\$8,538	\$7,400	\$15,418	\$2.29	47	\$30,181	\$1,242	\$3,591	\$9,280	\$8,044	\$16,759	\$2.49
48	\$26,356	\$1,142	\$3,276	\$8,424	\$6,766	\$14,097	\$2.20	48	\$28,647	\$1,241	\$3,561	\$9,157	\$7,354	\$15,322	\$2.39
49	\$25,049	\$1,140	\$3,253	\$8,322	\$6,170	\$12,854	\$2.07	49	\$27,226	\$1,239	\$3,536	\$9,045	\$6,706	\$13,972	\$2.24
50	\$23,756	\$1,134	\$3,224	\$8,202	\$5,589	\$11,644	\$2.02	50	\$25,821	\$1,232	\$3,504	\$8,915	\$6,075	\$12,657	\$2.20
51	\$22,563	\$1,128	\$3,199	\$8,095	\$5,044	\$10,509	\$1.94	51	\$24,524	\$1,226	\$3,478	\$8,799	\$5,482	\$11,422	\$2.11
52	\$21,435	\$1,124	\$3,176	\$7,989	\$4,525	\$9,428	\$1.90	52	\$23,299	\$1,222	\$3,452	\$8,684	\$4,919	\$10,248	\$2.06
53	\$20,357	\$1,121	\$3,152	\$7,880	\$4,029	\$8,395	\$1.82	53	\$22,127	\$1,218	\$3,427	\$8,565	\$4,380	\$9,125	\$1.98
54	\$19,362	\$1,121	\$3,134	\$7,781	\$3,562	\$7,422	\$1.78	54	\$21,045	\$1,219	\$3,406	\$8,457	\$3,872	\$8,067	\$1.94
55	\$18,371	\$1,120	\$3,108	\$7,661	\$3,108	\$6,475	\$1.69	55	\$19,968	\$1,218	\$3,378	\$8,327	\$3,378	\$7,038	\$1.84
56**	\$17,296	\$1,112	\$3,058	\$7,482	\$3,058	\$6,186	\$1.62	56**	\$18,800	\$1,208	\$3,324	\$8,133	\$3,324	\$6,724	\$1.77
57**	\$16,298	\$1,103	\$3,012	\$7,310	\$3,012	\$5,917	\$1.63	57**	\$17,715	\$1,199	\$3,273	\$7,946	\$3,273	\$6,431	\$1.77
58**	\$15,339	\$1,091	\$2,962	\$7,131	\$2,962	\$5,653	\$1.52	58**	\$16,672	\$1,186	\$3,220	\$7,750	\$3,220	\$6,144	\$1.65
59**	\$14,442	\$1,079	\$2,915	\$6,955	\$2,915	\$5,405	\$1.51	59**	\$15,697	\$1,172	\$3,168	\$7,559	\$3,168	\$5,875	\$1.64
60**	\$13,654	\$1,069	\$2,880	\$6,808	\$2,880	\$5,191	\$1.47	60**	\$14,841	\$1,162	\$3,130	\$7,400	\$3,130	\$5,642	\$1.60
61**	\$12,974	\$1,065	\$2,859	\$6,694	\$2,859	\$5,011	N/A	61**	\$14,102	\$1,157	\$3,108	\$7,276	\$3,108	\$5,447	N/A
62**	\$12,316	\$1,060	\$2,836	\$6,573	\$2,836	\$4,835	N/A	62**	\$13,387	\$1,152	\$3,082	\$7,144	\$3,082	\$5,256	N/A
63**	\$11,688	\$1,055	\$2,811	\$6,451	\$2,811	\$4,665	N/A	63**	\$12,704	\$1,147	\$3,055	\$7,012	\$3,055	\$5,070	N/A
64**	\$11,088	\$1,051	\$2,784	\$6,330	\$2,784	\$4,499	N/A	64**	\$12,052	\$1,142	\$3,026	\$6,880	\$3,026	\$4,891	N/A
65**	\$10,403	\$1,036	\$2,726	\$6,140	\$2,726	\$4,293	N/A	65**	\$11,307	\$1,126	\$2,963	\$6,673	\$2,963	\$4,666	N/A
66**	\$9,806	\$1,026	\$2,681	\$5,981	\$2,681	\$4,115	N/A	66**	\$10,658	\$1,116	\$2,914	\$6,501	\$2,914	\$4,473	N/A
67**	\$9,245	\$1,016	\$2,636	\$5,830	\$2,636	\$3,946	N/A	67**	\$10,049	\$1,105	\$2,865	\$6,337	\$2,865	\$4,290	N/A
68**	\$8,717	\$1,005	\$2,591	\$5,688	\$2,591	\$3,786	N/A	68**	\$9,474	\$1,092	\$2,815	\$6,182	\$2,815	\$4,114	N/A
69**	\$8,228	\$1,013	\$2,563	\$5,571	\$2,563	\$3,658	N/A	69**	\$8,943	\$1,101	\$2,786	\$6,055	\$2,786	\$3,976	N/A
70**	\$7,618	\$1,000	\$2,487	\$5,368	\$2,487	\$3,468	N/A	70**	\$8,280	\$1,087	\$2,703	\$5,835	\$2,703	\$3,770	N/A
71**	\$7,198	\$1,006	\$2,461	\$5,305	\$2,461	\$3,355	N/A	71**	\$7,824	\$1,093	\$2,675	\$5,766	\$2,675	\$3,647	N/A
72**	\$6,794	\$1,010	\$2,431	\$5,278	\$2,431	\$3,244	N/A	72**	\$7,385	\$1,097	\$2,643	\$5,737	\$2,643	\$3,526	N/A

*Guaranteed Cash Value

END-95 (ESO)(20/21)

**Cash Values and Paid-Up Values for ages 56-72 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

\$60.66 Monthly								\$65.00 Monthly							
Issue Age	Face Amount	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	Face Amount	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	\$108,368	\$594	\$3,327	\$10,463	\$44,495	\$92,706	\$8.16	18	\$116,374	\$638	\$3,573	\$11,236	\$47,782	\$99,554	\$8.76
19	\$104,806	\$646	\$3,409	\$10,539	\$42,785	\$89,144	\$7.80	19	\$112,550	\$693	\$3,661	\$11,318	\$45,946	\$95,731	\$8.38
20	\$102,717	\$708	\$3,540	\$10,756	\$41,679	\$86,840	\$7.47	20	\$110,305	\$760	\$3,801	\$11,550	\$44,758	\$93,255	\$8.02
21	\$99,217	\$761	\$3,620	\$10,819	\$40,004	\$83,350	\$7.12	21	\$106,547	\$817	\$3,888	\$11,618	\$42,960	\$89,508	\$7.65
22	\$96,085	\$821	\$3,708	\$10,909	\$38,483	\$80,180	\$6.82	22	\$103,184	\$881	\$3,982	\$11,716	\$41,326	\$86,104	\$7.32
23	\$93,405	\$885	\$3,804	\$11,040	\$37,145	\$77,393	\$6.46	23	\$100,306	\$950	\$4,085	\$11,856	\$39,890	\$83,111	\$6.94
24	\$90,624	\$944	\$3,889	\$11,150	\$35,771	\$74,530	\$6.19	24	\$97,320	\$1,014	\$4,176	\$11,974	\$38,414	\$80,037	\$6.65
25	\$87,889	\$1,005	\$3,963	\$11,259	\$34,417	\$71,710	\$6.00	25	\$94,382	\$1,079	\$4,256	\$12,090	\$36,960	\$77,007	\$6.45
26	\$84,453	\$1,053	\$3,992	\$11,264	\$32,796	\$68,330	\$5.77	26	\$90,692	\$1,131	\$4,287	\$12,096	\$35,218	\$73,378	\$6.19
27	\$80,981	\$1,092	\$4,000	\$11,241	\$31,166	\$64,935	\$5.53	27	\$86,964	\$1,172	\$4,295	\$12,071	\$33,469	\$69,733	\$5.94
28	\$77,873	\$1,128	\$4,010	\$11,250	\$29,685	\$61,850	\$5.32	28	\$83,627	\$1,211	\$4,306	\$12,081	\$31,879	\$66,420	\$5.71
29	\$74,661	\$1,154	\$4,004	\$11,225	\$28,174	\$58,701	\$5.10	29	\$80,177	\$1,240	\$4,300	\$12,055	\$30,256	\$63,038	\$5.48
30	\$71,703	\$1,175	\$4,002	\$11,219	\$26,768	\$55,772	\$4.96	30	\$77,001	\$1,262	\$4,297	\$12,048	\$28,746	\$59,893	\$5.33
31	\$68,548	\$1,184	\$3,981	\$11,160	\$25,299	\$52,711	\$4.74	31	\$73,612	\$1,271	\$4,275	\$11,985	\$27,168	\$56,605	\$5.09
32	\$65,722	\$1,190	\$3,973	\$11,133	\$23,963	\$49,927	\$4.61	32	\$70,578	\$1,277	\$4,266	\$11,955	\$25,733	\$53,616	\$4.95
33	\$63,061	\$1,193	\$3,970	\$11,111	\$22,699	\$47,293	\$4.42	33	\$67,720	\$1,281	\$4,264	\$11,932	\$24,376	\$50,787	\$4.75
34	\$60,443	\$1,195	\$3,966	\$11,077	\$21,462	\$44,717	\$4.29	34	\$64,909	\$1,283	\$4,259	\$11,896	\$23,048	\$48,021	\$4.61
35	\$57,833	\$1,198	\$3,962	\$11,025	\$20,243	\$42,176	\$4.10	35	\$62,106	\$1,286	\$4,255	\$11,839	\$21,738	\$45,292	\$4.41
36	\$55,348	\$1,206	\$3,965	\$10,977	\$19,082	\$39,757	\$3.98	36	\$59,437	\$1,295	\$4,258	\$11,788	\$20,492	\$42,694	\$4.27
37	\$52,941	\$1,218	\$3,971	\$10,926	\$17,962	\$37,425	\$3.85	37	\$56,853	\$1,308	\$4,265	\$11,734	\$19,290	\$40,191	\$4.13
38	\$50,620	\$1,233	\$3,980	\$10,876	\$16,886	\$35,182	\$3.73	38	\$54,360	\$1,324	\$4,274	\$11,680	\$18,133	\$37,781	\$4.00
39	\$48,285	\$1,247	\$3,983	\$10,803	\$15,819	\$32,959	\$3.55	39	\$51,852	\$1,339	\$4,277	\$11,601	\$16,988	\$35,394	\$3.82
40	\$46,091	\$1,264	\$3,988	\$10,739	\$14,811	\$30,860	\$3.43	40	\$49,497	\$1,358	\$4,282	\$11,533	\$15,906	\$33,140	\$3.69
41	\$43,973	\$1,281	\$3,990	\$10,669	\$13,841	\$28,837	\$3.31	41	\$47,222	\$1,376	\$4,285	\$11,457	\$14,863	\$30,968	\$3.56
42	\$41,962	\$1,297	\$3,991	\$10,599	\$12,915	\$26,910	\$3.20	42	\$45,062	\$1,393	\$4,286	\$11,382	\$13,870	\$28,898	\$3.43
43	\$39,959	\$1,311	\$3,981	\$10,504	\$12,006	\$25,014	\$3.08	43	\$42,911	\$1,408	\$4,275	\$11,280	\$12,893	\$26,862	\$3.31
44	\$38,008	\$1,323	\$3,962	\$10,395	\$11,125	\$23,178	\$2.97	44	\$40,816	\$1,421	\$4,255	\$11,163	\$11,946	\$24,891	\$3.18
45	\$36,103	\$1,331	\$3,935	\$10,270	\$10,270	\$21,398	\$2.85	45	\$38,770	\$1,429	\$4,226	\$11,029	\$11,029	\$22,978	\$3.06
46	\$34,309	\$1,338	\$3,907	\$10,148	\$9,461	\$19,712	\$2.80	46	\$36,844	\$1,437	\$4,196	\$10,898	\$10,160	\$21,168	\$3.00
47	\$32,589	\$1,341	\$3,877	\$10,021	\$8,685	\$18,096	\$2.69	47	\$34,997	\$1,440	\$4,164	\$10,761	\$9,327	\$19,433	\$2.88
48	\$30,933	\$1,340	\$3,845	\$9,887	\$7,941	\$16,545	\$2.58	48	\$33,219	\$1,439	\$4,129	\$10,618	\$8,528	\$17,768	\$2.77
49	\$29,399	\$1,338	\$3,818	\$9,767	\$7,241	\$15,087	\$2.42	49	\$31,571	\$1,437	\$4,100	\$10,489	\$7,776	\$16,201	\$2.60
50	\$27,881	\$1,330	\$3,783	\$9,627	\$6,559	\$13,666	\$2.37	50	\$29,941	\$1,429	\$4,063	\$10,338	\$7,044	\$14,676	\$2.55
51	\$26,481	\$1,324	\$3,755	\$9,501	\$5,920	\$12,334	\$2.28	51	\$28,437	\$1,422	\$4,032	\$10,203	\$6,357	\$13,245	\$2.44
52	\$25,158	\$1,319	\$3,728	\$9,377	\$5,311	\$11,066	\$2.23	52	\$27,017	\$1,417	\$4,003	\$10,070	\$5,704	\$11,883	\$2.39
53	\$23,892	\$1,315	\$3,700	\$9,248	\$4,729	\$9,853	\$2.14	53	\$25,658	\$1,412	\$3,973	\$9,932	\$5,079	\$10,582	\$2.29
54	\$22,725	\$1,316	\$3,678	\$9,132	\$4,181	\$8,711	\$2.09	54	\$24,404	\$1,413	\$3,950	\$9,807	\$4,490	\$9,355	\$2.25
55	\$21,561	\$1,315	\$3,647	\$8,992	\$3,647	\$7,599	\$1.99	55	\$23,155	\$1,412	\$3,917	\$9,656	\$3,917	\$8,161	\$2.13
56**	\$20,300	\$1,305	\$3,589	\$8,782	\$3,589	\$7,260	\$1.91	56**	\$21,800	\$1,401	\$3,854	\$9,430	\$3,854	\$7,797	\$2.05
57**	\$19,129	\$1,294	\$3,535	\$8,580	\$3,535	\$6,944	\$1.91	57**	\$20,542	\$1,390	\$3,796	\$9,214	\$3,796	\$7,457	\$2.05
58**	\$18,003	\$1,281	\$3,477	\$8,369	\$3,477	\$6,635	\$1.78	58**	\$19,333	\$1,375	\$3,733	\$8,987	\$3,733	\$7,125	\$1.92
59**	\$16,950	\$1,266	\$3,421	\$8,163	\$3,421	\$6,344	\$1.77	59**	\$18,202	\$1,360	\$3,674	\$8,766	\$3,674	\$6,812	\$1.90
60**	\$16,025	\$1,255	\$3,380	\$7,990	\$3,380	\$6,092	\$1.73	60**	\$17,209	\$1,348	\$3,630	\$8,581	\$3,630	\$6,542	\$1.86
61**	\$15,227	\$1,250	\$3,356	\$7,856	\$3,356	\$5,882	N/A	61**	\$16,352	\$1,342	\$3,604	\$8,437	\$3,604	\$6,316	N/A
62**	\$14,455	\$1,244	\$3,328	\$7,714	\$3,328	\$5,675	N/A	62**	\$15,523	\$1,335	\$3,574	\$8,284	\$3,574	\$6,094	N/A
63**	\$13,718	\$1,238	\$3,299	\$7,572	\$3,299	\$5,475	N/A	63**	\$14,731	\$1,330	\$3,543	\$8,131	\$3,543	\$5,879	N/A
64**	\$13,014	\$1,234	\$3,268	\$7,429	\$3,268	\$5,281	N/A	64**	\$13,975	\$1,325	\$3,509	\$7,978	\$3,509	\$5,671	N/A
65**	\$12,209	\$1,216	\$3,200	\$7,205	\$3,200	\$5,038	N/A	65**	\$13,112	\$1,306	\$3,436	\$7,738	\$3,436	\$5,411	N/A
66**	\$11,509	\$1,205	\$3,146	\$7,020	\$3,146	\$4,830	N/A	66**	\$12,359	\$1,294	\$3,379	\$7,538	\$3,379	\$5,187	N/A
67**	\$10,850	\$1,193	\$3,093	\$6,842	\$3,093	\$4,632	N/A	67**	\$11,652	\$1,281	\$3,322	\$7,348	\$3,322	\$4,974	N/A
68**	\$10,230	\$1,179	\$3,040	\$6,675	\$3,040	\$4,443	N/A	68**	\$10,986	\$1,266	\$3,265	\$7,168	\$3,265	\$4,771	N/A
69**	\$9,657	\$1,188	\$3,008	\$6,538	\$3,008	\$4,293	N/A	69**	\$10,370	\$1,276	\$3,230	\$7,021	\$3,230	\$4,610	N/A
70**	\$8,941	\$1,174	\$2,919	\$6,300	\$2,919	\$4,071	N/A	70**	\$9,602	\$1,260	\$3,135	\$6,766	\$3,135	\$4,372	N/A
71**	\$8,448	\$1,181	\$2,888	\$6,226	\$2,888	\$3,938	N/A	71**	\$9,072	\$1,268	\$3,101	\$6,686	\$3,101	\$4,229	N/A
72**	\$7,974	\$1,185	\$2,853	\$6,195	\$2,853	\$3,807	N/A	72**	\$8,563	\$1,272	\$3,064	\$6,653	\$3,064	\$4,088	N/A

*Guaranteed Cash Value

END-95 (ESO)(20/21)

**Cash Values and Paid-Up Values for ages 56-72 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

\$69.33 Monthly								\$73.66 Monthly							
Issue Age	Face Amount	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	Face Amount	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	\$124,382	\$682	\$3,819	\$12,009	\$51,070	\$106,405	\$9.36	18	\$132,408	\$726	\$4,065	\$12,784	\$54,365	\$113,271	\$9.97
19	\$120,294	\$741	\$3,913	\$12,097	\$49,108	\$102,317	\$8.95	19	\$128,057	\$789	\$4,166	\$12,877	\$52,277	\$108,920	\$9.53
20	\$117,896	\$812	\$4,063	\$12,345	\$47,839	\$99,673	\$8.57	20	\$125,503	\$865	\$4,325	\$13,141	\$50,925	\$106,104	\$9.12
21	\$113,879	\$873	\$4,155	\$12,417	\$45,916	\$95,667	\$8.18	21	\$121,227	\$930	\$4,424	\$13,219	\$48,879	\$101,840	\$8.70
22	\$110,284	\$942	\$4,256	\$12,522	\$44,170	\$92,029	\$7.82	22	\$117,401	\$1,003	\$4,531	\$13,330	\$47,020	\$97,968	\$8.33
23	\$107,208	\$1,015	\$4,367	\$12,672	\$42,634	\$88,829	\$7.42	23	\$114,126	\$1,081	\$4,648	\$13,490	\$45,386	\$94,561	\$7.89
24	\$104,016	\$1,084	\$4,463	\$12,798	\$41,057	\$85,544	\$7.10	24	\$110,728	\$1,154	\$4,751	\$13,624	\$43,707	\$91,064	\$7.56
25	\$100,877	\$1,153	\$4,549	\$12,922	\$39,503	\$82,307	\$6.89	25	\$107,386	\$1,227	\$4,842	\$13,756	\$42,052	\$87,617	\$7.33
26	\$96,933	\$1,209	\$4,582	\$12,928	\$37,642	\$78,428	\$6.62	26	\$103,188	\$1,287	\$4,878	\$13,762	\$40,071	\$83,488	\$7.05
27	\$92,948	\$1,253	\$4,591	\$12,902	\$35,772	\$74,531	\$6.35	27	\$98,946	\$1,334	\$4,887	\$13,735	\$38,080	\$79,341	\$6.76
28	\$89,381	\$1,294	\$4,602	\$12,912	\$34,072	\$70,990	\$6.11	28	\$95,149	\$1,378	\$4,899	\$13,745	\$36,271	\$75,571	\$6.50
29	\$85,695	\$1,325	\$4,596	\$12,884	\$32,338	\$67,377	\$5.85	29	\$91,224	\$1,410	\$4,892	\$13,716	\$34,424	\$71,724	\$6.23
30	\$82,300	\$1,349	\$4,593	\$12,877	\$30,724	\$64,015	\$5.69	30	\$87,610	\$1,436	\$4,890	\$13,708	\$32,707	\$68,145	\$6.06
31	\$78,678	\$1,359	\$4,570	\$12,810	\$29,038	\$60,500	\$5.44	31	\$83,754	\$1,446	\$4,864	\$13,636	\$30,911	\$64,403	\$5.79
32	\$75,435	\$1,365	\$4,560	\$12,778	\$27,504	\$57,306	\$5.29	32	\$80,302	\$1,453	\$4,854	\$13,602	\$29,279	\$61,003	\$5.63
33	\$72,380	\$1,369	\$4,557	\$12,753	\$26,053	\$54,282	\$5.07	33	\$77,051	\$1,458	\$4,851	\$13,576	\$27,735	\$57,785	\$5.40
34	\$69,375	\$1,372	\$4,552	\$12,714	\$24,634	\$51,325	\$4.92	34	\$73,852	\$1,460	\$4,846	\$13,535	\$26,223	\$54,637	\$5.24
35	\$66,380	\$1,375	\$4,548	\$12,654	\$23,234	\$48,409	\$4.71	35	\$70,663	\$1,463	\$4,841	\$13,470	\$24,733	\$51,532	\$5.01
36	\$63,527	\$1,384	\$4,551	\$12,599	\$21,902	\$45,632	\$4.56	36	\$67,626	\$1,474	\$4,845	\$13,412	\$23,315	\$48,576	\$4.86
37	\$60,765	\$1,398	\$4,558	\$12,541	\$20,617	\$42,956	\$4.42	37	\$64,686	\$1,488	\$4,852	\$13,351	\$21,947	\$45,728	\$4.70
38	\$58,101	\$1,415	\$4,568	\$12,484	\$19,381	\$40,381	\$4.27	38	\$61,850	\$1,507	\$4,863	\$13,289	\$20,632	\$42,987	\$4.55
39	\$55,420	\$1,432	\$4,571	\$12,399	\$18,157	\$37,830	\$4.08	39	\$58,996	\$1,524	\$4,866	\$13,199	\$19,328	\$40,271	\$4.34
40	\$52,903	\$1,451	\$4,577	\$12,326	\$17,000	\$35,421	\$3.94	40	\$56,316	\$1,545	\$4,872	\$13,122	\$18,097	\$37,706	\$4.19
41	\$50,471	\$1,470	\$4,580	\$12,245	\$15,886	\$33,098	\$3.80	41	\$53,728	\$1,565	\$4,875	\$13,035	\$16,911	\$35,234	\$4.05
42	\$48,163	\$1,489	\$4,581	\$12,165	\$14,824	\$30,886	\$3.67	42	\$51,270	\$1,585	\$4,876	\$12,950	\$15,780	\$32,879	\$3.91
43	\$45,864	\$1,505	\$4,569	\$12,056	\$13,780	\$28,710	\$3.54	43	\$48,823	\$1,602	\$4,864	\$12,834	\$14,669	\$30,563	\$3.76
44	\$43,625	\$1,519	\$4,548	\$11,931	\$12,769	\$26,604	\$3.40	44	\$46,440	\$1,617	\$4,841	\$12,701	\$13,593	\$28,321	\$3.62
45	\$41,438	\$1,528	\$4,516	\$11,787	\$11,787	\$24,559	\$3.27	45	\$44,112	\$1,626	\$4,808	\$12,548	\$12,548	\$26,144	\$3.48
46	\$39,379	\$1,535	\$4,485	\$11,648	\$10,859	\$22,624	\$3.21	46	\$41,920	\$1,634	\$4,774	\$12,399	\$11,559	\$24,084	\$3.42
47	\$37,405	\$1,539	\$4,450	\$11,502	\$9,969	\$20,770	\$3.08	47	\$39,819	\$1,639	\$4,738	\$12,244	\$10,612	\$22,111	\$3.28
48	\$35,505	\$1,538	\$4,413	\$11,349	\$9,114	\$18,990	\$2.96	48	\$37,796	\$1,637	\$4,698	\$12,081	\$9,703	\$20,216	\$3.15
49	\$33,743	\$1,536	\$4,382	\$11,210	\$8,311	\$17,316	\$2.78	49	\$35,921	\$1,635	\$4,665	\$11,934	\$8,847	\$18,434	\$2.96
50	\$32,001	\$1,527	\$4,343	\$11,049	\$7,529	\$15,686	\$2.72	50	\$34,066	\$1,626	\$4,623	\$11,762	\$8,014	\$16,698	\$2.90
51	\$30,394	\$1,520	\$4,310	\$10,905	\$6,794	\$14,156	\$2.61	51	\$32,356	\$1,618	\$4,588	\$11,609	\$7,233	\$15,070	\$2.78
52	\$28,876	\$1,514	\$4,279	\$10,763	\$6,096	\$12,701	\$2.56	52	\$30,739	\$1,612	\$4,555	\$11,457	\$6,489	\$13,521	\$2.72
53	\$27,423	\$1,510	\$4,247	\$10,615	\$5,428	\$11,310	\$2.45	53	\$29,193	\$1,607	\$4,521	\$11,300	\$5,778	\$12,039	\$2.61
54	\$26,083	\$1,510	\$4,222	\$10,482	\$4,799	\$9,998	\$2.40	54	\$27,766	\$1,608	\$4,494	\$11,158	\$5,108	\$10,644	\$2.56
55	\$24,748	\$1,509	\$4,186	\$10,321	\$4,186	\$8,722	\$2.28	55	\$26,345	\$1,607	\$4,457	\$10,987	\$4,457	\$9,285	\$2.43
56**	\$23,300	\$1,497	\$4,119	\$10,079	\$4,119	\$8,333	\$2.19	56**	\$24,804	\$1,594	\$4,385	\$10,730	\$4,385	\$8,871	\$2.33
57**	\$21,956	\$1,486	\$4,057	\$9,848	\$4,057	\$7,970	\$2.20	57**	\$23,372	\$1,581	\$4,319	\$10,483	\$4,319	\$8,485	\$2.34
58**	\$20,663	\$1,470	\$3,990	\$9,606	\$3,990	\$7,615	\$2.05	58**	\$21,996	\$1,565	\$4,248	\$10,225	\$4,248	\$8,106	\$2.18
59**	\$19,455	\$1,453	\$3,926	\$9,369	\$3,926	\$7,281	\$2.03	59**	\$20,710	\$1,547	\$4,180	\$9,974	\$4,180	\$7,751	\$2.16
60**	\$18,393	\$1,440	\$3,879	\$9,171	\$3,879	\$6,992	\$1.98	60**	\$19,580	\$1,533	\$4,130	\$9,763	\$4,130	\$7,444	\$2.11
61**	\$17,478	\$1,434	\$3,852	\$9,018	\$3,852	\$6,751	N/A	61**	\$18,605	\$1,527	\$4,100	\$9,599	\$4,100	\$7,187	N/A
62**	\$16,591	\$1,427	\$3,820	\$8,854	\$3,820	\$6,513	N/A	62**	\$17,662	\$1,519	\$4,067	\$9,426	\$4,067	\$6,934	N/A
63**	\$15,745	\$1,421	\$3,787	\$8,691	\$3,787	\$6,284	N/A	63**	\$16,761	\$1,513	\$4,031	\$9,251	\$4,031	\$6,689	N/A
64**	\$14,937	\$1,416	\$3,751	\$8,527	\$3,751	\$6,061	N/A	64**	\$15,901	\$1,507	\$3,993	\$9,077	\$3,993	\$6,452	N/A
65**	\$14,014	\$1,396	\$3,673	\$8,271	\$3,673	\$5,783	N/A	65**	\$14,918	\$1,486	\$3,910	\$8,804	\$3,910	\$6,156	N/A
66**	\$13,209	\$1,383	\$3,611	\$8,057	\$3,611	\$5,543	N/A	66**	\$14,062	\$1,472	\$3,844	\$8,577	\$3,844	\$5,901	N/A
67**	\$12,454	\$1,369	\$3,551	\$7,854	\$3,551	\$5,316	N/A	67**	\$13,258	\$1,457	\$3,780	\$8,361	\$3,780	\$5,659	N/A
68**	\$11,742	\$1,354	\$3,489	\$7,661	\$3,489	\$5,099	N/A	68**	\$12,500	\$1,441	\$3,715	\$8,156	\$3,715	\$5,429	N/A
69**	\$11,084	\$1,364	\$3,453	\$7,505	\$3,453	\$4,928	N/A	69**	\$11,799	\$1,452	\$3,676	\$7,989	\$3,676	\$5,245	N/A
70**	\$10,262	\$1,347	\$3,350	\$7,231	\$3,350	\$4,672	N/A	70**	\$10,925	\$1,434	\$3,567	\$7,699	\$3,567	\$4,974	N/A
71**	\$9,697	\$1,355	\$3,315	\$7,147	\$3,315	\$4,520	N/A	71**	\$10,322	\$1,442	\$3,529	\$7,607	\$3,529	\$4,812	N/A
72**	\$9,153	\$1,360	\$3,275	\$7,111	\$3,275	\$4,370	N/A	72**	\$9,743	\$1,448	\$3,486	\$7,569	\$3,486	\$4,652	N/A

*Guaranteed Cash Value

**Cash Values and Paid-Up Values for ages 56-72 are for the tenth year rather than age 65.

END-95 (ESO)(20/21)

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

Employee Life Option Plus

No Tobacco Rates

\$77.99 Monthly								\$82.33 Monthly							
Issue Age	Face Amount	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	Face Amount	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	\$140,416	\$769	\$4,311	\$13,557	\$57,653	\$120,122	\$10.57	18	\$148,423	\$813	\$4,557	\$14,330	\$60,941	\$126,971	\$11.17
19	\$135,802	\$837	\$4,418	\$13,656	\$55,438	\$115,508	\$10.11	19	\$143,545	\$884	\$4,670	\$14,435	\$58,599	\$122,094	\$10.68
20	\$133,094	\$917	\$4,586	\$13,936	\$54,006	\$112,522	\$9.67	20	\$140,683	\$969	\$4,848	\$14,731	\$57,085	\$118,938	\$10.22
21	\$128,559	\$986	\$4,691	\$14,018	\$51,835	\$108,000	\$9.23	21	\$135,889	\$1,042	\$4,959	\$14,817	\$54,790	\$114,158	\$9.76
22	\$124,501	\$1,063	\$4,804	\$14,136	\$49,864	\$103,892	\$8.83	22	\$131,600	\$1,124	\$5,078	\$14,942	\$52,707	\$109,816	\$9.33
23	\$121,028	\$1,146	\$4,929	\$14,306	\$48,130	\$100,280	\$8.37	23	\$127,929	\$1,211	\$5,211	\$15,121	\$50,875	\$105,998	\$8.85
24	\$117,425	\$1,224	\$5,039	\$14,448	\$46,350	\$96,571	\$8.02	24	\$124,121	\$1,293	\$5,326	\$15,272	\$48,993	\$102,078	\$8.48
25	\$113,881	\$1,302	\$5,135	\$14,588	\$44,596	\$92,917	\$7.78	25	\$120,374	\$1,376	\$5,428	\$15,420	\$47,138	\$98,214	\$8.22
26	\$109,429	\$1,365	\$5,173	\$14,595	\$42,495	\$88,538	\$7.47	26	\$115,668	\$1,442	\$5,468	\$15,427	\$44,917	\$93,586	\$7.90
27	\$104,930	\$1,414	\$5,182	\$14,565	\$40,383	\$84,139	\$7.17	27	\$110,913	\$1,495	\$5,478	\$15,396	\$42,686	\$88,937	\$7.57
28	\$100,904	\$1,461	\$5,196	\$14,577	\$38,465	\$80,142	\$6.89	28	\$106,657	\$1,544	\$5,492	\$15,408	\$40,658	\$84,711	\$7.28
29	\$96,741	\$1,496	\$5,188	\$14,545	\$36,506	\$76,062	\$6.61	29	\$102,258	\$1,581	\$5,484	\$15,374	\$38,588	\$80,399	\$6.98
30	\$92,909	\$1,523	\$5,185	\$14,537	\$34,685	\$72,266	\$6.43	30	\$98,207	\$1,610	\$5,481	\$15,366	\$36,663	\$76,387	\$6.79
31	\$88,820	\$1,534	\$5,159	\$14,461	\$32,781	\$68,299	\$6.14	31	\$93,884	\$1,621	\$5,453	\$15,285	\$34,650	\$72,193	\$6.49
32	\$85,159	\$1,541	\$5,148	\$14,425	\$31,050	\$64,693	\$5.97	32	\$90,015	\$1,629	\$5,441	\$15,248	\$32,820	\$68,382	\$6.31
33	\$81,711	\$1,546	\$5,145	\$14,397	\$29,412	\$61,280	\$5.72	33	\$86,370	\$1,634	\$5,438	\$15,218	\$31,089	\$64,774	\$6.05
34	\$78,319	\$1,548	\$5,139	\$14,354	\$27,810	\$57,942	\$5.56	34	\$82,784	\$1,637	\$5,432	\$15,172	\$29,395	\$61,245	\$5.87
35	\$74,937	\$1,552	\$5,134	\$14,285	\$26,229	\$54,649	\$5.32	35	\$79,210	\$1,640	\$5,427	\$15,100	\$27,725	\$57,765	\$5.62
36	\$71,716	\$1,563	\$5,138	\$14,223	\$24,725	\$51,514	\$5.15	36	\$75,806	\$1,652	\$5,431	\$15,034	\$26,135	\$54,452	\$5.44
37	\$68,598	\$1,578	\$5,146	\$14,158	\$23,275	\$48,493	\$4.99	37	\$72,510	\$1,668	\$5,439	\$14,965	\$24,602	\$51,259	\$5.27
38	\$65,591	\$1,598	\$5,157	\$14,093	\$21,880	\$45,587	\$4.83	38	\$69,331	\$1,689	\$5,452	\$14,896	\$23,127	\$48,186	\$5.10
39	\$62,564	\$1,616	\$5,160	\$13,997	\$20,497	\$42,706	\$4.60	39	\$66,132	\$1,708	\$5,455	\$14,796	\$21,666	\$45,142	\$4.87
40	\$59,722	\$1,638	\$5,167	\$13,915	\$19,192	\$39,986	\$4.45	40	\$63,128	\$1,732	\$5,462	\$14,709	\$20,286	\$42,267	\$4.70
41	\$56,978	\$1,660	\$5,170	\$13,824	\$17,934	\$37,366	\$4.29	41	\$60,226	\$1,754	\$5,465	\$14,612	\$18,956	\$39,496	\$4.54
42	\$54,371	\$1,681	\$5,171	\$13,733	\$16,735	\$34,868	\$4.14	42	\$57,472	\$1,777	\$5,466	\$14,516	\$17,689	\$36,856	\$4.38
43	\$51,776	\$1,699	\$5,158	\$13,610	\$15,556	\$32,411	\$3.99	43	\$54,728	\$1,796	\$5,452	\$14,386	\$16,443	\$34,259	\$4.22
44	\$49,249	\$1,714	\$5,134	\$13,470	\$14,415	\$30,034	\$3.84	44	\$52,057	\$1,812	\$5,427	\$14,238	\$15,237	\$31,746	\$4.06
45	\$46,780	\$1,725	\$5,099	\$13,307	\$13,307	\$27,726	\$3.69	45	\$49,447	\$1,823	\$5,389	\$14,066	\$14,066	\$29,306	\$3.90
46	\$44,455	\$1,733	\$5,063	\$13,149	\$12,258	\$25,541	\$3.62	46	\$46,990	\$1,832	\$5,352	\$13,899	\$12,957	\$26,997	\$3.83
47	\$42,227	\$1,738	\$5,024	\$12,984	\$11,254	\$23,448	\$3.48	47	\$44,635	\$1,837	\$5,311	\$13,725	\$11,896	\$24,785	\$3.68
48	\$40,081	\$1,736	\$4,982	\$12,811	\$10,289	\$21,438	\$3.34	48	\$42,367	\$1,835	\$5,266	\$13,542	\$10,876	\$22,660	\$3.53
49	\$38,093	\$1,734	\$4,947	\$12,656	\$9,382	\$19,548	\$3.14	49	\$40,265	\$1,832	\$5,229	\$13,377	\$9,917	\$20,663	\$3.32
50	\$36,127	\$1,724	\$4,902	\$12,474	\$8,499	\$17,708	\$3.07	50	\$38,187	\$1,822	\$5,182	\$13,185	\$8,984	\$18,718	\$3.25
51	\$34,312	\$1,716	\$4,865	\$12,310	\$7,670	\$15,981	\$2.95	51	\$36,269	\$1,814	\$5,143	\$13,013	\$8,108	\$16,892	\$3.11
52	\$32,598	\$1,709	\$4,830	\$12,150	\$6,882	\$14,338	\$2.89	52	\$34,457	\$1,807	\$5,106	\$12,843	\$7,274	\$15,156	\$3.05
53	\$30,958	\$1,704	\$4,794	\$11,983	\$6,128	\$12,767	\$2.77	53	\$32,724	\$1,801	\$5,068	\$12,667	\$6,477	\$13,496	\$2.93
54	\$29,446	\$1,705	\$4,766	\$11,833	\$5,417	\$11,288	\$2.71	54	\$31,125	\$1,802	\$5,038	\$12,508	\$5,726	\$11,931	\$2.86
55	\$27,938	\$1,704	\$4,726	\$11,651	\$4,726	\$9,847	\$2.57	55	\$29,531	\$1,801	\$4,995	\$12,315	\$4,995	\$10,408	\$2.72
56**	\$26,304	\$1,691	\$4,651	\$11,379	\$4,651	\$9,408	\$2.47	56**	\$27,804	\$1,787	\$4,916	\$12,028	\$4,916	\$9,944	\$2.61
57**	\$24,786	\$1,677	\$4,580	\$11,117	\$4,580	\$8,998	\$2.48	57**	\$26,199	\$1,773	\$4,841	\$11,751	\$4,841	\$9,511	\$2.62
58**	\$23,327	\$1,659	\$4,505	\$10,844	\$4,505	\$8,597	\$2.31	58**	\$24,657	\$1,754	\$4,762	\$11,462	\$4,762	\$9,087	\$2.44
59**	\$21,963	\$1,640	\$4,433	\$10,577	\$4,433	\$8,220	\$2.29	59**	\$23,215	\$1,734	\$4,685	\$11,180	\$4,685	\$8,689	\$2.42
60**	\$20,765	\$1,626	\$4,380	\$10,354	\$4,380	\$7,894	\$2.24	60**	\$21,949	\$1,723	\$4,629	\$10,944	\$4,629	\$8,344	\$2.37
61**	\$19,731	\$1,619	\$4,348	\$10,180	\$4,348	\$7,621	N/A	61**	\$20,856	\$1,712	\$4,596	\$10,760	\$4,596	\$8,056	N/A
62**	\$18,730	\$1,611	\$4,313	\$9,996	\$4,313	\$7,353	N/A	62**	\$19,798	\$1,703	\$4,558	\$10,566	\$4,558	\$7,773	N/A
63**	\$17,774	\$1,604	\$4,275	\$9,811	\$4,275	\$7,094	N/A	63**	\$18,788	\$1,696	\$4,519	\$10,370	\$4,519	\$7,498	N/A
64**	\$16,863	\$1,598	\$4,234	\$9,627	\$4,234	\$6,843	N/A	64**	\$17,824	\$1,690	\$4,476	\$10,175	\$4,476	\$7,233	N/A
65**	\$15,820	\$1,576	\$4,146	\$9,336	\$4,146	\$6,528	N/A	65**	\$16,722	\$1,666	\$4,382	\$9,869	\$4,382	\$6,900	N/A
66**	\$14,912	\$1,561	\$4,077	\$9,096	\$4,077	\$6,258	N/A	66**	\$15,763	\$1,650	\$4,309	\$9,615	\$4,309	\$6,615	N/A
67**	\$14,059	\$1,546	\$4,008	\$8,866	\$4,008	\$6,001	N/A	67**	\$14,861	\$1,634	\$4,237	\$9,372	\$4,237	\$6,344	N/A
68**	\$13,256	\$1,528	\$3,939	\$8,649	\$3,939	\$5,757	N/A	68**	\$14,012	\$1,615	\$4,164	\$9,143	\$4,164	\$6,085	N/A
69**	\$12,512	\$1,540	\$3,898	\$8,472	\$3,898	\$5,562	N/A	69**	\$13,226	\$1,628	\$4,120	\$8,955	\$4,120	\$5,880	N/A
70**	\$11,585	\$1,521	\$3,782	\$8,164	\$3,782	\$5,274	N/A	70**	\$12,246	\$1,607	\$3,998	\$8,629	\$3,998	\$5,575	N/A
71**	\$10,947	\$1,530	\$3,742	\$8,068	\$3,742	\$5,103	N/A	71**	\$11,571	\$1,617	\$3,956	\$8,528	\$3,956	\$5,394	N/A
72**	\$10,333	\$1,535	\$3,697	\$8,028	\$3,697	\$4,933	N/A	72**	\$10,922	\$1,623	\$3,908	\$8,485	\$3,908	\$5,214	N/A

*Guaranteed Cash Value

**Cash Values and Paid-Up Values for ages 56-72 are for the tenth year rather than age 65.

END-95 (ESO)(20/21)

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

Employee Life Option Plus

No Tobacco Rates

\$86.66 Monthly								\$90.99 Monthly							
Issue Age	Face Amount	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	Face Amount	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	\$156,449	\$857	\$4,803	\$15,105	\$64,236	\$133,837	\$11.78	18	\$164,457	\$901	\$5,049	\$15,878	\$67,524	\$140,688	\$12.38
19	\$151,307	\$932	\$4,922	\$15,215	\$61,768	\$128,696	\$11.26	19	\$159,052	\$980	\$5,174	\$15,994	\$64,930	\$135,283	\$11.83
20	\$148,290	\$1,022	\$5,110	\$15,527	\$60,172	\$125,369	\$10.77	20	\$155,881	\$1,074	\$5,372	\$16,322	\$63,252	\$131,786	\$11.33
21	\$143,237	\$1,099	\$5,227	\$15,619	\$57,753	\$120,331	\$10.28	21	\$150,569	\$1,155	\$5,494	\$16,418	\$60,709	\$126,490	\$10.81
22	\$138,716	\$1,185	\$5,353	\$15,750	\$55,557	\$115,754	\$9.84	22	\$145,817	\$1,245	\$5,627	\$16,556	\$58,401	\$121,680	\$10.34
23	\$134,847	\$1,277	\$5,492	\$15,939	\$53,626	\$111,730	\$9.33	23	\$141,749	\$1,342	\$5,773	\$16,755	\$56,371	\$117,449	\$9.80
24	\$130,832	\$1,363	\$5,614	\$16,098	\$51,642	\$107,598	\$8.93	24	\$137,529	\$1,433	\$5,901	\$16,922	\$54,285	\$113,105	\$9.39
25	\$126,883	\$1,450	\$5,721	\$16,254	\$49,687	\$103,525	\$8.66	25	\$133,378	\$1,525	\$6,014	\$17,086	\$52,231	\$108,824	\$9.11
26	\$121,923	\$1,520	\$5,763	\$16,261	\$47,346	\$98,647	\$8.33	26	\$128,164	\$1,598	\$6,058	\$17,093	\$49,770	\$103,696	\$8.75
27	\$116,911	\$1,576	\$5,774	\$16,228	\$44,994	\$93,746	\$7.98	27	\$122,895	\$1,657	\$6,070	\$17,059	\$47,297	\$98,545	\$8.39
28	\$112,424	\$1,628	\$5,789	\$16,241	\$42,856	\$89,292	\$7.68	28	\$118,179	\$1,711	\$6,085	\$17,072	\$45,050	\$93,862	\$8.07
29	\$107,787	\$1,666	\$5,781	\$16,206	\$40,675	\$84,746	\$7.36	29	\$113,304	\$1,752	\$6,076	\$17,035	\$42,756	\$89,084	\$7.74
30	\$103,517	\$1,697	\$5,777	\$16,197	\$38,645	\$80,518	\$7.16	30	\$108,816	\$1,783	\$6,073	\$17,026	\$40,623	\$84,639	\$7.53
31	\$98,961	\$1,709	\$5,748	\$16,112	\$36,524	\$76,097	\$6.85	31	\$104,027	\$1,797	\$6,042	\$16,937	\$38,393	\$79,993	\$7.20
32	\$94,882	\$1,717	\$5,736	\$16,072	\$34,595	\$72,079	\$6.65	32	\$99,739	\$1,805	\$6,029	\$16,895	\$36,366	\$75,769	\$6.99
33	\$91,040	\$1,722	\$5,732	\$16,041	\$32,770	\$68,276	\$6.38	33	\$95,701	\$1,811	\$6,025	\$16,863	\$34,448	\$71,772	\$6.70
34	\$87,261	\$1,725	\$5,726	\$15,992	\$30,985	\$64,557	\$6.19	34	\$91,727	\$1,813	\$6,019	\$16,811	\$32,570	\$67,861	\$6.51
35	\$83,493	\$1,729	\$5,720	\$15,916	\$29,224	\$60,889	\$5.92	35	\$87,767	\$1,818	\$6,013	\$16,731	\$30,720	\$64,006	\$6.23
36	\$79,905	\$1,741	\$5,724	\$15,847	\$27,548	\$57,397	\$5.74	36	\$83,995	\$1,830	\$6,017	\$16,658	\$28,958	\$60,334	\$6.03
37	\$76,431	\$1,758	\$5,733	\$15,775	\$25,932	\$54,031	\$5.56	37	\$80,343	\$1,848	\$6,027	\$16,582	\$27,260	\$56,796	\$5.84
38	\$73,080	\$1,780	\$5,746	\$15,702	\$24,378	\$50,792	\$5.38	38	\$76,821	\$1,871	\$6,040	\$16,506	\$25,626	\$53,392	\$5.65
39	\$69,708	\$1,801	\$5,750	\$15,596	\$22,838	\$47,583	\$5.13	39	\$73,276	\$1,893	\$6,044	\$16,394	\$24,007	\$50,018	\$5.39
40	\$66,541	\$1,825	\$5,757	\$15,504	\$21,383	\$44,552	\$4.95	40	\$69,948	\$1,919	\$6,052	\$16,298	\$22,478	\$46,833	\$5.21
41	\$63,483	\$1,849	\$5,760	\$15,402	\$19,981	\$41,632	\$4.78	41	\$66,733	\$1,944	\$6,055	\$16,191	\$21,004	\$43,763	\$5.03
42	\$60,579	\$1,873	\$5,762	\$15,301	\$18,646	\$38,849	\$4.62	42	\$63,680	\$1,969	\$6,057	\$16,084	\$19,600	\$40,837	\$4.85
43	\$57,688	\$1,893	\$5,747	\$15,164	\$17,332	\$36,112	\$4.45	43	\$60,641	\$1,990	\$6,041	\$15,941	\$18,220	\$37,961	\$4.67
44	\$54,872	\$1,910	\$5,720	\$15,007	\$16,060	\$33,463	\$4.28	44	\$57,681	\$2,008	\$6,013	\$15,776	\$16,883	\$35,176	\$4.50
45	\$52,121	\$1,922	\$5,681	\$14,826	\$14,826	\$30,891	\$4.11	45	\$54,789	\$2,020	\$5,971	\$15,585	\$15,585	\$32,472	\$4.32
46	\$49,531	\$1,931	\$5,641	\$14,650	\$13,658	\$28,457	\$4.04	46	\$52,066	\$2,030	\$5,930	\$15,400	\$14,357	\$29,913	\$4.24
47	\$47,048	\$1,936	\$5,598	\$14,467	\$12,539	\$26,125	\$3.88	47	\$49,457	\$2,035	\$5,884	\$15,208	\$13,181	\$27,462	\$4.07
48	\$44,658	\$1,935	\$5,551	\$14,274	\$11,464	\$23,886	\$3.72	48	\$46,944	\$2,034	\$5,835	\$15,005	\$12,051	\$25,108	\$3.91
49	\$42,443	\$1,932	\$5,512	\$14,101	\$10,454	\$21,780	\$3.50	49	\$44,615	\$2,030	\$5,794	\$14,822	\$10,989	\$22,895	\$3.67
50	\$40,252	\$1,921	\$5,462	\$13,898	\$9,470	\$19,730	\$3.42	50	\$42,312	\$2,019	\$5,742	\$14,609	\$9,954	\$20,740	\$3.60
51	\$38,230	\$1,912	\$5,421	\$13,716	\$8,546	\$17,806	\$3.28	51	\$40,187	\$2,010	\$5,699	\$14,418	\$8,983	\$18,717	\$3.45
52	\$36,320	\$1,904	\$5,382	\$13,537	\$7,668	\$15,975	\$3.21	52	\$38,179	\$2,002	\$5,657	\$14,230	\$8,060	\$16,793	\$3.38
53	\$34,493	\$1,899	\$5,342	\$13,352	\$6,828	\$14,225	\$3.08	53	\$36,259	\$1,996	\$5,615	\$14,035	\$7,177	\$14,954	\$3.24
54	\$32,808	\$1,900	\$5,310	\$13,184	\$6,036	\$12,576	\$3.02	54	\$34,487	\$1,997	\$5,582	\$13,859	\$6,345	\$13,220	\$3.17
55	\$31,128	\$1,899	\$5,266	\$12,981	\$5,266	\$10,971	\$2.86	55	\$32,721	\$1,996	\$5,535	\$13,646	\$5,535	\$11,533	\$3.01
56**	\$29,307	\$1,884	\$5,181	\$12,678	\$5,181	\$10,482	\$2.75	56**	\$30,807	\$1,980	\$5,447	\$13,327	\$5,447	\$11,018	\$2.89
57**	\$27,616	\$1,869	\$5,103	\$12,387	\$5,103	\$10,025	\$2.76	57**	\$29,030	\$1,964	\$5,364	\$13,021	\$5,364	\$10,538	\$2.90
58**	\$25,990	\$1,849	\$5,019	\$12,082	\$5,019	\$9,578	\$2.57	58**	\$27,321	\$1,947	\$5,276	\$12,701	\$5,276	\$10,069	\$2.71
59**	\$24,471	\$1,840	\$4,939	\$11,785	\$4,939	\$9,159	\$2.55	59**	\$25,723	\$1,949	\$5,191	\$12,388	\$5,191	\$9,627	\$2.68
60**	\$23,136	\$1,830	\$4,880	\$11,536	\$4,880	\$8,796	\$2.50	60**	\$24,320	\$1,938	\$5,129	\$12,126	\$5,129	\$9,246	\$2.62
61**	\$21,983	\$1,810	\$4,845	\$11,342	\$4,845	\$8,491	N/A	61**	\$23,109	\$1,917	\$5,093	\$11,923	\$5,093	\$8,926	N/A
62**	\$20,868	\$1,795	\$4,805	\$11,137	\$4,805	\$8,193	N/A	62**	\$21,937	\$1,894	\$5,051	\$11,707	\$5,051	\$8,612	N/A
63**	\$19,804	\$1,788	\$4,763	\$10,931	\$4,763	\$7,904	N/A	63**	\$20,818	\$1,879	\$5,007	\$11,491	\$5,007	\$8,309	N/A
64**	\$18,788	\$1,781	\$4,718	\$10,726	\$4,718	\$7,624	N/A	64**	\$19,750	\$1,872	\$4,959	\$11,275	\$4,959	\$8,014	N/A
65**	\$17,627	\$1,756	\$4,620	\$10,403	\$4,620	\$7,274	N/A	65**	\$18,529	\$1,846	\$4,856	\$10,935	\$4,856	\$7,646	N/A
66**	\$16,615	\$1,739	\$4,542	\$10,134	\$4,542	\$6,973	N/A	66**	\$17,465	\$1,828	\$4,775	\$10,653	\$4,775	\$7,329	N/A
67**	\$15,665	\$1,722	\$4,466	\$9,879	\$4,466	\$6,687	N/A	67**	\$16,467	\$1,810	\$4,695	\$10,384	\$4,695	\$7,029	N/A
68**	\$14,770	\$1,703	\$4,389	\$9,637	\$4,389	\$6,414	N/A	68**	\$15,526	\$1,790	\$4,614	\$10,130	\$4,614	\$6,743	N/A
69**	\$13,941	\$1,716	\$4,343	\$9,439	\$4,343	\$6,198	N/A	69**	\$14,655	\$1,803	\$4,565	\$9,922	\$4,565	\$6,515	N/A
70**	\$12,908	\$1,694	\$4,214	\$9,096	\$4,214	\$5,877	N/A	70**	\$13,569	\$1,781	\$4,430	\$9,562	\$4,430	\$6,178	N/A
71**	\$12,196	\$1,704	\$4,169	\$8,988	\$4,169	\$5,685	N/A	71**	\$12,821	\$1,792	\$4,383	\$9,449	\$4,383	\$5,977	N/A
72**	\$11,512	\$1,711	\$4,119	\$8,944	\$4,119	\$5,496	N/A	72**	\$12,102	\$1,798	\$4,330	\$9,402	\$4,330	\$5,778	N/A

*Guaranteed Cash Value

**Cash Values and Paid-Up Values for ages 56-72 are for the tenth year rather than age 65.

END-95 (ESO)(20/21)

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

Employee Life Option Plus

No Tobacco Rates

\$95.33 Monthly

\$99.66 Monthly

Issue Age	Face Amount	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	Face Amount	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	\$172,463	\$945	\$5,295	\$16,651	\$70,812	\$147,537	\$12.98	18	\$180,489	\$1,002	\$5,541	\$17,426	\$74,107	\$154,403	\$13.59
19	\$166,795	\$1,027	\$5,426	\$16,773	\$68,091	\$141,869	\$12.41	19	\$174,557	\$1,075	\$5,678	\$17,553	\$71,259	\$148,471	\$12.99
20	\$163,470	\$1,126	\$5,633	\$17,117	\$66,331	\$138,202	\$11.88	20	\$171,077	\$1,179	\$5,895	\$17,913	\$69,418	\$144,634	\$12.43
21	\$157,899	\$1,211	\$5,762	\$17,217	\$63,665	\$132,648	\$11.33	21	\$165,248	\$1,267	\$6,030	\$18,019	\$66,628	\$138,822	\$11.86
22	\$152,916	\$1,306	\$5,901	\$17,362	\$61,244	\$127,604	\$10.84	22	\$160,032	\$1,367	\$6,176	\$18,170	\$64,094	\$133,542	\$11.35
23	\$148,650	\$1,408	\$6,055	\$17,570	\$59,115	\$123,167	\$10.28	23	\$155,568	\$1,473	\$6,336	\$18,388	\$61,866	\$128,899	\$10.76
24	\$144,225	\$1,503	\$6,189	\$17,745	\$56,928	\$118,612	\$9.85	24	\$150,937	\$1,573	\$6,477	\$18,571	\$59,578	\$124,132	\$10.31
25	\$139,872	\$1,599	\$6,307	\$17,918	\$54,774	\$114,123	\$9.55	25	\$146,381	\$1,673	\$6,600	\$18,751	\$57,323	\$119,434	\$10.00
26	\$134,404	\$1,676	\$6,353	\$17,925	\$52,193	\$108,745	\$9.18	26	\$140,658	\$1,754	\$6,649	\$18,760	\$54,622	\$113,805	\$9.60
27	\$128,878	\$1,737	\$6,365	\$17,890	\$49,600	\$103,342	\$8.80	27	\$134,876	\$1,818	\$6,662	\$18,722	\$51,908	\$108,152	\$9.21
28	\$123,933	\$1,795	\$6,381	\$17,903	\$47,243	\$98,433	\$8.46	28	\$129,700	\$1,878	\$6,678	\$18,736	\$49,442	\$103,013	\$8.86
29	\$118,821	\$1,837	\$6,372	\$17,865	\$44,838	\$93,422	\$8.11	29	\$124,350	\$1,922	\$6,669	\$18,696	\$46,925	\$97,769	\$8.49
30	\$114,114	\$1,870	\$6,369	\$17,855	\$42,601	\$88,760	\$7.89	30	\$119,424	\$1,957	\$6,665	\$18,686	\$44,583	\$92,890	\$8.26
31	\$109,091	\$1,884	\$6,336	\$17,761	\$40,262	\$83,887	\$7.55	31	\$114,168	\$1,972	\$6,631	\$18,588	\$42,136	\$87,791	\$7.90
32	\$104,595	\$1,893	\$6,323	\$17,717	\$38,136	\$79,458	\$7.33	32	\$109,462	\$1,981	\$6,617	\$18,542	\$39,911	\$83,155	\$7.67
33	\$100,360	\$1,899	\$6,319	\$17,683	\$36,125	\$75,266	\$7.03	33	\$105,030	\$1,987	\$6,613	\$18,506	\$37,806	\$78,768	\$7.36
34	\$96,193	\$1,902	\$6,312	\$17,629	\$34,156	\$71,166	\$6.82	34	\$100,670	\$1,990	\$6,606	\$18,450	\$35,746	\$74,478	\$7.14
35	\$92,040	\$1,906	\$6,306	\$17,546	\$32,216	\$67,122	\$6.53	35	\$96,323	\$1,995	\$6,599	\$18,362	\$33,715	\$70,245	\$6.83
36	\$88,084	\$1,919	\$6,310	\$17,469	\$30,368	\$63,272	\$6.33	36	\$92,183	\$2,009	\$6,604	\$18,282	\$31,781	\$66,216	\$6.62
37	\$84,254	\$1,938	\$6,320	\$17,389	\$28,587	\$59,561	\$6.12	37	\$88,175	\$2,028	\$6,614	\$18,198	\$29,917	\$62,333	\$6.41
38	\$80,561	\$1,962	\$6,335	\$17,309	\$26,874	\$55,992	\$5.93	38	\$84,310	\$2,054	\$6,629	\$18,115	\$28,124	\$58,597	\$6.20
39	\$76,843	\$1,985	\$6,338	\$17,192	\$25,175	\$52,453	\$5.65	39	\$80,419	\$2,077	\$6,633	\$17,992	\$26,347	\$54,894	\$5.92
40	\$73,353	\$2,012	\$6,347	\$17,091	\$23,572	\$49,113	\$5.46	40	\$76,767	\$2,106	\$6,642	\$17,887	\$24,669	\$51,399	\$5.71
41	\$69,981	\$2,039	\$6,350	\$16,979	\$22,027	\$45,893	\$5.27	41	\$73,238	\$2,133	\$6,646	\$17,769	\$23,052	\$48,029	\$5.52
42	\$66,781	\$2,065	\$6,352	\$16,868	\$20,555	\$42,826	\$5.09	42	\$69,888	\$2,161	\$6,647	\$17,652	\$21,511	\$44,818	\$5.32
43	\$63,593	\$2,087	\$6,335	\$16,717	\$19,107	\$39,809	\$4.90	43	\$66,552	\$2,184	\$6,630	\$17,495	\$19,996	\$41,661	\$5.13
44	\$60,489	\$2,106	\$6,306	\$16,544	\$17,705	\$36,888	\$4.72	44	\$63,304	\$2,204	\$6,599	\$17,314	\$18,528	\$38,605	\$4.93
45	\$57,456	\$2,118	\$6,262	\$16,344	\$16,344	\$34,053	\$4.53	45	\$60,130	\$2,217	\$6,554	\$17,105	\$17,105	\$35,638	\$4.74
46	\$54,601	\$2,129	\$6,219	\$16,150	\$15,056	\$31,370	\$4.45	46	\$57,142	\$2,228	\$6,508	\$16,901	\$15,757	\$32,830	\$4.65
47	\$51,864	\$2,134	\$6,171	\$15,948	\$13,822	\$28,799	\$4.27	47	\$54,278	\$2,234	\$6,458	\$16,690	\$14,466	\$30,139	\$4.47
48	\$49,229	\$2,133	\$6,119	\$15,736	\$12,638	\$26,331	\$4.10	48	\$51,520	\$2,232	\$6,403	\$16,468	\$13,226	\$27,556	\$4.29
49	\$46,787	\$2,129	\$6,076	\$15,544	\$11,524	\$24,010	\$3.85	49	\$48,965	\$2,228	\$6,359	\$16,268	\$12,060	\$25,127	\$4.03
50	\$44,372	\$2,117	\$6,021	\$15,321	\$10,439	\$21,750	\$3.77	50	\$46,437	\$2,216	\$6,302	\$16,034	\$10,925	\$22,762	\$3.95
51	\$42,144	\$2,108	\$5,976	\$15,120	\$9,421	\$19,629	\$3.62	51	\$44,105	\$2,206	\$6,254	\$15,824	\$9,859	\$20,542	\$3.79
52	\$40,038	\$2,099	\$5,933	\$14,923	\$8,452	\$17,611	\$3.54	52	\$41,901	\$2,197	\$6,209	\$15,617	\$8,846	\$18,430	\$3.71
53	\$38,024	\$2,093	\$5,888	\$14,718	\$7,526	\$15,681	\$3.40	53	\$39,793	\$2,191	\$6,162	\$15,403	\$7,877	\$16,411	\$3.56
54	\$36,166	\$2,094	\$5,853	\$14,534	\$6,654	\$13,864	\$3.33	54	\$37,849	\$2,191	\$6,126	\$15,210	\$6,963	\$14,509	\$3.48
55	\$34,315	\$2,093	\$5,805	\$14,310	\$5,805	\$12,094	\$3.16	55	\$35,911	\$2,190	\$6,075	\$14,976	\$6,075	\$12,657	\$3.30
56**	\$32,307	\$2,076	\$5,712	\$13,976	\$5,712	\$11,555	\$3.03	56**	\$33,811	\$2,173	\$5,978	\$14,626	\$5,978	\$12,093	\$3.17
57**	\$30,443	\$2,060	\$5,625	\$13,655	\$5,625	\$11,051	\$3.04	57**	\$31,860	\$2,156	\$5,887	\$14,290	\$5,887	\$11,566	\$3.18
58**	\$28,651	\$2,056	\$5,533	\$13,319	\$5,533	\$10,559	\$2.84	58**	\$29,984	\$2,165	\$5,790	\$13,939	\$5,790	\$11,050	\$2.97
59**	\$26,976	\$2,057	\$5,444	\$12,991	\$5,444	\$10,096	\$2.81	59**	\$28,231	\$2,166	\$5,698	\$13,595	\$5,698	\$10,566	\$2.94
60**	\$25,504	\$2,047	\$5,379	\$12,717	\$5,379	\$9,696	\$2.75	60**	\$26,691	\$2,155	\$5,629	\$13,308	\$5,629	\$10,147	\$2.88
61**	\$24,234	\$2,023	\$5,341	\$12,503	\$5,341	\$9,361	N/A	61**	\$25,362	\$2,131	\$5,589	\$13,085	\$5,589	\$9,797	N/A
62**	\$23,005	\$2,000	\$5,297	\$12,277	\$5,297	\$9,032	N/A	62**	\$24,075	\$2,106	\$5,543	\$12,848	\$5,543	\$9,452	N/A
63**	\$21,831	\$1,976	\$5,250	\$12,050	\$5,250	\$8,713	N/A	63**	\$22,847	\$2,081	\$5,495	\$12,611	\$5,495	\$9,118	N/A
64**	\$20,711	\$1,963	\$5,201	\$11,823	\$5,201	\$8,404	N/A	64**	\$21,675	\$2,055	\$5,443	\$12,374	\$5,443	\$8,796	N/A
65**	\$19,431	\$1,943	\$5,092	\$11,468	\$5,092	\$8,018	N/A	65**	\$20,335	\$2,047	\$5,329	\$12,001	\$5,329	\$8,391	N/A
66**	\$18,316	\$1,925	\$5,007	\$11,172	\$5,007	\$7,686	N/A	66**	\$19,168	\$2,027	\$5,240	\$11,692	\$5,240	\$8,044	N/A
67**	\$17,268	\$1,900	\$4,923	\$10,889	\$4,923	\$7,371	N/A	67**	\$18,072	\$2,002	\$5,152	\$11,396	\$5,152	\$7,714	N/A
68**	\$16,282	\$1,877	\$4,839	\$10,624	\$4,839	\$7,071	N/A	68**	\$17,039	\$1,968	\$5,064	\$11,118	\$5,064	\$7,400	N/A
69**	\$15,368	\$1,891	\$4,787	\$10,405	\$4,787	\$6,832	N/A	69**	\$16,083	\$1,979	\$5,010	\$10,889	\$5,010	\$7,150	N/A
70**	\$14,229	\$1,875	\$4,645	\$10,027	\$4,645	\$6,478	N/A	70**	\$14,892	\$1,975	\$4,862	\$10,494	\$4,862	\$6,780	N/A
71**	\$13,445	\$1,879	\$4,596	\$9,909	\$4,596	\$6,268	N/A	71**	\$14,071	\$1,966	\$4,810	\$10,370	\$4,810	\$6,559	N/A
72**	\$12,691	\$1,886	\$4,541	\$9,860	\$4,541	\$6,059	N/A	72**	\$13,282	\$1,974	\$4,753	\$10,319	\$4,753	\$6,341	N/A

*Guaranteed Cash Value

**Cash Values and Paid-Up Values for ages 56-72 are for the tenth year rather than age 65.

END-95 (ESO)(20/21)

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

Employee Life Option Plus

No Tobacco Rates

\$103.99 Monthly								\$108.33 Monthly							
Issue Age	Face Amount	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	Face Amount	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	\$188,497	\$1,057	\$5,787	\$18,199	\$77,395	\$161,254	\$14.19	18	\$196,504	\$1,114	\$6,033	\$18,972	\$80,683	\$168,103	\$14.79
19	\$182,302	\$1,125	\$5,930	\$18,332	\$74,421	\$155,059	\$13.56	19	\$190,046	\$1,186	\$6,182	\$19,111	\$77,582	\$161,646	\$14.14
20	\$178,667	\$1,231	\$6,157	\$18,708	\$72,498	\$151,050	\$12.98	20	\$186,256	\$1,283	\$6,418	\$19,503	\$75,577	\$157,466	\$13.53
21	\$172,579	\$1,324	\$6,297	\$18,818	\$69,584	\$144,980	\$12.39	21	\$179,910	\$1,380	\$6,565	\$19,617	\$72,540	\$151,139	\$12.91
22	\$167,132	\$1,427	\$6,450	\$18,976	\$66,938	\$139,467	\$11.85	22	\$174,231	\$1,488	\$6,724	\$19,782	\$69,781	\$145,391	\$12.35
23	\$162,470	\$1,539	\$6,617	\$19,204	\$64,611	\$134,618	\$11.24	23	\$169,371	\$1,604	\$6,898	\$20,020	\$67,355	\$140,336	\$11.71
24	\$157,633	\$1,643	\$6,764	\$19,395	\$62,221	\$129,639	\$10.76	24	\$164,329	\$1,712	\$7,051	\$20,219	\$64,864	\$135,146	\$11.22
25	\$152,875	\$1,747	\$6,893	\$19,583	\$59,866	\$124,732	\$10.44	25	\$159,369	\$1,822	\$7,186	\$20,415	\$62,409	\$130,031	\$10.88
26	\$146,899	\$1,832	\$6,944	\$19,592	\$57,045	\$118,855	\$10.03	26	\$153,139	\$1,910	\$7,239	\$20,424	\$59,468	\$123,903	\$10.46
27	\$140,860	\$1,899	\$6,957	\$19,553	\$54,211	\$112,950	\$9.62	27	\$146,843	\$1,979	\$7,253	\$20,383	\$56,514	\$117,748	\$10.03
28	\$135,455	\$1,961	\$6,975	\$19,568	\$51,635	\$107,584	\$9.25	28	\$141,208	\$2,045	\$7,271	\$20,399	\$53,828	\$112,153	\$9.64
29	\$129,867	\$2,008	\$6,965	\$19,526	\$49,007	\$102,107	\$8.87	29	\$135,384	\$2,093	\$7,261	\$20,355	\$51,089	\$106,444	\$9.24
30	\$124,723	\$2,044	\$6,961	\$19,515	\$46,562	\$97,012	\$8.63	30	\$130,020	\$2,131	\$7,256	\$20,344	\$48,539	\$101,132	\$8.99
31	\$119,233	\$2,059	\$6,925	\$19,412	\$44,005	\$91,685	\$8.25	31	\$124,298	\$2,147	\$7,219	\$20,237	\$45,875	\$95,580	\$8.60
32	\$114,319	\$2,069	\$6,911	\$19,365	\$41,682	\$86,845	\$8.01	32	\$119,175	\$2,157	\$7,204	\$20,187	\$43,452	\$90,534	\$8.35
33	\$109,690	\$2,075	\$6,906	\$19,327	\$39,483	\$82,263	\$7.68	33	\$114,349	\$2,163	\$7,199	\$20,148	\$41,160	\$85,757	\$8.01
34	\$105,136	\$2,079	\$6,899	\$19,268	\$37,332	\$77,782	\$7.46	34	\$109,602	\$2,167	\$7,192	\$20,087	\$38,917	\$81,086	\$7.77
35	\$100,597	\$2,083	\$6,892	\$19,177	\$35,211	\$73,362	\$7.13	35	\$104,870	\$2,172	\$7,185	\$19,991	\$36,707	\$76,479	\$7.44
36	\$96,273	\$2,098	\$6,897	\$19,093	\$33,191	\$69,154	\$6.91	36	\$100,363	\$2,187	\$7,190	\$19,904	\$34,601	\$72,092	\$7.21
37	\$92,088	\$2,118	\$6,908	\$19,006	\$31,245	\$65,099	\$6.69	37	\$95,999	\$2,208	\$7,201	\$19,813	\$32,572	\$67,864	\$6.98
38	\$88,051	\$2,145	\$6,923	\$18,919	\$29,372	\$61,197	\$6.48	38	\$91,791	\$2,236	\$7,218	\$19,722	\$30,620	\$63,797	\$6.75
39	\$83,988	\$2,169	\$6,927	\$18,791	\$27,516	\$57,330	\$6.18	39	\$87,555	\$2,262	\$7,222	\$19,589	\$28,685	\$59,765	\$6.44
40	\$80,173	\$2,199	\$6,937	\$18,680	\$25,764	\$53,679	\$5.97	40	\$83,578	\$2,293	\$7,231	\$19,474	\$26,858	\$55,959	\$6.22
41	\$76,488	\$2,228	\$6,941	\$18,558	\$24,075	\$50,160	\$5.76	41	\$79,737	\$2,323	\$7,235	\$19,346	\$25,097	\$52,291	\$6.00
42	\$72,989	\$2,257	\$6,942	\$18,436	\$22,465	\$46,807	\$5.56	42	\$76,089	\$2,353	\$7,237	\$19,219	\$23,419	\$48,795	\$5.80
43	\$69,505	\$2,281	\$6,924	\$18,271	\$20,883	\$43,509	\$5.36	43	\$72,457	\$2,378	\$7,218	\$19,047	\$21,770	\$45,357	\$5.58
44	\$66,113	\$2,301	\$6,892	\$18,082	\$19,351	\$40,318	\$5.15	44	\$68,921	\$2,399	\$7,185	\$18,850	\$20,172	\$42,030	\$5.37
45	\$62,798	\$2,315	\$6,844	\$17,864	\$17,864	\$37,219	\$4.95	45	\$65,466	\$2,414	\$7,135	\$18,622	\$18,622	\$38,800	\$5.16
46	\$59,678	\$2,327	\$6,797	\$17,652	\$16,456	\$34,287	\$4.86	46	\$62,212	\$2,426	\$7,085	\$18,401	\$17,155	\$35,743	\$5.07
47	\$56,686	\$2,333	\$6,745	\$17,430	\$15,107	\$31,477	\$4.67	47	\$59,094	\$2,432	\$7,031	\$18,171	\$15,749	\$32,814	\$4.87
48	\$53,806	\$2,331	\$6,688	\$17,199	\$13,813	\$28,779	\$4.48	48	\$56,092	\$2,430	\$6,972	\$17,929	\$14,399	\$30,001	\$4.67
49	\$51,137	\$2,327	\$6,641	\$16,989	\$12,595	\$26,242	\$4.21	49	\$53,309	\$2,426	\$6,923	\$17,711	\$13,130	\$27,357	\$4.39
50	\$48,497	\$2,314	\$6,581	\$16,745	\$11,409	\$23,772	\$4.12	50	\$50,557	\$2,413	\$6,861	\$17,456	\$11,894	\$24,782	\$4.30
51	\$46,062	\$2,304	\$6,532	\$16,526	\$10,297	\$21,453	\$3.95	51	\$48,018	\$2,401	\$6,809	\$17,228	\$10,734	\$22,364	\$4.12
52	\$43,760	\$2,294	\$6,484	\$16,310	\$9,238	\$19,248	\$3.87	52	\$45,619	\$2,392	\$6,760	\$17,003	\$9,631	\$20,066	\$4.04
53	\$41,559	\$2,288	\$6,436	\$16,087	\$8,226	\$17,139	\$3.71	53	\$43,324	\$2,385	\$6,709	\$16,770	\$8,576	\$17,867	\$3.87
54	\$39,528	\$2,289	\$6,398	\$15,885	\$7,272	\$15,152	\$3.64	54	\$41,207	\$2,386	\$6,669	\$16,559	\$7,581	\$15,796	\$3.79
55	\$37,505	\$2,287	\$6,344	\$15,641	\$6,344	\$13,219	\$3.45	55	\$39,098	\$2,385	\$6,614	\$16,305	\$6,614	\$13,780	\$3.60
56**	\$35,311	\$2,269	\$6,243	\$15,275	\$6,243	\$12,629	\$3.31	56**	\$36,811	\$2,366	\$6,508	\$15,924	\$6,508	\$13,165	\$3.45
57**	\$33,273	\$2,265	\$6,148	\$14,924	\$6,148	\$12,079	\$3.32	57**	\$34,687	\$2,372	\$6,409	\$15,558	\$6,409	\$12,592	\$3.46
58**	\$31,314	\$2,273	\$6,047	\$14,557	\$6,047	\$11,540	\$3.10	58**	\$32,645	\$2,381	\$6,304	\$15,176	\$6,304	\$12,031	\$3.23
59**	\$29,484	\$2,274	\$5,950	\$14,199	\$5,950	\$11,035	\$3.08	59**	\$30,736	\$2,383	\$6,222	\$14,802	\$6,222	\$11,539	\$3.21
60**	\$27,875	\$2,263	\$5,892	\$13,899	\$5,892	\$10,621	\$3.01	60**	\$29,059	\$2,370	\$6,167	\$14,489	\$6,167	\$11,117	\$3.13
61**	\$26,487	\$2,238	\$5,837	\$13,666	\$5,837	\$10,231	N/A	61**	\$27,612	\$2,344	\$6,090	\$14,246	\$6,090	\$10,673	N/A
62**	\$25,143	\$2,212	\$5,789	\$13,418	\$5,789	\$9,871	N/A	62**	\$26,211	\$2,318	\$6,035	\$13,988	\$6,035	\$10,290	N/A
63**	\$23,861	\$2,185	\$5,739	\$13,170	\$5,739	\$9,523	N/A	63**	\$24,874	\$2,290	\$5,982	\$13,729	\$5,982	\$9,927	N/A
64**	\$22,637	\$2,158	\$5,684	\$12,923	\$5,684	\$9,186	N/A	64**	\$23,598	\$2,262	\$5,926	\$13,471	\$5,926	\$9,576	N/A
65**	\$21,238	\$2,150	\$5,566	\$12,534	\$5,566	\$8,764	N/A	65**	\$22,140	\$2,253	\$5,802	\$13,066	\$5,802	\$9,136	N/A
66**	\$20,019	\$2,130	\$5,473	\$12,211	\$5,473	\$8,401	N/A	66**	\$20,869	\$2,232	\$5,705	\$12,729	\$5,705	\$8,758	N/A
67**	\$18,874	\$2,103	\$5,381	\$11,902	\$5,381	\$8,057	N/A	67**	\$19,675	\$2,204	\$5,609	\$12,407	\$5,609	\$8,399	N/A
68**	\$17,795	\$2,068	\$5,288	\$11,611	\$5,288	\$7,728	N/A	68**	\$18,551	\$2,168	\$5,513	\$12,104	\$5,513	\$8,056	N/A
69**	\$16,797	\$2,067	\$5,233	\$11,373	\$5,233	\$7,467	N/A	69**	\$17,511	\$2,155	\$5,455	\$11,856	\$5,455	\$7,785	N/A
70**	\$15,552	\$2,076	\$5,077	\$10,959	\$5,077	\$7,081	N/A	70**	\$16,213	\$2,176	\$5,293	\$11,425	\$5,293	\$7,381	N/A
71**	\$14,695	\$2,053	\$5,024	\$10,830	\$5,024	\$6,850	N/A	71**	\$15,319	\$2,151	\$5,237	\$11,290	\$5,237	\$7,141	N/A
72**	\$13,871	\$2,061	\$4,963	\$10,777	\$4,963	\$6,622	N/A	72**	\$14,460	\$2,149	\$5,174	\$11,234	\$5,174	\$6,904	N/A

*Guaranteed Cash Value

**Cash Values and Paid-Up Values for ages 56-72 are for the tenth year rather than age 65.

END-95 (ESO)(20/21)

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

Employee Life Option Plus

No Tobacco Rates

\$112.66 Monthly								\$116.99 Monthly							
Issue Age	Face Amount	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	Face Amount	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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	18	N/A	N/A	N/A	N/A	N/A	N/A	N/A
19	\$197,791	\$1,244	\$6,434	\$19,890	\$80,744	\$168,233	\$14.72	19	N/A	N/A	N/A	N/A	N/A	N/A	N/A
20	\$193,847	\$1,336	\$6,680	\$20,298	\$78,657	\$163,884	\$14.08	20	N/A	N/A	N/A	N/A	N/A	N/A	N/A
21	\$187,242	\$1,436	\$6,832	\$20,417	\$75,496	\$157,298	\$13.44	21	\$194,590	\$1,493	\$7,101	\$21,218	\$78,459	\$163,471	\$13.97
22	\$181,332	\$1,549	\$6,998	\$20,588	\$72,625	\$151,316	\$12.86	22	\$188,448	\$1,609	\$7,272	\$21,396	\$75,475	\$157,254	\$13.36
23	\$176,274	\$1,669	\$7,180	\$20,836	\$70,101	\$146,055	\$12.19	23	\$183,191	\$1,735	\$7,461	\$21,653	\$72,851	\$151,787	\$12.67
24	\$171,026	\$1,782	\$7,339	\$21,043	\$67,507	\$140,653	\$11.68	24	\$177,738	\$1,852	\$7,627	\$21,869	\$70,157	\$146,174	\$12.14
25	\$165,864	\$1,896	\$7,479	\$21,247	\$64,952	\$135,330	\$11.32	25	\$172,373	\$1,970	\$7,772	\$22,081	\$67,501	\$140,641	\$11.77
26	\$159,380	\$1,987	\$7,534	\$21,257	\$61,892	\$128,953	\$10.88	26	\$165,634	\$2,065	\$7,830	\$22,091	\$64,321	\$134,013	\$11.31
27	\$152,827	\$2,060	\$7,548	\$21,214	\$58,817	\$122,546	\$10.44	27	\$158,825	\$2,141	\$7,844	\$22,047	\$61,125	\$127,355	\$10.84
28	\$146,963	\$2,128	\$7,567	\$21,230	\$56,022	\$116,724	\$10.04	28	\$152,730	\$2,212	\$7,864	\$22,063	\$58,221	\$121,304	\$10.43
29	\$140,901	\$2,178	\$7,557	\$21,184	\$53,170	\$110,782	\$9.62	29	\$146,430	\$2,264	\$7,853	\$22,016	\$55,257	\$115,129	\$10.00
30	\$135,319	\$2,218	\$7,552	\$21,173	\$50,517	\$105,254	\$9.36	30	\$140,630	\$2,305	\$7,849	\$22,004	\$52,500	\$109,385	\$9.73
31	\$129,363	\$2,234	\$7,513	\$21,062	\$47,744	\$99,475	\$8.95	31	\$134,440	\$2,322	\$7,808	\$21,888	\$49,618	\$103,379	\$9.30
32	\$124,031	\$2,245	\$7,498	\$21,010	\$45,223	\$94,223	\$8.69	32	\$128,899	\$2,333	\$7,792	\$21,834	\$46,998	\$97,921	\$9.03
33	\$119,009	\$2,252	\$7,493	\$20,969	\$42,837	\$89,252	\$8.34	33	\$123,680	\$2,340	\$7,787	\$21,792	\$44,519	\$92,755	\$8.66
34	\$114,069	\$2,255	\$7,485	\$20,905	\$40,504	\$84,391	\$8.09	34	\$118,545	\$2,344	\$7,779	\$21,726	\$42,093	\$87,702	\$8.41
35	\$109,143	\$2,260	\$7,477	\$20,806	\$38,202	\$79,595	\$7.74	35	\$113,427	\$2,349	\$7,771	\$21,623	\$39,702	\$82,719	\$8.04
36	\$104,453	\$2,276	\$7,483	\$20,715	\$36,011	\$75,030	\$7.50	36	\$108,552	\$2,365	\$7,777	\$21,528	\$37,424	\$77,974	\$7.79
37	\$99,911	\$2,298	\$7,494	\$20,621	\$33,899	\$70,629	\$7.26	37	\$103,832	\$2,388	\$7,788	\$21,430	\$35,229	\$73,401	\$7.55
38	\$95,531	\$2,327	\$7,512	\$20,526	\$31,867	\$66,396	\$7.03	38	\$99,280	\$2,418	\$7,806	\$21,331	\$33,118	\$69,002	\$7.30
39	\$91,123	\$2,354	\$7,516	\$20,387	\$29,854	\$62,201	\$6.70	39	\$94,699	\$2,446	\$7,811	\$21,187	\$31,025	\$64,642	\$6.97
40	\$86,984	\$2,386	\$7,526	\$20,267	\$27,952	\$58,239	\$6.47	40	\$90,398	\$2,480	\$7,821	\$21,063	\$29,049	\$60,525	\$6.73
41	\$82,986	\$2,417	\$7,530	\$20,134	\$26,120	\$54,421	\$6.25	41	\$86,243	\$2,512	\$7,826	\$20,924	\$27,145	\$56,557	\$6.49
42	\$79,190	\$2,449	\$7,532	\$20,002	\$24,374	\$50,784	\$6.03	42	\$82,298	\$2,545	\$7,827	\$20,787	\$25,331	\$52,777	\$6.27
43	\$75,410	\$2,475	\$7,512	\$19,823	\$22,657	\$47,206	\$5.81	43	\$78,370	\$2,572	\$7,807	\$20,601	\$23,546	\$49,059	\$6.04
44	\$71,730	\$2,497	\$7,478	\$19,618	\$20,995	\$43,743	\$5.59	44	\$74,545	\$2,595	\$7,771	\$20,388	\$21,819	\$45,460	\$5.81
45	\$68,133	\$2,512	\$7,426	\$19,381	\$19,381	\$40,381	\$5.37	45	\$70,807	\$2,611	\$7,717	\$20,142	\$20,142	\$41,966	\$5.58
46	\$64,748	\$2,525	\$7,374	\$19,151	\$17,854	\$37,200	\$5.27	46	\$67,289	\$2,624	\$7,664	\$19,903	\$18,555	\$38,660	\$5.48
47	\$61,502	\$2,531	\$7,318	\$18,911	\$16,391	\$34,151	\$5.06	47	\$63,916	\$2,630	\$7,605	\$19,654	\$17,034	\$35,491	\$5.26
48	\$58,378	\$2,529	\$7,256	\$18,660	\$14,986	\$31,224	\$4.86	48	\$60,669	\$2,628	\$7,541	\$19,392	\$15,574	\$32,449	\$5.05
49	\$55,482	\$2,525	\$7,205	\$18,433	\$13,665	\$28,472	\$4.57	49	\$57,659	\$2,624	\$7,488	\$19,156	\$14,201	\$29,589	\$4.75
50	\$52,618	\$2,511	\$7,140	\$18,168	\$12,379	\$25,792	\$4.47	50	\$54,682	\$2,609	\$7,420	\$18,881	\$12,864	\$26,803	\$4.65
51	\$49,975	\$2,499	\$7,086	\$17,930	\$11,171	\$23,276	\$4.29	51	\$51,936	\$2,597	\$7,365	\$18,634	\$11,610	\$24,189	\$4.46
52	\$47,478	\$2,489	\$7,035	\$17,696	\$10,023	\$20,883	\$4.20	52	\$49,342	\$2,587	\$7,312	\$18,391	\$10,417	\$21,703	\$4.37
53	\$45,090	\$2,482	\$6,983	\$17,453	\$8,925	\$18,596	\$4.03	53	\$46,859	\$2,580	\$7,257	\$18,138	\$9,275	\$19,325	\$4.19
54	\$42,887	\$2,483	\$6,941	\$17,235	\$7,890	\$16,440	\$3.95	54	\$44,570	\$2,581	\$7,214	\$17,911	\$8,200	\$17,085	\$4.10
55	\$40,691	\$2,482	\$6,883	\$16,969	\$6,883	\$14,342	\$3.74	55	\$42,288	\$2,579	\$7,153	\$17,635	\$7,153	\$14,904	\$3.89
56**	\$38,311	\$2,466	\$6,773	\$16,573	\$6,773	\$13,702	\$3.59	56**	\$39,814	\$2,574	\$7,039	\$17,223	\$7,039	\$14,239	\$3.73
57**	\$36,100	\$2,480	\$6,671	\$16,192	\$6,671	\$13,105	\$3.61	57**	\$37,517	\$2,588	\$6,932	\$16,828	\$6,932	\$13,619	\$3.75
58**	\$33,975	\$2,490	\$6,561	\$15,794	\$6,561	\$12,521	\$3.36	58**	\$35,308	\$2,598	\$6,818	\$16,414	\$6,818	\$13,012	\$3.50
59**	\$31,988	\$2,491	\$6,501	\$15,405	\$6,501	\$12,056	\$3.34	59**	\$33,244	\$2,600	\$6,780	\$16,010	\$6,780	\$12,574	\$3.47
60**	\$30,243	\$2,479	\$6,445	\$15,079	\$6,445	\$11,618	\$3.26	60**	\$31,430	\$2,587	\$6,722	\$15,671	\$6,722	\$12,116	\$3.39
61**	\$28,737	\$2,452	\$6,363	\$14,827	\$6,363	\$11,153	N/A	61**	\$29,865	\$2,559	\$6,638	\$15,409	\$6,638	\$11,635	N/A
62**	\$27,280	\$2,424	\$6,281	\$14,559	\$6,281	\$10,710	N/A	62**	\$28,350	\$2,530	\$6,549	\$15,130	\$6,549	\$11,166	N/A
63**	\$25,888	\$2,395	\$6,226	\$14,289	\$6,226	\$10,332	N/A	63**	\$26,904	\$2,500	\$6,470	\$14,850	\$6,470	\$10,738	N/A
64**	\$24,560	\$2,366	\$6,167	\$14,021	\$6,167	\$9,966	N/A	64**	\$25,524	\$2,470	\$6,409	\$14,571	\$6,409	\$10,357	N/A
65**	\$23,042	\$2,357	\$6,039	\$13,599	\$6,039	\$9,508	N/A	65**	\$23,946	\$2,460	\$6,276	\$14,132	\$6,276	\$9,881	N/A
66**	\$21,719	\$2,335	\$5,938	\$13,248	\$5,938	\$9,115	N/A	66**	\$22,572	\$2,437	\$6,171	\$13,768	\$6,171	\$9,473	N/A
67**	\$20,477	\$2,306	\$5,838	\$12,913	\$5,838	\$8,741	N/A	67**	\$21,281	\$2,408	\$6,067	\$13,420	\$6,067	\$9,084	N/A
68**	\$19,307	\$2,268	\$5,738	\$12,597	\$5,738	\$8,385	N/A	68**	\$20,065	\$2,369	\$5,963	\$13,092	\$5,963	\$8,714	N/A
69**	\$18,224	\$2,247	\$5,677	\$12,339	\$5,677	\$8,102	N/A	69**	\$18,939	\$2,346	\$5,900	\$12,823	\$5,900	\$8,420	N/A
70**	\$16,874	\$2,276	\$5,516	\$11,891	\$5,516	\$7,693	N/A	70**	\$17,536	\$2,377	\$5,760	\$12,357	\$5,760	\$8,033	N/A
71**	\$15,944	\$2,251	\$5,451	\$11,751	\$5,451	\$7,432	N/A	71**	\$16,569	\$2,351	\$5,664	\$12,211	\$5,664	\$7,724	N/A
72**	\$15,049	\$2,236	\$5,385	\$11,692	\$5,385	\$7,185	N/A	72**	\$15,640	\$2,324	\$5,596	\$12,151	\$5,596	\$7,467	N/A

*Guaranteed Cash Value

**Cash Values and Paid-Up Values for ages 56-72 are for the tenth year rather than age 65.

END-95 (ESO)(20/21)

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

Employee Life Option Plus

No Tobacco Rates

\$121.32 Monthly								\$125.66 Monthly							
Issue Age	Face Amount	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	Face Amount	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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	18	N/A	N/A	N/A	N/A	N/A	N/A	N/A
19	N/A	N/A	N/A	N/A	N/A	N/A	N/A	19	N/A	N/A	N/A	N/A	N/A	N/A	N/A
20	N/A	N/A	N/A	N/A	N/A	N/A	N/A	20	N/A	N/A	N/A	N/A	N/A	N/A	N/A
21	N/A	N/A	N/A	N/A	N/A	N/A	N/A	21	N/A	N/A	N/A	N/A	N/A	N/A	N/A
22	\$195,548	\$1,670	\$7,546	\$22,203	\$78,319	\$163,179	\$13.86	22	N/A	N/A	N/A	N/A	N/A	N/A	N/A
23	\$190,094	\$1,800	\$7,743	\$22,469	\$75,597	\$157,506	\$13.14	23	\$196,995	\$1,866	\$8,024	\$23,285	\$78,341	\$163,224	\$13.62
24	\$184,435	\$1,922	\$7,914	\$22,693	\$72,800	\$151,681	\$12.59	24	\$191,130	\$1,992	\$8,201	\$23,517	\$75,443	\$157,187	\$13.05
25	\$178,868	\$2,044	\$8,065	\$22,913	\$70,045	\$145,940	\$12.21	25	\$185,361	\$2,119	\$8,358	\$23,745	\$72,587	\$151,238	\$12.66
26	\$171,875	\$2,143	\$8,125	\$22,923	\$66,744	\$139,062	\$11.74	26	\$178,115	\$2,221	\$8,420	\$23,755	\$69,167	\$144,111	\$12.16
27	\$164,809	\$2,222	\$8,140	\$22,877	\$63,428	\$132,154	\$11.25	27	\$170,792	\$2,302	\$8,435	\$23,708	\$65,731	\$136,951	\$11.66
28	\$158,485	\$2,295	\$8,160	\$22,895	\$60,414	\$125,875	\$10.82	28	\$164,238	\$2,378	\$8,457	\$23,726	\$62,608	\$130,444	\$11.21
29	\$151,948	\$2,349	\$8,149	\$22,845	\$57,339	\$119,468	\$10.38	29	\$157,464	\$2,434	\$8,445	\$23,675	\$59,421	\$123,805	\$10.75
30	\$145,928	\$2,392	\$8,144	\$22,833	\$54,478	\$113,506	\$10.09	30	\$151,226	\$2,479	\$8,440	\$23,662	\$56,456	\$117,627	\$10.46
31	\$139,506	\$2,409	\$8,103	\$22,713	\$51,487	\$107,275	\$9.65	31	\$144,570	\$2,497	\$8,397	\$23,537	\$53,356	\$111,169	\$10.00
32	\$133,756	\$2,421	\$8,086	\$22,657	\$48,769	\$101,610	\$9.37	32	\$138,611	\$2,509	\$8,379	\$23,479	\$50,539	\$105,299	\$9.71
33	\$128,340	\$2,428	\$8,080	\$22,614	\$46,196	\$96,250	\$8.99	33	\$132,999	\$2,516	\$8,374	\$23,434	\$47,873	\$99,744	\$9.31
34	\$123,012	\$2,432	\$8,072	\$22,544	\$43,679	\$91,007	\$8.72	34	\$127,477	\$2,520	\$8,365	\$23,363	\$45,265	\$94,310	\$9.04
35	\$117,700	\$2,438	\$8,064	\$22,437	\$41,197	\$85,835	\$8.35	35	\$121,973	\$2,526	\$8,356	\$23,252	\$42,693	\$88,951	\$8.65
36	\$112,642	\$2,454	\$8,070	\$22,339	\$38,834	\$80,912	\$8.09	36	\$116,731	\$2,544	\$8,363	\$23,150	\$40,244	\$83,849	\$8.38
37	\$107,745	\$2,478	\$8,082	\$22,237	\$36,557	\$76,167	\$7.83	37	\$111,656	\$2,568	\$8,375	\$23,045	\$37,884	\$78,932	\$8.11
38	\$103,021	\$2,510	\$8,101	\$22,135	\$34,366	\$71,602	\$7.58	38	\$106,761	\$2,601	\$8,395	\$22,939	\$35,613	\$74,201	\$7.85
39	\$98,267	\$2,538	\$8,105	\$21,985	\$32,194	\$67,077	\$7.23	39	\$101,835	\$2,630	\$8,399	\$22,784	\$33,363	\$69,513	\$7.49
40	\$93,804	\$2,573	\$8,116	\$21,856	\$30,144	\$62,806	\$6.98	40	\$97,209	\$2,666	\$8,411	\$22,650	\$31,238	\$65,085	\$7.24
41	\$89,492	\$2,607	\$8,121	\$21,713	\$28,168	\$58,688	\$6.74	41	\$92,741	\$2,702	\$8,415	\$22,501	\$29,190	\$60,819	\$6.98
42	\$85,399	\$2,641	\$8,122	\$21,570	\$26,285	\$54,766	\$6.51	42	\$88,499	\$2,736	\$8,417	\$22,353	\$27,239	\$56,754	\$6.74
43	\$81,323	\$2,669	\$8,101	\$21,377	\$24,434	\$50,907	\$6.27	43	\$84,275	\$2,766	\$8,395	\$22,153	\$25,320	\$52,755	\$6.49
44	\$77,353	\$2,693	\$8,064	\$21,156	\$22,640	\$47,172	\$6.03	44	\$80,162	\$2,790	\$8,357	\$21,924	\$23,463	\$48,885	\$6.25
45	\$73,475	\$2,709	\$8,008	\$20,901	\$20,901	\$43,547	\$5.79	45	\$76,143	\$2,807	\$8,299	\$21,660	\$21,660	\$45,128	\$6.00
46	\$69,824	\$2,722	\$7,952	\$20,653	\$19,254	\$40,116	\$5.69	46	\$72,359	\$2,821	\$8,241	\$21,402	\$19,953	\$41,572	\$5.89
47	\$66,324	\$2,729	\$7,891	\$20,394	\$17,676	\$36,828	\$5.46	47	\$68,732	\$2,828	\$8,178	\$21,134	\$18,318	\$38,166	\$5.66
48	\$62,954	\$2,727	\$7,825	\$20,123	\$16,161	\$33,672	\$5.24	48	\$65,240	\$2,826	\$8,109	\$20,853	\$16,748	\$34,894	\$5.43
49	\$59,832	\$2,723	\$7,770	\$19,878	\$14,737	\$30,704	\$4.93	49	\$62,004	\$2,822	\$8,052	\$20,600	\$15,272	\$31,819	\$5.10
50	\$56,743	\$2,708	\$7,700	\$19,592	\$13,349	\$27,814	\$4.82	50	\$58,803	\$2,806	\$7,980	\$20,304	\$13,834	\$28,823	\$5.00
51	\$53,893	\$2,695	\$7,642	\$19,336	\$12,047	\$25,101	\$4.63	51	\$55,850	\$2,793	\$7,920	\$20,038	\$12,485	\$26,012	\$4.79
52	\$51,201	\$2,684	\$7,587	\$19,084	\$10,809	\$22,521	\$4.53	52	\$53,059	\$2,782	\$7,862	\$19,776	\$11,201	\$23,338	\$4.69
53	\$48,625	\$2,677	\$7,530	\$18,822	\$9,625	\$20,053	\$4.34	53	\$50,390	\$2,774	\$7,803	\$19,505	\$9,974	\$20,781	\$4.50
54	\$46,249	\$2,678	\$7,485	\$18,586	\$8,509	\$17,729	\$4.25	54	\$47,928	\$2,775	\$7,757	\$19,260	\$8,818	\$18,372	\$4.41
55	\$43,882	\$2,676	\$7,423	\$18,300	\$7,423	\$15,466	\$4.04	55	\$45,475	\$2,774	\$7,693	\$18,964	\$7,693	\$16,028	\$4.18
56**	\$41,314	\$2,681	\$7,304	\$17,872	\$7,304	\$14,776	\$3.87	56**	\$42,814	\$2,789	\$7,570	\$18,521	\$7,570	\$15,312	\$4.01
57**	\$38,931	\$2,697	\$7,194	\$17,462	\$7,194	\$14,133	\$3.89	57**	\$40,344	\$2,805	\$7,455	\$18,095	\$7,455	\$14,646	\$4.03
58**	\$36,639	\$2,706	\$7,098	\$17,032	\$7,098	\$13,546	\$3.63	58**	\$37,969	\$2,815	\$7,377	\$17,651	\$7,377	\$14,079	\$3.76
59**	\$34,496	\$2,708	\$7,059	\$16,613	\$7,059	\$13,091	\$3.60	59**	\$35,749	\$2,817	\$7,338	\$17,216	\$7,338	\$13,608	\$3.73
60**	\$32,614	\$2,695	\$6,998	\$16,262	\$6,998	\$12,614	\$3.52	60**	\$33,798	\$2,803	\$7,274	\$16,852	\$7,274	\$13,112	\$3.64
61**	\$30,990	\$2,665	\$6,911	\$15,989	\$6,911	\$12,113	N/A	61**	\$32,115	\$2,773	\$7,185	\$16,569	\$7,185	\$12,593	N/A
62**	\$29,418	\$2,636	\$6,819	\$15,700	\$6,819	\$11,627	N/A	62**	\$30,486	\$2,741	\$7,089	\$16,269	\$7,089	\$12,087	N/A
63**	\$27,918	\$2,605	\$6,717	\$15,410	\$6,717	\$11,147	N/A	63**	\$28,931	\$2,709	\$6,984	\$15,969	\$6,984	\$11,589	N/A
64**	\$26,486	\$2,573	\$6,651	\$15,120	\$6,651	\$10,748	N/A	64**	\$27,447	\$2,677	\$6,892	\$15,669	\$6,892	\$11,138	N/A
65**	\$24,849	\$2,563	\$6,529	\$14,665	\$6,529	\$10,281	N/A	65**	\$25,751	\$2,667	\$6,790	\$15,197	\$6,790	\$10,690	N/A
66**	\$23,422	\$2,540	\$6,423	\$14,286	\$6,423	\$9,859	N/A	66**	\$24,273	\$2,643	\$6,679	\$14,805	\$6,679	\$10,253	N/A
67**	\$22,083	\$2,509	\$6,303	\$13,926	\$6,303	\$9,437	N/A	67**	\$22,884	\$2,610	\$6,555	\$14,431	\$6,555	\$9,815	N/A
68**	\$20,821	\$2,469	\$6,188	\$13,585	\$6,188	\$9,042	N/A	68**	\$21,577	\$2,569	\$6,417	\$14,079	\$6,417	\$9,377	N/A
69**	\$19,653	\$2,446	\$6,122	\$13,306	\$6,122	\$8,737	N/A	69**	\$20,367	\$2,545	\$6,345	\$13,790	\$6,345	\$9,054	N/A
70**	\$18,197	\$2,478	\$6,003	\$12,823	\$6,003	\$8,372	N/A	70**	\$18,857	\$2,578	\$6,246	\$13,288	\$6,246	\$8,710	N/A
71**	\$17,194	\$2,450	\$5,878	\$12,672	\$5,878	\$8,015	N/A	71**	\$17,818	\$2,549	\$6,091	\$13,132	\$6,091	\$8,306	N/A
72**	\$16,229	\$2,415	\$5,807	\$12,608	\$5,807	\$7,748	N/A	72**	\$16,818	\$2,514	\$6,018	\$13,066	\$6,018	\$8,029	N/A

*Guaranteed Cash Value

**Cash Values and Paid-Up Values for ages 56-72 are for the tenth year rather than age 65.

END-95 (ESO)(20/21)

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

Employee Life Option Plus

No Tobacco Rates

\$129.99 Monthly

Issue Age	Face Amount	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	N/A	N/A	N/A	N/A	N/A	N/A	N/A
19	N/A	N/A	N/A	N/A	N/A	N/A	N/A
20	N/A	N/A	N/A	N/A	N/A	N/A	N/A
21	N/A	N/A	N/A	N/A	N/A	N/A	N/A
22	N/A	N/A	N/A	N/A	N/A	N/A	N/A
23	N/A	N/A	N/A	N/A	N/A	N/A	N/A
24	\$197,842	\$2,062	\$8,489	\$24,342	\$78,092	\$162,707	\$13.51
25	\$191,870	\$2,193	\$8,651	\$24,579	\$75,136	\$156,549	\$13.10
26	\$184,370	\$2,299	\$8,715	\$24,589	\$71,596	\$149,172	\$12.59
27	\$176,790	\$2,383	\$8,732	\$24,540	\$68,039	\$141,761	\$12.07
28	\$170,006	\$2,462	\$8,754	\$24,559	\$64,806	\$135,026	\$11.61
29	\$162,993	\$2,520	\$8,741	\$24,506	\$61,507	\$128,152	\$11.13
30	\$156,536	\$2,566	\$8,736	\$24,493	\$58,438	\$121,757	\$10.83
31	\$149,647	\$2,584	\$8,692	\$24,364	\$55,230	\$115,073	\$10.35
32	\$143,479	\$2,597	\$8,673	\$24,304	\$52,314	\$108,997	\$10.05
33	\$137,669	\$2,605	\$8,668	\$24,257	\$49,554	\$103,246	\$9.64
34	\$131,954	\$2,609	\$8,659	\$24,183	\$46,854	\$97,622	\$9.36
35	\$126,256	\$2,615	\$8,650	\$24,068	\$44,192	\$92,075	\$8.95
36	\$120,830	\$2,633	\$8,656	\$23,963	\$41,657	\$86,793	\$8.67
37	\$115,577	\$2,658	\$8,669	\$23,854	\$39,214	\$81,704	\$8.40
38	\$110,510	\$2,692	\$8,689	\$23,744	\$36,864	\$76,807	\$8.13
39	\$105,411	\$2,723	\$8,694	\$23,584	\$34,535	\$71,954	\$7.75
40	\$100,623	\$2,760	\$8,706	\$23,445	\$32,335	\$67,371	\$7.49
41	\$95,998	\$2,796	\$8,711	\$23,291	\$30,215	\$62,955	\$7.23
42	\$91,607	\$2,832	\$8,713	\$23,138	\$28,196	\$58,747	\$6.98
43	\$87,234	\$2,863	\$8,690	\$22,931	\$26,209	\$54,608	\$6.72
44	\$82,977	\$2,888	\$8,650	\$22,694	\$24,287	\$50,602	\$6.47
45	\$78,816	\$2,906	\$8,590	\$22,420	\$22,420	\$46,713	\$6.21
46	\$74,900	\$2,920	\$8,530	\$22,154	\$20,654	\$43,032	\$6.10
47	\$71,146	\$2,928	\$8,465	\$21,877	\$18,961	\$39,506	\$5.86
48	\$67,531	\$2,925	\$8,393	\$21,586	\$17,336	\$36,120	\$5.62
49	\$64,181	\$2,921	\$8,335	\$21,323	\$15,808	\$32,936	\$5.28
50	\$60,868	\$2,905	\$8,260	\$21,017	\$14,320	\$29,836	\$5.17
51	\$57,811	\$2,891	\$8,198	\$20,741	\$12,923	\$26,925	\$4.96
52	\$54,923	\$2,880	\$8,138	\$20,471	\$11,595	\$24,158	\$4.86
53	\$52,160	\$2,871	\$8,078	\$20,190	\$10,325	\$21,511	\$4.66
54	\$49,611	\$2,872	\$8,030	\$19,937	\$9,127	\$19,017	\$4.56
55	\$47,071	\$2,873	\$7,963	\$19,630	\$7,963	\$16,590	\$4.33
56**	\$44,318	\$2,897	\$7,835	\$19,172	\$7,835	\$15,850	\$4.15
57**	\$41,761	\$2,912	\$7,717	\$18,731	\$7,717	\$15,160	\$4.17
58**	\$39,302	\$2,923	\$7,658	\$18,270	\$7,658	\$14,616	\$3.89
59**	\$37,004	\$2,925	\$7,616	\$17,820	\$7,616	\$14,124	\$3.86
60**	\$34,985	\$2,911	\$7,553	\$17,444	\$7,553	\$13,614	\$3.77
61**	\$33,243	\$2,879	\$7,458	\$17,151	\$7,458	\$13,072	N/A
62**	\$31,557	\$2,848	\$7,360	\$16,841	\$7,360	\$12,550	N/A
63**	\$29,947	\$2,815	\$7,251	\$16,530	\$7,251	\$12,033	N/A
64**	\$28,411	\$2,781	\$7,134	\$16,219	\$7,134	\$11,529	N/A
65**	\$26,655	\$2,770	\$7,051	\$15,731	\$7,051	\$11,101	N/A
66**	\$25,125	\$2,745	\$6,937	\$15,325	\$6,937	\$10,648	N/A
67**	\$23,688	\$2,712	\$6,808	\$14,938	\$6,808	\$10,194	N/A
68**	\$22,335	\$2,669	\$6,665	\$14,573	\$6,665	\$9,740	N/A
69**	\$21,082	\$2,644	\$6,567	\$14,274	\$6,567	\$9,372	N/A
70**	\$19,520	\$2,679	\$6,489	\$13,755	\$6,489	\$9,049	N/A
71**	\$18,443	\$2,649	\$6,317	\$13,592	\$6,317	\$8,614	N/A
72**	\$17,409	\$2,612	\$6,229	\$13,525	\$6,229	\$8,312	N/A

*Guaranteed Cash Value

END-95 (ESO)(20/21)

**Cash Values and Paid-Up Values for ages 56-72 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
Dependent Children**

\$4.33 Monthly

\$8.67 Monthly

Issue Age	Face Amount	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	Face Amount	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	\$5,220	\$0	\$77	\$276	\$2,439	\$4,821	N/A	0	\$15,176	\$0	\$224	\$801	\$7,091	\$14,015	N/A
1	\$6,470	\$0	\$103	\$356	\$3,015	\$5,959	N/A	1	\$18,809	\$1	\$299	\$1,035	\$8,765	\$17,325	N/A
2	\$6,343	\$3	\$108	\$363	\$2,947	\$5,826	N/A	2	\$18,441	\$10	\$314	\$1,055	\$8,569	\$16,938	N/A
3	\$6,206	\$6	\$112	\$369	\$2,875	\$5,683	N/A	3	\$18,044	\$18	\$327	\$1,072	\$8,359	\$16,523	N/A
4	\$6,076	\$9	\$117	\$375	\$2,806	\$5,546	N/A	4	\$17,663	\$25	\$339	\$1,090	\$8,157	\$16,123	N/A
5	\$5,964	\$11	\$121	\$382	\$2,745	\$5,426	\$0.41	5	\$17,339	\$33	\$351	\$1,111	\$7,981	\$15,775	\$1.17
6	\$5,804	\$14	\$124	\$386	\$2,662	\$5,262	\$0.40	6	\$16,873	\$41	\$359	\$1,122	\$7,739	\$15,297	\$1.16
7	\$5,640	\$16	\$125	\$390	\$2,578	\$5,095	\$0.40	7	\$16,396	\$48	\$364	\$1,132	\$7,493	\$14,811	\$1.14
8	\$5,485	\$19	\$127	\$393	\$2,497	\$4,936	\$0.39	8	\$15,946	\$55	\$368	\$1,144	\$7,260	\$14,349	\$1.14
9	\$5,349	\$21	\$128	\$399	\$2,425	\$4,794	\$0.39	9	\$15,551	\$61	\$373	\$1,159	\$7,051	\$13,937	\$1.12
10	\$5,220	\$23	\$130	\$404	\$2,357	\$4,659	\$0.38	10	\$15,176	\$66	\$378	\$1,175	\$6,852	\$13,544	\$1.11
11	\$5,008	\$24	\$130	\$403	\$2,251	\$4,450	\$0.37	11	\$14,560	\$69	\$377	\$1,172	\$6,545	\$12,937	\$1.08
12	\$4,795	\$24	\$129	\$401	\$2,146	\$4,241	\$0.36	12	\$13,941	\$70	\$374	\$1,165	\$6,238	\$12,330	\$1.04
13	\$4,624	\$24	\$129	\$401	\$2,059	\$4,070	\$0.35	13	\$13,444	\$70	\$375	\$1,167	\$5,986	\$11,833	\$1.02
14	\$4,435	\$24	\$129	\$400	\$1,965	\$3,884	\$0.34	14	\$12,893	\$70	\$374	\$1,163	\$5,712	\$11,291	\$0.99
15	\$4,288	\$25	\$129	\$402	\$1,890	\$3,735	\$0.33	15	\$12,466	\$71	\$376	\$1,168	\$5,494	\$10,860	\$0.96
16	\$4,151	\$25	\$131	\$404	\$1,820	\$3,597	\$0.32	16	\$12,067	\$74	\$380	\$1,175	\$5,290	\$10,456	\$0.93
17	\$4,003	\$27	\$132	\$406	\$1,745	\$3,450	\$0.31	17	\$11,639	\$78	\$385	\$1,179	\$5,075	\$10,030	\$0.90
18	\$4,198	\$23	\$129	\$405	\$1,724	\$3,591	\$0.32	18	\$12,204	\$67	\$375	\$1,178	\$5,011	\$10,440	\$0.92
19	\$4,060	\$25	\$132	\$408	\$1,657	\$3,453	\$0.31	19	\$11,803	\$73	\$384	\$1,187	\$4,818	\$10,039	\$0.88
20	\$3,979	\$27	\$137	\$417	\$1,615	\$3,364	\$0.29	20	\$11,568	\$80	\$399	\$1,211	\$4,694	\$9,780	\$0.84
21	\$3,843	\$29	\$140	\$419	\$1,550	\$3,228	\$0.28	21	\$11,174	\$86	\$408	\$1,218	\$4,505	\$9,387	\$0.81
22	\$3,722	\$32	\$144	\$423	\$1,491	\$3,106	\$0.27	22	\$10,821	\$92	\$418	\$1,229	\$4,334	\$9,030	\$0.77
23	\$3,618	\$34	\$147	\$428	\$1,439	\$2,998	\$0.26	23	\$10,519	\$100	\$428	\$1,243	\$4,183	\$8,716	\$0.73
24	\$3,510	\$37	\$151	\$432	\$1,385	\$2,887	\$0.24	24	\$10,206	\$106	\$438	\$1,256	\$4,029	\$8,394	\$0.70
25	\$3,404	\$39	\$153	\$436	\$1,333	\$2,777	\$0.24	25	\$9,898	\$113	\$446	\$1,268	\$3,876	\$8,076	\$0.68

\$13.00 Monthly

\$17.33 Monthly

Issue Age	Face Amount	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	Face Amount	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	\$25,155	\$0	\$371	\$1,328	\$11,753	\$23,230	N/A	0	\$35,113	\$0	\$518	\$1,854	\$16,406	\$32,427	N/A
1	\$31,178	\$2	\$496	\$1,715	\$14,529	\$28,717	N/A	1	\$43,519	\$3	\$692	\$2,394	\$20,280	\$40,084	N/A
2	\$30,568	\$16	\$520	\$1,748	\$14,204	\$28,076	N/A	2	\$42,668	\$23	\$726	\$2,441	\$19,827	\$39,189	N/A
3	\$29,910	\$29	\$542	\$1,777	\$13,857	\$27,389	N/A	3	\$41,749	\$41	\$756	\$2,481	\$19,341	\$38,230	N/A
4	\$29,279	\$42	\$562	\$1,807	\$13,521	\$26,726	N/A	4	\$40,870	\$59	\$785	\$2,522	\$18,874	\$37,306	N/A
5	\$28,741	\$55	\$583	\$1,841	\$13,229	\$26,148	\$1.94	5	\$40,118	\$77	\$813	\$2,570	\$18,466	\$36,498	\$2.71
6	\$27,969	\$67	\$595	\$1,860	\$12,829	\$25,357	\$1.91	6	\$39,041	\$94	\$831	\$2,597	\$17,907	\$35,395	\$2.67
7	\$27,179	\$79	\$604	\$1,877	\$12,421	\$24,551	\$1.88	7	\$37,938	\$111	\$843	\$2,620	\$17,338	\$34,270	\$2.63
8	\$26,432	\$91	\$610	\$1,896	\$12,033	\$23,785	\$1.88	8	\$36,895	\$127	\$852	\$2,647	\$16,797	\$33,200	\$2.62
9	\$25,778	\$101	\$618	\$1,921	\$11,689	\$23,103	\$1.85	9	\$35,982	\$141	\$863	\$2,681	\$16,315	\$32,248	\$2.59
10	\$25,155	\$110	\$626	\$1,948	\$11,358	\$22,450	\$1.83	10	\$35,113	\$154	\$874	\$2,719	\$15,854	\$31,337	\$2.55
11	\$24,136	\$115	\$624	\$1,942	\$10,850	\$21,446	\$1.78	11	\$33,690	\$160	\$871	\$2,711	\$15,145	\$29,935	\$2.48
12	\$23,109	\$116	\$621	\$1,932	\$10,340	\$20,438	\$1.72	12	\$32,257	\$162	\$866	\$2,696	\$14,434	\$28,529	\$2.40
13	\$22,286	\$116	\$622	\$1,935	\$9,924	\$19,615	\$1.68	13	\$31,107	\$162	\$868	\$2,701	\$13,852	\$27,379	\$2.35
14	\$21,371	\$116	\$620	\$1,927	\$9,468	\$18,715	\$1.63	14	\$29,831	\$162	\$865	\$2,690	\$13,217	\$26,124	\$2.28
15	\$20,665	\$118	\$624	\$1,936	\$9,108	\$18,002	\$1.60	15	\$28,845	\$165	\$871	\$2,702	\$12,713	\$25,128	\$2.23
16	\$20,003	\$123	\$631	\$1,948	\$8,769	\$17,333	\$1.54	16	\$27,922	\$171	\$880	\$2,720	\$12,241	\$24,195	\$2.15
17	\$19,293	\$129	\$638	\$1,954	\$8,412	\$16,626	\$1.49	17	\$26,931	\$180	\$890	\$2,728	\$11,742	\$23,209	\$2.08
18	\$20,230	\$111	\$621	\$1,953	\$8,306	\$17,306	\$1.53	18	\$28,238	\$155	\$867	\$2,726	\$11,594	\$24,157	\$2.13
19	\$19,565	\$121	\$636	\$1,967	\$7,987	\$16,641	\$1.46	19	\$27,310	\$168	\$888	\$2,746	\$11,149	\$23,229	\$2.04
20	\$19,175	\$132	\$661	\$2,008	\$7,781	\$16,211	\$1.40	20	\$26,766	\$184	\$922	\$2,803	\$10,861	\$22,629	\$1.95
21	\$18,522	\$142	\$676	\$2,020	\$7,468	\$15,560	\$1.33	21	\$25,854	\$198	\$943	\$2,819	\$10,424	\$21,719	\$1.86
22	\$17,937	\$153	\$692	\$2,037	\$7,184	\$14,968	\$1.28	22	\$25,038	\$214	\$966	\$2,843	\$10,028	\$20,893	\$1.78
23	\$17,437	\$165	\$710	\$2,061	\$6,934	\$14,448	\$1.21	23	\$24,339	\$230	\$991	\$2,877	\$9,679	\$20,167	\$1.69
24	\$16,918	\$176	\$726	\$2,082	\$6,678	\$13,914	\$1.16	24	\$23,615	\$246	\$1,013	\$2,906	\$9,321	\$19,421	\$1.62
25	\$16,407	\$188	\$740	\$2,102	\$6,425	\$13,387	\$1.12	25	\$22,902	\$262	\$1,033	\$2,934	\$8,968	\$18,686	\$1.57

*Guaranteed Cash Value

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Employee Life Option Plus

**No Tobacco Rates
Dependent Children**

\$21.67 Monthly

Issue Age	Face Amount	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	\$45,069	\$36	\$754	\$2,472	\$21,057	\$41,621	N/A
1	\$55,859	\$4	\$889	\$3,073	\$26,030	\$51,451	N/A
2	\$54,766	\$29	\$932	\$3,133	\$25,449	\$50,301	N/A
3	\$53,587	\$53	\$970	\$3,184	\$24,826	\$49,070	N/A
4	\$52,457	\$76	\$1,007	\$3,237	\$24,225	\$47,883	N/A
5	\$51,493	\$99	\$1,044	\$3,299	\$23,701	\$46,847	\$3.47
6	\$50,110	\$121	\$1,066	\$3,333	\$22,984	\$45,430	\$3.43
7	\$48,694	\$142	\$1,082	\$3,363	\$22,254	\$43,986	\$3.37
8	\$47,356	\$163	\$1,093	\$3,397	\$21,559	\$42,613	\$3.36
9	\$46,184	\$182	\$1,107	\$3,442	\$20,941	\$41,391	\$3.32
10	\$45,069	\$197	\$1,122	\$3,490	\$20,350	\$40,222	\$3.28
11	\$43,242	\$206	\$1,118	\$3,479	\$19,439	\$38,423	\$3.18
12	\$41,403	\$208	\$1,112	\$3,461	\$18,526	\$36,618	\$3.08
13	\$39,927	\$208	\$1,114	\$3,466	\$17,779	\$35,142	\$3.01
14	\$38,289	\$208	\$1,110	\$3,453	\$16,964	\$33,530	\$2.92
15	\$37,023	\$212	\$1,117	\$3,469	\$16,318	\$32,253	\$2.86
16	\$35,839	\$220	\$1,130	\$3,491	\$15,711	\$31,055	\$2.76
17	\$34,567	\$231	\$1,143	\$3,502	\$15,071	\$29,789	\$2.67
18	\$36,245	\$199	\$1,113	\$3,499	\$14,882	\$31,007	\$2.73
19	\$35,053	\$216	\$1,140	\$3,525	\$14,310	\$29,815	\$2.61
20	\$34,355	\$237	\$1,184	\$3,597	\$13,940	\$29,045	\$2.50
21	\$33,184	\$255	\$1,211	\$3,618	\$13,380	\$27,877	\$2.39
22	\$32,137	\$274	\$1,240	\$3,649	\$12,871	\$26,817	\$2.28
23	\$31,240	\$296	\$1,272	\$3,693	\$12,424	\$25,885	\$2.16
24	\$30,310	\$316	\$1,301	\$3,729	\$11,964	\$24,927	\$2.07
25	\$29,395	\$336	\$1,325	\$3,766	\$11,511	\$23,984	\$2.01

*Guaranteed Cash Value

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