

\$8.67 Monthly					\$13.00 Monthly					\$17.33 Monthly				
Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$9,439	\$4,633	\$8,194	\$0.72	18	\$15,647	\$7,680	\$13,583	\$1.18	18	\$21,841	\$10,720	\$18,960	\$1.65
19	\$9,065	\$4,424	\$7,825	\$0.68	19	\$15,027	\$7,334	\$12,971	\$1.12	19	\$20,975	\$10,237	\$18,106	\$1.57
20	\$8,729	\$4,235	\$7,490	\$0.64	20	\$14,470	\$7,020	\$12,417	\$1.06	20	\$20,198	\$9,799	\$17,332	\$1.47
21	\$8,361	\$4,031	\$7,130	\$0.61	21	\$13,860	\$6,682	\$11,819	\$1.00	21	\$19,347	\$9,328	\$16,498	\$1.39
22	\$8,032	\$3,847	\$6,804	\$0.57	22	\$13,314	\$6,377	\$11,278	\$0.95	22	\$18,585	\$8,901	\$15,744	\$1.32
23	\$7,712	\$3,668	\$6,487	\$0.54	23	\$12,783	\$6,080	\$10,753	\$0.89	23	\$17,844	\$8,487	\$15,011	\$1.24
24	\$7,431	\$3,508	\$6,205	\$0.51	24	\$12,317	\$5,815	\$10,285	\$0.85	24	\$17,193	\$8,117	\$14,357	\$1.18
25	\$7,135	\$3,343	\$5,912	\$0.49	25	\$11,828	\$5,541	\$9,801	\$0.81	25	\$16,510	\$7,735	\$13,680	\$1.13
26	\$6,838	\$3,177	\$5,620	\$0.47	26	\$11,334	\$5,266	\$9,315	\$0.78	26	\$15,821	\$7,351	\$13,002	\$1.08
27	\$6,558	\$3,021	\$5,343	\$0.45	27	\$10,871	\$5,007	\$8,856	\$0.75	27	\$15,175	\$6,990	\$12,363	\$1.04
28	\$6,259	\$2,856	\$5,052	\$0.43	28	\$10,375	\$4,735	\$8,374	\$0.71	28	\$14,482	\$6,609	\$11,689	\$0.99
29	\$5,990	\$2,707	\$4,787	\$0.41	29	\$9,930	\$4,487	\$7,936	\$0.68	29	\$13,861	\$6,263	\$11,078	\$0.95
30	\$5,722	\$2,558	\$4,525	\$0.40	30	\$9,485	\$4,241	\$7,501	\$0.66	30	\$13,240	\$5,920	\$10,470	\$0.92
31	\$5,453	\$2,411	\$4,264	\$0.38	31	\$9,040	\$3,997	\$7,069	\$0.63	31	\$12,618	\$5,579	\$9,867	\$0.88
32	\$5,190	\$2,267	\$4,010	\$0.37	32	\$8,604	\$3,759	\$6,648	\$0.61	32	\$12,010	\$5,247	\$9,280	\$0.85
33	\$4,872	\$2,102	\$3,717	\$0.35	33	\$8,076	\$3,484	\$6,162	\$0.57	33	\$11,273	\$4,863	\$8,601	\$0.79
34	\$4,687	\$1,995	\$3,528	\$0.34	34	\$7,770	\$3,307	\$5,848	\$0.56	34	\$10,846	\$4,616	\$8,164	\$0.77
35	\$4,434	\$1,860	\$3,290	\$0.32	35	\$7,350	\$3,083	\$5,453	\$0.53	35	\$10,259	\$4,304	\$7,612	\$0.73
36	\$4,201	\$1,736	\$3,070	\$0.31	36	\$6,965	\$2,877	\$5,089	\$0.50	36	\$9,722	\$4,016	\$7,104	\$0.70
37	\$3,955	\$1,608	\$2,843	\$0.29	37	\$6,556	\$2,665	\$4,713	\$0.48	37	\$9,151	\$3,720	\$6,579	\$0.67
38	\$3,719	\$1,486	\$2,628	\$0.28	38	\$6,164	\$2,462	\$4,355	\$0.46	38	\$8,605	\$3,438	\$6,080	\$0.64
39	\$3,509	\$1,376	\$2,434	\$0.26	39	\$5,817	\$2,281	\$4,035	\$0.43	39	\$8,120	\$3,184	\$5,632	\$0.60
40	\$3,335	\$1,282	\$2,268	\$0.25	40	\$5,529	\$2,126	\$3,760	\$0.42	40	\$7,718	\$2,967	\$5,249	\$0.58
41	\$3,191	\$1,201	\$2,125	\$0.24	41	\$5,290	\$1,991	\$3,522	\$0.40	41	\$7,385	\$2,780	\$4,917	\$0.56
42	\$2,967	\$1,092	\$1,931	\$0.23	42	\$4,918	\$1,810	\$3,201	\$0.38	42	\$6,865	\$2,526	\$4,468	\$0.53
43	\$2,844	\$1,021	\$1,806	\$0.22	43	\$4,714	\$1,692	\$2,993	\$0.37	43	\$6,580	\$2,362	\$4,178	\$0.51
44	\$2,730	\$954	\$1,688	\$0.22	44	\$4,526	\$1,582	\$2,798	\$0.36	44	\$6,318	\$2,209	\$3,906	\$0.50
45	\$2,624	\$891	\$1,576	\$0.21	45	\$4,350	\$1,477	\$2,612	\$0.35	45	\$6,072	\$2,062	\$3,646	\$0.48
46	\$2,492	\$820	\$1,450	\$0.21	46	\$4,131	\$1,359	\$2,403	\$0.34	46	\$5,767	\$1,897	\$3,355	\$0.47
47	\$2,372	\$753	\$1,332	\$0.20	47	\$3,932	\$1,249	\$2,209	\$0.33	47	\$5,489	\$1,743	\$3,083	\$0.46
48	\$2,263	\$692	\$1,223	\$0.19	48	\$3,752	\$1,147	\$2,028	\$0.32	48	\$5,237	\$1,601	\$2,831	\$0.44
49	\$2,164	\$634	\$1,121	\$0.18	49	\$3,587	\$1,051	\$1,858	\$0.30	49	\$5,007	\$1,467	\$2,594	\$0.42
50	\$2,073	\$579	\$1,024	\$0.18	50	\$3,436	\$960	\$1,698	\$0.30	50	\$4,797	\$1,340	\$2,371	\$0.41
51	\$1,970	\$522	\$923	\$0.17	51	\$3,266	\$866	\$1,531	\$0.28	51	\$4,558	\$1,208	\$2,137	\$0.40
52	\$1,876	\$469	\$829	\$0.17	52	\$3,110	\$777	\$1,374	\$0.28	52	\$4,341	\$1,084	\$1,918	\$0.39
53	\$1,779	\$415	\$735	\$0.16	53	\$2,950	\$689	\$1,218	\$0.27	53	\$4,117	\$961	\$1,700	\$0.37
54	\$1,692	\$366	\$647	\$0.16	54	\$2,805	\$606	\$1,073	\$0.26	54	\$3,916	\$847	\$1,498	\$0.36
55	\$1,599	\$316	\$559	\$0.15	55	\$2,650	\$524	\$927	\$0.25	55	\$3,699	\$732	\$1,294	\$0.34
56*	\$1,496	\$304	\$526	\$0.14	56*	\$2,481	\$504	\$872	\$0.24	56*	\$3,463	\$704	\$1,216	\$0.33
57*	\$1,399	\$292	\$493	\$0.14	57*	\$2,320	\$484	\$818	\$0.24	57*	\$3,238	\$676	\$1,142	\$0.33
58*	\$1,308	\$280	\$463	\$0.13	58*	\$2,168	\$464	\$767	\$0.22	58*	\$3,026	\$648	\$1,071	\$0.30
59*	\$1,226	\$269	\$435	\$0.13	59*	\$2,032	\$446	\$721	\$0.22	59*	\$2,837	\$623	\$1,007	\$0.30
60*	\$1,156	\$260	\$412	\$0.13	60*	\$1,917	\$431	\$683	\$0.21	60*	\$2,676	\$602	\$953	\$0.29
61*	\$1,085	\$250	\$388	N/A	61*	\$1,799	\$414	\$643	N/A	61*	\$2,511	\$579	\$897	N/A
62*	\$987	\$233	\$354	N/A	62*	\$1,637	\$386	\$587	N/A	62*	\$2,285	\$539	\$819	N/A
63*	\$920	\$224	\$334	N/A	63*	\$1,525	\$371	\$553	N/A	63*	\$2,129	\$518	\$772	N/A
64*	\$861	\$216	\$316	N/A	64*	\$1,428	\$358	\$524	N/A	64*	\$1,993	\$500	\$732	N/A
65*	\$809	\$209	\$301	N/A	65*	\$1,342	\$347	\$499	N/A	65*	\$1,873	\$485	\$696	N/A
66*	\$754	\$201	\$284	N/A	66*	\$1,249	\$334	\$471	N/A	66*	\$1,744	\$466	\$657	N/A
67*	\$683	\$188	\$261	N/A	67*	\$1,132	\$312	\$433	N/A	67*	\$1,580	\$436	\$604	N/A
68*	\$633	\$181	\$246	N/A	68*	\$1,050	\$300	\$408	N/A	68*	\$1,466	\$418	\$570	N/A
69*	\$590	\$175	\$234	N/A	69*	\$979	\$290	\$388	N/A	69*	\$1,367	\$404	\$542	N/A
70*	\$546	\$168	\$221	N/A	70*	\$906	\$278	\$367	N/A	70*	\$1,264	\$388	\$512	N/A
71*	\$524	\$168	\$217	N/A	71*	\$870	\$278	\$360	N/A	71*	\$1,214	\$388	\$503	N/A
72*	\$495	\$165	\$210	N/A	72*	\$822	\$274	\$349	N/A	72*	\$1,147	\$382	\$487	N/A

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

END-95 (ESO)(20/21)

Employee Life Option Plus

Tobacco Rates

\$21.67 Monthly					\$26.00 Monthly					\$30.33 Monthly				
Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$28,034	\$13,760	\$24,336	\$2.11	18	\$34,228	\$16,800	\$29,713	\$2.58	18	\$40,436	\$19,847	\$35,102	\$3.05
19	\$26,922	\$13,139	\$23,239	\$2.01	19	\$32,870	\$16,042	\$28,373	\$2.45	19	\$38,832	\$18,952	\$33,520	\$2.89
20	\$25,925	\$12,578	\$22,246	\$1.89	20	\$31,653	\$15,357	\$27,161	\$2.30	20	\$37,394	\$18,142	\$32,087	\$2.72
21	\$24,833	\$11,973	\$21,176	\$1.79	21	\$30,319	\$14,618	\$25,854	\$2.18	21	\$35,818	\$17,269	\$30,543	\$2.57
22	\$23,854	\$11,425	\$20,207	\$1.70	22	\$29,125	\$13,949	\$24,672	\$2.07	22	\$34,407	\$16,479	\$29,147	\$2.44
23	\$22,903	\$10,893	\$19,266	\$1.59	23	\$27,963	\$13,300	\$23,523	\$1.94	23	\$33,035	\$15,712	\$27,790	\$2.29
24	\$22,068	\$10,419	\$18,428	\$1.51	24	\$26,944	\$12,721	\$22,500	\$1.84	24	\$31,831	\$15,028	\$26,580	\$2.18
25	\$21,191	\$9,928	\$17,559	\$1.45	25	\$25,873	\$12,121	\$21,438	\$1.77	25	\$30,566	\$14,320	\$25,327	\$2.09
26	\$20,307	\$9,436	\$16,689	\$1.39	26	\$24,794	\$11,521	\$20,376	\$1.70	26	\$29,291	\$13,610	\$24,072	\$2.00
27	\$19,477	\$8,971	\$15,867	\$1.33	27	\$23,781	\$10,954	\$19,374	\$1.63	27	\$28,094	\$12,940	\$22,887	\$1.92
28	\$18,588	\$8,483	\$15,003	\$1.27	28	\$22,695	\$10,357	\$18,318	\$1.55	28	\$26,812	\$12,236	\$21,641	\$1.83
29	\$17,791	\$8,039	\$14,219	\$1.22	29	\$21,722	\$9,815	\$17,360	\$1.49	29	\$25,662	\$11,596	\$20,509	\$1.76
30	\$16,995	\$7,599	\$13,440	\$1.18	30	\$20,749	\$9,277	\$16,409	\$1.44	30	\$24,513	\$10,960	\$19,385	\$1.70
31	\$16,196	\$7,161	\$12,665	\$1.12	31	\$19,774	\$8,743	\$15,463	\$1.37	31	\$23,361	\$10,329	\$18,268	\$1.62
32	\$15,416	\$6,735	\$11,912	\$1.08	32	\$18,822	\$8,223	\$14,544	\$1.32	32	\$22,235	\$9,714	\$17,181	\$1.56
33	\$14,669	\$6,241	\$11,039	\$1.02	33	\$17,666	\$7,620	\$13,478	\$1.24	33	\$20,871	\$9,003	\$15,923	\$1.47
34	\$13,921	\$5,924	\$10,478	\$0.99	34	\$16,997	\$7,233	\$12,794	\$1.21	34	\$20,079	\$8,545	\$15,113	\$1.43
35	\$13,168	\$5,524	\$9,770	\$0.94	35	\$16,077	\$6,744	\$11,928	\$1.14	35	\$18,993	\$7,968	\$14,092	\$1.35
36	\$12,478	\$5,155	\$9,118	\$0.90	36	\$15,235	\$6,294	\$11,132	\$1.10	36	\$17,999	\$7,436	\$13,152	\$1.30
37	\$11,745	\$4,774	\$8,443	\$0.86	37	\$14,341	\$5,829	\$10,310	\$1.05	37	\$16,942	\$6,886	\$12,180	\$1.24
38	\$11,045	\$4,412	\$7,804	\$0.82	38	\$13,485	\$5,387	\$9,528	\$1.00	38	\$15,931	\$6,364	\$11,256	\$1.18
39	\$10,423	\$4,087	\$7,229	\$0.77	39	\$12,726	\$4,991	\$8,827	\$0.94	39	\$15,034	\$5,896	\$10,428	\$1.11
40	\$9,906	\$3,809	\$6,736	\$0.74	40	\$12,095	\$4,650	\$8,225	\$0.90	40	\$14,289	\$5,494	\$9,717	\$1.07
41	\$9,479	\$3,568	\$6,311	\$0.72	41	\$11,573	\$4,356	\$7,705	\$0.88	41	\$13,672	\$5,147	\$9,103	\$1.03
42	\$8,811	\$3,242	\$5,734	\$0.68	42	\$10,758	\$3,958	\$7,001	\$0.82	42	\$12,709	\$4,676	\$8,271	\$0.97
43	\$8,446	\$3,032	\$5,363	\$0.66	43	\$10,312	\$3,702	\$6,548	\$0.80	43	\$12,182	\$4,374	\$7,735	\$0.94
44	\$8,109	\$2,835	\$5,013	\$0.64	44	\$9,901	\$3,461	\$6,121	\$0.78	44	\$11,697	\$4,089	\$7,232	\$0.92
45	\$7,793	\$2,646	\$4,680	\$0.62	45	\$9,515	\$3,231	\$5,714	\$0.75	45	\$11,241	\$3,817	\$6,750	\$0.89
46	\$7,402	\$2,434	\$4,306	\$0.61	46	\$9,037	\$2,972	\$5,257	\$0.74	46	\$10,676	\$3,511	\$6,210	\$0.87
47	\$7,046	\$2,238	\$3,958	\$0.58	47	\$8,602	\$2,732	\$4,832	\$0.71	47	\$10,163	\$3,228	\$5,709	\$0.84
48	\$6,722	\$2,054	\$3,634	\$0.56	48	\$8,207	\$2,508	\$4,436	\$0.69	48	\$9,696	\$2,963	\$5,241	\$0.81
49	\$6,427	\$1,882	\$3,330	\$0.53	49	\$7,847	\$2,298	\$4,065	\$0.65	49	\$9,270	\$2,715	\$4,802	\$0.77
50	\$6,157	\$1,720	\$3,043	\$0.53	50	\$7,517	\$2,100	\$3,715	\$0.64	50	\$8,880	\$2,481	\$4,388	\$0.76
51	\$5,851	\$1,551	\$2,743	\$0.51	51	\$7,144	\$1,893	\$3,349	\$0.62	51	\$8,440	\$2,237	\$3,956	\$0.73
52	\$5,572	\$1,392	\$2,461	\$0.50	52	\$6,803	\$1,699	\$3,005	\$0.61	52	\$8,036	\$2,007	\$3,550	\$0.72
53	\$5,285	\$1,234	\$2,183	\$0.48	53	\$6,453	\$1,507	\$2,665	\$0.58	53	\$7,623	\$1,780	\$3,148	\$0.69
54	\$5,026	\$1,087	\$1,922	\$0.47	54	\$6,137	\$1,327	\$2,347	\$0.57	54	\$7,250	\$1,568	\$2,772	\$0.67
55	\$4,748	\$939	\$1,661	\$0.44	55	\$5,797	\$1,146	\$2,028	\$0.54	55	\$6,849	\$1,354	\$2,396	\$0.63
56*	\$4,445	\$904	\$1,561	\$0.42	56*	\$5,427	\$1,103	\$1,906	\$0.51	56*	\$6,411	\$1,303	\$2,252	\$0.61
57*	\$4,156	\$867	\$1,465	\$0.42	57*	\$5,074	\$1,059	\$1,789	\$0.51	57*	\$5,995	\$1,251	\$2,114	\$0.60
58*	\$3,884	\$832	\$1,374	\$0.39	58*	\$4,743	\$1,016	\$1,678	\$0.47	58*	\$5,603	\$1,200	\$1,982	\$0.56
59*	\$3,642	\$800	\$1,293	\$0.38	59*	\$4,446	\$976	\$1,578	\$0.47	59*	\$5,253	\$1,153	\$1,865	\$0.55
60*	\$3,435	\$773	\$1,223	\$0.38	60*	\$4,194	\$944	\$1,494	\$0.46	60*	\$4,955	\$1,115	\$1,765	\$0.54
61*	\$3,223	\$743	\$1,152	N/A	61*	\$3,936	\$907	\$1,406	N/A	61*	\$4,650	\$1,071	\$1,662	N/A
62*	\$2,933	\$692	\$1,052	N/A	62*	\$3,581	\$845	\$1,284	N/A	62*	\$4,230	\$998	\$1,517	N/A
63*	\$2,733	\$665	\$991	N/A	63*	\$3,337	\$812	\$1,211	N/A	63*	\$3,942	\$959	\$1,430	N/A
64*	\$2,558	\$642	\$939	N/A	64*	\$3,124	\$784	\$1,147	N/A	64*	\$3,690	\$926	\$1,355	N/A
65*	\$2,405	\$622	\$894	N/A	65*	\$2,936	\$760	\$1,092	N/A	65*	\$3,469	\$898	\$1,290	N/A
66*	\$2,239	\$598	\$844	N/A	66*	\$2,734	\$730	\$1,030	N/A	66*	\$3,229	\$862	\$1,217	N/A
67*	\$2,029	\$560	\$776	N/A	67*	\$2,477	\$683	\$947	N/A	67*	\$2,926	\$807	\$1,119	N/A
68*	\$1,882	\$537	\$732	N/A	68*	\$2,298	\$656	\$894	N/A	68*	\$2,714	\$775	\$1,055	N/A
69*	\$1,755	\$519	\$696	N/A	69*	\$2,142	\$634	\$849	N/A	69*	\$2,531	\$749	\$1,003	N/A
70*	\$1,623	\$499	\$657	N/A	70*	\$1,982	\$609	\$802	N/A	70*	\$2,341	\$719	\$948	N/A
71*	\$1,558	\$498	\$645	N/A	71*	\$1,903	\$608	\$788	N/A	71*	\$2,248	\$719	\$931	N/A
72*	\$1,472	\$490	\$625	N/A	72*	\$1,798	\$599	\$763	N/A	72*	\$2,124	\$708	\$902	N/A

*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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\$34.67 Monthly					\$39.00 Monthly					\$43.33 Monthly				
Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$46,630	\$22,887	\$40,480	\$3.51	18	\$52,822	\$25,926	\$45,855	\$3.98	18	\$59,030	\$28,973	\$51,244	\$4.45
19	\$44,780	\$21,855	\$38,654	\$3.34	19	\$50,727	\$24,757	\$43,788	\$3.78	19	\$56,689	\$27,667	\$48,934	\$4.22
20	\$43,122	\$20,921	\$37,003	\$3.14	20	\$48,848	\$23,699	\$41,916	\$3.55	20	\$54,589	\$26,484	\$46,842	\$3.97
21	\$41,305	\$19,914	\$35,222	\$2.97	21	\$46,791	\$22,559	\$39,900	\$3.36	21	\$52,289	\$25,210	\$44,588	\$3.76
22	\$39,677	\$19,003	\$33,611	\$2.82	22	\$44,947	\$21,527	\$38,075	\$3.19	22	\$50,229	\$24,057	\$42,549	\$3.57
23	\$38,095	\$18,119	\$32,046	\$2.64	23	\$43,154	\$20,525	\$36,302	\$2.99	23	\$48,226	\$22,937	\$40,569	\$3.34
24	\$36,706	\$17,330	\$30,651	\$2.51	24	\$41,581	\$19,632	\$34,722	\$2.84	24	\$46,468	\$21,939	\$38,803	\$3.18
25	\$35,248	\$16,513	\$29,206	\$2.41	25	\$39,929	\$18,706	\$33,085	\$2.73	25	\$44,622	\$20,905	\$36,973	\$3.05
26	\$33,778	\$15,695	\$27,759	\$2.31	26	\$38,264	\$17,779	\$31,446	\$2.62	26	\$42,761	\$19,869	\$35,142	\$2.92
27	\$32,397	\$14,922	\$26,393	\$2.22	27	\$36,700	\$16,904	\$29,898	\$2.51	27	\$41,013	\$18,891	\$33,412	\$2.80
28	\$30,919	\$14,110	\$24,956	\$2.12	28	\$35,025	\$15,984	\$28,270	\$2.40	28	\$39,141	\$17,862	\$31,592	\$2.68
29	\$29,592	\$13,371	\$23,650	\$2.02	29	\$33,523	\$15,148	\$26,792	\$2.29	29	\$37,462	\$16,928	\$29,940	\$2.56
30	\$28,268	\$12,639	\$22,355	\$1.96	30	\$32,022	\$14,318	\$25,323	\$2.22	30	\$35,785	\$16,000	\$28,299	\$2.48
31	\$26,939	\$11,911	\$21,066	\$1.87	31	\$30,517	\$13,492	\$23,864	\$2.11	31	\$34,103	\$15,078	\$26,668	\$2.36
32	\$25,641	\$11,202	\$19,813	\$1.80	32	\$29,047	\$12,690	\$22,445	\$2.04	32	\$32,460	\$14,181	\$25,082	\$2.28
33	\$24,068	\$10,382	\$18,362	\$1.69	33	\$27,264	\$11,761	\$20,801	\$1.91	33	\$30,468	\$13,143	\$23,245	\$2.14
34	\$23,155	\$9,854	\$17,429	\$1.65	34	\$26,230	\$11,163	\$19,743	\$1.86	34	\$29,313	\$12,475	\$22,064	\$2.08
35	\$21,903	\$9,188	\$16,251	\$1.56	35	\$24,812	\$10,409	\$18,410	\$1.76	35	\$27,728	\$11,632	\$20,573	\$1.97
36	\$20,756	\$8,575	\$15,166	\$1.49	36	\$23,512	\$9,714	\$17,180	\$1.69	36	\$26,276	\$10,855	\$19,200	\$1.89
37	\$19,537	\$7,941	\$14,045	\$1.42	37	\$22,131	\$8,995	\$15,910	\$1.61	37	\$24,732	\$10,053	\$17,780	\$1.80
38	\$18,371	\$7,339	\$12,980	\$1.36	38	\$20,811	\$8,314	\$14,704	\$1.53	38	\$23,257	\$9,291	\$16,432	\$1.71
39	\$17,337	\$6,799	\$12,025	\$1.28	39	\$19,639	\$7,702	\$13,622	\$1.45	39	\$21,947	\$8,607	\$15,222	\$1.62
40	\$16,478	\$6,336	\$11,206	\$1.23	40	\$18,666	\$7,177	\$12,694	\$1.39	40	\$20,860	\$8,020	\$14,186	\$1.56
41	\$15,767	\$5,935	\$10,497	\$1.19	41	\$17,860	\$6,723	\$11,891	\$1.35	41	\$19,960	\$7,514	\$13,289	\$1.51
42	\$14,656	\$5,393	\$9,538	\$1.12	42	\$16,603	\$6,109	\$10,805	\$1.27	42	\$18,554	\$6,827	\$12,075	\$1.42
43	\$14,048	\$5,044	\$8,920	\$1.09	43	\$15,914	\$5,713	\$10,105	\$1.23	43	\$17,784	\$6,385	\$11,293	\$1.37
44	\$13,489	\$4,715	\$8,340	\$1.06	44	\$15,280	\$5,341	\$9,447	\$1.19	44	\$17,076	\$5,969	\$10,557	\$1.33
45	\$12,963	\$4,401	\$7,785	\$1.03	45	\$14,685	\$4,986	\$8,819	\$1.16	45	\$16,411	\$5,572	\$9,855	\$1.30
46	\$12,312	\$4,049	\$7,162	\$1.01	46	\$13,947	\$4,587	\$8,113	\$1.14	46	\$15,586	\$5,126	\$9,066	\$1.27
47	\$11,719	\$3,722	\$6,583	\$0.97	47	\$13,276	\$4,216	\$7,457	\$1.10	47	\$14,836	\$4,712	\$8,334	\$1.23
48	\$11,181	\$3,417	\$6,044	\$0.93	48	\$12,666	\$3,871	\$6,846	\$1.06	48	\$14,155	\$4,326	\$7,651	\$1.18
49	\$10,690	\$3,131	\$5,538	\$0.88	49	\$12,110	\$3,547	\$6,274	\$1.00	49	\$13,533	\$3,964	\$7,011	\$1.12
50	\$10,241	\$2,861	\$5,061	\$0.87	50	\$11,601	\$3,241	\$5,733	\$0.99	50	\$12,964	\$3,622	\$6,406	\$1.11
51	\$9,732	\$2,579	\$4,562	\$0.84	51	\$11,025	\$2,922	\$5,168	\$0.95	51	\$12,321	\$3,266	\$5,776	\$1.06
52	\$9,268	\$2,315	\$4,094	\$0.82	52	\$10,498	\$2,622	\$4,638	\$0.93	52	\$11,732	\$2,930	\$5,183	\$1.04
53	\$8,791	\$2,053	\$3,631	\$0.79	53	\$9,958	\$2,325	\$4,113	\$0.89	53	\$11,129	\$2,599	\$4,597	\$1.00
54	\$8,361	\$1,808	\$3,197	\$0.77	54	\$9,471	\$2,048	\$3,622	\$0.87	54	\$10,584	\$2,288	\$4,047	\$0.98
55	\$7,898	\$1,562	\$2,762	\$0.73	55	\$8,947	\$1,769	\$3,129	\$0.83	55	\$9,999	\$1,977	\$3,497	\$0.92
56*	\$7,393	\$1,503	\$2,597	\$0.70	56*	\$8,375	\$1,703	\$2,942	\$0.79	56*	\$9,360	\$1,903	\$3,288	\$0.88
57*	\$6,913	\$1,443	\$2,437	\$0.69	57*	\$7,831	\$1,634	\$2,761	\$0.79	57*	\$8,752	\$1,827	\$3,086	\$0.88
58*	\$6,461	\$1,383	\$2,286	\$0.64	58*	\$7,319	\$1,567	\$2,589	\$0.73	58*	\$8,179	\$1,751	\$2,893	\$0.81
59*	\$6,058	\$1,330	\$2,150	\$0.64	59*	\$6,862	\$1,506	\$2,436	\$0.72	59*	\$7,669	\$1,684	\$2,722	\$0.80
60*	\$5,714	\$1,285	\$2,035	\$0.62	60*	\$6,473	\$1,456	\$2,305	\$0.70	60*	\$7,233	\$1,627	\$2,576	\$0.78
61*	\$5,362	\$1,235	\$1,916	N/A	61*	\$6,074	\$1,399	\$2,170	N/A	61*	\$6,788	\$1,564	\$2,426	N/A
62*	\$4,878	\$1,150	\$1,749	N/A	62*	\$5,526	\$1,303	\$1,981	N/A	62*	\$6,175	\$1,456	\$2,214	N/A
63*	\$4,546	\$1,106	\$1,649	N/A	63*	\$5,150	\$1,253	\$1,868	N/A	63*	\$5,755	\$1,400	\$2,088	N/A
64*	\$4,256	\$1,068	\$1,563	N/A	64*	\$4,821	\$1,210	\$1,770	N/A	64*	\$5,387	\$1,352	\$1,978	N/A
65*	\$4,000	\$1,035	\$1,487	N/A	65*	\$4,531	\$1,173	\$1,684	N/A	65*	\$5,064	\$1,311	\$1,883	N/A
66*	\$3,724	\$994	\$1,403	N/A	66*	\$4,219	\$1,127	\$1,590	N/A	66*	\$4,715	\$1,259	\$1,777	N/A
67*	\$3,375	\$931	\$1,291	N/A	67*	\$3,823	\$1,055	\$1,462	N/A	67*	\$4,272	\$1,178	\$1,634	N/A
68*	\$3,130	\$893	\$1,217	N/A	68*	\$3,546	\$1,012	\$1,379	N/A	68*	\$3,963	\$1,131	\$1,541	N/A
69*	\$2,919	\$864	\$1,157	N/A	69*	\$3,306	\$978	\$1,310	N/A	69*	\$3,695	\$1,093	\$1,464	N/A
70*	\$2,700	\$830	\$1,093	N/A	70*	\$3,058	\$940	\$1,238	N/A	70*	\$3,418	\$1,050	\$1,383	N/A
71*	\$2,592	\$829	\$1,073	N/A	71*	\$2,937	\$939	\$1,216	N/A	71*	\$3,282	\$1,049	\$1,359	N/A
72*	\$2,450	\$816	\$1,040	N/A	72*	\$2,775	\$924	\$1,178	N/A	72*	\$3,101	\$1,033	\$1,316	N/A

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

END-95 (ESO)(20/21)

\$47.67 Monthly					\$52.00 Monthly					\$56.33 Monthly				
Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$65,224	\$32,013	\$56,621	\$4.91	18	\$71,417	\$35,053	\$61,997	\$5.38	18	\$77,625	\$38,100	\$67,386	\$5.85
19	\$62,637	\$30,570	\$54,068	\$4.66	19	\$68,584	\$33,472	\$59,202	\$5.11	19	\$74,546	\$36,382	\$64,348	\$5.55
20	\$60,317	\$29,263	\$51,757	\$4.39	20	\$66,044	\$32,042	\$56,672	\$4.80	20	\$71,785	\$34,827	\$61,598	\$5.22
21	\$57,776	\$27,856	\$49,267	\$4.15	21	\$63,262	\$30,501	\$53,945	\$4.54	21	\$68,761	\$33,152	\$58,635	\$4.94
22	\$55,499	\$26,581	\$47,014	\$3.94	22	\$60,769	\$29,105	\$51,478	\$4.31	22	\$66,051	\$31,635	\$55,952	\$4.69
23	\$53,286	\$25,344	\$44,825	\$3.69	23	\$58,346	\$27,751	\$49,082	\$4.04	23	\$63,417	\$30,162	\$53,348	\$4.39
24	\$51,344	\$24,241	\$42,875	\$3.51	24	\$56,219	\$26,543	\$46,946	\$3.84	24	\$61,105	\$28,850	\$51,026	\$4.18
25	\$49,304	\$23,098	\$40,853	\$3.37	25	\$53,985	\$25,291	\$44,731	\$3.69	25	\$58,677	\$27,489	\$48,619	\$4.01
26	\$47,247	\$21,953	\$38,829	\$3.23	26	\$51,733	\$24,038	\$42,515	\$3.54	26	\$56,230	\$26,127	\$46,211	\$3.84
27	\$45,316	\$20,873	\$36,918	\$3.10	27	\$49,619	\$22,855	\$40,423	\$3.39	27	\$53,932	\$24,842	\$43,937	\$3.69
28	\$43,248	\$19,736	\$34,907	\$2.96	28	\$47,354	\$21,610	\$38,221	\$3.24	28	\$51,470	\$23,488	\$41,544	\$3.52
29	\$41,393	\$18,704	\$33,081	\$2.83	29	\$45,323	\$20,480	\$36,222	\$3.10	29	\$49,263	\$22,260	\$39,371	\$3.37
30	\$39,540	\$17,679	\$31,269	\$2.74	30	\$43,294	\$19,358	\$34,237	\$3.00	30	\$47,058	\$21,041	\$37,214	\$3.26
31	\$37,682	\$16,660	\$29,467	\$2.61	31	\$41,259	\$18,242	\$32,264	\$2.86	31	\$44,846	\$19,828	\$35,069	\$3.11
32	\$35,866	\$15,669	\$27,714	\$2.52	32	\$39,272	\$17,157	\$30,345	\$2.75	32	\$42,685	\$18,648	\$32,983	\$2.99
33	\$33,665	\$14,522	\$25,684	\$2.36	33	\$36,862	\$15,901	\$28,123	\$2.59	33	\$40,066	\$17,283	\$30,568	\$2.81
34	\$32,389	\$13,784	\$24,379	\$2.30	34	\$35,464	\$15,092	\$26,694	\$2.52	34	\$38,547	\$16,404	\$29,014	\$2.74
35	\$30,637	\$12,852	\$22,731	\$2.18	35	\$33,546	\$14,073	\$24,890	\$2.38	35	\$36,462	\$15,296	\$27,053	\$2.59
36	\$29,033	\$11,994	\$21,214	\$2.09	36	\$31,789	\$13,133	\$23,228	\$2.29	36	\$34,552	\$14,274	\$25,247	\$2.48
37	\$27,328	\$11,108	\$19,646	\$1.99	37	\$29,922	\$12,162	\$21,511	\$2.18	37	\$32,523	\$13,219	\$23,381	\$2.37
38	\$25,697	\$10,265	\$18,156	\$1.89	38	\$28,137	\$11,240	\$19,880	\$2.07	38	\$30,583	\$12,217	\$21,608	\$2.25
39	\$24,250	\$9,510	\$16,820	\$1.79	39	\$26,553	\$10,413	\$18,417	\$1.96	39	\$28,861	\$11,318	\$20,018	\$2.13
40	\$23,049	\$8,862	\$15,674	\$1.72	40	\$25,237	\$9,703	\$17,162	\$1.88	40	\$27,431	\$10,547	\$18,654	\$2.05
41	\$22,054	\$8,302	\$14,683	\$1.66	41	\$24,148	\$9,090	\$16,077	\$1.82	41	\$26,247	\$9,880	\$17,475	\$1.98
42	\$20,501	\$7,543	\$13,342	\$1.57	42	\$22,447	\$8,259	\$14,608	\$1.71	42	\$24,399	\$8,978	\$15,879	\$1.86
43	\$19,651	\$7,055	\$12,478	\$1.52	43	\$21,516	\$7,725	\$13,662	\$1.66	43	\$23,387	\$8,396	\$14,851	\$1.81
44	\$18,868	\$6,596	\$11,665	\$1.47	44	\$20,659	\$7,222	\$12,773	\$1.61	44	\$22,455	\$7,849	\$13,883	\$1.75
45	\$18,133	\$6,157	\$10,889	\$1.43	45	\$19,854	\$6,741	\$11,923	\$1.57	45	\$21,580	\$7,327	\$12,959	\$1.70
46	\$17,222	\$5,664	\$10,018	\$1.41	46	\$18,857	\$6,202	\$10,969	\$1.54	46	\$20,496	\$6,741	\$11,922	\$1.67
47	\$16,393	\$5,206	\$9,208	\$1.35	47	\$17,949	\$5,700	\$10,082	\$1.48	47	\$19,510	\$6,196	\$10,959	\$1.61
48	\$15,640	\$4,780	\$8,454	\$1.31	48	\$17,125	\$5,234	\$9,257	\$1.43	48	\$18,614	\$5,689	\$10,062	\$1.55
49	\$14,953	\$4,380	\$7,746	\$1.24	49	\$16,373	\$4,796	\$8,482	\$1.35	49	\$17,796	\$5,212	\$9,219	\$1.47
50	\$14,325	\$4,002	\$7,079	\$1.22	50	\$15,685	\$4,382	\$7,751	\$1.34	50	\$17,048	\$4,763	\$8,425	\$1.45
51	\$13,614	\$3,608	\$6,382	\$1.17	51	\$14,906	\$3,951	\$6,987	\$1.28	51	\$16,202	\$4,294	\$7,595	\$1.39
52	\$12,963	\$3,238	\$5,727	\$1.15	52	\$14,194	\$3,545	\$6,270	\$1.26	52	\$15,428	\$3,853	\$6,815	\$1.37
53	\$12,296	\$2,871	\$5,078	\$1.10	53	\$13,464	\$3,144	\$5,561	\$1.21	53	\$14,634	\$3,417	\$6,044	\$1.31
54	\$11,695	\$2,529	\$4,472	\$1.08	54	\$12,805	\$2,769	\$4,897	\$1.18	54	\$13,918	\$3,009	\$5,322	\$1.28
55	\$11,048	\$2,185	\$3,864	\$1.02	55	\$12,097	\$2,392	\$4,231	\$1.12	55	\$13,148	\$2,600	\$4,599	\$1.21
56*	\$10,342	\$2,102	\$3,633	\$0.97	56*	\$11,324	\$2,302	\$3,978	\$1.07	56*	\$12,308	\$2,502	\$4,324	\$1.16
57*	\$9,670	\$2,018	\$3,409	\$0.97	57*	\$10,588	\$2,210	\$3,733	\$1.06	57*	\$11,509	\$2,402	\$4,058	\$1.15
58*	\$9,038	\$1,935	\$3,197	\$0.90	58*	\$9,896	\$2,119	\$3,501	\$0.98	58*	\$10,756	\$2,303	\$3,805	\$1.07
59*	\$8,473	\$1,860	\$3,007	\$0.89	59*	\$9,278	\$2,037	\$3,293	\$0.97	59*	\$10,084	\$2,214	\$3,579	\$1.05
60*	\$7,993	\$1,798	\$2,847	\$0.87	60*	\$8,751	\$1,969	\$3,117	\$0.95	60*	\$9,512	\$2,140	\$3,388	\$1.03
61*	\$7,500	\$1,728	\$2,680	N/A	61*	\$8,212	\$1,892	\$2,934	N/A	61*	\$8,926	\$2,057	\$3,190	N/A
62*	\$6,823	\$1,609	\$2,446	N/A	62*	\$7,471	\$1,762	\$2,679	N/A	62*	\$8,121	\$1,915	\$2,912	N/A
63*	\$6,359	\$1,547	\$2,307	N/A	63*	\$6,963	\$1,694	\$2,526	N/A	63*	\$7,568	\$1,841	\$2,745	N/A
64*	\$5,953	\$1,494	\$2,186	N/A	64*	\$6,518	\$1,636	\$2,393	N/A	64*	\$7,085	\$1,778	\$2,601	N/A
65*	\$5,595	\$1,448	\$2,080	N/A	65*	\$6,127	\$1,586	\$2,278	N/A	65*	\$6,659	\$1,723	\$2,476	N/A
66*	\$5,209	\$1,391	\$1,963	N/A	66*	\$5,704	\$1,523	\$2,149	N/A	66*	\$6,200	\$1,656	\$2,336	N/A
67*	\$4,720	\$1,302	\$1,805	N/A	67*	\$5,169	\$1,426	\$1,977	N/A	67*	\$5,618	\$1,550	\$2,149	N/A
68*	\$4,379	\$1,250	\$1,703	N/A	68*	\$4,794	\$1,368	\$1,864	N/A	68*	\$5,211	\$1,495	\$2,037	N/A
69*	\$4,083	\$1,208	\$1,618	N/A	69*	\$4,470	\$1,325	\$1,775	N/A	69*	\$4,859	\$1,509	\$2,021	N/A
70*	\$3,776	\$1,176	\$1,549	N/A	70*	\$4,135	\$1,365	\$1,798	N/A	70*	\$4,495	\$1,554	\$2,046	N/A
71*	\$3,626	\$1,159	\$1,502	N/A	71*	\$3,970	\$1,293	\$1,675	N/A	71*	\$4,316	\$1,478	\$1,915	N/A
72*	\$3,427	\$1,142	\$1,455	N/A	72*	\$3,752	\$1,271	\$1,619	N/A	72*	\$4,078	\$1,455	\$1,855	N/A

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

END-95 (ESO)(20/21)

\$60.67 Monthly					\$65.00 Monthly					\$69.33 Monthly				
Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$83,819	\$41,140	\$72,763	\$6.31	18	\$90,011	\$44,179	\$78,139	\$6.78	18	\$96,205	\$47,219	\$83,516	\$7.24
19	\$80,494	\$39,285	\$69,482	\$5.99	19	\$86,441	\$42,188	\$74,616	\$6.43	19	\$92,390	\$45,091	\$79,751	\$6.88
20	\$77,513	\$37,606	\$66,513	\$5.63	20	\$83,240	\$40,385	\$71,427	\$6.05	20	\$88,968	\$43,164	\$76,343	\$6.47
21	\$74,247	\$35,797	\$63,313	\$5.33	21	\$79,733	\$38,442	\$67,991	\$5.73	21	\$85,220	\$41,087	\$72,670	\$6.12
22	\$71,322	\$34,160	\$60,418	\$5.06	22	\$76,591	\$36,683	\$64,881	\$5.43	22	\$81,862	\$39,208	\$69,346	\$5.81
23	\$68,478	\$32,570	\$57,605	\$4.74	23	\$73,537	\$34,976	\$61,861	\$5.09	23	\$78,597	\$37,382	\$66,117	\$5.44
24	\$65,981	\$31,152	\$55,097	\$4.51	24	\$70,856	\$33,453	\$59,168	\$4.84	24	\$75,732	\$35,755	\$63,240	\$5.17
25	\$63,359	\$29,682	\$52,499	\$4.33	25	\$68,041	\$31,876	\$56,378	\$4.65	25	\$72,723	\$34,069	\$60,258	\$4.97
26	\$60,717	\$28,212	\$49,898	\$4.15	26	\$65,203	\$30,297	\$53,585	\$4.46	26	\$69,690	\$32,381	\$57,273	\$4.76
27	\$58,236	\$26,824	\$47,443	\$3.98	27	\$62,538	\$28,806	\$50,948	\$4.27	27	\$66,842	\$30,788	\$54,454	\$4.57
28	\$55,578	\$25,363	\$44,859	\$3.80	28	\$59,684	\$27,237	\$48,173	\$4.08	28	\$63,791	\$29,111	\$51,488	\$4.36
29	\$53,194	\$24,036	\$42,513	\$3.64	29	\$57,124	\$25,812	\$45,654	\$3.90	29	\$61,055	\$27,588	\$48,795	\$4.17
30	\$50,812	\$22,719	\$40,183	\$3.52	30	\$54,567	\$24,398	\$43,152	\$3.78	30	\$58,322	\$26,077	\$46,122	\$4.04
31	\$48,424	\$21,410	\$37,867	\$3.35	31	\$52,002	\$22,992	\$40,665	\$3.60	31	\$55,580	\$24,574	\$43,463	\$3.85
32	\$46,091	\$20,136	\$35,615	\$3.23	32	\$49,497	\$21,624	\$38,246	\$3.47	32	\$52,903	\$23,112	\$40,878	\$3.71
33	\$43,263	\$18,662	\$33,007	\$3.03	33	\$46,459	\$20,041	\$35,445	\$3.26	33	\$49,656	\$21,420	\$37,885	\$3.48
34	\$41,623	\$17,714	\$31,330	\$2.95	34	\$44,698	\$19,022	\$33,644	\$3.17	34	\$47,774	\$20,331	\$35,959	\$3.39
35	\$39,371	\$16,516	\$29,212	\$2.80	35	\$42,280	\$17,736	\$31,370	\$3.00	35	\$45,190	\$18,957	\$33,529	\$3.21
36	\$37,310	\$15,414	\$27,262	\$2.68	36	\$40,066	\$16,552	\$29,276	\$2.88	36	\$42,823	\$17,691	\$31,290	\$3.08
37	\$35,118	\$14,274	\$25,246	\$2.56	37	\$37,713	\$15,329	\$27,112	\$2.74	37	\$40,308	\$16,384	\$28,977	\$2.93
38	\$33,023	\$13,192	\$23,332	\$2.43	38	\$35,463	\$14,167	\$25,056	\$2.61	38	\$37,903	\$15,141	\$26,780	\$2.79
39	\$31,164	\$12,221	\$21,615	\$2.30	39	\$33,466	\$13,124	\$23,212	\$2.46	39	\$35,769	\$14,027	\$24,809	\$2.63
40	\$29,620	\$11,389	\$20,143	\$2.21	40	\$31,808	\$12,230	\$21,631	\$2.37	40	\$33,997	\$13,072	\$23,119	\$2.53
41	\$28,341	\$10,668	\$18,869	\$2.14	41	\$30,435	\$11,457	\$20,263	\$2.29	41	\$32,530	\$12,245	\$21,658	\$2.45
42	\$26,345	\$9,694	\$17,145	\$2.01	42	\$28,292	\$10,410	\$18,412	\$2.16	42	\$30,239	\$11,126	\$19,679	\$2.31
43	\$25,253	\$9,066	\$16,035	\$1.95	43	\$27,118	\$9,736	\$17,220	\$2.09	43	\$28,985	\$10,406	\$18,405	\$2.24
44	\$24,247	\$8,476	\$14,991	\$1.89	44	\$26,038	\$9,102	\$16,098	\$2.03	44	\$27,830	\$9,728	\$17,206	\$2.17
45	\$23,302	\$7,912	\$13,993	\$1.84	45	\$25,024	\$8,496	\$15,027	\$1.98	45	\$26,746	\$9,081	\$16,062	\$2.11
46	\$22,132	\$7,279	\$12,874	\$1.81	46	\$23,767	\$7,816	\$13,825	\$1.94	46	\$25,402	\$8,354	\$14,776	\$2.07
47	\$21,066	\$6,690	\$11,833	\$1.74	47	\$22,623	\$7,185	\$12,708	\$1.87	47	\$24,180	\$7,679	\$13,582	\$1.99
48	\$20,099	\$6,143	\$10,864	\$1.68	48	\$21,584	\$6,597	\$11,667	\$1.80	48	\$23,069	\$7,050	\$12,470	\$1.92
49	\$19,217	\$5,629	\$9,955	\$1.59	49	\$20,636	\$6,044	\$10,690	\$1.70	49	\$22,056	\$6,460	\$11,426	\$1.82
50	\$18,408	\$5,143	\$9,097	\$1.57	50	\$19,768	\$5,523	\$9,769	\$1.68	50	\$21,129	\$5,903	\$10,441	\$1.80
51	\$17,495	\$4,637	\$8,201	\$1.51	51	\$18,787	\$4,979	\$8,807	\$1.62	51	\$20,080	\$5,322	\$9,413	\$1.73
52	\$16,659	\$4,161	\$7,359	\$1.48	52	\$17,890	\$4,468	\$7,903	\$1.59	52	\$19,121	\$4,776	\$8,447	\$1.69
53	\$15,802	\$3,690	\$6,527	\$1.42	53	\$16,970	\$3,963	\$7,009	\$1.52	53	\$18,137	\$4,235	\$7,491	\$1.62
54	\$15,029	\$3,249	\$5,747	\$1.39	54	\$16,139	\$3,489	\$6,172	\$1.49	54	\$17,250	\$3,730	\$6,597	\$1.59
55	\$14,197	\$2,808	\$4,966	\$1.31	55	\$15,246	\$3,015	\$5,333	\$1.41	55	\$16,296	\$3,223	\$5,700	\$1.50
56*	\$13,290	\$2,702	\$4,669	\$1.25	56*	\$14,272	\$2,901	\$5,013	\$1.34	56*	\$15,254	\$3,101	\$5,358	\$1.43
57*	\$12,427	\$2,594	\$4,381	\$1.24	57*	\$13,345	\$2,785	\$4,705	\$1.34	57*	\$14,263	\$2,977	\$5,029	\$1.43
58*	\$11,614	\$2,487	\$4,109	\$1.15	58*	\$12,473	\$2,671	\$4,413	\$1.24	58*	\$13,331	\$2,854	\$4,716	\$1.32
59*	\$10,889	\$2,390	\$3,865	\$1.14	59*	\$11,694	\$2,567	\$4,151	\$1.22	59*	\$12,498	\$2,744	\$4,436	\$1.31
60*	\$10,271	\$2,311	\$3,658	\$1.11	60*	\$11,030	\$2,481	\$3,928	\$1.19	60*	\$11,789	\$2,652	\$4,199	\$1.27
61*	\$9,638	\$2,221	\$3,444	N/A	61*	\$10,351	\$2,385	\$3,699	N/A	61*	\$11,063	\$2,549	\$3,953	N/A
62*	\$8,769	\$2,068	\$3,144	N/A	62*	\$9,417	\$2,221	\$3,377	N/A	62*	\$10,065	\$2,374	\$3,609	N/A
63*	\$8,172	\$1,988	\$2,965	N/A	63*	\$8,776	\$2,135	\$3,184	N/A	63*	\$9,379	\$2,282	\$3,402	N/A
64*	\$7,650	\$1,920	\$2,809	N/A	64*	\$8,215	\$2,061	\$3,016	N/A	64*	\$8,780	\$2,203	\$3,224	N/A
65*	\$7,191	\$1,861	\$2,673	N/A	65*	\$7,722	\$1,998	\$2,871	N/A	65*	\$8,253	\$2,136	\$3,068	N/A
66*	\$6,695	\$1,788	\$2,523	N/A	66*	\$7,189	\$1,920	\$2,709	N/A	66*	\$7,684	\$2,052	\$2,895	N/A
67*	\$6,066	\$1,673	\$2,320	N/A	67*	\$6,515	\$1,825	\$2,530	N/A	67*	\$6,963	\$2,001	\$2,775	N/A
68*	\$5,627	\$1,675	\$2,283	N/A	68*	\$6,043	\$1,856	\$2,529	N/A	68*	\$6,458	\$2,036	\$2,774	N/A
69*	\$5,247	\$1,692	\$2,266	N/A	69*	\$5,634	\$1,875	\$2,511	N/A	69*	\$6,022	\$2,058	\$2,756	N/A
70*	\$4,853	\$1,742	\$2,294	N/A	70*	\$5,212	\$1,930	\$2,542	N/A	70*	\$5,570	\$2,118	\$2,789	N/A
71*	\$4,660	\$1,662	\$2,153	N/A	71*	\$5,004	\$1,846	\$2,391	N/A	71*	\$5,349	\$2,030	\$2,630	N/A
72*	\$4,403	\$1,640	\$2,090	N/A	72*	\$4,729	\$1,824	\$2,325	N/A	72*	\$5,054	\$2,008	\$2,559	N/A

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

END-95 (ESO)(20/21)

\$73.67 Monthly					\$78.00 Monthly					\$82.33 Monthly				
Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$102,413	\$50,266	\$88,905	\$7.71	18	\$108,607	\$53,306	\$94,282	\$8.18	18	\$114,800	\$56,346	\$99,658	\$8.64
19	\$98,351	\$48,000	\$84,897	\$7.32	19	\$104,299	\$50,903	\$90,031	\$7.76	19	\$110,246	\$53,806	\$95,164	\$8.20
20	\$94,708	\$45,949	\$81,268	\$6.88	20	\$100,436	\$48,728	\$86,183	\$7.30	20	\$106,163	\$51,506	\$91,097	\$7.72
21	\$90,718	\$43,738	\$77,358	\$6.51	21	\$96,205	\$46,383	\$82,037	\$6.91	21	\$101,691	\$49,028	\$86,715	\$7.30
22	\$87,144	\$41,738	\$73,821	\$6.18	22	\$92,414	\$44,262	\$78,285	\$6.56	22	\$97,684	\$46,786	\$82,749	\$6.93
23	\$83,669	\$39,795	\$70,384	\$5.79	23	\$88,729	\$42,201	\$74,641	\$6.14	23	\$93,788	\$44,607	\$78,896	\$6.49
24	\$80,619	\$38,063	\$67,321	\$5.51	24	\$85,495	\$40,365	\$71,393	\$5.84	24	\$90,369	\$42,666	\$75,463	\$6.17
25	\$77,415	\$36,267	\$64,145	\$5.29	25	\$82,097	\$38,461	\$68,025	\$5.61	25	\$86,779	\$40,654	\$71,904	\$5.93
26	\$74,187	\$34,471	\$60,968	\$5.07	26	\$78,674	\$36,556	\$64,656	\$5.37	26	\$83,160	\$38,640	\$68,343	\$5.68
27	\$71,155	\$32,775	\$57,968	\$4.86	27	\$75,458	\$34,757	\$61,473	\$5.16	27	\$79,761	\$36,739	\$64,979	\$5.45
28	\$67,907	\$30,989	\$54,810	\$4.64	28	\$72,014	\$32,864	\$58,125	\$4.92	28	\$76,120	\$34,737	\$61,440	\$5.20
29	\$64,994	\$29,368	\$51,943	\$4.44	29	\$68,925	\$31,144	\$55,085	\$4.71	29	\$72,855	\$32,920	\$58,226	\$4.98
30	\$62,085	\$27,759	\$49,097	\$4.30	30	\$65,840	\$29,438	\$52,067	\$4.56	30	\$69,594	\$31,117	\$55,036	\$4.82
31	\$59,167	\$26,160	\$46,268	\$4.09	31	\$62,745	\$27,741	\$49,066	\$4.34	31	\$66,323	\$29,323	\$51,864	\$4.59
32	\$56,316	\$24,603	\$43,515	\$3.95	32	\$59,722	\$26,091	\$46,147	\$4.19	32	\$63,128	\$27,579	\$48,779	\$4.42
33	\$52,860	\$22,802	\$40,329	\$3.71	33	\$56,057	\$24,181	\$42,768	\$3.93	33	\$59,254	\$25,560	\$45,207	\$4.15
34	\$50,856	\$21,643	\$38,279	\$3.61	34	\$53,932	\$22,952	\$40,595	\$3.83	34	\$57,007	\$24,260	\$42,909	\$4.05
35	\$48,106	\$20,180	\$35,693	\$3.41	35	\$51,015	\$21,401	\$37,851	\$3.62	35	\$53,924	\$22,621	\$40,009	\$3.83
36	\$45,586	\$18,833	\$33,309	\$3.28	36	\$48,344	\$19,972	\$35,324	\$3.47	36	\$51,100	\$21,111	\$37,338	\$3.67
37	\$42,909	\$17,441	\$30,847	\$3.12	37	\$45,504	\$18,496	\$32,713	\$3.31	37	\$48,099	\$19,550	\$34,578	\$3.50
38	\$40,349	\$16,119	\$28,509	\$2.97	38	\$42,789	\$17,093	\$30,233	\$3.15	38	\$45,229	\$18,068	\$31,957	\$3.33
39	\$38,077	\$14,932	\$26,410	\$2.80	39	\$40,380	\$15,835	\$28,008	\$2.97	39	\$42,682	\$16,738	\$29,604	\$3.14
40	\$36,191	\$13,915	\$24,611	\$2.70	40	\$38,380	\$14,757	\$26,100	\$2.86	40	\$40,568	\$15,598	\$27,588	\$3.02
41	\$34,629	\$13,035	\$23,055	\$2.61	41	\$36,723	\$13,824	\$24,449	\$2.77	41	\$38,817	\$14,612	\$25,844	\$2.93
42	\$32,190	\$11,844	\$20,949	\$2.46	42	\$34,137	\$12,561	\$22,216	\$2.60	42	\$36,083	\$13,277	\$23,482	\$2.75
43	\$30,855	\$11,078	\$19,593	\$2.38	43	\$32,721	\$11,747	\$20,778	\$2.52	43	\$34,587	\$12,417	\$21,962	\$2.67
44	\$29,626	\$10,356	\$18,317	\$2.31	44	\$31,418	\$10,982	\$19,424	\$2.45	44	\$33,209	\$11,609	\$20,532	\$2.59
45	\$28,471	\$9,667	\$17,097	\$2.25	45	\$30,193	\$10,251	\$18,132	\$2.38	45	\$31,915	\$10,836	\$19,166	\$2.52
46	\$27,041	\$8,893	\$15,729	\$2.21	46	\$28,677	\$9,431	\$16,681	\$2.34	46	\$30,312	\$9,969	\$17,632	\$2.47
47	\$25,740	\$8,175	\$14,458	\$2.12	47	\$27,297	\$8,669	\$15,333	\$2.25	47	\$28,853	\$9,163	\$16,207	\$2.38
48	\$24,558	\$7,505	\$13,275	\$2.05	48	\$26,043	\$7,959	\$14,077	\$2.17	48	\$27,528	\$8,413	\$14,880	\$2.29
49	\$23,480	\$6,877	\$12,164	\$1.94	49	\$24,900	\$7,293	\$12,899	\$2.05	49	\$26,320	\$7,709	\$13,635	\$2.17
50	\$22,492	\$6,284	\$11,115	\$1.91	50	\$23,853	\$6,665	\$11,787	\$2.03	50	\$25,213	\$7,045	\$12,460	\$2.15
51	\$21,376	\$5,666	\$10,020	\$1.84	51	\$22,669	\$6,008	\$10,627	\$1.95	51	\$23,961	\$6,351	\$11,232	\$2.06
52	\$20,355	\$5,084	\$8,992	\$1.80	52	\$21,586	\$5,392	\$9,536	\$1.91	52	\$22,817	\$5,699	\$10,080	\$2.02
53	\$19,308	\$4,509	\$7,975	\$1.73	53	\$20,476	\$4,782	\$8,457	\$1.83	53	\$21,643	\$5,054	\$8,939	\$1.94
54	\$18,363	\$3,970	\$7,022	\$1.69	54	\$19,474	\$4,210	\$7,447	\$1.79	54	\$20,584	\$4,450	\$7,872	\$1.90
55	\$17,347	\$3,431	\$6,067	\$1.60	55	\$18,396	\$3,638	\$6,434	\$1.70	55	\$19,445	\$3,845	\$6,801	\$1.79
56*	\$16,239	\$3,301	\$5,704	\$1.53	56*	\$17,221	\$3,501	\$6,049	\$1.62	56*	\$18,203	\$3,700	\$6,394	\$1.71
57*	\$15,184	\$3,169	\$5,353	\$1.52	57*	\$16,102	\$3,361	\$5,677	\$1.61	57*	\$17,020	\$3,552	\$6,001	\$1.70
58*	\$14,191	\$3,039	\$5,020	\$1.41	58*	\$15,049	\$3,222	\$5,324	\$1.49	58*	\$15,907	\$3,406	\$5,627	\$1.58
59*	\$13,305	\$2,921	\$4,723	\$1.39	59*	\$14,110	\$3,098	\$5,008	\$1.47	59*	\$14,914	\$3,274	\$5,294	\$1.56
60*	\$12,550	\$2,823	\$4,470	\$1.36	60*	\$13,309	\$2,994	\$4,740	\$1.44	60*	\$14,068	\$3,165	\$5,010	\$1.52
61*	\$11,777	\$2,713	\$4,208	N/A	61*	\$12,489	\$2,877	\$4,463	N/A	61*	\$13,201	\$3,042	\$4,717	N/A
62*	\$10,714	\$2,527	\$3,842	N/A	62*	\$11,362	\$2,680	\$4,074	N/A	62*	\$12,010	\$2,833	\$4,306	N/A
63*	\$9,985	\$2,429	\$3,622	N/A	63*	\$10,589	\$2,576	\$3,841	N/A	63*	\$11,192	\$2,723	\$4,060	N/A
64*	\$9,347	\$2,345	\$3,432	N/A	64*	\$9,912	\$2,487	\$3,639	N/A	64*	\$10,478	\$2,629	\$3,847	N/A
65*	\$8,786	\$2,274	\$3,266	N/A	65*	\$9,317	\$2,411	\$3,464	N/A	65*	\$9,849	\$2,549	\$3,662	N/A
66*	\$8,180	\$2,184	\$3,082	N/A	66*	\$8,675	\$2,317	\$3,269	N/A	66*	\$9,169	\$2,449	\$3,455	N/A
67*	\$7,412	\$2,179	\$3,021	N/A	67*	\$7,860	\$2,356	\$3,267	N/A	67*	\$8,309	\$2,534	\$3,513	N/A
68*	\$6,875	\$2,217	\$3,021	N/A	68*	\$7,291	\$2,397	\$3,267	N/A	68*	\$7,707	\$2,578	\$3,513	N/A
69*	\$6,411	\$2,242	\$3,002	N/A	69*	\$6,799	\$2,425	\$3,248	N/A	69*	\$7,186	\$2,608	\$3,493	N/A
70*	\$5,930	\$2,307	\$3,038	N/A	70*	\$6,289	\$2,495	\$3,286	N/A	70*	\$6,647	\$2,683	\$3,534	N/A
71*	\$5,694	\$2,215	\$2,868	N/A	71*	\$6,038	\$2,398	\$3,107	N/A	71*	\$6,383	\$2,583	\$3,345	N/A
72*	\$5,380	\$2,193	\$2,795	N/A	72*	\$5,706	\$2,378	\$3,030	N/A	72*	\$6,031	\$2,562	\$3,265	N/A

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

END-95 (ESO)(20/21)

Employee Life Option Plus

Tobacco Rates

\$86.67 Monthly					\$91.00 Monthly					\$95.33 Monthly				
Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$121,008	\$59,393	\$105,047	\$9.11	18	\$127,202	\$62,433	\$110,424	\$9.58	18	\$133,394	\$65,472	\$115,799	\$10.04
19	\$116,208	\$56,715	\$100,311	\$8.65	19	\$122,156	\$59,618	\$105,445	\$9.09	19	\$128,103	\$62,521	\$110,579	\$9.53
20	\$111,904	\$54,291	\$96,024	\$8.13	20	\$117,632	\$57,070	\$100,939	\$8.55	20	\$123,359	\$59,849	\$105,853	\$8.96
21	\$107,190	\$51,680	\$91,404	\$7.70	21	\$112,676	\$54,324	\$96,082	\$8.09	21	\$118,162	\$56,969	\$100,760	\$8.48
22	\$102,966	\$49,316	\$87,224	\$7.30	22	\$108,236	\$51,840	\$91,688	\$7.68	22	\$113,506	\$54,364	\$96,152	\$8.05
23	\$98,860	\$47,020	\$83,163	\$6.84	23	\$103,920	\$49,426	\$87,420	\$7.19	23	\$108,980	\$51,833	\$91,676	\$7.54
24	\$95,256	\$44,973	\$79,544	\$6.51	24	\$100,132	\$47,275	\$83,615	\$6.84	24	\$105,007	\$49,577	\$87,686	\$7.17
25	\$91,471	\$42,852	\$75,792	\$6.25	25	\$96,153	\$45,046	\$79,671	\$6.57	25	\$100,834	\$47,239	\$83,550	\$6.89
26	\$87,656	\$40,729	\$72,037	\$5.99	26	\$92,143	\$42,814	\$75,725	\$6.29	26	\$96,629	\$44,899	\$79,412	\$6.60
27	\$84,074	\$38,725	\$68,493	\$5.74	27	\$88,377	\$40,707	\$71,998	\$6.04	27	\$92,680	\$42,689	\$75,504	\$6.33
28	\$80,236	\$36,616	\$64,762	\$5.48	28	\$84,343	\$38,490	\$68,077	\$5.76	28	\$88,450	\$40,364	\$71,392	\$6.04
29	\$76,795	\$34,701	\$61,375	\$5.25	29	\$80,726	\$36,477	\$64,516	\$5.51	29	\$84,656	\$38,253	\$67,657	\$5.78
30	\$73,357	\$32,799	\$58,011	\$5.08	30	\$77,112	\$34,478	\$60,981	\$5.34	30	\$80,866	\$36,157	\$63,950	\$5.59
31	\$69,909	\$30,909	\$54,668	\$4.84	31	\$73,488	\$32,491	\$57,467	\$5.09	31	\$77,066	\$34,073	\$60,265	\$5.33
32	\$66,541	\$29,070	\$51,416	\$4.66	32	\$69,948	\$30,559	\$54,049	\$4.90	32	\$73,353	\$32,046	\$56,680	\$5.14
33	\$62,458	\$26,942	\$47,652	\$4.38	33	\$65,655	\$28,321	\$50,091	\$4.60	33	\$68,851	\$29,700	\$52,529	\$4.82
34	\$60,090	\$25,573	\$45,230	\$4.26	34	\$63,166	\$26,882	\$47,545	\$4.48	34	\$66,241	\$28,190	\$49,860	\$4.70
35	\$56,840	\$23,844	\$42,173	\$4.03	35	\$59,749	\$25,065	\$44,331	\$4.24	35	\$62,658	\$26,285	\$46,490	\$4.45
36	\$53,863	\$22,252	\$39,357	\$3.87	36	\$56,620	\$23,391	\$41,372	\$4.07	36	\$59,377	\$24,530	\$43,386	\$4.27
37	\$50,700	\$20,608	\$36,448	\$3.69	37	\$53,295	\$21,662	\$38,314	\$3.88	37	\$55,890	\$22,717	\$40,179	\$4.06
38	\$47,675	\$19,045	\$33,685	\$3.51	38	\$50,115	\$20,020	\$35,409	\$3.69	38	\$52,555	\$20,995	\$37,133	\$3.87
39	\$44,990	\$17,643	\$31,205	\$3.31	39	\$47,293	\$18,546	\$32,802	\$3.48	39	\$49,596	\$19,450	\$34,400	\$3.65
40	\$42,762	\$16,442	\$29,080	\$3.19	40	\$44,951	\$17,283	\$30,568	\$3.35	40	\$47,139	\$18,124	\$32,056	\$3.51
41	\$40,916	\$15,402	\$27,241	\$3.08	41	\$43,010	\$16,190	\$28,635	\$3.24	41	\$45,104	\$16,979	\$30,029	\$3.40
42	\$38,035	\$13,995	\$24,753	\$2.90	42	\$39,982	\$14,711	\$26,020	\$3.05	42	\$41,928	\$15,427	\$27,286	\$3.20
43	\$36,457	\$13,089	\$23,150	\$2.81	43	\$38,323	\$13,759	\$24,335	\$2.96	43	\$40,189	\$14,429	\$25,520	\$3.10
44	\$35,005	\$12,236	\$21,642	\$2.73	44	\$36,797	\$12,863	\$22,750	\$2.87	44	\$38,588	\$13,489	\$23,857	\$3.01
45	\$33,641	\$11,422	\$20,202	\$2.65	45	\$35,363	\$12,007	\$21,236	\$2.79	45	\$37,085	\$12,591	\$22,270	\$2.93
46	\$31,951	\$10,508	\$18,585	\$2.60	46	\$33,587	\$11,046	\$19,537	\$2.74	46	\$35,222	\$11,584	\$20,488	\$2.87
47	\$30,413	\$9,659	\$17,083	\$2.51	47	\$31,970	\$10,153	\$17,958	\$2.63	47	\$33,527	\$10,648	\$18,832	\$2.76
48	\$29,017	\$8,868	\$15,685	\$2.42	48	\$30,502	\$9,322	\$16,488	\$2.54	48	\$31,987	\$9,776	\$17,290	\$2.66
49	\$27,743	\$8,126	\$14,372	\$2.29	49	\$29,163	\$8,542	\$15,108	\$2.40	49	\$30,583	\$8,958	\$15,844	\$2.52
50	\$26,576	\$7,425	\$13,133	\$2.26	50	\$27,936	\$7,805	\$13,805	\$2.38	50	\$29,297	\$8,186	\$14,478	\$2.49
51	\$25,257	\$6,694	\$11,840	\$2.17	51	\$26,550	\$7,037	\$12,446	\$2.28	51	\$27,842	\$7,379	\$13,051	\$2.39
52	\$24,051	\$6,007	\$10,625	\$2.13	52	\$25,282	\$6,315	\$11,169	\$2.24	52	\$26,513	\$6,622	\$11,712	\$2.35
53	\$22,813	\$5,327	\$9,422	\$2.04	53	\$23,981	\$5,600	\$9,905	\$2.15	53	\$25,149	\$5,873	\$10,387	\$2.25
54	\$21,697	\$4,691	\$8,297	\$2.00	54	\$22,808	\$4,931	\$8,722	\$2.10	54	\$23,918	\$5,171	\$9,146	\$2.20
55	\$20,497	\$4,053	\$7,169	\$1.89	55	\$21,546	\$4,261	\$7,536	\$1.98	55	\$22,595	\$4,468	\$7,903	\$2.08
56*	\$19,187	\$3,901	\$6,740	\$1.80	56*	\$20,169	\$4,100	\$7,085	\$1.89	56*	\$21,151	\$4,300	\$7,430	\$1.99
57*	\$17,941	\$3,745	\$6,325	\$1.79	57*	\$18,859	\$3,936	\$6,649	\$1.89	57*	\$19,777	\$4,128	\$6,973	\$1.98
58*	\$16,768	\$3,590	\$5,932	\$1.66	58*	\$17,626	\$3,774	\$6,236	\$1.75	58*	\$18,484	\$3,958	\$6,539	\$1.83
59*	\$15,721	\$3,451	\$5,580	\$1.64	59*	\$16,525	\$3,628	\$5,866	\$1.73	59*	\$17,330	\$3,804	\$6,151	\$1.81
60*	\$14,829	\$3,336	\$5,281	\$1.60	60*	\$15,588	\$3,507	\$5,552	\$1.68	60*	\$16,347	\$3,678	\$5,822	\$1.76
61*	\$13,915	\$3,206	\$4,972	N/A	61*	\$14,627	\$3,370	\$5,227	N/A	61*	\$15,340	\$3,534	\$5,481	N/A
62*	\$12,660	\$2,986	\$4,539	N/A	62*	\$13,308	\$3,139	\$4,772	N/A	62*	\$13,956	\$3,292	\$5,004	N/A
63*	\$11,798	\$2,870	\$4,280	N/A	63*	\$12,402	\$3,017	\$4,499	N/A	63*	\$13,005	\$3,164	\$4,718	N/A
64*	\$11,044	\$2,771	\$4,055	N/A	64*	\$11,610	\$2,913	\$4,263	N/A	64*	\$12,175	\$3,055	\$4,470	N/A
65*	\$10,381	\$2,687	\$3,859	N/A	65*	\$10,913	\$2,824	\$4,057	N/A	65*	\$11,444	\$2,962	\$4,255	N/A
66*	\$9,665	\$2,581	\$3,642	N/A	66*	\$10,160	\$2,734	\$3,858	N/A	66*	\$10,655	\$2,903	\$4,096	N/A
67*	\$8,758	\$2,711	\$3,758	N/A	67*	\$9,206	\$2,888	\$4,004	N/A	67*	\$9,655	\$3,065	\$4,250	N/A
68*	\$8,124	\$2,759	\$3,760	N/A	68*	\$8,539	\$2,939	\$4,005	N/A	68*	\$8,955	\$3,120	\$4,251	N/A
69*	\$7,575	\$2,791	\$3,739	N/A	69*	\$7,963	\$2,974	\$3,984	N/A	69*	\$8,350	\$3,157	\$4,229	N/A
70*	\$7,007	\$2,872	\$3,782	N/A	70*	\$7,365	\$3,060	\$4,030	N/A	70*	\$7,724	\$3,248	\$4,278	N/A
71*	\$6,728	\$2,767	\$3,584	N/A	71*	\$7,072	\$2,951	\$3,822	N/A	71*	\$7,417	\$3,135	\$4,061	N/A
72*	\$6,357	\$2,746	\$3,500	N/A	72*	\$6,683	\$2,931	\$3,735	N/A	72*	\$7,008	\$3,115	\$3,970	N/A

*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

\$99.67 Monthly					\$104.00 Monthly					\$108.33 Monthly				
Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$139,602	\$68,519	\$121,189	\$10.51	18	\$145,796	\$71,560	\$126,566	\$10.98	18	\$151,989	\$74,599	\$131,942	\$11.44
19	\$134,065	\$65,430	\$115,725	\$9.98	19	\$140,013	\$68,333	\$120,859	\$10.42	19	\$145,960	\$71,236	\$125,993	\$10.86
20	\$129,100	\$62,634	\$110,779	\$9.38	20	\$134,828	\$65,413	\$115,695	\$9.80	20	\$140,554	\$68,191	\$120,608	\$10.21
21	\$123,661	\$59,621	\$105,449	\$8.88	21	\$129,148	\$62,266	\$110,128	\$9.27	21	\$134,633	\$64,911	\$114,806	\$9.66
22	\$118,788	\$56,894	\$100,627	\$8.42	22	\$124,059	\$59,418	\$105,092	\$8.80	22	\$129,328	\$61,942	\$109,555	\$9.17
23	\$114,051	\$54,245	\$95,942	\$7.89	23	\$119,111	\$56,652	\$100,199	\$8.24	23	\$124,171	\$59,058	\$104,455	\$8.59
24	\$109,894	\$51,884	\$91,767	\$7.51	24	\$114,769	\$54,186	\$95,838	\$7.84	24	\$119,644	\$56,488	\$99,909	\$8.17
25	\$105,527	\$49,437	\$87,439	\$7.21	25	\$110,209	\$51,631	\$91,318	\$7.53	25	\$114,890	\$53,824	\$95,197	\$7.85
26	\$101,126	\$46,988	\$83,107	\$6.91	26	\$105,613	\$49,073	\$86,795	\$7.21	26	\$110,099	\$51,158	\$90,482	\$7.52
27	\$96,993	\$44,676	\$79,017	\$6.62	27	\$101,296	\$46,658	\$82,523	\$6.92	27	\$105,599	\$48,640	\$86,028	\$7.21
28	\$92,566	\$42,242	\$74,714	\$6.32	28	\$96,673	\$44,117	\$78,029	\$6.60	28	\$100,779	\$45,991	\$81,343	\$6.88
29	\$88,596	\$40,033	\$70,806	\$6.05	29	\$92,527	\$41,809	\$73,948	\$6.32	29	\$96,457	\$43,585	\$77,088	\$6.59
30	\$84,630	\$37,840	\$66,926	\$5.86	30	\$88,385	\$39,519	\$69,896	\$6.11	30	\$92,139	\$41,197	\$72,864	\$6.37
31	\$80,652	\$35,659	\$63,069	\$5.58	31	\$84,231	\$37,241	\$65,868	\$5.83	31	\$87,808	\$38,823	\$68,665	\$6.07
32	\$76,767	\$33,538	\$59,318	\$5.38	32	\$80,173	\$35,026	\$61,950	\$5.62	32	\$83,578	\$36,514	\$64,581	\$5.86
33	\$72,055	\$31,082	\$54,974	\$5.05	33	\$75,252	\$32,461	\$57,413	\$5.27	33	\$78,449	\$33,840	\$59,852	\$5.50
34	\$69,324	\$29,502	\$52,180	\$4.92	34	\$72,399	\$30,811	\$54,495	\$5.14	34	\$75,475	\$32,120	\$56,810	\$5.35
35	\$65,574	\$27,508	\$48,653	\$4.65	35	\$68,484	\$28,729	\$50,812	\$4.86	35	\$71,393	\$29,949	\$52,971	\$5.07
36	\$62,140	\$25,672	\$45,405	\$4.46	36	\$64,897	\$26,811	\$47,420	\$4.66	36	\$67,654	\$27,950	\$49,434	\$4.86
37	\$58,491	\$23,774	\$42,049	\$4.25	37	\$61,086	\$24,829	\$43,915	\$4.44	37	\$63,680	\$25,883	\$45,780	\$4.63
38	\$55,001	\$21,972	\$38,861	\$4.05	38	\$57,441	\$22,947	\$40,585	\$4.23	38	\$59,881	\$23,921	\$42,309	\$4.41
39	\$51,904	\$20,355	\$36,001	\$3.82	39	\$54,207	\$21,258	\$37,598	\$3.99	39	\$56,509	\$22,161	\$39,195	\$4.16
40	\$49,333	\$18,968	\$33,548	\$3.67	40	\$51,522	\$19,810	\$35,037	\$3.84	40	\$53,710	\$20,651	\$36,525	\$4.00
41	\$47,203	\$17,769	\$31,427	\$3.56	41	\$49,298	\$18,557	\$32,822	\$3.71	41	\$51,392	\$19,345	\$34,216	\$3.87
42	\$43,879	\$16,145	\$28,556	\$3.34	42	\$45,826	\$16,862	\$29,823	\$3.49	42	\$47,773	\$17,578	\$31,090	\$3.64
43	\$42,059	\$15,100	\$26,707	\$3.24	43	\$43,925	\$15,770	\$27,892	\$3.39	43	\$45,791	\$16,440	\$29,077	\$3.53
44	\$40,384	\$14,117	\$24,968	\$3.15	44	\$42,176	\$14,743	\$26,076	\$3.29	44	\$43,967	\$15,369	\$27,183	\$3.43
45	\$38,810	\$13,177	\$23,306	\$3.06	45	\$40,532	\$13,762	\$24,340	\$3.20	45	\$42,254	\$14,347	\$25,374	\$3.33
46	\$36,861	\$12,123	\$21,441	\$3.00	46	\$38,496	\$12,661	\$22,392	\$3.14	46	\$40,132	\$13,199	\$23,344	\$3.27
47	\$35,087	\$11,143	\$19,709	\$2.89	47	\$36,644	\$11,638	\$20,583	\$3.02	47	\$38,200	\$12,132	\$21,457	\$3.15
48	\$33,476	\$10,231	\$18,095	\$2.79	48	\$34,961	\$10,685	\$18,898	\$2.91	48	\$36,446	\$11,139	\$19,701	\$3.03
49	\$32,006	\$9,375	\$16,581	\$2.64	49	\$33,426	\$9,790	\$17,316	\$2.75	49	\$34,846	\$10,206	\$18,052	\$2.87
50	\$30,660	\$8,566	\$15,151	\$2.61	50	\$32,020	\$8,946	\$15,823	\$2.72	50	\$33,380	\$9,326	\$16,495	\$2.84
51	\$29,138	\$7,723	\$13,659	\$2.50	51	\$30,431	\$8,065	\$14,265	\$2.61	51	\$31,724	\$8,408	\$14,871	\$2.73
52	\$27,746	\$6,930	\$12,257	\$2.46	52	\$28,977	\$7,238	\$12,801	\$2.57	52	\$30,208	\$7,545	\$13,345	\$2.67
53	\$26,319	\$6,146	\$10,870	\$2.35	53	\$27,487	\$6,419	\$11,353	\$2.46	53	\$28,654	\$6,691	\$11,835	\$2.56
54	\$25,031	\$5,412	\$9,572	\$2.30	54	\$26,142	\$5,652	\$9,997	\$2.41	54	\$27,253	\$5,892	\$10,422	\$2.51
55	\$23,646	\$4,676	\$8,271	\$2.18	55	\$24,696	\$4,884	\$8,638	\$2.27	55	\$25,745	\$5,091	\$9,005	\$2.37
56*	\$22,135	\$4,500	\$7,776	\$2.08	56*	\$23,117	\$4,699	\$8,121	\$2.17	56*	\$24,099	\$4,899	\$8,466	\$2.26
57*	\$20,698	\$4,320	\$7,297	\$2.07	57*	\$21,616	\$4,512	\$7,621	\$2.16	57*	\$22,534	\$4,703	\$7,945	\$2.25
58*	\$19,344	\$4,142	\$6,843	\$1.92	58*	\$20,203	\$4,326	\$7,147	\$2.00	58*	\$21,061	\$4,510	\$7,451	\$2.09
59*	\$18,136	\$3,981	\$6,437	\$1.89	59*	\$18,941	\$4,158	\$6,723	\$1.98	59*	\$19,746	\$4,335	\$7,009	\$2.06
60*	\$17,107	\$3,849	\$6,093	\$1.85	60*	\$17,866	\$4,019	\$6,363	\$1.93	60*	\$18,625	\$4,190	\$6,633	\$2.01
61*	\$16,053	\$3,699	\$5,736	N/A	61*	\$16,766	\$3,863	\$5,991	N/A	61*	\$17,478	\$4,027	\$6,245	N/A
62*	\$14,605	\$3,445	\$5,237	N/A	62*	\$15,253	\$3,597	\$5,469	N/A	62*	\$15,901	\$3,750	\$5,701	N/A
63*	\$13,611	\$3,312	\$4,938	N/A	63*	\$14,214	\$3,458	\$5,156	N/A	63*	\$14,818	\$3,605	\$5,376	N/A
64*	\$12,741	\$3,197	\$4,678	N/A	64*	\$13,307	\$3,339	\$4,886	N/A	64*	\$13,872	\$3,481	\$5,093	N/A
65*	\$11,977	\$3,100	\$4,453	N/A	65*	\$12,508	\$3,237	\$4,650	N/A	65*	\$13,039	\$3,394	\$4,875	N/A
66*	\$11,150	\$3,072	\$4,334	N/A	66*	\$11,645	\$3,241	\$4,573	N/A	66*	\$12,140	\$3,410	\$4,812	N/A
67*	\$10,104	\$3,243	\$4,496	N/A	67*	\$10,552	\$3,420	\$4,742	N/A	67*	\$11,000	\$3,597	\$4,987	N/A
68*	\$9,372	\$3,301	\$4,498	N/A	68*	\$9,788	\$3,481	\$4,743	N/A	68*	\$10,204	\$3,662	\$4,990	N/A
69*	\$8,739	\$3,341	\$4,475	N/A	69*	\$9,127	\$3,524	\$4,720	N/A	69*	\$9,514	\$3,707	\$4,965	N/A
70*	\$8,083	\$3,437	\$4,526	N/A	70*	\$8,442	\$3,625	\$4,774	N/A	70*	\$8,801	\$3,814	\$5,023	N/A
71*	\$7,762	\$3,320	\$4,300	N/A	71*	\$8,106	\$3,503	\$4,538	N/A	71*	\$8,450	\$3,687	\$4,776	N/A
72*	\$7,334	\$3,300	\$4,205	N/A	72*	\$7,660	\$3,485	\$4,441	N/A	72*	\$7,985	\$3,669	\$4,676	N/A

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

END-95 (ESO)(20/21)

Employee Life Option Plus

Tobacco Rates

\$112.67 Monthly					\$117.00 Monthly					\$121.33 Monthly				
Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$158,183	\$77,639	\$137,319	\$11.91	18	\$164,391	\$80,686	\$142,708	\$12.38	18	\$170,585	\$83,727	\$148,085	\$12.84
19	\$151,909	\$74,139	\$131,128	\$11.30	19	\$157,870	\$77,048	\$136,273	\$11.75	19	\$163,819	\$79,952	\$141,409	\$12.19
20	\$146,282	\$70,970	\$125,523	\$10.63	20	\$152,023	\$73,755	\$130,449	\$11.05	20	\$157,751	\$76,534	\$135,365	\$11.46
21	\$140,120	\$67,556	\$119,485	\$10.06	21	\$145,619	\$70,207	\$124,174	\$10.45	21	\$151,105	\$72,852	\$128,852	\$10.85
22	\$134,599	\$64,466	\$114,020	\$9.55	22	\$139,881	\$66,996	\$118,495	\$9.92	22	\$145,151	\$69,520	\$122,959	\$10.29
23	\$129,231	\$61,465	\$108,712	\$8.94	23	\$134,303	\$63,877	\$112,978	\$9.29	23	\$139,363	\$66,284	\$117,235	\$9.64
24	\$124,520	\$58,790	\$103,980	\$8.50	24	\$129,407	\$61,097	\$108,061	\$8.84	24	\$134,283	\$63,399	\$112,133	\$9.17
25	\$119,572	\$56,017	\$99,076	\$8.17	25	\$124,265	\$58,216	\$102,965	\$8.49	25	\$128,947	\$60,409	\$106,844	\$8.81
26	\$114,586	\$53,242	\$94,169	\$7.83	26	\$119,082	\$55,331	\$97,864	\$8.13	26	\$123,569	\$57,416	\$101,551	\$8.44
27	\$109,903	\$50,622	\$89,535	\$7.51	27	\$114,216	\$52,609	\$93,048	\$7.80	27	\$118,519	\$54,591	\$96,554	\$8.09
28	\$104,886	\$47,865	\$84,658	\$7.16	28	\$109,002	\$49,743	\$87,980	\$7.44	28	\$113,109	\$51,617	\$91,295	\$7.73
29	\$100,388	\$45,361	\$80,230	\$6.86	29	\$104,327	\$47,141	\$83,378	\$7.13	29	\$108,258	\$48,917	\$86,520	\$7.39
30	\$95,894	\$42,876	\$75,834	\$6.63	30	\$99,657	\$44,559	\$78,810	\$6.89	30	\$103,412	\$46,238	\$81,779	\$7.15
31	\$91,387	\$40,405	\$71,464	\$6.32	31	\$94,973	\$41,990	\$74,268	\$6.57	31	\$98,552	\$43,573	\$77,067	\$6.82
32	\$86,984	\$38,002	\$67,213	\$6.09	32	\$90,398	\$39,493	\$69,851	\$6.33	32	\$93,804	\$40,981	\$72,482	\$6.57
33	\$81,646	\$35,219	\$62,291	\$5.72	33	\$84,850	\$36,601	\$64,735	\$5.94	33	\$88,047	\$37,980	\$67,175	\$6.17
34	\$78,550	\$33,429	\$59,125	\$5.57	34	\$81,633	\$34,741	\$61,445	\$5.79	34	\$84,709	\$36,050	\$63,760	\$6.01
35	\$74,302	\$31,170	\$55,129	\$5.27	35	\$77,218	\$32,393	\$57,293	\$5.48	35	\$80,127	\$33,613	\$59,541	\$5.68
36	\$70,411	\$29,089	\$51,449	\$5.06	36	\$73,174	\$30,230	\$53,468	\$5.25	36	\$75,931	\$31,369	\$55,482	\$5.45
37	\$66,276	\$26,939	\$47,646	\$4.82	37	\$68,877	\$27,996	\$49,516	\$5.01	37	\$71,472	\$29,051	\$51,381	\$5.20
38	\$62,321	\$24,896	\$44,033	\$4.59	38	\$64,767	\$25,873	\$45,761	\$4.76	38	\$67,207	\$26,848	\$47,485	\$4.94
39	\$58,812	\$23,064	\$40,792	\$4.33	39	\$61,120	\$23,969	\$42,393	\$4.50	39	\$63,423	\$24,872	\$43,990	\$4.67
40	\$55,899	\$21,493	\$38,014	\$4.16	40	\$58,093	\$22,336	\$39,506	\$4.33	40	\$60,281	\$23,177	\$40,993	\$4.49
41	\$53,486	\$20,134	\$35,610	\$4.03	41	\$55,585	\$20,924	\$37,007	\$4.19	41	\$57,679	\$21,712	\$38,402	\$4.34
42	\$49,720	\$18,294	\$32,357	\$3.79	42	\$51,671	\$19,012	\$33,627	\$3.94	42	\$53,618	\$19,729	\$34,894	\$4.09
43	\$47,657	\$17,110	\$30,262	\$3.67	43	\$49,528	\$17,782	\$31,450	\$3.82	43	\$51,394	\$18,451	\$32,635	\$3.96
44	\$45,759	\$15,996	\$28,291	\$3.57	44	\$47,555	\$16,623	\$29,401	\$3.71	44	\$49,347	\$17,250	\$30,509	\$3.85
45	\$43,976	\$14,931	\$26,408	\$3.47	45	\$45,702	\$15,517	\$27,445	\$3.60	45	\$47,424	\$16,102	\$28,479	\$3.74
46	\$41,767	\$13,736	\$24,295	\$3.40	46	\$43,406	\$14,275	\$25,248	\$3.54	46	\$45,042	\$14,813	\$26,200	\$3.67
47	\$39,757	\$12,626	\$22,332	\$3.27	47	\$41,317	\$13,122	\$23,208	\$3.40	47	\$42,874	\$13,616	\$24,083	\$3.53
48	\$37,931	\$11,592	\$20,503	\$3.16	48	\$39,420	\$12,048	\$21,308	\$3.28	48	\$40,905	\$12,501	\$22,111	\$3.41
49	\$36,266	\$10,622	\$18,788	\$2.99	49	\$37,689	\$11,039	\$19,525	\$3.11	49	\$39,109	\$11,455	\$20,260	\$3.22
50	\$34,741	\$9,707	\$17,168	\$2.95	50	\$36,104	\$10,087	\$17,842	\$3.07	50	\$37,464	\$10,467	\$18,514	\$3.18
51	\$33,016	\$8,751	\$15,477	\$2.84	51	\$34,312	\$9,094	\$16,084	\$2.95	51	\$35,605	\$9,437	\$16,691	\$3.06
52	\$31,439	\$7,853	\$13,888	\$2.78	52	\$32,673	\$8,161	\$14,434	\$2.89	52	\$33,904	\$8,468	\$14,977	\$3.00
53	\$29,822	\$6,964	\$12,317	\$2.67	53	\$30,993	\$7,237	\$12,801	\$2.77	53	\$32,160	\$7,510	\$13,283	\$2.87
54	\$28,363	\$6,132	\$10,846	\$2.61	54	\$29,476	\$6,373	\$11,272	\$2.71	54	\$30,587	\$6,613	\$11,697	\$2.82
55	\$26,794	\$5,299	\$9,372	\$2.47	55	\$27,845	\$5,507	\$9,739	\$2.56	55	\$28,894	\$5,714	\$10,106	\$2.66
56*	\$25,082	\$5,099	\$8,811	\$2.35	56*	\$26,066	\$5,299	\$9,156	\$2.45	56*	\$27,048	\$5,499	\$9,501	\$2.54
57*	\$23,453	\$4,895	\$8,269	\$2.34	57*	\$24,373	\$5,087	\$8,593	\$2.44	57*	\$25,291	\$5,279	\$8,917	\$2.53
58*	\$21,919	\$4,693	\$7,754	\$2.17	58*	\$22,779	\$4,877	\$8,059	\$2.26	58*	\$23,638	\$5,061	\$8,362	\$2.34
59*	\$20,550	\$4,511	\$7,294	\$2.14	59*	\$21,357	\$4,689	\$7,581	\$2.23	59*	\$22,162	\$4,865	\$7,866	\$2.31
60*	\$19,384	\$4,361	\$6,904	\$2.09	60*	\$20,145	\$4,532	\$7,175	\$2.17	60*	\$20,904	\$4,703	\$7,445	\$2.25
61*	\$18,190	\$4,191	\$6,500	N/A	61*	\$18,904	\$4,355	\$6,755	N/A	61*	\$19,616	\$4,520	\$7,009	N/A
62*	\$16,549	\$3,903	\$5,934	N/A	62*	\$17,198	\$4,056	\$6,167	N/A	62*	\$17,846	\$4,209	\$6,399	N/A
63*	\$15,422	\$3,752	\$5,595	N/A	63*	\$16,027	\$3,899	\$5,814	N/A	63*	\$16,631	\$4,046	\$6,033	N/A
64*	\$14,437	\$3,623	\$5,301	N/A	64*	\$15,004	\$3,778	\$5,528	N/A	64*	\$15,569	\$3,947	\$5,776	N/A
65*	\$13,571	\$3,562	\$5,117	N/A	65*	\$14,103	\$3,729	\$5,357	N/A	65*	\$14,635	\$3,897	\$5,599	N/A
66*	\$12,635	\$3,579	\$5,050	N/A	66*	\$13,130	\$3,748	\$5,289	N/A	66*	\$13,625	\$3,917	\$5,528	N/A
67*	\$11,449	\$3,775	\$5,233	N/A	67*	\$11,898	\$3,952	\$5,479	N/A	67*	\$12,346	\$4,129	\$5,724	N/A
68*	\$10,619	\$3,842	\$5,235	N/A	68*	\$11,036	\$4,023	\$5,482	N/A	68*	\$11,452	\$4,204	\$5,729	N/A
69*	\$9,902	\$3,890	\$5,210	N/A	69*	\$10,291	\$4,074	\$5,456	N/A	69*	\$10,679	\$4,257	\$5,702	N/A
70*	\$9,159	\$4,002	\$5,270	N/A	70*	\$9,519	\$4,191	\$5,519	N/A	70*	\$9,878	\$4,379	\$5,767	N/A
71*	\$8,795	\$3,872	\$5,015	N/A	71*	\$9,140	\$4,056	\$5,254	N/A	71*	\$9,484	\$4,240	\$5,492	N/A
72*	\$8,311	\$3,854	\$4,911	N/A	72*	\$8,637	\$4,038	\$5,146	N/A	72*	\$8,962	\$4,222	\$5,381	N/A

*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

\$125.67 Monthly					\$130.00 Monthly				
Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$176,777	\$86,766	\$153,460	\$13.31	18	\$182,985	\$89,813	\$158,849	\$13.77
19	\$169,766	\$82,854	\$146,542	\$12.63	19	\$175,727	\$85,764	\$151,688	\$13.07
20	\$163,478	\$79,313	\$140,279	\$11.88	20	\$169,219	\$82,098	\$145,205	\$12.29
21	\$156,591	\$75,497	\$133,530	\$11.24	21	\$162,090	\$78,148	\$138,219	\$11.63
22	\$150,421	\$72,044	\$127,423	\$10.67	22	\$155,703	\$74,574	\$131,898	\$11.04
23	\$144,422	\$68,690	\$121,491	\$9.99	23	\$149,494	\$71,102	\$125,757	\$10.34
24	\$139,158	\$65,701	\$116,204	\$9.50	24	\$144,044	\$68,007	\$120,284	\$9.84
25	\$133,628	\$62,602	\$110,723	\$9.13	25	\$138,321	\$64,801	\$114,611	\$9.45
26	\$128,055	\$59,501	\$105,238	\$8.74	26	\$132,552	\$61,590	\$108,934	\$9.05
27	\$122,822	\$56,573	\$100,059	\$8.39	27	\$127,135	\$58,560	\$103,573	\$8.68
28	\$117,216	\$53,492	\$94,610	\$8.01	28	\$121,332	\$55,370	\$97,932	\$8.29
29	\$112,188	\$50,693	\$89,661	\$7.66	29	\$116,128	\$52,474	\$92,810	\$7.93
30	\$107,166	\$47,916	\$84,748	\$7.41	30	\$110,929	\$49,599	\$87,724	\$7.67
31	\$102,129	\$45,154	\$79,864	\$7.06	31	\$105,716	\$46,740	\$82,669	\$7.31
32	\$97,209	\$42,469	\$75,113	\$6.81	32	\$100,623	\$43,960	\$77,751	\$7.05
33	\$91,243	\$39,359	\$69,613	\$6.39	33	\$94,447	\$40,741	\$72,057	\$6.62
34	\$87,784	\$37,358	\$66,075	\$6.23	34	\$90,867	\$38,670	\$68,396	\$6.44
35	\$83,036	\$34,834	\$61,609	\$5.89	35	\$85,952	\$36,057	\$63,773	\$6.10
36	\$78,688	\$32,508	\$57,497	\$5.65	36	\$81,451	\$33,650	\$59,515	\$5.85
37	\$74,066	\$30,105	\$53,246	\$5.38	37	\$76,667	\$31,162	\$55,116	\$5.57
38	\$69,647	\$27,823	\$49,209	\$5.12	38	\$72,093	\$28,800	\$50,937	\$5.30
39	\$65,726	\$25,775	\$45,588	\$4.84	39	\$68,034	\$26,680	\$47,188	\$5.01
40	\$62,470	\$24,019	\$42,482	\$4.65	40	\$64,664	\$24,863	\$43,974	\$4.81
41	\$59,773	\$22,500	\$39,796	\$4.50	41	\$61,872	\$23,290	\$41,193	\$4.66
42	\$55,564	\$20,445	\$36,161	\$4.23	42	\$57,515	\$21,163	\$37,430	\$4.38
43	\$53,259	\$19,121	\$33,819	\$4.11	43	\$55,130	\$19,793	\$35,007	\$4.25
44	\$51,138	\$17,876	\$31,617	\$3.99	44	\$52,934	\$18,504	\$32,727	\$4.13
45	\$49,145	\$16,686	\$29,513	\$3.88	45	\$50,871	\$17,272	\$30,549	\$4.01
46	\$46,677	\$15,351	\$27,151	\$3.80	46	\$48,316	\$15,890	\$28,104	\$3.94
47	\$44,430	\$14,111	\$24,957	\$3.66	47	\$45,991	\$14,606	\$25,834	\$3.79
48	\$42,390	\$12,955	\$22,913	\$3.53	48	\$43,879	\$13,410	\$23,718	\$3.65
49	\$40,529	\$11,871	\$20,996	\$3.34	49	\$41,952	\$12,288	\$21,733	\$3.46
50	\$38,825	\$10,848	\$19,186	\$3.30	50	\$40,188	\$11,229	\$19,860	\$3.42
51	\$36,897	\$9,779	\$17,296	\$3.17	51	\$38,193	\$10,123	\$17,904	\$3.28
52	\$35,135	\$8,776	\$15,521	\$3.11	52	\$36,369	\$9,084	\$16,066	\$3.22
53	\$33,328	\$7,783	\$13,765	\$2.98	53	\$34,498	\$8,056	\$14,248	\$3.08
54	\$31,697	\$6,853	\$12,121	\$2.92	54	\$32,810	\$7,094	\$12,547	\$3.02
55	\$29,943	\$5,922	\$10,473	\$2.76	55	\$30,995	\$6,130	\$10,841	\$2.85
56*	\$28,030	\$5,698	\$9,846	\$2.63	56*	\$29,014	\$5,898	\$10,192	\$2.72
57*	\$26,209	\$5,470	\$9,241	\$2.62	57*	\$27,130	\$5,663	\$9,565	\$2.71
58*	\$24,496	\$5,245	\$8,666	\$2.43	58*	\$25,356	\$5,429	\$8,970	\$2.51
59*	\$22,966	\$5,042	\$8,152	\$2.40	59*	\$23,773	\$5,219	\$8,438	\$2.48
60*	\$21,663	\$4,874	\$7,715	\$2.34	60*	\$22,424	\$5,045	\$7,986	\$2.42
61*	\$20,328	\$4,684	\$7,264	N/A	61*	\$21,042	\$4,848	\$7,519	N/A
62*	\$18,494	\$4,362	\$6,631	N/A	62*	\$19,144	\$4,515	\$6,864	N/A
63*	\$17,235	\$4,193	\$6,252	N/A	63*	\$17,840	\$4,340	\$6,472	N/A
64*	\$16,134	\$4,116	\$6,023	N/A	64*	\$16,701	\$4,286	\$6,271	N/A
65*	\$15,166	\$4,065	\$5,839	N/A	65*	\$15,699	\$4,233	\$6,081	N/A
66*	\$14,120	\$4,086	\$5,766	N/A	66*	\$14,616	\$4,256	\$6,005	N/A
67*	\$12,795	\$4,306	\$5,970	N/A	67*	\$13,244	\$4,484	\$6,216	N/A
68*	\$11,868	\$4,384	\$5,974	N/A	68*	\$12,285	\$4,565	\$6,221	N/A
69*	\$11,066	\$4,439	\$5,946	N/A	69*	\$11,455	\$4,623	\$6,192	N/A
70*	\$10,236	\$4,567	\$6,014	N/A	70*	\$10,596	\$4,756	\$6,263	N/A
71*	\$9,829	\$4,425	\$5,731	N/A	71*	\$10,174	\$4,609	\$5,969	N/A
72*	\$9,288	\$4,407	\$5,616	N/A	72*	\$9,614	\$4,592	\$5,851	N/A

*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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\$4.33 Monthly					\$8.67 Monthly					\$13.00 Monthly				
Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
0	\$5,220	\$2,439	\$4,821	N/A	0	\$15,176	\$7,091	\$14,015	N/A	0	\$25,155	\$11,753	\$23,230	N/A
1	\$6,470	\$3,015	\$5,959	N/A	1	\$18,809	\$8,765	\$17,325	N/A	1	\$31,178	\$14,529	\$28,717	N/A
2	\$6,343	\$2,947	\$5,826	N/A	2	\$18,441	\$8,569	\$16,938	N/A	2	\$30,568	\$14,204	\$28,076	N/A
3	\$6,206	\$2,875	\$5,683	N/A	3	\$18,044	\$8,359	\$16,523	N/A	3	\$29,910	\$13,857	\$27,389	N/A
4	\$6,076	\$2,806	\$5,546	N/A	4	\$17,663	\$8,157	\$16,123	N/A	4	\$29,279	\$13,521	\$26,726	N/A
5	\$5,964	\$2,745	\$5,426	\$0.41	5	\$17,339	\$7,981	\$15,775	\$1.17	5	\$28,741	\$13,229	\$26,148	\$1.94
6	\$5,804	\$2,662	\$5,262	\$0.40	6	\$16,873	\$7,739	\$15,297	\$1.16	6	\$27,969	\$12,829	\$25,357	\$1.91
7	\$5,640	\$2,578	\$5,095	\$0.40	7	\$16,396	\$7,493	\$14,811	\$1.14	7	\$27,179	\$12,421	\$24,551	\$1.88
8	\$5,485	\$2,497	\$4,936	\$0.39	8	\$15,946	\$7,260	\$14,349	\$1.14	8	\$26,432	\$12,033	\$23,785	\$1.88
9	\$5,349	\$2,425	\$4,794	\$0.39	9	\$15,551	\$7,051	\$13,937	\$1.12	9	\$25,778	\$11,689	\$23,103	\$1.85
10	\$5,220	\$2,357	\$4,659	\$0.38	10	\$15,176	\$6,852	\$13,544	\$1.11	10	\$25,155	\$11,358	\$22,450	\$1.83
11	\$5,008	\$2,251	\$4,450	\$0.37	11	\$14,560	\$6,545	\$12,937	\$1.08	11	\$24,136	\$10,850	\$21,446	\$1.78
12	\$4,795	\$2,146	\$4,241	\$0.36	12	\$13,941	\$6,238	\$12,330	\$1.04	12	\$23,109	\$10,340	\$20,438	\$1.72
13	\$4,624	\$2,059	\$4,070	\$0.35	13	\$13,444	\$5,986	\$11,833	\$1.02	13	\$22,286	\$9,924	\$19,615	\$1.68
14	\$4,435	\$1,965	\$3,884	\$0.34	14	\$12,893	\$5,712	\$11,291	\$0.99	14	\$21,371	\$9,468	\$18,715	\$1.63
15	\$4,288	\$1,890	\$3,735	\$0.33	15	\$12,466	\$5,494	\$10,860	\$0.96	15	\$20,665	\$9,108	\$18,002	\$1.60
16	\$4,151	\$1,820	\$3,597	\$0.32	16	\$12,067	\$5,290	\$10,456	\$0.93	16	\$20,003	\$8,769	\$17,333	\$1.54
17	\$4,003	\$1,745	\$3,450	\$0.31	17	\$11,639	\$5,075	\$10,030	\$0.90	17	\$19,293	\$8,412	\$16,626	\$1.49
18	\$3,247	\$1,594	\$2,819	\$0.25	18	\$9,439	\$4,633	\$8,194	\$0.72	18	\$15,647	\$7,680	\$13,583	\$1.18
19	\$3,118	\$1,522	\$2,691	\$0.24	19	\$9,065	\$4,424	\$7,825	\$0.68	19	\$15,027	\$7,334	\$12,971	\$1.12
20	\$3,002	\$1,456	\$2,576	\$0.22	20	\$8,729	\$4,235	\$7,490	\$0.64	20	\$14,470	\$7,020	\$12,417	\$1.06
21	\$2,876	\$1,387	\$2,452	\$0.21	21	\$8,361	\$4,031	\$7,130	\$0.61	21	\$13,860	\$6,682	\$11,819	\$1.00
22	\$2,763	\$1,323	\$2,341	\$0.20	22	\$8,032	\$3,847	\$6,804	\$0.57	22	\$13,314	\$6,377	\$11,278	\$0.95
23	\$2,652	\$1,261	\$2,231	\$0.19	23	\$7,712	\$3,668	\$6,487	\$0.54	23	\$12,783	\$6,080	\$10,753	\$0.89
24	\$2,556	\$1,207	\$2,134	\$0.18	24	\$7,431	\$3,508	\$6,205	\$0.51	24	\$12,317	\$5,815	\$10,285	\$0.85
25	\$2,454	\$1,150	\$2,033	\$0.17	25	\$7,135	\$3,343	\$5,912	\$0.49	25	\$11,828	\$5,541	\$9,801	\$0.81

\$17.33 Monthly					\$21.67 Monthly				
Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
0	\$35,113	\$16,406	\$32,427	N/A	0	\$45,069	\$21,057	\$41,621	N/A
1	\$43,519	\$20,280	\$40,084	N/A	1	\$55,859	\$26,030	\$51,451	N/A
2	\$42,668	\$19,827	\$39,189	N/A	2	\$54,766	\$25,449	\$50,301	N/A
3	\$41,749	\$19,341	\$38,230	N/A	3	\$53,587	\$24,826	\$49,070	N/A
4	\$40,870	\$18,874	\$37,306	N/A	4	\$52,457	\$24,225	\$47,883	N/A
5	\$40,118	\$18,466	\$36,498	\$2.71	5	\$51,493	\$23,701	\$46,847	\$3.47
6	\$39,041	\$17,907	\$35,395	\$2.67	6	\$50,110	\$22,984	\$45,430	\$3.43
7	\$37,938	\$17,338	\$34,270	\$2.63	7	\$48,694	\$22,254	\$43,986	\$3.37
8	\$36,895	\$16,797	\$33,200	\$2.62	8	\$47,356	\$21,559	\$42,613	\$3.36
9	\$35,982	\$16,315	\$32,248	\$2.59	9	\$46,184	\$20,941	\$41,391	\$3.32
10	\$35,113	\$15,854	\$31,337	\$2.55	10	\$45,069	\$20,350	\$40,222	\$3.28
11	\$33,690	\$15,145	\$29,935	\$2.48	11	\$43,242	\$19,439	\$38,423	\$3.18
12	\$32,257	\$14,434	\$28,529	\$2.40	12	\$41,403	\$18,526	\$36,618	\$3.08
13	\$31,107	\$13,852	\$27,379	\$2.35	13	\$39,927	\$17,779	\$35,142	\$3.01
14	\$29,831	\$13,217	\$26,124	\$2.28	14	\$38,289	\$16,964	\$33,530	\$2.92
15	\$28,845	\$12,713	\$25,128	\$2.23	15	\$37,023	\$16,318	\$32,253	\$2.86
16	\$27,922	\$12,241	\$24,195	\$2.15	16	\$35,839	\$15,711	\$31,055	\$2.76
17	\$26,931	\$11,742	\$23,209	\$2.08	17	\$34,567	\$15,071	\$29,789	\$2.67
18	\$21,841	\$10,720	\$18,960	\$1.65	18	\$28,034	\$13,760	\$24,336	\$2.11
19	\$20,975	\$10,237	\$18,106	\$1.57	19	\$26,922	\$13,139	\$23,239	\$2.01
20	\$20,198	\$9,799	\$17,332	\$1.47	20	\$25,925	\$12,578	\$22,246	\$1.89
21	\$19,347	\$9,328	\$16,498	\$1.39	21	\$24,833	\$11,973	\$21,176	\$1.79
22	\$18,585	\$8,901	\$15,744	\$1.32	22	\$23,854	\$11,425	\$20,207	\$1.70
23	\$17,844	\$8,487	\$15,011	\$1.24	23	\$22,903	\$10,893	\$19,266	\$1.59
24	\$17,193	\$8,117	\$14,357	\$1.18	24	\$22,068	\$10,419	\$18,428	\$1.51
25	\$16,510	\$7,735	\$13,680	\$1.13	25	\$21,191	\$9,928	\$17,559	\$1.45

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