

\$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	\$9,439	\$105	\$420	\$1,230	\$4,633	\$8,194	\$0.72	18	\$15,647	\$175	\$696	\$2,039	\$7,680	\$13,583	\$1.18
19	\$9,065	\$109	\$424	\$1,229	\$4,424	\$7,825	\$0.68	19	\$15,027	\$181	\$703	\$2,037	\$7,334	\$12,971	\$1.12
20	\$8,729	\$113	\$429	\$1,230	\$4,235	\$7,490	\$0.64	20	\$14,470	\$187	\$711	\$2,039	\$7,020	\$12,417	\$1.06
21	\$8,361	\$116	\$432	\$1,224	\$4,031	\$7,130	\$0.61	21	\$13,860	\$192	\$716	\$2,028	\$6,682	\$11,819	\$1.00
22	\$8,032	\$119	\$436	\$1,221	\$3,847	\$6,804	\$0.57	22	\$13,314	\$198	\$723	\$2,023	\$6,377	\$11,278	\$0.95
23	\$7,712	\$123	\$439	\$1,216	\$3,668	\$6,487	\$0.54	23	\$12,783	\$204	\$728	\$2,016	\$6,080	\$10,753	\$0.89
24	\$7,431	\$127	\$444	\$1,217	\$3,508	\$6,205	\$0.51	24	\$12,317	\$211	\$736	\$2,017	\$5,815	\$10,285	\$0.85
25	\$7,135	\$131	\$447	\$1,213	\$3,343	\$5,912	\$0.49	25	\$11,828	\$217	\$741	\$2,011	\$5,541	\$9,801	\$0.81
26	\$6,838	\$134	\$448	\$1,207	\$3,177	\$5,620	\$0.47	26	\$11,334	\$223	\$743	\$2,000	\$5,266	\$9,315	\$0.78
27	\$6,558	\$138	\$449	\$1,201	\$3,021	\$5,343	\$0.45	27	\$10,871	\$228	\$745	\$1,991	\$5,007	\$8,856	\$0.75
28	\$6,259	\$140	\$447	\$1,189	\$2,856	\$5,052	\$0.43	28	\$10,375	\$232	\$741	\$1,971	\$4,735	\$8,374	\$0.71
29	\$5,990	\$142	\$446	\$1,180	\$2,707	\$4,787	\$0.41	29	\$9,930	\$235	\$739	\$1,957	\$4,487	\$7,936	\$0.68
30	\$5,722	\$143	\$443	\$1,169	\$2,558	\$4,525	\$0.40	30	\$9,485	\$237	\$734	\$1,938	\$4,241	\$7,501	\$0.66
31	\$5,453	\$143	\$439	\$1,155	\$2,411	\$4,264	\$0.38	31	\$9,040	\$237	\$727	\$1,915	\$3,997	\$7,069	\$0.63
32	\$5,190	\$143	\$433	\$1,139	\$2,267	\$4,010	\$0.37	32	\$8,604	\$237	\$718	\$1,889	\$3,759	\$6,648	\$0.61
33	\$4,872	\$140	\$422	\$1,108	\$2,102	\$3,717	\$0.35	33	\$8,076	\$232	\$700	\$1,837	\$3,484	\$6,162	\$0.57
34	\$4,687	\$141	\$422	\$1,104	\$1,995	\$3,528	\$0.34	34	\$7,770	\$233	\$699	\$1,831	\$3,307	\$5,848	\$0.56
35	\$4,434	\$139	\$415	\$1,082	\$1,860	\$3,290	\$0.32	35	\$7,350	\$230	\$687	\$1,794	\$3,083	\$5,453	\$0.53
36	\$4,201	\$137	\$408	\$1,062	\$1,736	\$3,070	\$0.31	36	\$6,965	\$227	\$677	\$1,761	\$2,877	\$5,089	\$0.50
37	\$3,955	\$134	\$400	\$1,035	\$1,608	\$2,843	\$0.29	37	\$6,556	\$223	\$663	\$1,716	\$2,665	\$4,713	\$0.48
38	\$3,719	\$132	\$391	\$1,008	\$1,486	\$2,628	\$0.28	38	\$6,164	\$219	\$649	\$1,670	\$2,462	\$4,355	\$0.46
39	\$3,509	\$130	\$385	\$984	\$1,376	\$2,434	\$0.26	39	\$5,817	\$216	\$638	\$1,631	\$2,281	\$4,035	\$0.43
40	\$3,335	\$129	\$381	\$967	\$1,282	\$2,268	\$0.25	40	\$5,529	\$215	\$631	\$1,603	\$2,126	\$3,760	\$0.42
41	\$3,191	\$130	\$380	\$956	\$1,201	\$2,125	\$0.24	41	\$5,290	\$216	\$629	\$1,586	\$1,991	\$3,522	\$0.40
42	\$2,967	\$127	\$368	\$919	\$1,092	\$1,931	\$0.23	42	\$4,918	\$211	\$610	\$1,523	\$1,810	\$3,201	\$0.38
43	\$2,844	\$128	\$367	\$909	\$1,021	\$1,806	\$0.22	43	\$4,714	\$212	\$609	\$1,507	\$1,692	\$2,993	\$0.37
44	\$2,730	\$129	\$367	\$900	\$954	\$1,688	\$0.22	44	\$4,526	\$214	\$609	\$1,492	\$1,582	\$2,798	\$0.36
45	\$2,624	\$130	\$367	\$891	\$891	\$1,576	\$0.21	45	\$4,350	\$215	\$609	\$1,477	\$1,477	\$2,612	\$0.35
46	\$2,492	\$129	\$363	\$871	\$820	\$1,450	\$0.21	46	\$4,131	\$214	\$601	\$1,444	\$1,359	\$2,403	\$0.34
47	\$2,372	\$129	\$359	\$852	\$753	\$1,332	\$0.20	47	\$3,932	\$213	\$594	\$1,413	\$1,249	\$2,209	\$0.33
48	\$2,263	\$128	\$355	\$836	\$692	\$1,223	\$0.19	48	\$3,752	\$212	\$589	\$1,386	\$1,147	\$2,028	\$0.32
49	\$2,164	\$128	\$352	\$821	\$634	\$1,121	\$0.18	49	\$3,587	\$212	\$584	\$1,360	\$1,051	\$1,858	\$0.30
50	\$2,073	\$128	\$350	\$807	\$579	\$1,024	\$0.18	50	\$3,436	\$212	\$580	\$1,338	\$960	\$1,698	\$0.30
51	\$1,970	\$127	\$344	\$787	\$522	\$923	\$0.17	51	\$3,266	\$210	\$570	\$1,304	\$866	\$1,531	\$0.28
52	\$1,876	\$125	\$339	\$768	\$469	\$829	\$0.17	52	\$3,110	\$208	\$561	\$1,273	\$777	\$1,374	\$0.28
53	\$1,779	\$124	\$332	\$746	\$415	\$735	\$0.16	53	\$2,950	\$205	\$550	\$1,237	\$689	\$1,218	\$0.27
54	\$1,692	\$122	\$325	\$726	\$366	\$647	\$0.16	54	\$2,805	\$202	\$539	\$1,204	\$606	\$1,073	\$0.26
55	\$1,599	\$119	\$316	\$702	\$316	\$559	\$0.15	55	\$2,650	\$198	\$524	\$1,163	\$524	\$927	\$0.25
56**	\$1,496	\$115	\$304	\$672	\$304	\$526	\$0.14	56**	\$2,481	\$191	\$504	\$1,114	\$504	\$872	\$0.24
57**	\$1,399	\$111	\$292	\$643	\$292	\$493	\$0.14	57**	\$2,320	\$184	\$484	\$1,066	\$484	\$818	\$0.24
58**	\$1,308	\$107	\$280	\$615	\$280	\$463	\$0.13	58**	\$2,168	\$177	\$464	\$1,019	\$464	\$767	\$0.22
59**	\$1,226	\$103	\$269	\$590	\$269	\$435	\$0.13	59**	\$2,032	\$170	\$446	\$979	\$446	\$721	\$0.22
60**	\$1,156	\$99	\$260	\$571	\$260	\$412	\$0.13	60**	\$1,917	\$164	\$431	\$946	\$431	\$683	\$0.21
61**	\$1,085	\$95	\$250	\$549	\$250	\$388	N/A	61**	\$1,799	\$157	\$414	\$910	\$414	\$643	N/A
62**	\$987	\$88	\$233	\$513	\$233	\$354	N/A	62**	\$1,637	\$146	\$386	\$850	\$386	\$587	N/A
63**	\$920	\$86	\$224	\$491	\$224	\$334	N/A	63**	\$1,525	\$142	\$371	\$815	\$371	\$553	N/A
64**	\$861	\$84	\$216	\$473	\$216	\$316	N/A	64**	\$1,428	\$139	\$358	\$785	\$358	\$524	N/A
65**	\$809	\$82	\$209	\$458	\$209	\$301	N/A	65**	\$1,342	\$136	\$347	\$759	\$347	\$499	N/A
66**	\$754	\$80	\$201	\$439	\$201	\$284	N/A	66**	\$1,249	\$133	\$334	\$727	\$334	\$471	N/A
67**	\$683	\$76	\$188	\$410	\$188	\$261	N/A	67**	\$1,132	\$126	\$312	\$679	\$312	\$433	N/A
68**	\$633	\$73	\$181	\$392	\$181	\$246	N/A	68**	\$1,050	\$121	\$300	\$650	\$300	\$408	N/A
69**	\$590	\$71	\$175	\$378	\$175	\$234	N/A	69**	\$979	\$118	\$290	\$627	\$290	\$388	N/A
70**	\$546	\$68	\$168	\$364	\$168	\$221	N/A	70**	\$906	\$114	\$278	\$604	\$278	\$367	N/A
71**	\$524	\$69	\$168	\$366	\$168	\$217	N/A	71**	\$870	\$114	\$278	\$607	\$278	\$360	N/A
72**	\$495	\$68	\$165	\$366	\$165	\$210	N/A	72**	\$822	\$112	\$274	\$608	\$274	\$349	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

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	\$21,841	\$244	\$971	\$2,846	\$10,720	\$18,960	\$1.65	18	\$28,034	\$313	\$1,247	\$3,653	\$13,760	\$24,336	\$2.11
19	\$20,975	\$253	\$981	\$2,843	\$10,237	\$18,106	\$1.57	19	\$26,922	\$324	\$1,259	\$3,649	\$13,139	\$23,239	\$2.01
20	\$20,198	\$261	\$993	\$2,845	\$9,799	\$17,332	\$1.47	20	\$25,925	\$335	\$1,274	\$3,652	\$12,578	\$22,246	\$1.89
21	\$19,347	\$268	\$999	\$2,831	\$9,328	\$16,498	\$1.39	21	\$24,833	\$344	\$1,283	\$3,634	\$11,973	\$21,176	\$1.79
22	\$18,585	\$276	\$1,009	\$2,824	\$8,901	\$15,744	\$1.32	22	\$23,854	\$355	\$1,295	\$3,625	\$11,425	\$20,207	\$1.70
23	\$17,844	\$284	\$1,017	\$2,815	\$8,487	\$15,011	\$1.24	23	\$22,903	\$365	\$1,305	\$3,613	\$10,893	\$19,266	\$1.59
24	\$17,193	\$294	\$1,027	\$2,815	\$8,117	\$14,357	\$1.18	24	\$22,068	\$377	\$1,319	\$3,613	\$10,419	\$18,428	\$1.51
25	\$16,510	\$303	\$1,034	\$2,807	\$7,735	\$13,680	\$1.13	25	\$21,191	\$389	\$1,327	\$3,602	\$9,928	\$17,559	\$1.45
26	\$15,821	\$311	\$1,037	\$2,792	\$7,351	\$13,002	\$1.08	26	\$20,307	\$399	\$1,331	\$3,583	\$9,436	\$16,689	\$1.39
27	\$15,175	\$318	\$1,039	\$2,779	\$6,990	\$12,363	\$1.04	27	\$19,477	\$409	\$1,334	\$3,567	\$8,971	\$15,867	\$1.33
28	\$14,482	\$323	\$1,035	\$2,752	\$6,609	\$11,689	\$0.99	28	\$18,588	\$415	\$1,328	\$3,532	\$8,483	\$15,003	\$1.27
29	\$13,861	\$328	\$1,032	\$2,731	\$6,263	\$11,078	\$0.95	29	\$17,791	\$421	\$1,324	\$3,506	\$8,039	\$14,219	\$1.22
30	\$13,240	\$330	\$1,025	\$2,705	\$5,920	\$10,470	\$0.92	30	\$16,995	\$424	\$1,315	\$3,473	\$7,599	\$13,440	\$1.18
31	\$12,618	\$331	\$1,015	\$2,673	\$5,579	\$9,867	\$0.88	31	\$16,196	\$425	\$1,302	\$3,430	\$7,161	\$12,665	\$1.12
32	\$12,010	\$331	\$1,003	\$2,636	\$5,247	\$9,280	\$0.85	32	\$15,416	\$424	\$1,287	\$3,384	\$6,735	\$11,912	\$1.08
33	\$11,273	\$324	\$977	\$2,564	\$4,863	\$8,601	\$0.79	33	\$14,469	\$416	\$1,254	\$3,291	\$6,241	\$11,039	\$1.02
34	\$10,846	\$326	\$976	\$2,556	\$4,616	\$8,164	\$0.77	34	\$13,921	\$418	\$1,252	\$3,280	\$5,924	\$10,478	\$0.99
35	\$10,259	\$321	\$959	\$2,504	\$4,304	\$7,612	\$0.73	35	\$13,168	\$412	\$1,231	\$3,214	\$5,524	\$9,770	\$0.94
36	\$9,722	\$317	\$945	\$2,458	\$4,016	\$7,104	\$0.70	36	\$12,478	\$407	\$1,213	\$3,154	\$5,155	\$9,118	\$0.90
37	\$9,151	\$311	\$925	\$2,395	\$3,720	\$6,579	\$0.67	37	\$11,745	\$399	\$1,188	\$3,074	\$4,774	\$8,443	\$0.86
38	\$8,605	\$305	\$906	\$2,331	\$3,438	\$6,080	\$0.64	38	\$11,045	\$392	\$1,163	\$2,992	\$4,412	\$7,804	\$0.82
39	\$8,120	\$301	\$890	\$2,276	\$3,184	\$5,632	\$0.60	39	\$10,423	\$386	\$1,142	\$2,922	\$4,087	\$7,229	\$0.77
40	\$7,718	\$300	\$881	\$2,238	\$2,967	\$5,249	\$0.58	40	\$9,906	\$385	\$1,131	\$2,872	\$3,809	\$6,736	\$0.74
41	\$7,385	\$301	\$879	\$2,214	\$2,780	\$4,917	\$0.56	41	\$9,479	\$386	\$1,128	\$2,841	\$3,568	\$6,311	\$0.72
42	\$6,865	\$294	\$851	\$2,126	\$2,526	\$4,468	\$0.53	42	\$8,811	\$377	\$1,092	\$2,728	\$3,242	\$5,734	\$0.68
43	\$6,580	\$296	\$850	\$2,103	\$2,362	\$4,178	\$0.51	43	\$8,446	\$380	\$1,091	\$2,699	\$3,032	\$5,363	\$0.66
44	\$6,318	\$298	\$850	\$2,082	\$2,209	\$3,906	\$0.50	44	\$8,109	\$383	\$1,091	\$2,672	\$2,835	\$5,013	\$0.64
45	\$6,072	\$301	\$850	\$2,062	\$2,062	\$3,646	\$0.48	45	\$7,793	\$386	\$1,091	\$2,646	\$2,646	\$4,680	\$0.62
46	\$5,767	\$299	\$839	\$2,015	\$1,897	\$3,355	\$0.47	46	\$7,402	\$383	\$1,077	\$2,587	\$2,434	\$4,306	\$0.61
47	\$5,489	\$297	\$830	\$1,973	\$1,743	\$3,083	\$0.46	47	\$7,046	\$382	\$1,065	\$2,532	\$2,238	\$3,958	\$0.58
48	\$5,237	\$297	\$822	\$1,934	\$1,601	\$2,831	\$0.44	48	\$6,722	\$381	\$1,055	\$2,482	\$2,054	\$3,634	\$0.56
49	\$5,007	\$296	\$815	\$1,899	\$1,467	\$2,594	\$0.42	49	\$6,427	\$380	\$1,047	\$2,438	\$1,882	\$3,330	\$0.53
50	\$4,797	\$296	\$809	\$1,867	\$1,340	\$2,371	\$0.41	50	\$6,157	\$380	\$1,039	\$2,397	\$1,720	\$3,043	\$0.53
51	\$4,558	\$293	\$796	\$1,820	\$1,208	\$2,137	\$0.40	51	\$5,851	\$376	\$1,022	\$2,336	\$1,551	\$2,743	\$0.51
52	\$4,341	\$290	\$784	\$1,777	\$1,084	\$1,918	\$0.39	52	\$5,572	\$372	\$1,006	\$2,280	\$1,392	\$2,461	\$0.50
53	\$4,117	\$286	\$767	\$1,726	\$961	\$1,700	\$0.37	53	\$5,285	\$367	\$985	\$2,215	\$1,234	\$2,183	\$0.48
54	\$3,916	\$282	\$752	\$1,680	\$847	\$1,498	\$0.36	54	\$5,026	\$362	\$966	\$2,157	\$1,087	\$1,922	\$0.47
55	\$3,699	\$276	\$732	\$1,624	\$732	\$1,294	\$0.34	55	\$4,748	\$354	\$939	\$2,085	\$939	\$1,661	\$0.44
56**	\$3,463	\$267	\$704	\$1,555	\$704	\$1,216	\$0.33	56**	\$4,445	\$342	\$904	\$1,996	\$904	\$1,561	\$0.42
57**	\$3,238	\$257	\$676	\$1,488	\$676	\$1,142	\$0.33	57**	\$4,156	\$330	\$867	\$1,909	\$867	\$1,465	\$0.42
58**	\$3,026	\$247	\$648	\$1,423	\$648	\$1,071	\$0.30	58**	\$3,884	\$317	\$832	\$1,826	\$832	\$1,374	\$0.39
59**	\$2,837	\$237	\$623	\$1,366	\$623	\$1,007	\$0.30	59**	\$3,642	\$305	\$800	\$1,754	\$800	\$1,293	\$0.38
60**	\$2,676	\$229	\$602	\$1,321	\$602	\$953	\$0.29	60**	\$3,435	\$294	\$773	\$1,695	\$773	\$1,223	\$0.38
61**	\$2,511	\$219	\$579	\$1,271	\$579	\$897	N/A	61**	\$3,223	\$281	\$743	\$1,631	\$743	\$1,152	N/A
62**	\$2,285	\$203	\$539	\$1,186	\$539	\$819	N/A	62**	\$2,933	\$261	\$692	\$1,523	\$692	\$1,052	N/A
63**	\$2,129	\$198	\$518	\$1,137	\$518	\$772	N/A	63**	\$2,733	\$254	\$665	\$1,460	\$665	\$991	N/A
64**	\$1,993	\$194	\$500	\$1,095	\$500	\$732	N/A	64**	\$2,558	\$249	\$642	\$1,406	\$642	\$939	N/A
65**	\$1,873	\$190	\$485	\$1,059	\$485	\$696	N/A	65**	\$2,405	\$244	\$622	\$1,360	\$622	\$894	N/A
66**	\$1,744	\$185	\$466	\$1,016	\$466	\$657	N/A	66**	\$2,239	\$238	\$598	\$1,304	\$598	\$844	N/A
67**	\$1,580	\$175	\$436	\$948	\$436	\$604	N/A	67**	\$2,029	\$225	\$560	\$1,218	\$560	\$776	N/A
68**	\$1,466	\$170	\$418	\$908	\$418	\$570	N/A	68**	\$1,882	\$218	\$537	\$1,165	\$537	\$732	N/A
69**	\$1,367	\$165	\$404	\$876	\$404	\$542	N/A	69**	\$1,755	\$211	\$519	\$1,125	\$519	\$696	N/A
70**	\$1,264	\$159	\$388	\$842	\$388	\$512	N/A	70**	\$1,623	\$204	\$499	\$1,081	\$499	\$657	N/A
71**	\$1,214	\$159	\$388	\$847	\$388	\$503	N/A	71**	\$1,558	\$204	\$498	\$1,087	\$498	\$645	N/A
72**	\$1,147	\$157	\$382	\$848	\$382	\$487	N/A	72**	\$1,472	\$201	\$490	\$1,089	\$490	\$625	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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\$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	\$34,228	\$382	\$1,522	\$4,461	\$16,800	\$29,713	\$2.58	18	\$40,436	\$452	\$1,798	\$5,270	\$19,847	\$35,102	\$3.05
19	\$32,870	\$396	\$1,537	\$4,455	\$16,042	\$28,373	\$2.45	19	\$38,832	\$468	\$1,815	\$5,263	\$18,952	\$33,520	\$2.89
20	\$31,653	\$409	\$1,556	\$4,459	\$15,357	\$27,161	\$2.30	20	\$37,394	\$484	\$1,838	\$5,268	\$18,142	\$32,087	\$2.72
21	\$30,319	\$421	\$1,566	\$4,437	\$14,618	\$25,854	\$2.18	21	\$35,818	\$497	\$1,850	\$5,242	\$17,269	\$30,543	\$2.57
22	\$29,125	\$433	\$1,581	\$4,426	\$13,949	\$24,672	\$2.07	22	\$34,407	\$512	\$1,867	\$5,228	\$16,479	\$29,147	\$2.44
23	\$27,963	\$446	\$1,593	\$4,411	\$13,300	\$23,523	\$1.94	23	\$33,035	\$527	\$1,882	\$5,211	\$15,712	\$27,790	\$2.29
24	\$26,944	\$461	\$1,610	\$4,412	\$12,721	\$22,500	\$1.84	24	\$31,831	\$544	\$1,902	\$5,212	\$15,028	\$26,580	\$2.18
25	\$25,873	\$475	\$1,620	\$4,398	\$12,121	\$21,438	\$1.77	25	\$30,566	\$561	\$1,914	\$5,196	\$14,320	\$25,327	\$2.09
26	\$24,794	\$487	\$1,625	\$4,375	\$11,521	\$20,376	\$1.70	26	\$29,291	\$576	\$1,920	\$5,169	\$13,610	\$24,072	\$2.00
27	\$23,781	\$499	\$1,629	\$4,355	\$10,954	\$19,374	\$1.63	27	\$28,094	\$589	\$1,924	\$5,145	\$12,940	\$22,887	\$1.92
28	\$22,695	\$507	\$1,622	\$4,312	\$10,357	\$18,318	\$1.55	28	\$26,812	\$599	\$1,916	\$5,094	\$12,236	\$21,641	\$1.83
29	\$21,722	\$514	\$1,617	\$4,281	\$9,815	\$17,360	\$1.49	29	\$25,662	\$607	\$1,910	\$5,057	\$11,596	\$20,509	\$1.76
30	\$20,749	\$518	\$1,606	\$4,240	\$9,277	\$16,409	\$1.44	30	\$24,513	\$612	\$1,897	\$5,009	\$10,960	\$19,385	\$1.70
31	\$19,774	\$519	\$1,590	\$4,188	\$8,743	\$15,463	\$1.37	31	\$23,361	\$613	\$1,879	\$4,948	\$10,329	\$18,268	\$1.62
32	\$18,822	\$518	\$1,571	\$4,132	\$8,223	\$14,544	\$1.32	32	\$22,235	\$612	\$1,856	\$4,881	\$9,714	\$17,181	\$1.56
33	\$17,666	\$508	\$1,531	\$4,018	\$7,620	\$13,478	\$1.24	33	\$20,871	\$600	\$1,808	\$4,747	\$9,003	\$15,923	\$1.47
34	\$16,997	\$510	\$1,529	\$4,005	\$7,233	\$12,794	\$1.21	34	\$20,079	\$603	\$1,807	\$4,731	\$8,545	\$15,113	\$1.43
35	\$16,077	\$503	\$1,503	\$3,924	\$6,744	\$11,928	\$1.14	35	\$18,993	\$595	\$1,776	\$4,636	\$7,968	\$14,092	\$1.35
36	\$15,235	\$497	\$1,481	\$3,851	\$6,294	\$11,132	\$1.10	36	\$17,999	\$587	\$1,750	\$4,550	\$7,436	\$13,152	\$1.30
37	\$14,341	\$487	\$1,450	\$3,754	\$5,829	\$10,310	\$1.05	37	\$16,942	\$576	\$1,713	\$4,434	\$6,886	\$12,180	\$1.24
38	\$13,485	\$478	\$1,419	\$3,653	\$5,387	\$9,528	\$1.00	38	\$15,931	\$565	\$1,677	\$4,316	\$6,364	\$11,256	\$1.18
39	\$12,726	\$472	\$1,395	\$3,568	\$4,991	\$8,827	\$0.94	39	\$15,034	\$557	\$1,648	\$4,215	\$5,896	\$10,428	\$1.11
40	\$12,095	\$470	\$1,381	\$3,507	\$4,650	\$8,225	\$0.90	40	\$14,289	\$555	\$1,632	\$4,143	\$5,494	\$9,717	\$1.07
41	\$11,573	\$472	\$1,377	\$3,469	\$4,356	\$7,705	\$0.88	41	\$13,672	\$557	\$1,627	\$4,098	\$5,147	\$9,103	\$1.03
42	\$10,758	\$461	\$1,334	\$3,331	\$3,958	\$7,001	\$0.82	42	\$12,709	\$544	\$1,576	\$3,935	\$4,676	\$8,271	\$0.97
43	\$10,312	\$464	\$1,332	\$3,296	\$3,702	\$6,548	\$0.80	43	\$12,182	\$548	\$1,574	\$3,893	\$4,374	\$7,735	\$0.94
44	\$9,901	\$468	\$1,332	\$3,263	\$3,461	\$6,121	\$0.78	44	\$11,697	\$552	\$1,573	\$3,855	\$4,089	\$7,232	\$0.92
45	\$9,515	\$471	\$1,332	\$3,231	\$3,231	\$5,714	\$0.75	45	\$11,241	\$556	\$1,573	\$3,817	\$3,817	\$6,750	\$0.89
46	\$9,037	\$468	\$1,315	\$3,158	\$2,972	\$5,257	\$0.74	46	\$10,676	\$553	\$1,554	\$3,731	\$3,511	\$6,210	\$0.87
47	\$8,602	\$466	\$1,301	\$3,091	\$2,732	\$4,832	\$0.71	47	\$10,163	\$551	\$1,537	\$3,652	\$3,228	\$5,709	\$0.84
48	\$8,207	\$465	\$1,288	\$3,031	\$2,508	\$4,436	\$0.69	48	\$9,696	\$549	\$1,522	\$3,581	\$2,963	\$5,241	\$0.81
49	\$7,847	\$464	\$1,278	\$2,976	\$2,298	\$4,065	\$0.65	49	\$9,270	\$548	\$1,509	\$3,516	\$2,715	\$4,802	\$0.77
50	\$7,517	\$463	\$1,268	\$2,926	\$2,100	\$3,715	\$0.64	50	\$8,880	\$547	\$1,498	\$3,457	\$2,481	\$4,388	\$0.76
51	\$7,144	\$459	\$1,248	\$2,852	\$1,893	\$3,349	\$0.62	51	\$8,440	\$542	\$1,474	\$3,370	\$2,237	\$3,956	\$0.73
52	\$6,803	\$455	\$1,228	\$2,784	\$1,699	\$3,005	\$0.61	52	\$8,036	\$537	\$1,451	\$3,289	\$2,007	\$3,550	\$0.72
53	\$6,453	\$448	\$1,203	\$2,705	\$1,507	\$2,665	\$0.58	53	\$7,623	\$529	\$1,421	\$3,195	\$1,780	\$3,148	\$0.69
54	\$6,137	\$442	\$1,179	\$2,633	\$1,327	\$2,347	\$0.57	54	\$7,250	\$522	\$1,393	\$3,111	\$1,568	\$2,772	\$0.67
55	\$5,797	\$432	\$1,146	\$2,545	\$1,146	\$2,028	\$0.54	55	\$6,849	\$511	\$1,354	\$3,007	\$1,354	\$2,396	\$0.63
56**	\$5,427	\$418	\$1,103	\$2,437	\$1,103	\$1,906	\$0.51	56**	\$6,411	\$494	\$1,303	\$2,879	\$1,303	\$2,252	\$0.61
57**	\$5,074	\$403	\$1,059	\$2,331	\$1,059	\$1,789	\$0.51	57**	\$5,995	\$476	\$1,251	\$2,754	\$1,251	\$2,114	\$0.60
58**	\$4,743	\$387	\$1,016	\$2,230	\$1,016	\$1,678	\$0.47	58**	\$5,603	\$457	\$1,200	\$2,635	\$1,200	\$1,982	\$0.56
59**	\$4,446	\$372	\$976	\$2,141	\$976	\$1,578	\$0.47	59**	\$5,253	\$439	\$1,153	\$2,530	\$1,153	\$1,865	\$0.55
60**	\$4,194	\$359	\$944	\$2,070	\$944	\$1,494	\$0.46	60**	\$4,955	\$424	\$1,115	\$2,445	\$1,115	\$1,765	\$0.54
61**	\$3,936	\$344	\$907	\$1,992	\$907	\$1,406	N/A	61**	\$4,650	\$406	\$1,071	\$2,353	\$1,071	\$1,662	N/A
62**	\$3,581	\$319	\$845	\$1,859	\$845	\$1,284	N/A	62**	\$4,230	\$376	\$998	\$2,196	\$998	\$1,517	N/A
63**	\$3,337	\$310	\$812	\$1,782	\$812	\$1,211	N/A	63**	\$3,942	\$367	\$959	\$2,106	\$959	\$1,430	N/A
64**	\$3,124	\$304	\$784	\$1,717	\$784	\$1,147	N/A	64**	\$3,690	\$359	\$926	\$2,028	\$926	\$1,355	N/A
65**	\$2,936	\$298	\$760	\$1,661	\$760	\$1,092	N/A	65**	\$3,469	\$353	\$898	\$1,962	\$898	\$1,290	N/A
66**	\$2,734	\$290	\$730	\$1,592	\$730	\$1,030	N/A	66**	\$3,229	\$343	\$862	\$1,881	\$862	\$1,217	N/A
67**	\$2,477	\$275	\$683	\$1,486	\$683	\$947	N/A	67**	\$2,926	\$324	\$807	\$1,756	\$807	\$1,119	N/A
68**	\$2,298	\$266	\$656	\$1,423	\$656	\$894	N/A	68**	\$2,714	\$314	\$775	\$1,681	\$775	\$1,055	N/A
69**	\$2,142	\$258	\$634	\$1,373	\$634	\$849	N/A	69**	\$2,531	\$305	\$749	\$1,622	\$749	\$1,003	N/A
70**	\$1,982	\$249	\$609	\$1,320	\$609	\$802	N/A	70**	\$2,341	\$294	\$719	\$1,560	\$719	\$948	N/A
71**	\$1,903	\$249	\$608	\$1,328	\$608	\$788	N/A	71**	\$2,248	\$294	\$719	\$1,569	\$719	\$931	N/A
72**	\$1,798	\$246	\$599	\$1,330	\$599	\$763	N/A	72**	\$2,124	\$290	\$708	\$1,571	\$708	\$902	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

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	\$46,630	\$521	\$2,074	\$6,077	\$22,887	\$40,480	\$3.51	18	\$52,822	\$590	\$2,349	\$6,884	\$25,926	\$45,855	\$3.98
19	\$44,780	\$539	\$2,093	\$6,069	\$21,855	\$38,654	\$3.34	19	\$50,727	\$611	\$2,371	\$6,876	\$24,757	\$43,788	\$3.78
20	\$43,122	\$558	\$2,119	\$6,075	\$20,921	\$37,003	\$3.14	20	\$48,848	\$632	\$2,401	\$6,882	\$23,699	\$41,916	\$3.55
21	\$41,305	\$573	\$2,134	\$6,045	\$19,914	\$35,222	\$2.97	21	\$46,791	\$649	\$2,417	\$6,848	\$22,559	\$39,900	\$3.36
22	\$39,677	\$590	\$2,153	\$6,029	\$19,003	\$33,611	\$2.82	22	\$44,947	\$668	\$2,439	\$6,830	\$21,527	\$38,075	\$3.19
23	\$38,095	\$607	\$2,171	\$6,009	\$18,119	\$32,046	\$2.64	23	\$43,154	\$688	\$2,459	\$6,807	\$20,525	\$36,302	\$2.99
24	\$36,706	\$628	\$2,194	\$6,010	\$17,330	\$30,651	\$2.51	24	\$41,581	\$711	\$2,485	\$6,808	\$19,632	\$34,722	\$2.84
25	\$35,248	\$647	\$2,208	\$5,992	\$16,513	\$29,206	\$2.41	25	\$39,929	\$733	\$2,501	\$6,788	\$18,706	\$33,085	\$2.73
26	\$33,778	\$664	\$2,214	\$5,960	\$15,695	\$27,759	\$2.31	26	\$38,264	\$752	\$2,509	\$6,752	\$17,779	\$31,446	\$2.62
27	\$32,397	\$680	\$2,219	\$5,933	\$14,922	\$26,393	\$2.22	27	\$36,700	\$770	\$2,514	\$6,721	\$16,904	\$29,898	\$2.51
28	\$30,919	\$690	\$2,209	\$5,875	\$14,110	\$24,956	\$2.12	28	\$35,025	\$782	\$2,503	\$6,655	\$15,984	\$28,270	\$2.40
29	\$29,592	\$700	\$2,202	\$5,831	\$13,371	\$23,650	\$2.02	29	\$33,523	\$793	\$2,495	\$6,606	\$15,148	\$26,792	\$2.29
30	\$28,268	\$705	\$2,188	\$5,776	\$12,639	\$22,355	\$1.96	30	\$32,022	\$799	\$2,479	\$6,543	\$14,318	\$25,323	\$2.22
31	\$26,939	\$707	\$2,166	\$5,706	\$11,911	\$21,066	\$1.87	31	\$30,517	\$801	\$2,454	\$6,464	\$13,492	\$23,864	\$2.11
32	\$25,641	\$706	\$2,141	\$5,628	\$11,202	\$19,813	\$1.80	32	\$29,047	\$799	\$2,425	\$6,376	\$12,690	\$22,445	\$2.04
33	\$24,068	\$692	\$2,085	\$5,474	\$10,382	\$18,362	\$1.69	33	\$27,264	\$784	\$2,362	\$6,201	\$11,761	\$20,801	\$1.91
34	\$23,155	\$695	\$2,083	\$5,456	\$9,854	\$17,429	\$1.65	34	\$26,230	\$788	\$2,360	\$6,181	\$11,163	\$19,743	\$1.86
35	\$21,903	\$686	\$2,048	\$5,346	\$9,188	\$16,251	\$1.56	35	\$24,812	\$777	\$2,320	\$6,056	\$10,409	\$18,410	\$1.76
36	\$20,756	\$677	\$2,018	\$5,247	\$8,575	\$15,166	\$1.49	36	\$23,512	\$767	\$2,286	\$5,943	\$9,714	\$17,180	\$1.69
37	\$19,537	\$664	\$1,976	\$5,114	\$7,941	\$14,045	\$1.42	37	\$22,131	\$752	\$2,238	\$5,793	\$8,995	\$15,910	\$1.61
38	\$18,371	\$651	\$1,934	\$4,977	\$7,339	\$12,980	\$1.36	38	\$20,811	\$738	\$2,191	\$5,638	\$8,314	\$14,704	\$1.53
39	\$17,337	\$642	\$1,900	\$4,860	\$6,799	\$12,025	\$1.28	39	\$19,639	\$728	\$2,153	\$5,506	\$7,702	\$13,622	\$1.45
40	\$16,478	\$640	\$1,882	\$4,778	\$6,336	\$11,206	\$1.23	40	\$18,666	\$725	\$2,131	\$5,412	\$7,177	\$12,694	\$1.39
41	\$15,767	\$643	\$1,876	\$4,726	\$5,935	\$10,497	\$1.19	41	\$17,860	\$728	\$2,125	\$5,353	\$6,723	\$11,891	\$1.35
42	\$14,656	\$627	\$1,817	\$4,538	\$5,393	\$9,538	\$1.12	42	\$16,603	\$711	\$2,059	\$5,141	\$6,109	\$10,805	\$1.27
43	\$14,048	\$632	\$1,815	\$4,490	\$5,044	\$8,920	\$1.09	43	\$15,914	\$716	\$2,056	\$5,086	\$5,713	\$10,105	\$1.23
44	\$13,489	\$637	\$1,814	\$4,446	\$4,715	\$8,340	\$1.06	44	\$15,280	\$722	\$2,055	\$5,036	\$5,341	\$9,447	\$1.19
45	\$12,963	\$642	\$1,814	\$4,401	\$4,401	\$7,785	\$1.03	45	\$14,685	\$727	\$2,055	\$4,986	\$4,986	\$8,819	\$1.16
46	\$12,312	\$638	\$1,792	\$4,302	\$4,049	\$7,162	\$1.01	46	\$13,947	\$722	\$2,030	\$4,874	\$4,587	\$8,113	\$1.14
47	\$11,719	\$635	\$1,772	\$4,211	\$3,722	\$6,583	\$0.97	47	\$13,276	\$719	\$2,007	\$4,771	\$4,216	\$7,457	\$1.10
48	\$11,181	\$633	\$1,755	\$4,129	\$3,417	\$6,044	\$0.93	48	\$12,666	\$717	\$1,988	\$4,678	\$3,871	\$6,846	\$1.06
49	\$10,690	\$632	\$1,741	\$4,055	\$3,131	\$5,538	\$0.88	49	\$12,110	\$716	\$1,972	\$4,593	\$3,547	\$6,274	\$1.00
50	\$10,241	\$631	\$1,728	\$3,987	\$2,861	\$5,061	\$0.87	50	\$11,601	\$715	\$1,957	\$4,516	\$3,241	\$5,733	\$0.99
51	\$9,732	\$625	\$1,700	\$3,886	\$2,579	\$4,562	\$0.84	51	\$11,025	\$708	\$1,926	\$4,402	\$2,922	\$5,168	\$0.95
52	\$9,268	\$619	\$1,673	\$3,793	\$2,315	\$4,094	\$0.82	52	\$10,498	\$702	\$1,895	\$4,296	\$2,622	\$4,638	\$0.93
53	\$8,791	\$610	\$1,638	\$3,685	\$2,053	\$3,631	\$0.79	53	\$9,958	\$691	\$1,856	\$4,174	\$2,325	\$4,113	\$0.89
54	\$8,361	\$602	\$1,606	\$3,588	\$1,808	\$3,197	\$0.77	54	\$9,471	\$682	\$1,820	\$4,064	\$2,048	\$3,622	\$0.87
55	\$7,898	\$589	\$1,562	\$3,467	\$1,562	\$2,762	\$0.73	55	\$8,947	\$667	\$1,769	\$3,928	\$1,769	\$3,129	\$0.83
56**	\$7,393	\$569	\$1,503	\$3,320	\$1,503	\$2,597	\$0.70	56**	\$8,375	\$645	\$1,703	\$3,761	\$1,703	\$2,942	\$0.79
57**	\$6,913	\$548	\$1,443	\$3,176	\$1,443	\$2,437	\$0.69	57**	\$7,831	\$621	\$1,634	\$3,598	\$1,634	\$2,761	\$0.79
58**	\$6,461	\$527	\$1,383	\$3,038	\$1,383	\$2,286	\$0.64	58**	\$7,319	\$597	\$1,567	\$3,441	\$1,567	\$2,589	\$0.73
59**	\$6,058	\$507	\$1,330	\$2,917	\$1,330	\$2,150	\$0.64	59**	\$6,862	\$574	\$1,506	\$3,304	\$1,506	\$2,436	\$0.72
60**	\$5,714	\$489	\$1,285	\$2,820	\$1,285	\$2,035	\$0.62	60**	\$6,473	\$554	\$1,456	\$3,195	\$1,456	\$2,305	\$0.70
61**	\$5,362	\$468	\$1,235	\$2,714	\$1,235	\$1,916	N/A	61**	\$6,074	\$530	\$1,399	\$3,074	\$1,399	\$2,170	N/A
62**	\$4,878	\$434	\$1,150	\$2,533	\$1,150	\$1,749	N/A	62**	\$5,526	\$492	\$1,303	\$2,869	\$1,303	\$1,981	N/A
63**	\$4,546	\$423	\$1,106	\$2,428	\$1,106	\$1,649	N/A	63**	\$5,150	\$479	\$1,253	\$2,751	\$1,253	\$1,868	N/A
64**	\$4,256	\$414	\$1,068	\$2,339	\$1,068	\$1,563	N/A	64**	\$4,821	\$469	\$1,210	\$2,649	\$1,210	\$1,770	N/A
65**	\$4,000	\$407	\$1,035	\$2,262	\$1,035	\$1,487	N/A	65**	\$4,531	\$461	\$1,173	\$2,563	\$1,173	\$1,684	N/A
66**	\$3,724	\$396	\$994	\$2,169	\$994	\$1,403	N/A	66**	\$4,219	\$448	\$1,127	\$2,457	\$1,127	\$1,590	N/A
67**	\$3,375	\$374	\$931	\$2,025	\$931	\$1,291	N/A	67**	\$3,823	\$424	\$1,055	\$2,294	\$1,055	\$1,462	N/A
68**	\$3,130	\$362	\$893	\$1,938	\$893	\$1,217	N/A	68**	\$3,546	\$410	\$1,012	\$2,196	\$1,012	\$1,379	N/A
69**	\$2,919	\$352	\$864	\$1,871	\$864	\$1,157	N/A	69**	\$3,306	\$398	\$978	\$2,119	\$978	\$1,310	N/A
70**	\$2,700	\$339	\$830	\$1,799	\$830	\$1,093	N/A	70**	\$3,058	\$384	\$940	\$2,037	\$940	\$1,238	N/A
71**	\$2,592	\$339	\$829	\$1,809	\$829	\$1,073	N/A	71**	\$2,937	\$384	\$939	\$2,050	\$939	\$1,216	N/A
72**	\$2,450	\$335	\$816	\$1,812	\$816	\$1,040	N/A	72**	\$2,775	\$379	\$924	\$2,052	\$924	\$1,178	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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\$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	\$59,030	\$659	\$2,625	\$7,693	\$28,973	\$51,244	\$4.45	18	\$65,224	\$729	\$2,901	\$8,500	\$32,013	\$56,621	\$4.91
19	\$56,689	\$683	\$2,650	\$7,684	\$27,667	\$48,934	\$4.22	19	\$62,637	\$754	\$2,928	\$8,490	\$30,570	\$54,068	\$4.66
20	\$54,589	\$706	\$2,683	\$7,691	\$26,484	\$46,842	\$3.97	20	\$60,317	\$780	\$2,965	\$8,497	\$29,263	\$51,757	\$4.39
21	\$52,289	\$725	\$2,701	\$7,653	\$25,210	\$44,588	\$3.76	21	\$57,776	\$801	\$2,985	\$8,456	\$27,856	\$49,267	\$4.15
22	\$50,229	\$747	\$2,726	\$7,633	\$24,057	\$42,549	\$3.57	22	\$55,499	\$825	\$3,012	\$8,434	\$26,581	\$47,014	\$3.94
23	\$48,226	\$769	\$2,748	\$7,607	\$22,937	\$40,569	\$3.34	23	\$53,286	\$849	\$3,036	\$8,405	\$25,344	\$44,825	\$3.69
24	\$46,468	\$795	\$2,777	\$7,609	\$21,939	\$38,803	\$3.18	24	\$51,344	\$878	\$3,068	\$8,407	\$24,241	\$42,875	\$3.51
25	\$44,622	\$819	\$2,795	\$7,585	\$20,905	\$36,973	\$3.05	25	\$49,304	\$905	\$3,088	\$8,381	\$23,098	\$40,853	\$3.37
26	\$42,761	\$840	\$2,803	\$7,546	\$19,869	\$35,142	\$2.92	26	\$47,247	\$928	\$3,098	\$8,337	\$21,953	\$38,829	\$3.23
27	\$41,013	\$860	\$2,809	\$7,511	\$18,891	\$33,412	\$2.80	27	\$45,316	\$951	\$3,104	\$8,299	\$20,873	\$36,918	\$3.10
28	\$39,141	\$874	\$2,797	\$7,437	\$17,862	\$31,592	\$2.68	28	\$43,248	\$966	\$3,091	\$8,217	\$19,736	\$34,907	\$2.96
29	\$37,462	\$886	\$2,788	\$7,382	\$16,928	\$29,940	\$2.56	29	\$41,393	\$979	\$3,080	\$8,157	\$18,704	\$33,081	\$2.83
30	\$35,785	\$893	\$2,770	\$7,312	\$16,000	\$28,299	\$2.48	30	\$39,540	\$987	\$3,060	\$8,079	\$17,679	\$31,269	\$2.74
31	\$34,103	\$895	\$2,743	\$7,223	\$15,078	\$26,668	\$2.36	31	\$37,682	\$989	\$3,030	\$7,981	\$16,660	\$29,467	\$2.61
32	\$32,460	\$893	\$2,710	\$7,125	\$14,181	\$25,082	\$2.28	32	\$35,866	\$987	\$2,994	\$7,873	\$15,669	\$27,714	\$2.52
33	\$30,468	\$876	\$2,640	\$6,930	\$13,143	\$23,245	\$2.14	33	\$33,665	\$968	\$2,917	\$7,657	\$14,522	\$25,684	\$2.36
34	\$29,313	\$880	\$2,637	\$6,907	\$12,475	\$22,064	\$2.08	34	\$32,389	\$973	\$2,914	\$7,632	\$13,784	\$24,379	\$2.30
35	\$27,728	\$868	\$2,592	\$6,768	\$11,632	\$20,573	\$1.97	35	\$30,637	\$959	\$2,864	\$7,478	\$12,852	\$22,731	\$2.18
36	\$26,276	\$857	\$2,554	\$6,642	\$10,855	\$19,200	\$1.89	36	\$29,033	\$947	\$2,822	\$7,339	\$11,994	\$21,214	\$2.09
37	\$24,732	\$840	\$2,501	\$6,473	\$10,053	\$17,780	\$1.80	37	\$27,328	\$929	\$2,764	\$7,153	\$11,108	\$19,646	\$1.99
38	\$23,257	\$824	\$2,448	\$6,301	\$9,291	\$16,432	\$1.71	38	\$25,697	\$911	\$2,705	\$6,962	\$10,265	\$18,156	\$1.89
39	\$21,947	\$813	\$2,406	\$6,153	\$8,607	\$15,222	\$1.62	39	\$24,250	\$898	\$2,658	\$6,798	\$9,510	\$16,820	\$1.79
40	\$20,860	\$810	\$2,382	\$6,049	\$8,020	\$14,186	\$1.56	40	\$23,049	\$895	\$2,632	\$6,683	\$8,862	\$15,674	\$1.72
41	\$19,960	\$813	\$2,375	\$5,983	\$7,514	\$13,289	\$1.51	41	\$22,054	\$899	\$2,624	\$6,610	\$8,302	\$14,683	\$1.66
42	\$18,554	\$794	\$2,301	\$5,745	\$6,827	\$12,075	\$1.42	42	\$20,501	\$878	\$2,542	\$6,348	\$7,543	\$13,342	\$1.57
43	\$17,784	\$800	\$2,297	\$5,684	\$6,385	\$11,293	\$1.37	43	\$19,651	\$884	\$2,538	\$6,280	\$7,055	\$12,478	\$1.52
44	\$17,076	\$806	\$2,297	\$5,628	\$5,969	\$10,557	\$1.33	44	\$18,868	\$891	\$2,538	\$6,218	\$6,596	\$11,665	\$1.47
45	\$16,411	\$812	\$2,297	\$5,572	\$5,572	\$9,855	\$1.30	45	\$18,133	\$897	\$2,538	\$6,157	\$6,157	\$10,889	\$1.43
46	\$15,586	\$807	\$2,268	\$5,447	\$5,126	\$9,066	\$1.27	46	\$17,222	\$892	\$2,506	\$6,018	\$5,664	\$10,018	\$1.41
47	\$14,836	\$804	\$2,243	\$5,331	\$4,712	\$8,334	\$1.23	47	\$16,393	\$888	\$2,478	\$5,891	\$5,206	\$9,208	\$1.35
48	\$14,155	\$801	\$2,222	\$5,227	\$4,326	\$7,651	\$1.18	48	\$15,640	\$886	\$2,455	\$5,776	\$4,780	\$8,454	\$1.31
49	\$13,533	\$800	\$2,204	\$5,133	\$3,964	\$7,011	\$1.12	49	\$14,953	\$884	\$2,435	\$5,671	\$4,380	\$7,746	\$1.24
50	\$12,964	\$799	\$2,187	\$5,047	\$3,622	\$6,406	\$1.11	50	\$14,325	\$883	\$2,417	\$5,577	\$4,002	\$7,079	\$1.22
51	\$12,321	\$791	\$2,152	\$4,920	\$3,266	\$5,776	\$1.06	51	\$13,614	\$874	\$2,378	\$5,436	\$3,608	\$6,382	\$1.17
52	\$11,732	\$784	\$2,118	\$4,801	\$2,930	\$5,183	\$1.04	52	\$12,963	\$866	\$2,340	\$5,305	\$3,238	\$5,727	\$1.15
53	\$11,129	\$773	\$2,074	\$4,665	\$2,599	\$4,597	\$1.00	53	\$12,296	\$854	\$2,292	\$5,154	\$2,871	\$5,078	\$1.10
54	\$10,584	\$762	\$2,033	\$4,541	\$2,288	\$4,047	\$0.98	54	\$11,695	\$842	\$2,247	\$5,018	\$2,529	\$4,472	\$1.08
55	\$9,999	\$746	\$1,977	\$4,390	\$1,977	\$3,497	\$0.92	55	\$11,048	\$824	\$2,185	\$4,850	\$2,185	\$3,864	\$1.02
56**	\$9,360	\$721	\$1,903	\$4,204	\$1,903	\$3,288	\$0.88	56**	\$10,342	\$796	\$2,102	\$4,645	\$2,102	\$3,633	\$0.97
57**	\$8,752	\$694	\$1,827	\$4,021	\$1,827	\$3,086	\$0.88	57**	\$9,670	\$767	\$2,018	\$4,443	\$2,018	\$3,409	\$0.97
58**	\$8,179	\$667	\$1,751	\$3,846	\$1,751	\$2,893	\$0.81	58**	\$9,038	\$737	\$1,935	\$4,250	\$1,935	\$3,197	\$0.90
59**	\$7,669	\$641	\$1,684	\$3,693	\$1,684	\$2,722	\$0.80	59**	\$8,473	\$708	\$1,860	\$4,080	\$1,860	\$3,007	\$0.89
60**	\$7,233	\$618	\$1,627	\$3,570	\$1,627	\$2,576	\$0.78	60**	\$7,993	\$683	\$1,798	\$3,945	\$1,798	\$2,847	\$0.87
61**	\$6,788	\$592	\$1,564	\$3,435	\$1,564	\$2,426	N/A	61**	\$7,500	\$655	\$1,728	\$3,796	\$1,728	\$2,680	N/A
62**	\$6,175	\$549	\$1,456	\$3,206	\$1,456	\$2,214	N/A	62**	\$6,823	\$607	\$1,609	\$3,543	\$1,609	\$2,446	N/A
63**	\$5,755	\$535	\$1,400	\$3,074	\$1,400	\$2,088	N/A	63**	\$6,359	\$591	\$1,547	\$3,397	\$1,547	\$2,307	N/A
64**	\$5,387	\$524	\$1,352	\$2,960	\$1,352	\$1,978	N/A	64**	\$5,953	\$579	\$1,494	\$3,271	\$1,494	\$2,186	N/A
65**	\$5,064	\$515	\$1,311	\$2,864	\$1,311	\$1,883	N/A	65**	\$5,595	\$569	\$1,448	\$3,164	\$1,448	\$2,080	N/A
66**	\$4,715	\$501	\$1,259	\$2,746	\$1,259	\$1,777	N/A	66**	\$5,209	\$553	\$1,391	\$3,034	\$1,391	\$1,963	N/A
67**	\$4,272	\$474	\$1,178	\$2,564	\$1,178	\$1,634	N/A	67**	\$4,720	\$523	\$1,302	\$2,832	\$1,302	\$1,805	N/A
68**	\$3,963	\$458	\$1,131	\$2,454	\$1,131	\$1,541	N/A	68**	\$4,379	\$506	\$1,250	\$2,712	\$1,250	\$1,703	N/A
69**	\$3,695	\$445	\$1,093	\$2,368	\$1,093	\$1,464	N/A	69**	\$4,083	\$492	\$1,208	\$2,616	\$1,208	\$1,618	N/A
70**	\$3,418	\$429	\$1,050	\$2,277	\$1,050	\$1,383	N/A	70**	\$3,776	\$492	\$1,176	\$2,516	\$1,176	\$1,549	N/A
71**	\$3,282	\$429	\$1,049	\$2,290	\$1,049	\$1,359	N/A	71**	\$3,626	\$474	\$1,159	\$2,531	\$1,159	\$1,502	N/A
72**	\$3,101	\$424	\$1,033	\$2,293	\$1,033	\$1,316	N/A	72**	\$3,427	\$468	\$1,142	\$2,534	\$1,142	\$1,455	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)

\$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	\$71,417	\$798	\$3,176	\$9,307	\$35,053	\$61,997	\$5.38	18	\$77,625	\$867	\$3,452	\$10,116	\$38,100	\$67,386	\$5.85
19	\$68,584	\$826	\$3,206	\$9,296	\$33,472	\$59,202	\$5.11	19	\$74,546	\$898	\$3,485	\$10,104	\$36,382	\$64,348	\$5.55
20	\$66,044	\$854	\$3,246	\$9,304	\$32,042	\$56,672	\$4.80	20	\$71,785	\$928	\$3,528	\$10,113	\$34,827	\$61,598	\$5.22
21	\$63,262	\$877	\$3,268	\$9,258	\$30,501	\$53,945	\$4.54	21	\$68,761	\$954	\$3,552	\$10,063	\$33,152	\$58,635	\$4.94
22	\$60,769	\$904	\$3,298	\$9,234	\$29,105	\$51,478	\$4.31	22	\$66,051	\$982	\$3,585	\$10,037	\$31,635	\$55,952	\$4.69
23	\$58,346	\$930	\$3,325	\$9,204	\$27,751	\$49,082	\$4.04	23	\$63,417	\$1,011	\$3,614	\$10,003	\$30,162	\$53,348	\$4.39
24	\$56,219	\$961	\$3,360	\$9,205	\$26,543	\$46,946	\$3.84	24	\$61,105	\$1,045	\$3,652	\$10,005	\$28,850	\$51,026	\$4.18
25	\$53,985	\$991	\$3,381	\$9,177	\$25,291	\$44,731	\$3.69	25	\$58,677	\$1,077	\$3,675	\$9,975	\$27,489	\$48,619	\$4.01
26	\$51,733	\$1,017	\$3,392	\$9,129	\$24,038	\$42,515	\$3.54	26	\$56,230	\$1,105	\$3,686	\$9,922	\$26,127	\$46,211	\$3.84
27	\$49,619	\$1,041	\$3,399	\$9,087	\$22,855	\$40,423	\$3.39	27	\$53,932	\$1,131	\$3,694	\$9,877	\$24,842	\$43,937	\$3.69
28	\$47,354	\$1,057	\$3,384	\$8,997	\$21,610	\$38,221	\$3.24	28	\$51,470	\$1,149	\$3,678	\$9,779	\$23,488	\$41,544	\$3.52
29	\$45,323	\$1,072	\$3,373	\$8,931	\$20,480	\$36,222	\$3.10	29	\$49,263	\$1,165	\$3,666	\$9,708	\$22,260	\$39,371	\$3.37
30	\$43,294	\$1,080	\$3,351	\$8,846	\$19,358	\$34,237	\$3.00	30	\$47,058	\$1,174	\$3,642	\$9,615	\$21,041	\$37,214	\$3.26
31	\$41,259	\$1,083	\$3,318	\$8,739	\$18,242	\$32,264	\$2.86	31	\$44,846	\$1,177	\$3,607	\$9,499	\$19,828	\$35,069	\$3.11
32	\$39,272	\$1,081	\$3,279	\$8,621	\$17,157	\$30,345	\$2.75	32	\$42,685	\$1,175	\$3,564	\$9,370	\$18,648	\$32,983	\$2.99
33	\$36,862	\$1,060	\$3,194	\$8,384	\$15,901	\$28,123	\$2.59	33	\$40,066	\$1,152	\$3,472	\$9,113	\$17,283	\$30,568	\$2.81
34	\$35,464	\$1,065	\$3,191	\$8,357	\$15,092	\$26,694	\$2.52	34	\$38,547	\$1,158	\$3,468	\$9,083	\$16,404	\$29,014	\$2.74
35	\$33,546	\$1,050	\$3,136	\$8,188	\$14,073	\$24,890	\$2.38	35	\$36,462	\$1,142	\$3,409	\$8,900	\$15,296	\$27,053	\$2.59
36	\$31,789	\$1,037	\$3,090	\$8,036	\$13,133	\$23,228	\$2.29	36	\$34,552	\$1,127	\$3,359	\$8,734	\$14,274	\$25,247	\$2.48
37	\$29,922	\$1,017	\$3,026	\$7,832	\$12,162	\$21,511	\$2.18	37	\$32,523	\$1,105	\$3,289	\$8,513	\$13,219	\$23,381	\$2.37
38	\$28,137	\$997	\$2,962	\$7,623	\$11,240	\$19,880	\$2.07	38	\$30,583	\$1,084	\$3,219	\$8,286	\$12,217	\$21,608	\$2.25
39	\$26,553	\$984	\$2,910	\$7,444	\$10,413	\$18,417	\$1.96	39	\$28,861	\$1,069	\$3,163	\$8,091	\$11,318	\$20,018	\$2.13
40	\$25,237	\$980	\$2,882	\$7,318	\$9,703	\$17,162	\$1.88	40	\$27,431	\$1,065	\$3,132	\$7,954	\$10,547	\$18,654	\$2.05
41	\$24,148	\$984	\$2,873	\$7,238	\$9,090	\$16,077	\$1.82	41	\$26,247	\$1,070	\$3,123	\$7,867	\$9,880	\$17,475	\$1.98
42	\$22,447	\$961	\$2,783	\$6,950	\$8,259	\$14,608	\$1.71	42	\$24,399	\$1,045	\$3,025	\$7,555	\$8,978	\$15,879	\$1.86
43	\$21,516	\$968	\$2,779	\$6,876	\$7,725	\$13,662	\$1.66	43	\$23,387	\$1,052	\$3,021	\$7,474	\$8,396	\$14,851	\$1.81
44	\$20,659	\$976	\$2,779	\$6,809	\$7,222	\$12,773	\$1.61	44	\$22,455	\$1,060	\$3,020	\$7,400	\$7,849	\$13,883	\$1.75
45	\$19,854	\$983	\$2,779	\$6,741	\$6,741	\$11,923	\$1.57	45	\$21,580	\$1,068	\$3,020	\$7,327	\$7,327	\$12,959	\$1.70
46	\$18,857	\$977	\$2,744	\$6,590	\$6,202	\$10,969	\$1.54	46	\$20,496	\$1,062	\$2,983	\$7,162	\$6,741	\$11,922	\$1.67
47	\$17,949	\$972	\$2,714	\$6,450	\$5,700	\$10,082	\$1.48	47	\$19,510	\$1,057	\$2,950	\$7,011	\$6,196	\$10,959	\$1.61
48	\$17,125	\$970	\$2,688	\$6,324	\$5,234	\$9,257	\$1.43	48	\$18,614	\$1,054	\$2,922	\$6,874	\$5,689	\$10,062	\$1.55
49	\$16,373	\$968	\$2,666	\$6,210	\$4,796	\$8,482	\$1.35	49	\$17,796	\$1,052	\$2,898	\$6,750	\$5,212	\$9,219	\$1.47
50	\$15,685	\$967	\$2,647	\$6,106	\$4,382	\$7,751	\$1.34	50	\$17,048	\$1,051	\$2,877	\$6,637	\$4,763	\$8,425	\$1.45
51	\$14,906	\$957	\$2,603	\$5,952	\$3,951	\$6,987	\$1.28	51	\$16,202	\$1,041	\$2,830	\$6,469	\$4,294	\$7,595	\$1.39
52	\$14,194	\$949	\$2,562	\$5,809	\$3,545	\$6,270	\$1.26	52	\$15,428	\$1,031	\$2,785	\$6,314	\$3,853	\$6,815	\$1.37
53	\$13,464	\$935	\$2,509	\$5,644	\$3,144	\$5,561	\$1.21	53	\$14,634	\$1,016	\$2,727	\$6,134	\$3,417	\$6,044	\$1.31
54	\$12,805	\$922	\$2,460	\$5,495	\$2,769	\$4,897	\$1.18	54	\$13,918	\$1,002	\$2,674	\$5,972	\$3,009	\$5,322	\$1.28
55	\$12,097	\$902	\$2,392	\$5,311	\$2,392	\$4,231	\$1.12	55	\$13,148	\$980	\$2,600	\$5,772	\$2,600	\$4,599	\$1.21
56**	\$11,324	\$872	\$2,302	\$5,086	\$2,302	\$3,978	\$1.07	56**	\$12,308	\$948	\$2,502	\$5,528	\$2,502	\$4,324	\$1.16
57**	\$10,588	\$840	\$2,210	\$4,865	\$2,210	\$3,733	\$1.06	57**	\$11,509	\$913	\$2,402	\$5,288	\$2,402	\$4,058	\$1.15
58**	\$9,896	\$807	\$2,119	\$4,653	\$2,119	\$3,501	\$0.98	58**	\$10,756	\$877	\$2,303	\$5,057	\$2,303	\$3,805	\$1.07
59**	\$9,278	\$776	\$2,037	\$4,468	\$2,037	\$3,293	\$0.97	59**	\$10,084	\$843	\$2,214	\$4,856	\$2,214	\$3,579	\$1.05
60**	\$8,751	\$748	\$1,969	\$4,319	\$1,969	\$3,117	\$0.95	60**	\$9,512	\$813	\$2,140	\$4,695	\$2,140	\$3,388	\$1.03
61**	\$8,212	\$717	\$1,892	\$4,156	\$1,892	\$2,934	N/A	61**	\$8,926	\$779	\$2,057	\$4,517	\$2,057	\$3,190	N/A
62**	\$7,471	\$665	\$1,762	\$3,879	\$1,762	\$2,679	N/A	62**	\$8,121	\$723	\$1,915	\$4,217	\$1,915	\$2,912	N/A
63**	\$6,963	\$648	\$1,694	\$3,719	\$1,694	\$2,526	N/A	63**	\$7,568	\$704	\$1,841	\$4,043	\$1,841	\$2,745	N/A
64**	\$6,518	\$634	\$1,636	\$3,581	\$1,636	\$2,393	N/A	64**	\$7,085	\$689	\$1,778	\$3,893	\$1,778	\$2,601	N/A
65**	\$6,127	\$623	\$1,586	\$3,465	\$1,586	\$2,278	N/A	65**	\$6,659	\$677	\$1,723	\$3,766	\$1,723	\$2,476	N/A
66**	\$5,704	\$606	\$1,523	\$3,322	\$1,523	\$2,149	N/A	66**	\$6,200	\$659	\$1,656	\$3,611	\$1,656	\$2,336	N/A
67**	\$5,169	\$573	\$1,426	\$3,102	\$1,426	\$1,977	N/A	67**	\$5,618	\$623	\$1,550	\$3,371	\$1,550	\$2,149	N/A
68**	\$4,794	\$554	\$1,368	\$2,969	\$1,368	\$1,864	N/A	68**	\$5,211	\$622	\$1,495	\$3,227	\$1,495	\$2,037	N/A
69**	\$4,470	\$554	\$1,325	\$2,864	\$1,325	\$1,775	N/A	69**	\$4,859	\$629	\$1,509	\$3,218	\$1,509	\$2,021	N/A
70**	\$4,135	\$568	\$1,365	\$3,058	\$1,365	\$1,798	N/A	70**	\$4,495	\$645	\$1,554	\$3,759	\$1,554	\$2,046	N/A
71**	\$3,970	\$542	\$1,293	\$2,771	\$1,293	\$1,675	N/A	71**	\$4,316	\$616	\$1,478	\$3,364	\$1,478	\$1,915	N/A
72**	\$3,752	\$534	\$1,271	\$2,775	\$1,271	\$1,619	N/A	72**	\$4,078	\$608	\$1,455	\$3,420	\$1,455	\$1,855	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.

\$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	\$83,819	\$936	\$3,727	\$10,923	\$41,140	\$72,763	\$6.31	18	\$90,011	\$1,005	\$4,003	\$11,730	\$44,179	\$78,139	\$6.78
19	\$80,494	\$969	\$3,763	\$10,910	\$39,285	\$69,482	\$5.99	19	\$86,441	\$1,041	\$4,041	\$11,716	\$42,188	\$74,616	\$6.43
20	\$77,513	\$1,002	\$3,810	\$10,920	\$37,606	\$66,513	\$5.63	20	\$83,240	\$1,076	\$4,091	\$11,727	\$40,385	\$71,427	\$6.05
21	\$74,247	\$1,030	\$3,836	\$10,866	\$35,797	\$63,313	\$5.33	21	\$79,733	\$1,106	\$4,119	\$11,669	\$38,442	\$67,991	\$5.73
22	\$71,322	\$1,061	\$3,871	\$10,838	\$34,160	\$60,418	\$5.06	22	\$76,591	\$1,139	\$4,157	\$11,639	\$36,683	\$64,881	\$5.43
23	\$68,478	\$1,092	\$3,902	\$10,802	\$32,570	\$57,605	\$4.74	23	\$73,537	\$1,172	\$4,190	\$11,600	\$34,976	\$61,861	\$5.09
24	\$65,981	\$1,128	\$3,943	\$10,804	\$31,152	\$55,097	\$4.51	24	\$70,856	\$1,212	\$4,234	\$11,602	\$33,453	\$59,168	\$4.84
25	\$63,359	\$1,163	\$3,968	\$10,770	\$29,682	\$52,499	\$4.33	25	\$68,041	\$1,249	\$4,261	\$11,566	\$31,876	\$56,378	\$4.65
26	\$60,717	\$1,193	\$3,981	\$10,714	\$28,212	\$49,898	\$4.15	26	\$65,203	\$1,281	\$4,275	\$11,506	\$30,297	\$53,585	\$4.46
27	\$58,236	\$1,222	\$3,989	\$10,665	\$26,824	\$47,443	\$3.98	27	\$62,538	\$1,312	\$4,284	\$11,453	\$28,806	\$50,948	\$4.27
28	\$55,578	\$1,241	\$3,972	\$10,560	\$25,363	\$44,859	\$3.80	28	\$59,684	\$1,333	\$4,265	\$11,340	\$27,237	\$48,173	\$4.08
29	\$53,194	\$1,258	\$3,959	\$10,482	\$24,036	\$42,513	\$3.64	29	\$57,124	\$1,351	\$4,251	\$11,257	\$25,812	\$45,654	\$3.90
30	\$50,812	\$1,268	\$3,933	\$10,382	\$22,719	\$40,183	\$3.52	30	\$54,567	\$1,361	\$4,223	\$11,150	\$24,398	\$43,152	\$3.78
31	\$48,424	\$1,271	\$3,894	\$10,257	\$21,410	\$37,867	\$3.35	31	\$52,002	\$1,365	\$4,182	\$11,015	\$22,992	\$40,665	\$3.60
32	\$46,091	\$1,268	\$3,848	\$10,117	\$20,136	\$35,615	\$3.23	32	\$49,497	\$1,362	\$4,133	\$10,865	\$21,624	\$38,246	\$3.47
33	\$43,263	\$1,244	\$3,749	\$9,840	\$18,662	\$33,007	\$3.03	33	\$46,459	\$1,336	\$4,026	\$10,567	\$20,041	\$35,445	\$3.26
34	\$41,623	\$1,250	\$3,745	\$9,808	\$17,714	\$31,330	\$2.95	34	\$44,698	\$1,342	\$4,021	\$10,533	\$19,022	\$33,644	\$3.17
35	\$39,371	\$1,233	\$3,681	\$9,610	\$16,516	\$29,212	\$2.80	35	\$42,280	\$1,324	\$3,953	\$10,320	\$17,736	\$31,370	\$3.00
36	\$37,310	\$1,217	\$3,627	\$9,431	\$15,414	\$27,262	\$2.68	36	\$40,066	\$1,307	\$3,895	\$10,128	\$16,552	\$29,276	\$2.88
37	\$35,118	\$1,193	\$3,551	\$9,192	\$14,274	\$25,246	\$2.56	37	\$37,713	\$1,281	\$3,814	\$9,871	\$15,329	\$27,112	\$2.74
38	\$33,023	\$1,171	\$3,476	\$8,947	\$13,192	\$23,332	\$2.43	38	\$35,463	\$1,257	\$3,733	\$9,608	\$14,167	\$25,056	\$2.61
39	\$31,164	\$1,155	\$3,416	\$8,737	\$12,221	\$21,615	\$2.30	39	\$33,466	\$1,240	\$3,668	\$9,382	\$13,124	\$23,212	\$2.46
40	\$29,620	\$1,150	\$3,382	\$8,589	\$11,389	\$20,143	\$2.21	40	\$31,808	\$1,235	\$3,632	\$9,223	\$12,230	\$21,631	\$2.37
41	\$28,341	\$1,155	\$3,372	\$8,495	\$10,668	\$18,869	\$2.14	41	\$30,435	\$1,240	\$3,621	\$9,123	\$11,457	\$20,263	\$2.29
42	\$26,345	\$1,128	\$3,267	\$8,157	\$9,694	\$17,145	\$2.01	42	\$28,292	\$1,211	\$3,508	\$8,760	\$10,410	\$18,412	\$2.16
43	\$25,253	\$1,136	\$3,262	\$8,071	\$9,066	\$16,035	\$1.95	43	\$27,118	\$1,220	\$3,503	\$8,667	\$9,736	\$17,220	\$2.09
44	\$24,247	\$1,145	\$3,261	\$7,991	\$8,476	\$14,991	\$1.89	44	\$26,038	\$1,230	\$3,502	\$8,581	\$9,102	\$16,098	\$2.03
45	\$23,302	\$1,153	\$3,261	\$7,912	\$7,912	\$13,993	\$1.84	45	\$25,024	\$1,238	\$3,502	\$8,496	\$8,496	\$15,027	\$1.98
46	\$22,132	\$1,146	\$3,221	\$7,734	\$7,279	\$12,874	\$1.81	46	\$23,767	\$1,231	\$3,459	\$8,305	\$7,816	\$13,825	\$1.94
47	\$21,066	\$1,141	\$3,185	\$7,570	\$6,690	\$11,833	\$1.74	47	\$22,623	\$1,226	\$3,420	\$8,130	\$7,185	\$12,708	\$1.87
48	\$20,099	\$1,138	\$3,155	\$7,423	\$6,143	\$10,864	\$1.68	48	\$21,584	\$1,222	\$3,388	\$7,971	\$6,597	\$11,667	\$1.80
49	\$19,217	\$1,136	\$3,129	\$7,289	\$5,629	\$9,955	\$1.59	49	\$20,636	\$1,220	\$3,360	\$7,827	\$6,044	\$10,690	\$1.70
50	\$18,408	\$1,135	\$3,106	\$7,166	\$5,143	\$9,097	\$1.57	50	\$19,768	\$1,219	\$3,335	\$7,695	\$5,523	\$9,769	\$1.68
51	\$17,495	\$1,124	\$3,056	\$6,985	\$4,637	\$8,201	\$1.51	51	\$18,787	\$1,207	\$3,281	\$7,501	\$4,979	\$8,807	\$1.62
52	\$16,659	\$1,113	\$3,007	\$6,818	\$4,161	\$7,359	\$1.48	52	\$17,890	\$1,196	\$3,230	\$7,321	\$4,468	\$7,903	\$1.59
53	\$15,802	\$1,097	\$2,945	\$6,624	\$3,690	\$6,527	\$1.42	53	\$16,970	\$1,178	\$3,163	\$7,113	\$3,963	\$7,009	\$1.52
54	\$15,029	\$1,082	\$2,887	\$6,449	\$3,249	\$5,747	\$1.39	54	\$16,139	\$1,162	\$3,101	\$6,925	\$3,489	\$6,172	\$1.49
55	\$14,197	\$1,059	\$2,808	\$6,233	\$2,808	\$4,966	\$1.31	55	\$15,246	\$1,137	\$3,015	\$6,693	\$3,015	\$5,333	\$1.41
56**	\$13,290	\$1,023	\$2,702	\$5,969	\$2,702	\$4,669	\$1.25	56**	\$14,272	\$1,099	\$2,901	\$6,410	\$2,901	\$5,013	\$1.34
57**	\$12,427	\$986	\$2,594	\$5,709	\$2,594	\$4,381	\$1.24	57**	\$13,345	\$1,059	\$2,785	\$6,131	\$2,785	\$4,705	\$1.34
58**	\$11,614	\$947	\$2,487	\$5,461	\$2,487	\$4,109	\$1.15	58**	\$12,473	\$1,017	\$2,671	\$5,865	\$2,671	\$4,413	\$1.24
59**	\$10,889	\$910	\$2,390	\$5,244	\$2,390	\$3,865	\$1.14	59**	\$11,694	\$978	\$2,567	\$5,631	\$2,567	\$4,151	\$1.22
60**	\$10,271	\$878	\$2,311	\$5,069	\$2,311	\$3,658	\$1.11	60**	\$11,030	\$943	\$2,481	\$5,444	\$2,481	\$3,928	\$1.19
61**	\$9,638	\$841	\$2,221	\$4,878	\$2,221	\$3,444	N/A	61**	\$10,351	\$903	\$2,385	\$5,238	\$2,385	\$3,699	N/A
62**	\$8,769	\$780	\$2,068	\$4,553	\$2,068	\$3,144	N/A	62**	\$9,417	\$838	\$2,221	\$4,890	\$2,221	\$3,377	N/A
63**	\$8,172	\$760	\$1,988	\$4,365	\$1,988	\$2,965	N/A	63**	\$8,776	\$816	\$2,135	\$4,688	\$2,135	\$3,184	N/A
64**	\$7,650	\$744	\$1,920	\$4,203	\$1,920	\$2,809	N/A	64**	\$8,215	\$799	\$2,061	\$4,514	\$2,061	\$3,016	N/A
65**	\$7,191	\$731	\$1,861	\$4,067	\$1,861	\$2,673	N/A	65**	\$7,722	\$785	\$1,998	\$4,367	\$1,998	\$2,871	N/A
66**	\$6,695	\$711	\$1,788	\$3,899	\$1,788	\$2,523	N/A	66**	\$7,189	\$764	\$1,920	\$4,187	\$1,920	\$2,709	N/A
67**	\$6,066	\$681	\$1,673	\$3,640	\$1,673	\$2,320	N/A	67**	\$6,515	\$753	\$1,825	\$3,910	\$1,825	\$2,530	N/A
68**	\$5,627	\$696	\$1,675	\$3,534	\$1,675	\$2,283	N/A	68**	\$6,043	\$770	\$1,856	\$4,084	\$1,856	\$2,529	N/A
69**	\$5,247	\$703	\$1,692	\$3,826	\$1,692	\$2,266	N/A	69**	\$5,634	\$778	\$1,875	\$4,433	\$1,875	\$2,511	N/A
70**	\$4,853	\$721	\$1,742	\$4,425	\$1,742	\$2,294	N/A	70**	\$5,212	\$797	\$1,930	\$5,031	\$1,930	\$2,542	N/A
71**	\$4,660	\$690	\$1,662	\$4,090	\$1,662	\$2,153	N/A	71**	\$5,004	\$764	\$1,846	\$4,753	\$1,846	\$2,391	N/A
72**	\$4,403	\$681	\$1,640	\$4,188	\$1,640	\$2,090	N/A	72**	\$4,729	\$755	\$1,824	\$4,843	\$1,824	\$2,325	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.

\$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	\$96,205	\$1,075	\$4,278	\$12,537	\$47,219	\$83,516	\$7.24	18	\$102,413	\$1,144	\$4,554	\$13,346	\$50,266	\$88,905	\$7.71
19	\$92,390	\$1,112	\$4,319	\$12,523	\$45,091	\$79,751	\$6.88	19	\$98,351	\$1,184	\$4,598	\$13,330	\$48,000	\$84,897	\$7.32
20	\$88,968	\$1,150	\$4,373	\$12,534	\$43,164	\$76,343	\$6.47	20	\$94,708	\$1,225	\$4,655	\$13,342	\$45,949	\$81,268	\$6.88
21	\$85,220	\$1,182	\$4,402	\$12,472	\$41,087	\$72,670	\$6.12	21	\$90,718	\$1,258	\$4,686	\$13,277	\$43,738	\$77,358	\$6.51
22	\$81,862	\$1,217	\$4,443	\$12,440	\$39,208	\$69,346	\$5.81	22	\$87,144	\$1,296	\$4,729	\$13,242	\$41,738	\$73,821	\$6.18
23	\$78,597	\$1,253	\$4,478	\$12,398	\$37,382	\$66,117	\$5.44	23	\$83,669	\$1,334	\$4,767	\$13,198	\$39,795	\$70,384	\$5.79
24	\$75,732	\$1,295	\$4,526	\$12,400	\$35,755	\$63,240	\$5.17	24	\$80,619	\$1,379	\$4,818	\$13,201	\$38,063	\$67,321	\$5.51
25	\$72,723	\$1,334	\$4,555	\$12,362	\$34,069	\$60,258	\$4.97	25	\$77,415	\$1,421	\$4,849	\$13,160	\$36,267	\$64,145	\$5.29
26	\$69,690	\$1,369	\$4,569	\$12,298	\$32,381	\$57,273	\$4.76	26	\$74,187	\$1,458	\$4,864	\$13,091	\$34,471	\$60,968	\$5.07
27	\$66,842	\$1,402	\$4,579	\$12,241	\$30,788	\$54,454	\$4.57	27	\$71,155	\$1,493	\$4,874	\$13,031	\$32,775	\$57,968	\$4.86
28	\$63,791	\$1,424	\$4,559	\$12,120	\$29,111	\$51,488	\$4.36	28	\$67,907	\$1,516	\$4,853	\$12,902	\$30,989	\$54,810	\$4.64
29	\$61,055	\$1,444	\$4,544	\$12,032	\$27,588	\$48,795	\$4.17	29	\$64,994	\$1,537	\$4,837	\$12,808	\$29,368	\$51,943	\$4.44
30	\$58,322	\$1,455	\$4,514	\$11,917	\$26,077	\$46,122	\$4.04	30	\$62,085	\$1,549	\$4,805	\$12,686	\$27,759	\$49,097	\$4.30
31	\$55,580	\$1,459	\$4,470	\$11,772	\$24,574	\$43,463	\$3.85	31	\$59,167	\$1,553	\$4,758	\$12,532	\$26,160	\$46,268	\$4.09
32	\$52,903	\$1,456	\$4,417	\$11,613	\$23,112	\$40,878	\$3.71	32	\$56,316	\$1,550	\$4,702	\$12,362	\$24,603	\$43,515	\$3.95
33	\$49,656	\$1,428	\$4,303	\$11,294	\$21,420	\$37,885	\$3.48	33	\$52,860	\$1,520	\$4,580	\$12,023	\$22,802	\$40,329	\$3.71
34	\$47,774	\$1,435	\$4,298	\$11,257	\$20,331	\$35,959	\$3.39	34	\$50,856	\$1,527	\$4,576	\$11,984	\$21,643	\$38,279	\$3.61
35	\$45,190	\$1,415	\$4,225	\$11,030	\$18,957	\$33,529	\$3.21	35	\$48,106	\$1,506	\$4,497	\$11,742	\$20,180	\$35,693	\$3.41
36	\$42,823	\$1,396	\$4,163	\$10,825	\$17,691	\$31,290	\$3.08	36	\$45,586	\$1,487	\$4,431	\$11,523	\$18,833	\$33,309	\$3.28
37	\$40,308	\$1,370	\$4,076	\$10,550	\$16,384	\$28,977	\$2.93	37	\$42,909	\$1,458	\$4,339	\$11,231	\$17,441	\$30,847	\$3.12
38	\$37,903	\$1,344	\$3,990	\$10,269	\$15,141	\$26,780	\$2.79	38	\$40,349	\$1,430	\$4,247	\$10,932	\$16,119	\$28,509	\$2.97
39	\$35,769	\$1,325	\$3,921	\$10,027	\$14,027	\$24,809	\$2.63	39	\$38,077	\$1,411	\$4,174	\$10,675	\$14,932	\$26,410	\$2.80
40	\$33,997	\$1,320	\$3,882	\$9,858	\$13,072	\$23,119	\$2.53	40	\$36,191	\$1,405	\$4,133	\$10,494	\$13,915	\$24,611	\$2.70
41	\$32,530	\$1,326	\$3,870	\$9,751	\$12,245	\$21,658	\$2.45	41	\$34,629	\$1,411	\$4,120	\$10,380	\$13,035	\$23,055	\$2.61
42	\$30,239	\$1,295	\$3,749	\$9,363	\$11,126	\$19,679	\$2.31	42	\$32,190	\$1,378	\$3,991	\$9,967	\$11,844	\$20,949	\$2.46
43	\$28,985	\$1,304	\$3,744	\$9,263	\$10,406	\$18,405	\$2.24	43	\$30,855	\$1,388	\$3,986	\$9,861	\$11,078	\$19,593	\$2.38
44	\$27,830	\$1,314	\$3,743	\$9,172	\$9,728	\$17,206	\$2.17	44	\$29,626	\$1,399	\$3,985	\$9,764	\$10,356	\$18,317	\$2.31
45	\$26,746	\$1,324	\$3,743	\$9,081	\$9,081	\$16,062	\$2.11	45	\$28,471	\$1,409	\$3,985	\$9,667	\$9,667	\$17,097	\$2.25
46	\$25,402	\$1,316	\$3,697	\$8,877	\$8,354	\$14,776	\$2.07	46	\$27,041	\$1,401	\$3,935	\$9,449	\$8,893	\$15,729	\$2.21
47	\$24,180	\$1,310	\$3,656	\$8,689	\$7,679	\$13,582	\$1.99	47	\$25,740	\$1,395	\$3,892	\$9,250	\$8,175	\$14,458	\$2.12
48	\$23,069	\$1,306	\$3,621	\$8,519	\$7,050	\$12,470	\$1.92	48	\$24,558	\$1,390	\$3,855	\$9,069	\$7,505	\$13,275	\$2.05
49	\$22,056	\$1,304	\$3,591	\$8,365	\$6,460	\$11,426	\$1.82	49	\$23,480	\$1,388	\$3,823	\$8,905	\$6,877	\$12,164	\$1.94
50	\$21,129	\$1,303	\$3,565	\$8,225	\$5,903	\$10,441	\$1.80	50	\$22,492	\$1,387	\$3,795	\$8,756	\$6,284	\$11,115	\$1.91
51	\$20,080	\$1,290	\$3,507	\$8,018	\$5,322	\$9,413	\$1.73	51	\$21,376	\$1,373	\$3,733	\$8,535	\$5,666	\$10,020	\$1.84
52	\$19,121	\$1,278	\$3,452	\$7,825	\$4,776	\$8,447	\$1.69	52	\$20,355	\$1,361	\$3,675	\$8,330	\$5,084	\$8,992	\$1.80
53	\$18,137	\$1,259	\$3,380	\$7,603	\$4,235	\$7,491	\$1.62	53	\$19,308	\$1,341	\$3,598	\$8,094	\$4,509	\$7,975	\$1.73
54	\$17,250	\$1,242	\$3,314	\$7,402	\$3,730	\$6,597	\$1.59	54	\$18,363	\$1,323	\$3,528	\$7,879	\$3,970	\$7,022	\$1.69
55	\$16,296	\$1,215	\$3,223	\$7,154	\$3,223	\$5,700	\$1.50	55	\$17,347	\$1,293	\$3,431	\$7,616	\$3,431	\$6,067	\$1.60
56**	\$15,254	\$1,175	\$3,101	\$6,851	\$3,101	\$5,358	\$1.43	56**	\$16,239	\$1,251	\$3,301	\$7,293	\$3,301	\$5,704	\$1.53
57**	\$14,263	\$1,132	\$2,977	\$6,553	\$2,977	\$5,029	\$1.43	57**	\$15,184	\$1,205	\$3,169	\$6,976	\$3,169	\$5,353	\$1.52
58**	\$13,331	\$1,087	\$2,854	\$6,268	\$2,854	\$4,716	\$1.32	58**	\$14,191	\$1,157	\$3,039	\$6,673	\$3,039	\$5,020	\$1.41
59**	\$12,498	\$1,045	\$2,744	\$6,019	\$2,744	\$4,436	\$1.31	59**	\$13,305	\$1,112	\$2,921	\$6,407	\$2,921	\$4,723	\$1.39
60**	\$11,789	\$1,008	\$2,652	\$5,818	\$2,652	\$4,199	\$1.27	60**	\$12,550	\$1,073	\$2,823	\$6,194	\$2,823	\$4,470	\$1.36
61**	\$11,063	\$966	\$2,549	\$5,599	\$2,549	\$3,953	N/A	61**	\$11,777	\$1,028	\$2,713	\$5,960	\$2,713	\$4,208	N/A
62**	\$10,065	\$895	\$2,374	\$5,226	\$2,374	\$3,609	N/A	62**	\$10,714	\$953	\$2,527	\$5,563	\$2,527	\$3,842	N/A
63**	\$9,379	\$872	\$2,282	\$5,010	\$2,282	\$3,402	N/A	63**	\$9,985	\$929	\$2,429	\$5,334	\$2,429	\$3,622	N/A
64**	\$8,780	\$854	\$2,203	\$4,824	\$2,203	\$3,224	N/A	64**	\$9,347	\$909	\$2,345	\$5,136	\$2,345	\$3,432	N/A
65**	\$8,253	\$839	\$2,136	\$4,668	\$2,136	\$3,068	N/A	65**	\$8,786	\$893	\$2,274	\$4,969	\$2,274	\$3,266	N/A
66**	\$7,684	\$816	\$2,052	\$4,475	\$2,052	\$2,895	N/A	66**	\$8,180	\$869	\$2,184	\$4,764	\$2,184	\$3,082	N/A
67**	\$6,963	\$826	\$2,001	\$4,216	\$2,001	\$2,775	N/A	67**	\$7,412	\$898	\$2,179	\$4,717	\$2,179	\$3,021	N/A
68**	\$6,458	\$843	\$2,036	\$4,634	\$2,036	\$2,774	N/A	68**	\$6,875	\$917	\$2,217	\$5,186	\$2,217	\$3,021	N/A
69**	\$6,022	\$852	\$2,058	\$5,040	\$2,058	\$2,756	N/A	69**	\$6,411	\$927	\$2,242	\$5,638	\$2,242	\$3,002	N/A
70**	\$5,570	\$873	\$2,118	\$5,608	\$2,118	\$2,789	N/A	70**	\$5,930	\$949	\$2,307	\$6,156	\$2,307	\$3,038	N/A
71**	\$5,349	\$838	\$2,030	\$5,353	\$2,030	\$2,630	N/A	71**	\$5,694	\$913	\$2,215	\$5,928	\$2,215	\$2,868	N/A
72**	\$5,054	\$829	\$2,008	\$5,443	\$2,008	\$2,559	N/A	72**	\$5,380	\$903	\$2,193	\$6,017	\$2,193	\$2,795	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)

\$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	\$108,607	\$1,213	\$4,830	\$14,154	\$53,306	\$94,282	\$8.18	18	\$114,800	\$1,282	\$5,105	\$14,961	\$56,346	\$99,658	\$8.64
19	\$104,299	\$1,256	\$4,876	\$14,137	\$50,903	\$90,031	\$7.76	19	\$110,246	\$1,327	\$5,154	\$14,943	\$53,806	\$95,164	\$8.20
20	\$100,436	\$1,299	\$4,936	\$14,149	\$48,728	\$86,183	\$7.30	20	\$106,163	\$1,373	\$5,218	\$14,956	\$51,506	\$91,097	\$7.72
21	\$96,205	\$1,334	\$4,970	\$14,080	\$46,383	\$82,037	\$6.91	21	\$101,691	\$1,410	\$5,253	\$14,882	\$49,028	\$86,715	\$7.30
22	\$92,414	\$1,374	\$5,015	\$14,043	\$44,262	\$78,285	\$6.56	22	\$97,684	\$1,453	\$5,301	\$14,844	\$46,786	\$82,749	\$6.93
23	\$88,729	\$1,414	\$5,056	\$13,996	\$42,201	\$74,641	\$6.14	23	\$93,788	\$1,495	\$5,344	\$14,794	\$44,607	\$78,896	\$6.49
24	\$85,495	\$1,462	\$5,109	\$13,999	\$40,365	\$71,393	\$5.84	24	\$90,369	\$1,545	\$5,400	\$14,797	\$42,666	\$75,463	\$6.17
25	\$82,097	\$1,506	\$5,142	\$13,956	\$38,461	\$68,025	\$5.61	25	\$86,779	\$1,592	\$5,435	\$14,752	\$40,654	\$71,904	\$5.93
26	\$78,674	\$1,546	\$5,158	\$13,883	\$36,556	\$64,656	\$5.37	26	\$83,160	\$1,634	\$5,452	\$14,674	\$38,640	\$68,343	\$5.68
27	\$75,458	\$1,583	\$5,169	\$13,819	\$34,757	\$61,473	\$5.16	27	\$79,761	\$1,673	\$5,464	\$14,607	\$36,739	\$64,979	\$5.45
28	\$72,014	\$1,608	\$5,146	\$13,683	\$32,864	\$58,125	\$4.92	28	\$76,120	\$1,700	\$5,440	\$14,463	\$34,737	\$61,440	\$5.20
29	\$68,925	\$1,630	\$5,129	\$13,582	\$31,144	\$55,085	\$4.71	29	\$72,855	\$1,723	\$5,422	\$14,357	\$32,920	\$58,226	\$4.98
30	\$65,840	\$1,643	\$5,096	\$13,453	\$29,438	\$52,067	\$4.56	30	\$69,594	\$1,736	\$5,387	\$14,220	\$31,117	\$55,036	\$4.82
31	\$62,745	\$1,647	\$5,046	\$13,290	\$27,741	\$49,066	\$4.34	31	\$66,323	\$1,741	\$5,334	\$14,048	\$29,323	\$51,864	\$4.59
32	\$59,722	\$1,644	\$4,986	\$13,110	\$26,091	\$46,147	\$4.19	32	\$63,128	\$1,737	\$5,271	\$13,857	\$27,579	\$48,779	\$4.42
33	\$56,057	\$1,612	\$4,857	\$12,750	\$24,181	\$42,768	\$3.93	33	\$59,254	\$1,704	\$5,134	\$13,477	\$25,560	\$45,207	\$4.15
34	\$53,932	\$1,620	\$4,852	\$12,709	\$22,952	\$40,595	\$3.83	34	\$57,007	\$1,712	\$5,129	\$13,433	\$24,260	\$42,909	\$4.05
35	\$51,015	\$1,597	\$4,769	\$12,452	\$21,401	\$37,851	\$3.62	35	\$53,924	\$1,688	\$5,041	\$13,162	\$22,621	\$40,009	\$3.83
36	\$48,344	\$1,577	\$4,700	\$12,220	\$19,972	\$35,324	\$3.47	36	\$51,100	\$1,666	\$4,967	\$12,917	\$21,111	\$37,338	\$3.67
37	\$45,504	\$1,546	\$4,602	\$11,910	\$18,496	\$32,713	\$3.31	37	\$48,099	\$1,634	\$4,864	\$12,589	\$19,550	\$34,578	\$3.50
38	\$42,789	\$1,517	\$4,504	\$11,593	\$17,093	\$30,233	\$3.15	38	\$45,229	\$1,603	\$4,761	\$12,254	\$18,068	\$31,957	\$3.33
39	\$40,380	\$1,496	\$4,426	\$11,320	\$15,835	\$28,008	\$2.97	39	\$42,682	\$1,581	\$4,678	\$11,965	\$16,738	\$29,604	\$3.14
40	\$38,380	\$1,490	\$4,383	\$11,129	\$14,757	\$26,100	\$2.86	40	\$40,568	\$1,575	\$4,632	\$11,763	\$15,598	\$27,588	\$3.02
41	\$36,723	\$1,496	\$4,369	\$11,007	\$13,824	\$24,449	\$2.77	41	\$38,817	\$1,582	\$4,618	\$11,635	\$14,612	\$25,844	\$2.93
42	\$34,137	\$1,461	\$4,233	\$10,570	\$12,561	\$22,216	\$2.60	42	\$36,083	\$1,545	\$4,474	\$11,172	\$13,277	\$23,482	\$2.75
43	\$32,721	\$1,472	\$4,227	\$10,457	\$11,747	\$20,778	\$2.52	43	\$34,587	\$1,556	\$4,468	\$11,054	\$12,417	\$21,962	\$2.67
44	\$31,418	\$1,484	\$4,226	\$10,354	\$10,982	\$19,424	\$2.45	44	\$33,209	\$1,568	\$4,467	\$10,945	\$11,609	\$20,532	\$2.59
45	\$30,193	\$1,494	\$4,226	\$10,251	\$10,251	\$18,132	\$2.38	45	\$31,915	\$1,579	\$4,467	\$10,836	\$10,836	\$19,166	\$2.52
46	\$28,677	\$1,485	\$4,173	\$10,021	\$9,431	\$16,681	\$2.34	46	\$30,312	\$1,570	\$4,411	\$10,593	\$9,969	\$17,632	\$2.47
47	\$27,297	\$1,479	\$4,127	\$9,809	\$8,669	\$15,333	\$2.25	47	\$28,853	\$1,563	\$4,362	\$10,369	\$9,163	\$16,207	\$2.38
48	\$26,043	\$1,475	\$4,088	\$9,618	\$7,959	\$14,077	\$2.17	48	\$27,528	\$1,559	\$4,321	\$10,166	\$8,413	\$14,880	\$2.29
49	\$24,900	\$1,472	\$4,054	\$9,444	\$7,293	\$12,899	\$2.05	49	\$26,320	\$1,556	\$4,286	\$9,983	\$7,709	\$13,635	\$2.17
50	\$23,853	\$1,471	\$4,025	\$9,286	\$6,665	\$11,787	\$2.03	50	\$25,213	\$1,554	\$4,254	\$9,815	\$7,045	\$12,460	\$2.15
51	\$22,669	\$1,456	\$3,959	\$9,051	\$6,008	\$10,627	\$1.95	51	\$23,961	\$1,539	\$4,185	\$9,567	\$6,351	\$11,232	\$2.06
52	\$21,586	\$1,443	\$3,897	\$8,834	\$5,392	\$9,536	\$1.91	52	\$22,817	\$1,525	\$4,119	\$9,338	\$5,699	\$10,080	\$2.02
53	\$20,476	\$1,422	\$3,816	\$8,583	\$4,782	\$8,457	\$1.83	53	\$21,643	\$1,503	\$4,034	\$9,072	\$5,054	\$8,939	\$1.94
54	\$19,474	\$1,403	\$3,741	\$8,356	\$4,210	\$7,447	\$1.79	54	\$20,584	\$1,482	\$3,955	\$8,832	\$4,450	\$7,872	\$1.90
55	\$18,396	\$1,372	\$3,638	\$8,076	\$3,638	\$6,434	\$1.70	55	\$19,445	\$1,450	\$3,845	\$8,537	\$3,845	\$6,801	\$1.79
56**	\$17,221	\$1,326	\$3,501	\$7,734	\$3,501	\$6,049	\$1.62	56**	\$18,203	\$1,402	\$3,700	\$8,175	\$3,700	\$6,394	\$1.71
57**	\$16,102	\$1,278	\$3,361	\$7,398	\$3,361	\$5,677	\$1.61	57**	\$17,020	\$1,350	\$3,552	\$7,820	\$3,552	\$6,001	\$1.70
58**	\$15,049	\$1,227	\$3,222	\$7,076	\$3,222	\$5,324	\$1.49	58**	\$15,907	\$1,297	\$3,406	\$7,479	\$3,406	\$5,627	\$1.58
59**	\$14,110	\$1,180	\$3,098	\$6,795	\$3,098	\$5,008	\$1.47	59**	\$14,914	\$1,247	\$3,274	\$7,182	\$3,274	\$5,294	\$1.56
60**	\$13,309	\$1,138	\$2,994	\$6,569	\$2,994	\$4,740	\$1.44	60**	\$14,068	\$1,203	\$3,165	\$6,943	\$3,165	\$5,010	\$1.52
61**	\$12,489	\$1,090	\$2,877	\$6,320	\$2,877	\$4,463	N/A	61**	\$13,201	\$1,152	\$3,042	\$6,681	\$3,042	\$4,717	N/A
62**	\$11,362	\$1,011	\$2,680	\$5,900	\$2,680	\$4,074	N/A	62**	\$12,010	\$1,069	\$2,833	\$6,236	\$2,833	\$4,306	N/A
63**	\$10,589	\$985	\$2,576	\$5,656	\$2,576	\$3,841	N/A	63**	\$11,192	\$1,041	\$2,723	\$5,978	\$2,723	\$4,060	N/A
64**	\$9,912	\$964	\$2,487	\$5,446	\$2,487	\$3,639	N/A	64**	\$10,478	\$1,019	\$2,629	\$5,757	\$2,629	\$3,847	N/A
65**	\$9,317	\$947	\$2,411	\$5,269	\$2,411	\$3,464	N/A	65**	\$9,849	\$1,001	\$2,549	\$5,570	\$2,549	\$3,662	N/A
66**	\$8,675	\$921	\$2,317	\$5,052	\$2,317	\$3,269	N/A	66**	\$9,169	\$980	\$2,449	\$5,340	\$2,449	\$3,455	N/A
67**	\$7,860	\$971	\$2,356	\$5,216	\$2,356	\$3,267	N/A	67**	\$8,309	\$1,043	\$2,534	\$5,715	\$2,534	\$3,513	N/A
68**	\$7,291	\$991	\$2,397	\$5,736	\$2,397	\$3,267	N/A	68**	\$7,707	\$1,065	\$2,578	\$6,288	\$2,578	\$3,513	N/A
69**	\$6,799	\$1,002	\$2,425	\$6,199	\$2,425	\$3,248	N/A	69**	\$7,186	\$1,076	\$2,608	\$6,746	\$2,608	\$3,493	N/A
70**	\$6,289	\$1,025	\$2,495	\$6,701	\$2,495	\$3,286	N/A	70**	\$6,647	\$1,101	\$2,683	\$7,231	\$2,683	\$3,534	N/A
71**	\$6,038	\$987	\$2,398	\$6,474	\$2,398	\$3,107	N/A	71**	\$6,383	\$1,061	\$2,583	\$7,023	\$2,583	\$3,345	N/A
72**	\$5,706	\$976	\$2,378	\$6,566	\$2,378	\$3,030	N/A	72**	\$6,031	\$1,050	\$2,562	\$7,105	\$2,562	\$3,265	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

\$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	\$121,008	\$1,352	\$5,381	\$15,770	\$59,393	\$105,047	\$9.11	18	\$127,202	\$1,421	\$5,657	\$16,577	\$62,433	\$110,424	\$9.58
19	\$116,208	\$1,399	\$5,433	\$15,751	\$56,715	\$100,311	\$8.65	19	\$122,156	\$1,471	\$5,711	\$16,557	\$59,618	\$105,445	\$9.09
20	\$111,904	\$1,447	\$5,500	\$15,765	\$54,291	\$96,024	\$8.13	20	\$117,632	\$1,521	\$5,782	\$16,572	\$57,070	\$100,939	\$8.55
21	\$107,190	\$1,487	\$5,537	\$15,687	\$51,680	\$91,404	\$7.70	21	\$112,676	\$1,563	\$5,821	\$16,490	\$54,324	\$96,082	\$8.09
22	\$102,966	\$1,531	\$5,588	\$15,647	\$49,316	\$87,224	\$7.30	22	\$108,236	\$1,609	\$5,874	\$16,448	\$51,840	\$91,688	\$7.68
23	\$98,860	\$1,576	\$5,633	\$15,594	\$47,020	\$83,163	\$6.84	23	\$103,920	\$1,656	\$5,921	\$16,392	\$49,426	\$87,420	\$7.19
24	\$95,256	\$1,629	\$5,693	\$15,597	\$44,973	\$79,544	\$6.51	24	\$100,132	\$1,712	\$5,984	\$16,396	\$47,275	\$83,615	\$6.84
25	\$91,471	\$1,678	\$5,729	\$15,549	\$42,852	\$75,792	\$6.25	25	\$96,153	\$1,764	\$6,022	\$16,345	\$45,046	\$79,671	\$6.57
26	\$87,656	\$1,722	\$5,747	\$15,468	\$40,729	\$72,037	\$5.99	26	\$92,143	\$1,811	\$6,041	\$16,260	\$42,814	\$75,725	\$6.29
27	\$84,074	\$1,764	\$5,759	\$15,396	\$38,725	\$68,493	\$5.74	27	\$88,377	\$1,854	\$6,054	\$16,184	\$40,707	\$71,998	\$6.04
28	\$80,236	\$1,792	\$5,734	\$15,245	\$36,616	\$64,762	\$5.48	28	\$84,343	\$1,883	\$6,027	\$16,025	\$38,490	\$68,077	\$5.76
29	\$76,795	\$1,816	\$5,715	\$15,133	\$34,701	\$61,375	\$5.25	29	\$80,726	\$1,909	\$6,008	\$15,908	\$36,477	\$64,516	\$5.51
30	\$73,357	\$1,830	\$5,678	\$14,989	\$32,799	\$58,011	\$5.08	30	\$77,112	\$1,924	\$5,968	\$15,756	\$34,478	\$60,981	\$5.34
31	\$69,909	\$1,835	\$5,622	\$14,807	\$30,909	\$54,668	\$4.84	31	\$73,488	\$1,929	\$5,910	\$15,565	\$32,491	\$57,467	\$5.09
32	\$66,541	\$1,831	\$5,556	\$14,606	\$29,070	\$51,416	\$4.66	32	\$69,948	\$1,925	\$5,840	\$15,354	\$30,559	\$54,049	\$4.90
33	\$62,458	\$1,796	\$5,412	\$14,206	\$26,942	\$47,652	\$4.38	33	\$65,655	\$1,888	\$5,689	\$14,933	\$28,321	\$50,091	\$4.60
34	\$60,090	\$1,805	\$5,406	\$14,160	\$25,573	\$45,230	\$4.26	34	\$63,166	\$1,897	\$5,683	\$14,884	\$26,882	\$47,545	\$4.48
35	\$56,840	\$1,780	\$5,314	\$13,874	\$23,844	\$42,173	\$4.03	35	\$59,749	\$1,871	\$5,586	\$14,584	\$25,065	\$44,331	\$4.24
36	\$53,863	\$1,756	\$5,236	\$13,615	\$22,252	\$39,357	\$3.87	36	\$56,620	\$1,846	\$5,504	\$14,312	\$23,391	\$41,372	\$4.07
37	\$50,700	\$1,723	\$5,127	\$13,270	\$20,608	\$36,448	\$3.69	37	\$53,295	\$1,811	\$5,390	\$13,949	\$21,662	\$38,314	\$3.88
38	\$47,675	\$1,690	\$5,018	\$12,917	\$19,045	\$33,685	\$3.51	38	\$50,115	\$1,777	\$5,275	\$13,578	\$20,020	\$35,409	\$3.69
39	\$44,990	\$1,667	\$4,931	\$12,613	\$17,643	\$31,205	\$3.31	39	\$47,293	\$1,752	\$5,184	\$13,258	\$18,546	\$32,802	\$3.48
40	\$42,762	\$1,660	\$4,883	\$12,399	\$16,442	\$29,080	\$3.19	40	\$44,951	\$1,745	\$5,133	\$13,034	\$17,283	\$30,568	\$3.35
41	\$40,916	\$1,667	\$4,868	\$12,264	\$15,402	\$27,241	\$3.08	41	\$43,010	\$1,753	\$5,117	\$12,892	\$16,190	\$28,635	\$3.24
42	\$38,035	\$1,628	\$4,716	\$11,777	\$13,995	\$24,753	\$2.90	42	\$39,982	\$1,712	\$4,957	\$12,380	\$14,711	\$26,020	\$3.05
43	\$36,457	\$1,640	\$4,709	\$11,651	\$13,089	\$23,150	\$2.81	43	\$38,323	\$1,724	\$4,950	\$12,248	\$13,759	\$24,335	\$2.96
44	\$35,005	\$1,653	\$4,709	\$11,537	\$12,236	\$21,642	\$2.73	44	\$36,797	\$1,738	\$4,950	\$12,127	\$12,863	\$22,750	\$2.87
45	\$33,641	\$1,665	\$4,708	\$11,422	\$11,422	\$20,202	\$2.65	45	\$35,363	\$1,750	\$4,949	\$12,007	\$12,007	\$21,236	\$2.79
46	\$31,951	\$1,655	\$4,650	\$11,165	\$10,508	\$18,585	\$2.60	46	\$33,587	\$1,740	\$4,888	\$11,737	\$11,046	\$19,537	\$2.74
47	\$30,413	\$1,648	\$4,598	\$10,929	\$9,659	\$17,083	\$2.51	47	\$31,970	\$1,732	\$4,834	\$11,489	\$10,153	\$17,958	\$2.63
48	\$29,017	\$1,643	\$4,555	\$10,716	\$8,868	\$15,685	\$2.42	48	\$30,502	\$1,727	\$4,788	\$11,264	\$9,322	\$16,488	\$2.54
49	\$27,743	\$1,640	\$4,517	\$10,522	\$8,126	\$14,372	\$2.29	49	\$29,163	\$1,724	\$4,749	\$11,061	\$8,542	\$15,108	\$2.40
50	\$26,576	\$1,638	\$4,484	\$10,346	\$7,425	\$13,133	\$2.26	50	\$27,936	\$1,722	\$4,714	\$10,875	\$7,805	\$13,805	\$2.38
51	\$25,257	\$1,622	\$4,411	\$10,085	\$6,694	\$11,840	\$2.17	51	\$26,550	\$1,705	\$4,637	\$10,601	\$7,037	\$12,446	\$2.28
52	\$24,051	\$1,608	\$4,342	\$9,843	\$6,007	\$10,625	\$2.13	52	\$25,282	\$1,690	\$4,564	\$10,346	\$6,315	\$11,169	\$2.24
53	\$22,813	\$1,584	\$4,252	\$9,563	\$5,327	\$9,422	\$2.04	53	\$23,981	\$1,665	\$4,469	\$10,052	\$5,600	\$9,905	\$2.15
54	\$21,697	\$1,563	\$4,168	\$9,310	\$4,691	\$8,297	\$2.00	54	\$22,808	\$1,643	\$4,382	\$9,787	\$4,931	\$8,722	\$2.10
55	\$20,497	\$1,528	\$4,053	\$8,999	\$4,053	\$7,169	\$1.89	55	\$21,546	\$1,606	\$4,261	\$9,459	\$4,261	\$7,536	\$1.98
56**	\$19,187	\$1,478	\$3,901	\$8,617	\$3,901	\$6,740	\$1.80	56**	\$20,169	\$1,553	\$4,100	\$9,058	\$4,100	\$7,085	\$1.89
57**	\$17,941	\$1,423	\$3,745	\$8,243	\$3,745	\$6,325	\$1.79	57**	\$18,859	\$1,496	\$3,936	\$8,665	\$3,936	\$6,649	\$1.89
58**	\$16,768	\$1,367	\$3,590	\$7,884	\$3,590	\$5,932	\$1.66	58**	\$17,626	\$1,437	\$3,774	\$8,288	\$3,774	\$6,236	\$1.75
59**	\$15,721	\$1,314	\$3,451	\$7,571	\$3,451	\$5,580	\$1.64	59**	\$16,525	\$1,382	\$3,628	\$7,958	\$3,628	\$5,866	\$1.73
60**	\$14,829	\$1,268	\$3,336	\$7,319	\$3,336	\$5,281	\$1.60	60**	\$15,588	\$1,333	\$3,507	\$7,693	\$3,507	\$5,552	\$1.68
61**	\$13,915	\$1,215	\$3,206	\$7,042	\$3,206	\$4,972	N/A	61**	\$14,627	\$1,277	\$3,370	\$7,402	\$3,370	\$5,227	N/A
62**	\$12,660	\$1,126	\$2,986	\$6,574	\$2,986	\$4,539	N/A	62**	\$13,308	\$1,184	\$3,139	\$6,910	\$3,139	\$4,772	N/A
63**	\$11,798	\$1,097	\$2,870	\$6,302	\$2,870	\$4,280	N/A	63**	\$12,402	\$1,154	\$3,017	\$6,625	\$3,017	\$4,499	N/A
64**	\$11,044	\$1,074	\$2,771	\$6,068	\$2,771	\$4,055	N/A	64**	\$11,610	\$1,129	\$2,913	\$6,379	\$2,913	\$4,263	N/A
65**	\$10,381	\$1,055	\$2,687	\$5,871	\$2,687	\$3,859	N/A	65**	\$10,913	\$1,109	\$2,824	\$6,172	\$2,824	\$4,057	N/A
66**	\$9,665	\$1,049	\$2,581	\$5,629	\$2,581	\$3,642	N/A	66**	\$10,160	\$1,118	\$2,734	\$5,917	\$2,734	\$3,858	N/A
67**	\$8,758	\$1,116	\$2,711	\$6,215	\$2,711	\$3,758	N/A	67**	\$9,206	\$1,188	\$2,888	\$6,715	\$2,888	\$4,004	N/A
68**	\$8,124	\$1,139	\$2,759	\$6,840	\$2,759	\$3,760	N/A	68**	\$8,539	\$1,213	\$2,939	\$7,380	\$2,939	\$4,005	N/A
69**	\$7,575	\$1,151	\$2,791	\$7,277	\$2,791	\$3,739	N/A	69**	\$7,963	\$1,226	\$2,974	\$7,806	\$2,974	\$3,984	N/A
70**	\$7,007	\$1,178	\$2,872	\$7,755	\$2,872	\$3,782	N/A	70**	\$7,365	\$1,254	\$3,060	\$8,277	\$3,060	\$4,030	N/A
71**	\$6,728	\$1,135	\$2,767	\$7,545	\$2,767	\$3,584	N/A	71**	\$7,072	\$1,209	\$2,951	\$8,066	\$2,951	\$3,822	N/A
72**	\$6,357	\$1,124	\$2,746	\$7,645	\$2,746	\$3,500	N/A	72**	\$6,683	\$1,198	\$2,931	\$8,167	\$2,931	\$3,735	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

\$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	\$133,394	\$1,490	\$5,932	\$17,384	\$65,472	\$115,799	\$10.04	18	\$139,602	\$1,559	\$6,208	\$18,193	\$68,519	\$121,189	\$10.51
19	\$128,103	\$1,542	\$5,989	\$17,363	\$62,521	\$110,579	\$9.53	19	\$134,065	\$1,614	\$6,268	\$18,171	\$65,430	\$115,725	\$9.98
20	\$123,359	\$1,595	\$6,063	\$17,379	\$59,849	\$105,853	\$8.96	20	\$129,100	\$1,669	\$6,345	\$18,188	\$62,634	\$110,779	\$9.38
21	\$118,162	\$1,639	\$6,104	\$17,293	\$56,969	\$100,760	\$8.48	21	\$123,661	\$1,715	\$6,388	\$18,098	\$59,621	\$105,449	\$8.88
22	\$113,506	\$1,688	\$6,160	\$17,248	\$54,364	\$96,152	\$8.05	22	\$118,788	\$1,766	\$6,447	\$18,051	\$56,894	\$100,627	\$8.42
23	\$108,980	\$1,737	\$6,210	\$17,191	\$51,833	\$91,676	\$7.54	23	\$114,051	\$1,818	\$6,499	\$17,990	\$54,245	\$95,942	\$7.89
24	\$105,007	\$1,796	\$6,275	\$17,194	\$49,577	\$87,686	\$7.17	24	\$109,894	\$1,879	\$6,567	\$17,994	\$51,884	\$91,767	\$7.51
25	\$100,834	\$1,850	\$6,315	\$17,141	\$47,239	\$83,550	\$6.89	25	\$105,527	\$1,936	\$6,609	\$17,939	\$49,437	\$87,439	\$7.21
26	\$96,629	\$1,899	\$6,335	\$17,051	\$44,899	\$79,412	\$6.60	26	\$101,126	\$1,987	\$6,630	\$17,845	\$46,988	\$83,107	\$6.91
27	\$92,680	\$1,944	\$6,349	\$16,972	\$42,689	\$75,504	\$6.33	27	\$96,993	\$2,035	\$6,644	\$17,762	\$44,676	\$79,017	\$6.62
28	\$88,450	\$1,975	\$6,321	\$16,806	\$40,364	\$71,392	\$6.04	28	\$92,566	\$2,067	\$6,615	\$17,588	\$42,242	\$74,714	\$6.32
29	\$84,656	\$2,002	\$6,300	\$16,682	\$38,253	\$67,657	\$5.78	29	\$88,596	\$2,095	\$6,593	\$17,459	\$40,033	\$70,806	\$6.05
30	\$80,866	\$2,018	\$6,259	\$16,523	\$36,157	\$63,950	\$5.59	30	\$84,630	\$2,112	\$6,550	\$17,292	\$37,840	\$66,926	\$5.86
31	\$77,066	\$2,023	\$6,198	\$16,323	\$34,073	\$60,265	\$5.33	31	\$80,652	\$2,117	\$6,486	\$17,083	\$35,659	\$63,069	\$5.58
32	\$73,353	\$2,019	\$6,124	\$16,102	\$32,046	\$56,680	\$5.14	32	\$76,767	\$2,113	\$6,409	\$16,851	\$33,538	\$59,318	\$5.38
33	\$69,851	\$1,980	\$5,966	\$15,660	\$29,700	\$52,529	\$4.82	33	\$72,055	\$2,072	\$6,244	\$16,389	\$31,082	\$54,974	\$5.05
34	\$66,241	\$1,989	\$5,960	\$15,609	\$28,190	\$49,860	\$4.70	34	\$69,324	\$2,082	\$6,237	\$16,336	\$29,502	\$52,180	\$4.92
35	\$62,658	\$1,962	\$5,858	\$15,294	\$26,285	\$46,490	\$4.45	35	\$65,574	\$2,053	\$6,131	\$16,006	\$27,508	\$48,653	\$4.65
36	\$59,377	\$1,936	\$5,772	\$15,009	\$24,530	\$43,386	\$4.27	36	\$62,140	\$2,026	\$6,041	\$15,708	\$25,672	\$45,405	\$4.46
37	\$55,890	\$1,899	\$5,652	\$14,629	\$22,717	\$40,179	\$4.06	37	\$58,491	\$1,988	\$5,915	\$15,309	\$23,774	\$42,049	\$4.25
38	\$52,555	\$1,863	\$5,532	\$14,239	\$20,995	\$37,133	\$3.87	38	\$55,001	\$1,950	\$5,789	\$14,901	\$21,972	\$38,861	\$4.05
39	\$49,596	\$1,838	\$5,436	\$13,904	\$19,450	\$34,400	\$3.65	39	\$51,904	\$1,923	\$5,689	\$14,551	\$20,355	\$36,001	\$3.82
40	\$47,139	\$1,830	\$5,383	\$13,668	\$18,124	\$32,056	\$3.51	40	\$49,333	\$1,915	\$5,633	\$14,305	\$18,968	\$33,548	\$3.67
41	\$45,104	\$1,838	\$5,366	\$13,519	\$16,979	\$30,029	\$3.40	41	\$47,203	\$1,924	\$5,616	\$14,149	\$17,769	\$31,427	\$3.56
42	\$41,928	\$1,795	\$5,199	\$12,982	\$15,427	\$27,286	\$3.20	42	\$43,879	\$1,878	\$5,441	\$13,586	\$16,145	\$28,556	\$3.34
43	\$40,189	\$1,808	\$5,191	\$12,844	\$14,429	\$25,520	\$3.10	43	\$42,059	\$1,892	\$5,433	\$13,442	\$15,100	\$26,707	\$3.24
44	\$38,588	\$1,822	\$5,190	\$12,717	\$13,489	\$23,857	\$3.01	44	\$40,384	\$1,907	\$5,432	\$13,309	\$14,117	\$24,968	\$3.15
45	\$37,085	\$1,835	\$5,190	\$12,591	\$12,591	\$22,270	\$2.93	45	\$38,810	\$1,921	\$5,432	\$13,177	\$13,177	\$23,306	\$3.06
46	\$35,222	\$1,825	\$5,126	\$12,308	\$11,584	\$20,488	\$2.87	46	\$36,861	\$1,909	\$5,364	\$12,881	\$12,123	\$21,441	\$3.00
47	\$33,527	\$1,816	\$5,069	\$12,048	\$10,648	\$18,832	\$2.76	47	\$35,087	\$1,901	\$5,305	\$12,609	\$11,143	\$19,709	\$2.89
48	\$31,987	\$1,811	\$5,021	\$11,813	\$9,776	\$17,290	\$2.66	48	\$33,476	\$1,895	\$5,255	\$12,363	\$10,231	\$18,095	\$2.79
49	\$30,583	\$1,808	\$4,980	\$11,600	\$8,958	\$15,844	\$2.52	49	\$32,006	\$1,892	\$5,212	\$12,139	\$9,375	\$16,581	\$2.64
50	\$29,297	\$1,806	\$4,943	\$11,405	\$8,186	\$14,478	\$2.49	50	\$30,660	\$1,890	\$5,173	\$11,936	\$8,566	\$15,151	\$2.61
51	\$27,842	\$1,788	\$4,863	\$11,117	\$7,379	\$13,051	\$2.39	51	\$29,138	\$1,872	\$5,089	\$11,634	\$7,723	\$13,659	\$2.50
52	\$26,513	\$1,772	\$4,786	\$10,850	\$6,622	\$11,712	\$2.35	52	\$27,746	\$1,855	\$5,009	\$11,355	\$6,930	\$12,257	\$2.46
53	\$25,149	\$1,746	\$4,687	\$10,542	\$5,873	\$10,387	\$2.25	53	\$26,319	\$1,828	\$4,905	\$11,032	\$6,146	\$10,870	\$2.35
54	\$23,918	\$1,723	\$4,595	\$10,263	\$5,171	\$9,146	\$2.20	54	\$25,031	\$1,803	\$4,809	\$10,741	\$5,412	\$9,572	\$2.30
55	\$22,595	\$1,685	\$4,468	\$9,920	\$4,468	\$7,903	\$2.08	55	\$23,646	\$1,763	\$4,676	\$10,381	\$4,676	\$8,271	\$2.18
56**	\$21,151	\$1,629	\$4,300	\$9,499	\$4,300	\$7,430	\$1.99	56**	\$22,135	\$1,705	\$4,500	\$9,941	\$4,500	\$7,776	\$2.08
57**	\$19,777	\$1,569	\$4,128	\$9,086	\$4,128	\$6,973	\$1.98	57**	\$20,698	\$1,642	\$4,320	\$9,509	\$4,320	\$7,297	\$2.07
58**	\$18,484	\$1,507	\$3,958	\$8,691	\$3,958	\$6,539	\$1.83	58**	\$19,344	\$1,578	\$4,142	\$9,096	\$4,142	\$6,843	\$1.92
59**	\$17,330	\$1,449	\$3,804	\$8,345	\$3,804	\$6,151	\$1.81	59**	\$18,136	\$1,516	\$3,981	\$8,734	\$3,981	\$6,437	\$1.89
60**	\$16,347	\$1,398	\$3,678	\$8,068	\$3,678	\$5,822	\$1.76	60**	\$17,107	\$1,463	\$3,849	\$8,443	\$3,849	\$6,093	\$1.85
61**	\$15,340	\$1,339	\$3,534	\$7,763	\$3,534	\$5,481	N/A	61**	\$16,053	\$1,401	\$3,699	\$8,124	\$3,699	\$5,736	N/A
62**	\$13,956	\$1,242	\$3,292	\$7,247	\$3,292	\$5,004	N/A	62**	\$14,605	\$1,299	\$3,445	\$7,584	\$3,445	\$5,237	N/A
63**	\$13,005	\$1,210	\$3,164	\$6,947	\$3,164	\$4,718	N/A	63**	\$13,611	\$1,266	\$3,312	\$7,270	\$3,312	\$4,938	N/A
64**	\$12,175	\$1,184	\$3,055	\$6,690	\$3,055	\$4,470	N/A	64**	\$12,741	\$1,239	\$3,197	\$7,001	\$3,197	\$4,678	N/A
65**	\$11,444	\$1,167	\$2,962	\$6,472	\$2,962	\$4,255	N/A	65**	\$11,977	\$1,235	\$3,100	\$6,774	\$3,100	\$4,453	N/A
66**	\$10,655	\$1,187	\$2,903	\$6,206	\$2,903	\$4,096	N/A	66**	\$11,150	\$1,256	\$3,072	\$6,494	\$3,072	\$4,334	N/A
67**	\$9,655	\$1,261	\$3,065	\$7,213	\$3,065	\$4,250	N/A	67**	\$10,104	\$1,334	\$3,243	\$7,715	\$3,243	\$4,496	N/A
68**	\$8,955	\$1,286	\$3,120	\$7,900	\$3,120	\$4,251	N/A	68**	\$9,372	\$1,360	\$3,301	\$8,421	\$3,301	\$4,498	N/A
69**	\$8,350	\$1,300	\$3,157	\$8,324	\$3,157	\$4,229	N/A	69**	\$8,739	\$1,375	\$3,341	\$8,835	\$3,341	\$4,475	N/A
70**	\$7,724	\$1,330	\$3,248	\$8,800	\$3,248	\$4,278	N/A	70**	\$8,083	\$1,406	\$3,437	\$9,316	\$3,437	\$4,526	N/A
71**	\$7,417	\$1,283	\$3,135	\$8,589	\$3,135	\$4,061	N/A	71**	\$7,762	\$1,358	\$3,320	\$9,111	\$3,320	\$4,300	N/A
72**	\$7,008	\$1,271	\$3,115	\$8,684	\$3,115	\$3,970	N/A	72**	\$7,334	\$1,345	\$3,300	\$9,202	\$3,300	\$4,205	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

\$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	\$145,796	\$1,629	\$6,484	\$19,000	\$71,560	\$126,566	\$10.98	18	\$151,989	\$1,698	\$6,759	\$19,807	\$74,599	\$131,942	\$11.44
19	\$140,013	\$1,686	\$6,546	\$18,977	\$68,333	\$120,859	\$10.42	19	\$145,960	\$1,757	\$6,824	\$19,783	\$71,236	\$125,993	\$10.86
20	\$134,828	\$1,743	\$6,627	\$18,995	\$65,413	\$115,695	\$9.80	20	\$140,554	\$1,817	\$6,908	\$19,801	\$68,191	\$120,608	\$10.21
21	\$129,148	\$1,791	\$6,672	\$18,901	\$62,266	\$110,128	\$9.27	21	\$134,633	\$1,867	\$6,955	\$19,704	\$64,911	\$114,806	\$9.66
22	\$124,059	\$1,845	\$6,733	\$18,852	\$59,418	\$105,092	\$8.80	22	\$129,328	\$1,923	\$7,019	\$19,653	\$61,942	\$109,555	\$9.17
23	\$119,111	\$1,899	\$6,787	\$18,789	\$56,652	\$100,199	\$8.24	23	\$124,171	\$1,979	\$7,075	\$19,587	\$59,058	\$104,455	\$8.59
24	\$114,769	\$1,963	\$6,859	\$18,792	\$54,186	\$95,838	\$7.84	24	\$119,644	\$2,046	\$7,150	\$19,591	\$56,488	\$99,909	\$8.17
25	\$110,209	\$2,022	\$6,902	\$18,734	\$51,631	\$91,318	\$7.53	25	\$114,890	\$2,108	\$7,196	\$19,530	\$53,824	\$95,197	\$7.85
26	\$105,613	\$2,075	\$6,924	\$18,636	\$49,073	\$86,795	\$7.21	26	\$110,099	\$2,163	\$7,218	\$19,428	\$51,158	\$90,482	\$7.52
27	\$101,296	\$2,125	\$6,939	\$18,550	\$46,658	\$82,523	\$6.92	27	\$105,599	\$2,215	\$7,234	\$19,338	\$48,640	\$86,028	\$7.21
28	\$96,673	\$2,159	\$6,908	\$18,368	\$44,117	\$78,029	\$6.60	28	\$100,779	\$2,250	\$7,202	\$19,148	\$45,991	\$81,343	\$6.88
29	\$92,527	\$2,188	\$6,886	\$18,233	\$41,809	\$73,948	\$6.32	29	\$96,457	\$2,281	\$7,178	\$19,008	\$43,585	\$77,088	\$6.59
30	\$88,385	\$2,205	\$6,841	\$18,060	\$39,519	\$69,896	\$6.11	30	\$92,139	\$2,299	\$7,132	\$18,827	\$41,197	\$72,864	\$6.37
31	\$84,231	\$2,211	\$6,774	\$17,841	\$37,241	\$65,868	\$5.83	31	\$87,808	\$2,305	\$7,062	\$18,599	\$38,823	\$68,665	\$6.07
32	\$80,173	\$2,206	\$6,694	\$17,599	\$35,026	\$61,950	\$5.62	32	\$83,578	\$2,300	\$6,978	\$18,346	\$36,514	\$64,581	\$5.86
33	\$75,252	\$2,164	\$6,521	\$17,116	\$32,461	\$57,413	\$5.27	33	\$78,449	\$2,256	\$6,798	\$17,843	\$33,840	\$59,852	\$5.50
34	\$72,399	\$2,174	\$6,514	\$17,060	\$30,811	\$54,495	\$5.14	34	\$75,475	\$2,267	\$6,790	\$17,785	\$32,120	\$56,810	\$5.35
35	\$68,484	\$2,144	\$6,403	\$16,716	\$28,729	\$50,812	\$4.86	35	\$71,393	\$2,235	\$6,675	\$17,426	\$29,949	\$52,971	\$5.07
36	\$64,897	\$2,116	\$6,309	\$16,405	\$26,811	\$47,420	\$4.66	36	\$67,654	\$2,206	\$6,577	\$17,102	\$27,950	\$49,434	\$4.86
37	\$61,086	\$2,076	\$6,178	\$15,989	\$24,829	\$43,915	\$4.44	37	\$63,680	\$2,164	\$6,440	\$16,668	\$25,883	\$45,780	\$4.63
38	\$57,441	\$2,036	\$6,046	\$15,562	\$22,947	\$40,585	\$4.23	38	\$59,881	\$2,123	\$6,303	\$16,224	\$23,921	\$42,309	\$4.41
39	\$54,207	\$2,008	\$5,942	\$15,196	\$21,258	\$37,598	\$3.99	39	\$56,509	\$2,094	\$6,194	\$15,842	\$22,161	\$39,195	\$4.16
40	\$51,522	\$2,000	\$5,883	\$14,939	\$19,810	\$35,037	\$3.84	40	\$53,710	\$2,085	\$6,133	\$15,574	\$20,651	\$36,525	\$4.00
41	\$49,298	\$2,009	\$5,865	\$14,777	\$18,557	\$32,822	\$3.71	41	\$51,392	\$2,094	\$6,115	\$15,404	\$19,345	\$34,216	\$3.87
42	\$45,826	\$1,962	\$5,682	\$14,189	\$16,862	\$29,823	\$3.49	42	\$47,773	\$2,045	\$5,923	\$14,792	\$17,578	\$31,090	\$3.64
43	\$43,925	\$1,976	\$5,674	\$14,038	\$15,770	\$27,892	\$3.39	43	\$45,791	\$2,060	\$5,915	\$14,634	\$16,440	\$29,077	\$3.53
44	\$42,176	\$1,992	\$5,673	\$13,900	\$14,743	\$26,076	\$3.29	44	\$43,967	\$2,076	\$5,914	\$14,490	\$15,369	\$27,183	\$3.43
45	\$40,532	\$2,006	\$5,673	\$13,762	\$13,762	\$24,340	\$3.20	45	\$42,254	\$2,091	\$5,914	\$14,347	\$14,347	\$25,374	\$3.33
46	\$38,496	\$1,994	\$5,602	\$13,452	\$12,661	\$22,392	\$3.14	46	\$40,132	\$2,079	\$5,840	\$14,024	\$13,199	\$23,344	\$3.27
47	\$36,644	\$1,985	\$5,540	\$13,168	\$11,638	\$20,583	\$3.02	47	\$38,200	\$2,070	\$5,775	\$13,728	\$12,132	\$21,457	\$3.15
48	\$34,961	\$1,979	\$5,488	\$12,911	\$10,685	\$18,898	\$2.91	48	\$36,446	\$2,064	\$5,721	\$13,460	\$11,139	\$19,701	\$3.03
49	\$33,426	\$1,976	\$5,443	\$12,678	\$9,790	\$17,316	\$2.75	49	\$34,846	\$2,060	\$5,674	\$13,216	\$10,206	\$18,052	\$2.87
50	\$32,020	\$1,974	\$5,403	\$12,465	\$8,946	\$15,823	\$2.72	50	\$33,380	\$2,058	\$5,632	\$12,995	\$9,326	\$16,495	\$2.84
51	\$30,431	\$1,955	\$5,315	\$12,150	\$8,065	\$14,265	\$2.61	51	\$31,724	\$2,038	\$5,541	\$12,667	\$8,408	\$14,871	\$2.73
52	\$28,977	\$1,937	\$5,231	\$11,859	\$7,238	\$12,801	\$2.57	52	\$30,208	\$2,019	\$5,453	\$12,362	\$7,545	\$13,345	\$2.67
53	\$27,487	\$1,909	\$5,123	\$11,522	\$6,419	\$11,353	\$2.46	53	\$28,654	\$1,990	\$5,340	\$12,011	\$6,691	\$11,835	\$2.56
54	\$26,142	\$1,883	\$5,022	\$11,217	\$5,652	\$9,997	\$2.41	54	\$27,253	\$1,963	\$5,236	\$11,694	\$5,892	\$10,422	\$2.51
55	\$24,696	\$1,841	\$4,884	\$10,842	\$4,884	\$8,638	\$2.27	55	\$25,745	\$1,920	\$5,091	\$11,303	\$5,091	\$9,005	\$2.37
56**	\$23,117	\$1,780	\$4,699	\$10,382	\$4,699	\$8,121	\$2.17	56**	\$24,099	\$1,856	\$4,899	\$10,823	\$4,899	\$8,466	\$2.26
57**	\$21,616	\$1,715	\$4,512	\$9,931	\$4,512	\$7,621	\$2.16	57**	\$22,534	\$1,788	\$4,703	\$10,353	\$4,703	\$7,945	\$2.25
58**	\$20,203	\$1,648	\$4,326	\$9,499	\$4,326	\$7,147	\$2.00	58**	\$21,061	\$1,718	\$4,510	\$9,903	\$4,510	\$7,451	\$2.09
59**	\$18,941	\$1,584	\$4,158	\$9,121	\$4,158	\$6,723	\$1.98	59**	\$19,746	\$1,651	\$4,335	\$9,509	\$4,335	\$7,009	\$2.06
60**	\$17,866	\$1,528	\$4,019	\$8,818	\$4,019	\$6,363	\$1.93	60**	\$18,625	\$1,593	\$4,190	\$9,192	\$4,190	\$6,633	\$2.01
61**	\$16,766	\$1,463	\$3,863	\$8,485	\$3,863	\$5,991	N/A	61**	\$17,478	\$1,525	\$4,027	\$8,845	\$4,027	\$6,245	N/A
62**	\$15,253	\$1,357	\$3,597	\$7,920	\$3,597	\$5,469	N/A	62**	\$15,901	\$1,415	\$3,750	\$8,257	\$3,750	\$5,701	N/A
63**	\$14,214	\$1,322	\$3,458	\$7,593	\$3,458	\$5,156	N/A	63**	\$14,818	\$1,378	\$3,605	\$7,915	\$3,605	\$5,376	N/A
64**	\$13,307	\$1,303	\$3,339	\$7,312	\$3,339	\$4,886	N/A	64**	\$13,872	\$1,371	\$3,481	\$7,622	\$3,481	\$5,093	N/A
65**	\$12,508	\$1,303	\$3,237	\$7,074	\$3,237	\$4,650	N/A	65**	\$13,039	\$1,371	\$3,394	\$7,374	\$3,394	\$4,875	N/A
66**	\$11,645	\$1,325	\$3,241	\$6,835	\$3,241	\$4,573	N/A	66**	\$12,140	\$1,394	\$3,410	\$7,264	\$3,410	\$4,812	N/A
67**	\$10,552	\$1,406	\$3,420	\$8,214	\$3,420	\$4,742	N/A	67**	\$11,000	\$1,478	\$3,597	\$8,712	\$3,597	\$4,987	N/A
68**	\$9,788	\$1,434	\$3,481	\$8,940	\$3,481	\$4,743	N/A	68**	\$10,204	\$1,508	\$3,662	\$9,441	\$3,662	\$4,990	N/A
69**	\$9,127	\$1,449	\$3,524	\$9,343	\$3,524	\$4,720	N/A	69**	\$9,514	\$1,524	\$3,707	\$9,851	\$3,707	\$4,965	N/A
70**	\$8,442	\$1,482	\$3,625	\$9,825	\$3,625	\$4,774	N/A	70**	\$8,801	\$1,558	\$3,814	\$10,335	\$3,814	\$5,023	N/A
71**	\$8,106	\$1,431	\$3,503	\$9,616	\$3,503	\$4,538	N/A	71**	\$8,450	\$1,505	\$3,687	\$10,122	\$3,687	\$4,776	N/A
72**	\$7,660	\$1,419	\$3,485	\$9,721	\$3,485	\$4,441	N/A	72**	\$7,985	\$1,493	\$3,669	\$10,238	\$3,669	\$4,676	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)

\$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	\$158,183	\$1,767	\$7,034	\$20,614	\$77,639	\$137,319	\$11.91	18	\$164,391	\$1,836	\$7,310	\$21,423	\$80,686	\$142,708	\$12.38
19	\$151,909	\$1,829	\$7,102	\$20,590	\$74,139	\$131,128	\$11.30	19	\$157,870	\$1,901	\$7,380	\$21,398	\$77,048	\$136,273	\$11.75
20	\$146,282	\$1,891	\$7,190	\$20,608	\$70,970	\$125,523	\$10.63	20	\$152,023	\$1,966	\$7,472	\$21,417	\$73,755	\$130,449	\$11.05
21	\$140,120	\$1,943	\$7,239	\$20,507	\$67,556	\$119,485	\$10.06	21	\$145,619	\$2,020	\$7,523	\$21,311	\$70,207	\$124,174	\$10.45
22	\$134,599	\$2,001	\$7,305	\$20,454	\$64,466	\$114,020	\$9.55	22	\$139,881	\$2,080	\$7,591	\$21,256	\$66,996	\$118,495	\$9.92
23	\$129,231	\$2,060	\$7,364	\$20,385	\$61,465	\$108,712	\$8.94	23	\$134,303	\$2,141	\$7,653	\$21,185	\$63,877	\$112,978	\$9.29
24	\$124,520	\$2,129	\$7,441	\$20,389	\$58,790	\$103,980	\$8.50	24	\$129,407	\$2,213	\$7,733	\$21,189	\$61,097	\$108,061	\$8.84
25	\$119,572	\$2,194	\$7,489	\$20,326	\$56,017	\$99,076	\$8.17	25	\$124,265	\$2,280	\$7,783	\$21,124	\$58,216	\$102,965	\$8.49
26	\$114,586	\$2,252	\$7,512	\$20,220	\$53,242	\$94,169	\$7.83	26	\$119,082	\$2,340	\$7,807	\$21,013	\$55,331	\$97,864	\$8.13
27	\$109,903	\$2,306	\$7,528	\$20,127	\$50,622	\$89,535	\$7.51	27	\$114,216	\$2,396	\$7,824	\$20,916	\$52,609	\$93,048	\$7.80
28	\$104,886	\$2,342	\$7,495	\$19,928	\$47,865	\$84,658	\$7.16	28	\$109,002	\$2,434	\$7,789	\$20,710	\$49,743	\$87,980	\$7.44
29	\$100,388	\$2,374	\$7,471	\$19,782	\$45,361	\$80,230	\$6.86	29	\$104,327	\$2,467	\$7,764	\$20,559	\$47,141	\$83,378	\$7.13
30	\$95,894	\$2,393	\$7,422	\$19,594	\$42,876	\$75,834	\$6.63	30	\$99,657	\$2,486	\$7,713	\$20,363	\$44,559	\$78,810	\$6.89
31	\$91,387	\$2,399	\$7,349	\$19,357	\$40,405	\$71,464	\$6.32	31	\$94,973	\$2,493	\$7,638	\$20,116	\$41,990	\$74,268	\$6.57
32	\$86,984	\$2,394	\$7,262	\$19,094	\$38,002	\$67,213	\$6.09	32	\$90,398	\$2,488	\$7,547	\$19,843	\$39,493	\$69,851	\$6.33
33	\$81,646	\$2,348	\$7,075	\$18,570	\$35,219	\$62,291	\$5.72	33	\$84,850	\$2,440	\$7,352	\$19,299	\$36,601	\$64,735	\$5.94
34	\$78,550	\$2,359	\$7,067	\$18,510	\$33,429	\$59,125	\$5.57	34	\$81,633	\$2,451	\$7,345	\$19,236	\$34,741	\$61,445	\$5.79
35	\$74,302	\$2,326	\$6,946	\$18,136	\$31,170	\$55,129	\$5.27	35	\$77,218	\$2,418	\$7,219	\$18,848	\$32,393	\$57,293	\$5.48
36	\$70,411	\$2,296	\$6,845	\$17,798	\$29,089	\$51,449	\$5.06	36	\$73,174	\$2,386	\$7,113	\$18,497	\$30,230	\$53,468	\$5.25
37	\$66,276	\$2,252	\$6,702	\$17,347	\$26,939	\$47,646	\$4.82	37	\$68,877	\$2,340	\$6,966	\$18,028	\$27,996	\$49,516	\$5.01
38	\$62,321	\$2,209	\$6,560	\$16,885	\$24,896	\$44,033	\$4.59	38	\$64,767	\$2,296	\$6,817	\$17,547	\$25,873	\$45,761	\$4.76
39	\$58,812	\$2,179	\$6,446	\$16,487	\$23,064	\$40,792	\$4.33	39	\$61,120	\$2,265	\$6,699	\$17,134	\$23,969	\$42,393	\$4.50
40	\$55,899	\$2,170	\$6,383	\$16,208	\$21,493	\$38,014	\$4.16	40	\$58,093	\$2,255	\$6,634	\$16,845	\$22,336	\$39,506	\$4.33
41	\$53,486	\$2,180	\$6,364	\$16,032	\$20,134	\$35,610	\$4.03	41	\$55,585	\$2,265	\$6,614	\$16,661	\$20,924	\$37,007	\$4.19
42	\$49,720	\$2,129	\$6,165	\$15,395	\$18,294	\$32,357	\$3.79	42	\$51,671	\$2,212	\$6,407	\$15,999	\$19,012	\$33,627	\$3.94
43	\$47,657	\$2,144	\$6,156	\$15,231	\$17,110	\$30,262	\$3.67	43	\$49,528	\$2,228	\$6,398	\$15,829	\$17,782	\$31,450	\$3.82
44	\$45,759	\$2,161	\$6,155	\$15,081	\$15,996	\$28,291	\$3.57	44	\$47,555	\$2,246	\$6,397	\$15,673	\$16,623	\$29,401	\$3.71
45	\$43,976	\$2,176	\$6,155	\$14,931	\$14,931	\$26,408	\$3.47	45	\$45,702	\$2,262	\$6,396	\$15,517	\$15,517	\$27,445	\$3.60
46	\$41,767	\$2,164	\$6,078	\$14,595	\$13,736	\$24,295	\$3.40	46	\$43,406	\$2,248	\$6,316	\$15,168	\$14,275	\$25,248	\$3.54
47	\$39,757	\$2,154	\$6,011	\$14,287	\$12,626	\$22,332	\$3.27	47	\$41,317	\$2,239	\$6,247	\$14,848	\$13,122	\$23,208	\$3.40
48	\$37,931	\$2,148	\$5,954	\$14,008	\$11,592	\$20,503	\$3.16	48	\$39,420	\$2,232	\$6,188	\$14,558	\$12,048	\$21,308	\$3.28
49	\$36,266	\$2,144	\$5,905	\$13,755	\$10,622	\$18,788	\$2.99	49	\$37,689	\$2,228	\$6,137	\$14,295	\$11,039	\$19,525	\$3.11
50	\$34,741	\$2,142	\$5,862	\$13,524	\$9,707	\$17,168	\$2.95	50	\$36,104	\$2,226	\$6,092	\$14,055	\$10,087	\$17,842	\$3.07
51	\$33,016	\$2,121	\$5,766	\$13,183	\$8,751	\$15,477	\$2.84	51	\$34,312	\$2,204	\$5,993	\$13,700	\$9,094	\$16,084	\$2.95
52	\$31,439	\$2,101	\$5,676	\$12,866	\$7,853	\$13,888	\$2.78	52	\$32,673	\$2,184	\$5,898	\$13,371	\$8,161	\$14,434	\$2.89
53	\$29,822	\$2,071	\$5,558	\$12,501	\$6,964	\$12,317	\$2.67	53	\$30,993	\$2,152	\$5,776	\$12,992	\$7,237	\$12,801	\$2.77
54	\$28,363	\$2,043	\$5,449	\$12,170	\$6,132	\$10,846	\$2.61	54	\$29,476	\$2,123	\$5,663	\$12,648	\$6,373	\$11,272	\$2.71
55	\$26,794	\$1,998	\$5,299	\$11,763	\$5,299	\$9,372	\$2.47	55	\$27,845	\$2,076	\$5,507	\$12,225	\$5,507	\$9,739	\$2.56
56**	\$25,082	\$1,932	\$5,099	\$11,264	\$5,099	\$8,811	\$2.35	56**	\$26,066	\$2,007	\$5,299	\$11,706	\$5,299	\$9,156	\$2.45
57**	\$23,453	\$1,861	\$4,895	\$10,775	\$4,895	\$8,269	\$2.34	57**	\$24,373	\$1,934	\$5,087	\$11,198	\$5,087	\$8,593	\$2.44
58**	\$21,919	\$1,787	\$4,693	\$10,306	\$4,693	\$7,754	\$2.17	58**	\$22,779	\$1,858	\$4,877	\$10,711	\$4,877	\$8,059	\$2.26
59**	\$20,550	\$1,718	\$4,511	\$9,896	\$4,511	\$7,294	\$2.14	59**	\$21,357	\$1,786	\$4,689	\$10,285	\$4,689	\$7,581	\$2.23
60**	\$19,384	\$1,658	\$4,361	\$9,567	\$4,361	\$6,904	\$2.09	60**	\$20,145	\$1,723	\$4,532	\$9,942	\$4,532	\$7,175	\$2.17
61**	\$18,190	\$1,588	\$4,191	\$9,205	\$4,191	\$6,500	N/A	61**	\$18,904	\$1,650	\$4,355	\$9,567	\$4,355	\$6,755	N/A
62**	\$16,549	\$1,472	\$3,903	\$8,593	\$3,903	\$5,934	N/A	62**	\$17,198	\$1,530	\$4,056	\$8,930	\$4,056	\$6,167	N/A
63**	\$15,422	\$1,434	\$3,752	\$8,238	\$3,752	\$5,595	N/A	63**	\$16,027	\$1,496	\$3,899	\$8,561	\$3,899	\$5,814	N/A
64**	\$14,437	\$1,438	\$3,623	\$7,933	\$3,623	\$5,301	N/A	64**	\$15,004	\$1,507	\$3,778	\$8,244	\$3,778	\$5,528	N/A
65**	\$13,571	\$1,439	\$3,562	\$7,675	\$3,562	\$5,117	N/A	65**	\$14,103	\$1,507	\$3,729	\$7,976	\$3,729	\$5,357	N/A
66**	\$12,635	\$1,463	\$3,579	\$7,690	\$3,579	\$5,050	N/A	66**	\$13,130	\$1,532	\$3,748	\$8,119	\$3,748	\$5,289	N/A
67**	\$11,449	\$1,551	\$3,775	\$9,212	\$3,775	\$5,233	N/A	67**	\$11,898	\$1,623	\$3,952	\$9,711	\$3,952	\$5,479	N/A
68**	\$10,619	\$1,582	\$3,842	\$9,939	\$3,842	\$5,235	N/A	68**	\$11,036	\$1,656	\$4,023	\$10,440	\$4,023	\$5,482	N/A
69**	\$9,902	\$1,598	\$3,890	\$10,360	\$3,890	\$5,210	N/A	69**	\$10,291	\$1,673	\$4,074	\$10,867	\$4,074	\$5,456	N/A
70**	\$9,159	\$1,634	\$4,002	\$10,843	\$4,002	\$5,270	N/A	70**	\$9,519	\$1,711	\$4,191	\$11,354	\$4,191	\$5,519	N/A
71**	\$8,795	\$1,580	\$3,872	\$10,629	\$3,872	\$5,015	N/A	71**	\$9,140	\$1,654	\$4,056	\$11,135	\$4,056	\$5,254	N/A
72**	\$8,311	\$1,567	\$3,854	\$10,749	\$3,854	\$4,911	N/A	72**	\$8,637	\$1,641	\$4,038	\$11,255	\$4,038	\$5,146	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

\$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	\$170,585	\$1,905	\$7,586	\$22,231	\$83,727	\$148,085	\$12.84	18	\$176,777	\$1,975	\$7,861	\$23,038	\$86,766	\$153,460	\$13.31
19	\$163,819	\$1,972	\$7,659	\$22,204	\$79,952	\$141,409	\$12.19	19	\$169,766	\$2,044	\$7,937	\$23,010	\$82,854	\$146,542	\$12.63
20	\$157,751	\$2,040	\$7,753	\$22,224	\$76,534	\$135,365	\$11.46	20	\$163,478	\$2,114	\$8,035	\$23,031	\$79,313	\$140,279	\$11.88
21	\$151,105	\$2,096	\$7,806	\$22,114	\$72,852	\$128,852	\$10.85	21	\$156,591	\$2,172	\$8,089	\$22,917	\$75,497	\$133,530	\$11.24
22	\$145,151	\$2,158	\$7,877	\$22,057	\$69,520	\$122,959	\$10.29	22	\$150,421	\$2,237	\$8,163	\$22,858	\$72,044	\$127,423	\$10.67
23	\$139,363	\$2,221	\$7,941	\$21,983	\$66,284	\$117,235	\$9.64	23	\$144,422	\$2,302	\$8,229	\$22,781	\$68,690	\$121,491	\$9.99
24	\$134,283	\$2,296	\$8,025	\$21,988	\$63,399	\$112,133	\$9.17	24	\$139,158	\$2,380	\$8,316	\$22,786	\$65,701	\$116,204	\$9.50
25	\$128,947	\$2,366	\$8,076	\$21,920	\$60,409	\$106,844	\$8.81	25	\$133,628	\$2,452	\$8,369	\$22,715	\$62,602	\$110,723	\$9.13
26	\$123,569	\$2,428	\$8,101	\$21,805	\$57,416	\$101,551	\$8.44	26	\$128,055	\$2,516	\$8,395	\$22,597	\$59,501	\$105,238	\$8.74
27	\$118,519	\$2,487	\$8,119	\$21,704	\$54,591	\$96,554	\$8.09	27	\$122,822	\$2,577	\$8,413	\$22,492	\$56,573	\$100,059	\$8.39
28	\$113,109	\$2,526	\$8,083	\$21,491	\$51,617	\$91,295	\$7.73	28	\$117,216	\$2,617	\$8,376	\$22,271	\$53,492	\$94,610	\$8.01
29	\$108,258	\$2,560	\$8,057	\$21,333	\$48,917	\$86,520	\$7.39	29	\$112,188	\$2,653	\$8,349	\$22,108	\$50,693	\$89,661	\$7.66
30	\$103,412	\$2,580	\$8,004	\$21,130	\$46,238	\$81,779	\$7.15	30	\$107,166	\$2,674	\$8,295	\$21,897	\$47,916	\$84,748	\$7.41
31	\$98,552	\$2,587	\$7,926	\$20,874	\$43,573	\$77,067	\$6.82	31	\$102,129	\$2,681	\$8,213	\$21,632	\$45,154	\$79,864	\$7.06
32	\$93,804	\$2,581	\$7,832	\$20,591	\$40,981	\$72,482	\$6.57	32	\$97,209	\$2,675	\$8,116	\$21,338	\$42,469	\$75,113	\$6.81
33	\$88,047	\$2,532	\$7,629	\$20,026	\$37,980	\$67,175	\$6.17	33	\$91,243	\$2,624	\$7,906	\$20,753	\$39,359	\$69,613	\$6.39
34	\$84,709	\$2,544	\$7,621	\$19,961	\$36,050	\$63,760	\$6.01	34	\$87,784	\$2,636	\$7,898	\$20,685	\$37,358	\$66,075	\$6.23
35	\$80,127	\$2,509	\$7,491	\$19,558	\$33,613	\$59,451	\$5.68	35	\$83,036	\$2,600	\$7,763	\$20,268	\$34,834	\$61,609	\$5.89
36	\$75,931	\$2,476	\$7,381	\$19,194	\$31,369	\$55,482	\$5.45	36	\$78,688	\$2,566	\$7,649	\$19,891	\$32,508	\$57,497	\$5.65
37	\$71,472	\$2,429	\$7,228	\$18,707	\$29,051	\$51,381	\$5.20	37	\$74,066	\$2,517	\$7,490	\$19,386	\$30,105	\$53,246	\$5.38
38	\$67,207	\$2,382	\$7,074	\$18,208	\$26,848	\$47,485	\$4.94	38	\$69,647	\$2,469	\$7,331	\$18,869	\$27,823	\$49,209	\$5.12
39	\$63,423	\$2,350	\$6,952	\$17,780	\$24,872	\$43,990	\$4.67	39	\$65,726	\$2,435	\$7,204	\$18,426	\$25,775	\$45,588	\$4.84
40	\$60,281	\$2,340	\$6,883	\$17,479	\$23,177	\$40,993	\$4.49	40	\$62,470	\$2,425	\$7,133	\$18,114	\$24,019	\$42,482	\$4.65
41	\$57,679	\$2,350	\$6,863	\$17,289	\$21,712	\$38,402	\$4.34	41	\$59,773	\$2,436	\$7,112	\$17,916	\$22,500	\$39,796	\$4.50
42	\$53,618	\$2,295	\$6,648	\$16,602	\$19,729	\$34,894	\$4.09	42	\$55,564	\$2,379	\$6,889	\$17,204	\$20,445	\$36,161	\$4.23
43	\$51,394	\$2,312	\$6,639	\$16,425	\$18,451	\$32,635	\$3.96	43	\$53,259	\$2,396	\$6,879	\$17,021	\$19,121	\$33,819	\$4.11
44	\$49,347	\$2,330	\$6,638	\$16,263	\$17,250	\$30,509	\$3.85	44	\$51,138	\$2,415	\$6,879	\$16,854	\$17,876	\$31,617	\$3.99
45	\$47,424	\$2,347	\$6,637	\$16,102	\$16,102	\$28,479	\$3.74	45	\$49,145	\$2,432	\$6,878	\$16,686	\$16,686	\$29,513	\$3.88
46	\$45,042	\$2,333	\$6,555	\$15,740	\$14,813	\$26,200	\$3.67	46	\$46,677	\$2,418	\$6,792	\$16,311	\$15,351	\$27,151	\$3.80
47	\$42,874	\$2,323	\$6,482	\$15,407	\$13,616	\$24,083	\$3.53	47	\$44,430	\$2,407	\$6,717	\$15,966	\$14,111	\$24,957	\$3.66
48	\$40,905	\$2,316	\$6,421	\$15,106	\$12,501	\$22,111	\$3.41	48	\$42,390	\$2,400	\$6,654	\$15,655	\$12,955	\$22,913	\$3.53
49	\$39,109	\$2,312	\$6,368	\$14,833	\$11,455	\$20,260	\$3.22	49	\$40,529	\$2,396	\$6,599	\$15,372	\$11,871	\$20,996	\$3.34
50	\$37,464	\$2,310	\$6,321	\$14,584	\$10,467	\$18,514	\$3.18	50	\$38,825	\$2,394	\$6,551	\$15,114	\$10,848	\$19,186	\$3.30
51	\$35,605	\$2,287	\$6,218	\$14,216	\$9,437	\$16,691	\$3.06	51	\$36,897	\$2,370	\$6,444	\$14,732	\$9,779	\$17,296	\$3.17
52	\$33,904	\$2,266	\$6,121	\$13,875	\$8,468	\$14,977	\$3.00	52	\$35,135	\$2,348	\$6,343	\$14,379	\$8,776	\$15,521	\$3.11
53	\$32,160	\$2,233	\$5,994	\$13,481	\$7,510	\$13,283	\$2.87	53	\$33,328	\$2,314	\$6,211	\$13,970	\$7,783	\$13,765	\$2.98
54	\$30,587	\$2,203	\$5,876	\$13,125	\$6,613	\$11,697	\$2.82	54	\$31,697	\$2,283	\$6,090	\$13,601	\$6,853	\$12,121	\$2.92
55	\$28,894	\$2,154	\$5,714	\$12,685	\$5,714	\$10,106	\$2.66	55	\$29,943	\$2,233	\$5,922	\$13,146	\$5,922	\$10,473	\$2.76
56**	\$27,048	\$2,083	\$5,499	\$12,147	\$5,499	\$9,501	\$2.54	56**	\$28,030	\$2,159	\$5,698	\$12,588	\$5,698	\$9,846	\$2.63
57**	\$25,291	\$2,007	\$5,279	\$11,620	\$5,279	\$8,917	\$2.53	57**	\$26,209	\$2,079	\$5,470	\$12,041	\$5,470	\$9,241	\$2.62
58**	\$23,638	\$1,928	\$5,061	\$11,115	\$5,061	\$8,362	\$2.34	58**	\$24,496	\$1,998	\$5,245	\$11,518	\$5,245	\$8,666	\$2.43
59**	\$22,162	\$1,853	\$4,865	\$10,672	\$4,865	\$7,866	\$2.31	59**	\$22,966	\$1,920	\$5,042	\$11,060	\$5,042	\$8,152	\$2.40
60**	\$20,904	\$1,788	\$4,703	\$10,317	\$4,703	\$7,445	\$2.25	60**	\$21,663	\$1,852	\$4,874	\$10,692	\$4,874	\$7,715	\$2.34
61**	\$19,616	\$1,712	\$4,520	\$9,927	\$4,520	\$7,009	N/A	61**	\$20,328	\$1,774	\$4,684	\$10,287	\$4,684	\$7,264	N/A
62**	\$17,846	\$1,588	\$4,209	\$9,267	\$4,209	\$6,399	N/A	62**	\$18,494	\$1,645	\$4,362	\$9,603	\$4,362	\$6,631	N/A
63**	\$16,631	\$1,563	\$4,046	\$8,884	\$4,046	\$6,033	N/A	63**	\$17,235	\$1,631	\$4,193	\$9,206	\$4,193	\$6,252	N/A
64**	\$15,569	\$1,574	\$3,947	\$8,555	\$3,947	\$5,776	N/A	64**	\$16,134	\$1,642	\$4,116	\$8,865	\$4,116	\$6,023	N/A
65**	\$14,635	\$1,575	\$3,897	\$8,277	\$3,897	\$5,599	N/A	65**	\$15,166	\$1,643	\$4,065	\$8,577	\$4,065	\$5,839	N/A
66**	\$13,625	\$1,601	\$3,917	\$8,548	\$3,917	\$5,528	N/A	66**	\$14,120	\$1,670	\$4,086	\$8,975	\$4,086	\$5,766	N/A
67**	\$12,346	\$1,696	\$4,129	\$10,211	\$4,129	\$5,724	N/A	67**	\$12,795	\$1,768	\$4,306	\$10,710	\$4,306	\$5,970	N/A
68**	\$11,452	\$1,730	\$4,204	\$10,941	\$4,204	\$5,729	N/A	68**	\$11,868	\$1,803	\$4,384	\$11,440	\$4,384	\$5,974	N/A
69**	\$10,679	\$1,748	\$4,257	\$11,364	\$4,257	\$5,702	N/A	69**	\$11,066	\$1,822	\$4,439	\$11,858	\$4,439	\$5,946	N/A
70**	\$9,878	\$1,787	\$4,379	\$11,863	\$4,379	\$5,767	N/A	70**	\$10,236	\$1,863	\$4,567	\$12,370	\$4,567	\$6,014	N/A
71**	\$9,484	\$1,728	\$4,240	\$11,641	\$4,240	\$5,492	N/A	71**	\$9,829	\$1,802	\$4,425	\$12,147	\$4,425	\$5,731	N/A
72**	\$8,962	\$1,714	\$4,222	\$11,759	\$4,222	\$5,381	N/A	72**	\$9,288	\$1,788	\$4,407	\$12,264	\$4,407	\$5,616	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

\$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	\$182,985	\$2,044	\$8,137	\$23,847	\$89,813	\$158,849	\$13.77
19	\$175,727	\$2,116	\$8,215	\$23,818	\$85,764	\$151,688	\$13.07
20	\$169,219	\$2,188	\$8,317	\$23,840	\$82,098	\$145,205	\$12.29
21	\$162,090	\$2,248	\$8,374	\$23,722	\$78,148	\$138,219	\$11.63
22	\$155,703	\$2,315	\$8,450	\$23,661	\$74,574	\$131,898	\$11.04
23	\$149,494	\$2,383	\$8,518	\$23,581	\$71,102	\$125,757	\$10.34
24	\$144,044	\$2,463	\$8,608	\$23,586	\$68,007	\$120,284	\$9.84
25	\$138,321	\$2,538	\$8,663	\$23,513	\$64,801	\$114,611	\$9.45
26	\$132,552	\$2,605	\$8,690	\$23,390	\$61,590	\$108,934	\$9.05
27	\$127,135	\$2,667	\$8,709	\$23,282	\$58,560	\$103,573	\$8.68
28	\$121,332	\$2,709	\$8,670	\$23,053	\$55,370	\$97,932	\$8.29
29	\$116,128	\$2,746	\$8,642	\$22,884	\$52,474	\$92,810	\$7.93
30	\$110,929	\$2,768	\$8,586	\$22,666	\$49,599	\$87,724	\$7.67
31	\$105,716	\$2,775	\$8,502	\$22,392	\$46,740	\$82,669	\$7.31
32	\$100,623	\$2,769	\$8,401	\$22,088	\$43,960	\$77,751	\$7.05
33	\$94,447	\$2,716	\$8,184	\$21,482	\$40,741	\$72,057	\$6.62
34	\$90,867	\$2,729	\$8,175	\$21,412	\$38,670	\$68,396	\$6.44
35	\$85,952	\$2,691	\$8,036	\$20,980	\$36,057	\$63,773	\$6.10
36	\$81,451	\$2,656	\$7,918	\$20,589	\$33,650	\$59,515	\$5.85
37	\$76,667	\$2,605	\$7,753	\$20,067	\$31,162	\$55,116	\$5.57
38	\$72,093	\$2,556	\$7,589	\$19,532	\$28,800	\$50,937	\$5.30
39	\$68,034	\$2,521	\$7,457	\$19,073	\$26,680	\$47,188	\$5.01
40	\$64,664	\$2,510	\$7,384	\$18,750	\$24,863	\$43,974	\$4.81
41	\$61,872	\$2,521	\$7,362	\$18,546	\$23,290	\$41,193	\$4.66
42	\$57,515	\$2,462	\$7,131	\$17,808	\$21,163	\$37,430	\$4.38
43	\$55,130	\$2,480	\$7,121	\$17,619	\$19,793	\$35,007	\$4.25
44	\$52,934	\$2,500	\$7,120	\$17,445	\$18,504	\$32,727	\$4.13
45	\$50,871	\$2,518	\$7,120	\$17,272	\$17,272	\$30,549	\$4.01
46	\$48,316	\$2,503	\$7,031	\$16,884	\$15,890	\$28,104	\$3.94
47	\$45,991	\$2,492	\$6,953	\$16,527	\$14,606	\$25,834	\$3.79
48	\$43,879	\$2,484	\$6,888	\$16,205	\$13,410	\$23,718	\$3.65
49	\$41,952	\$2,480	\$6,831	\$15,912	\$12,288	\$21,733	\$3.46
50	\$40,188	\$2,478	\$6,781	\$15,645	\$11,229	\$19,860	\$3.42
51	\$38,193	\$2,453	\$6,670	\$15,250	\$10,123	\$17,904	\$3.28
52	\$36,369	\$2,431	\$6,566	\$14,884	\$9,084	\$16,066	\$3.22
53	\$34,498	\$2,396	\$6,429	\$14,461	\$8,056	\$14,248	\$3.08
54	\$32,810	\$2,363	\$6,303	\$14,078	\$7,094	\$12,547	\$3.02
55	\$30,995	\$2,311	\$6,130	\$13,608	\$6,130	\$10,841	\$2.85
56**	\$29,014	\$2,234	\$5,898	\$13,030	\$5,898	\$10,192	\$2.72
57**	\$27,130	\$2,152	\$5,663	\$12,465	\$5,663	\$9,565	\$2.71
58**	\$25,356	\$2,068	\$5,429	\$11,922	\$5,429	\$8,970	\$2.51
59**	\$23,773	\$1,988	\$5,219	\$11,448	\$5,219	\$8,438	\$2.48
60**	\$22,424	\$1,917	\$5,045	\$11,067	\$5,045	\$7,986	\$2.42
61**	\$21,042	\$1,837	\$4,848	\$10,649	\$4,848	\$7,519	N/A
62**	\$19,144	\$1,703	\$4,515	\$9,941	\$4,515	\$6,864	N/A
63**	\$17,840	\$1,699	\$4,340	\$9,529	\$4,340	\$6,472	N/A
64**	\$16,701	\$1,710	\$4,286	\$9,177	\$4,286	\$6,271	N/A
65**	\$15,699	\$1,711	\$4,233	\$8,933	\$4,233	\$6,081	N/A
66**	\$14,616	\$1,739	\$4,256	\$9,405	\$4,256	\$6,005	N/A
67**	\$13,244	\$1,841	\$4,484	\$11,210	\$4,484	\$6,216	N/A
68**	\$12,285	\$1,877	\$4,565	\$11,941	\$4,565	\$6,221	N/A
69**	\$11,455	\$1,897	\$4,623	\$12,355	\$4,623	\$6,192	N/A
70**	\$10,596	\$1,939	\$4,756	\$12,881	\$4,756	\$6,263	N/A
71**	\$10,174	\$1,876	\$4,609	\$12,653	\$4,609	\$5,969	N/A
72**	\$9,614	\$1,862	\$4,592	\$12,770	\$4,592	\$5,851	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

\$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	\$3,247	\$36	\$144	\$423	\$1,594	\$2,819	\$0.25	18	\$9,439	\$105	\$420	\$1,230	\$4,633	\$8,194	\$0.72
19	\$3,118	\$38	\$146	\$423	\$1,522	\$2,691	\$0.24	19	\$9,065	\$109	\$424	\$1,229	\$4,424	\$7,825	\$0.68
20	\$3,002	\$39	\$148	\$423	\$1,456	\$2,576	\$0.22	20	\$8,729	\$113	\$429	\$1,230	\$4,235	\$7,490	\$0.64
21	\$2,876	\$40	\$149	\$421	\$1,387	\$2,452	\$0.21	21	\$8,361	\$116	\$432	\$1,224	\$4,031	\$7,130	\$0.61
22	\$2,763	\$41	\$150	\$420	\$1,323	\$2,341	\$0.20	22	\$8,032	\$119	\$436	\$1,221	\$3,847	\$6,804	\$0.57
23	\$2,652	\$42	\$151	\$418	\$1,261	\$2,231	\$0.19	23	\$7,712	\$123	\$439	\$1,216	\$3,668	\$6,487	\$0.54
24	\$2,556	\$44	\$153	\$419	\$1,207	\$2,134	\$0.18	24	\$7,431	\$127	\$444	\$1,217	\$3,508	\$6,205	\$0.51
25	\$2,454	\$45	\$154	\$417	\$1,150	\$2,033	\$0.17	25	\$7,135	\$131	\$447	\$1,213	\$3,343	\$5,912	\$0.49

\$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	\$15,647	\$175	\$696	\$2,039	\$7,680	\$13,583	\$1.18	18	\$21,841	\$244	\$971	\$2,846	\$10,720	\$18,960	\$1.65
19	\$15,027	\$181	\$703	\$2,037	\$7,334	\$12,971	\$1.12	19	\$20,975	\$253	\$981	\$2,843	\$10,237	\$18,106	\$1.57
20	\$14,470	\$187	\$711	\$2,039	\$7,020	\$12,417	\$1.06	20	\$20,198	\$261	\$993	\$2,845	\$9,799	\$17,332	\$1.47
21	\$13,860	\$192	\$716	\$2,028	\$6,682	\$11,819	\$1.00	21	\$19,347	\$268	\$999	\$2,831	\$9,328	\$16,498	\$1.39
22	\$13,314	\$198	\$723	\$2,023	\$6,377	\$11,278	\$0.95	22	\$18,585	\$276	\$1,009	\$2,824	\$8,901	\$15,744	\$1.32
23	\$12,783	\$204	\$728	\$2,016	\$6,080	\$10,753	\$0.89	23	\$17,844	\$284	\$1,017	\$2,815	\$8,487	\$15,011	\$1.24
24	\$12,317	\$211	\$736	\$2,017	\$5,815	\$10,285	\$0.85	24	\$17,193	\$294	\$1,027	\$2,815	\$8,117	\$14,357	\$1.18
25	\$11,828	\$217	\$741	\$2,011	\$5,541	\$9,801	\$0.81	25	\$16,510	\$303	\$1,034	\$2,807	\$7,735	\$13,680	\$1.13

*Guaranteed Cash Value

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Employee Life Option Plus

**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	\$28,034	\$313	\$1,247	\$3,653	\$13,760	\$24,336	\$2.11
19	\$26,922	\$324	\$1,259	\$3,649	\$13,139	\$23,239	\$2.01
20	\$25,925	\$335	\$1,274	\$3,652	\$12,578	\$22,246	\$1.89
21	\$24,833	\$344	\$1,283	\$3,634	\$11,973	\$21,176	\$1.79
22	\$23,854	\$355	\$1,295	\$3,625	\$11,425	\$20,207	\$1.70
23	\$22,903	\$365	\$1,305	\$3,613	\$10,893	\$19,266	\$1.59
24	\$22,068	\$377	\$1,319	\$3,613	\$10,419	\$18,428	\$1.51
25	\$21,191	\$389	\$1,327	\$3,602	\$9,928	\$17,559	\$1.45

*Guaranteed Cash Value

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