

Employee Life Option Plus

No Tobacco Rates

\$8.67 Monthly					\$13.00 Monthly					\$17.33 Monthly				
Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$12,204	\$5,011	\$10,440	\$0.92	18	\$20,230	\$8,306	\$17,306	\$1.53	18	\$28,238	\$11,594	\$24,157	\$2.13
19	\$11,803	\$4,818	\$10,039	\$0.88	19	\$19,565	\$7,987	\$16,641	\$1.46	19	\$27,310	\$11,149	\$23,229	\$2.04
20	\$11,568	\$4,694	\$9,780	\$0.84	20	\$19,175	\$7,781	\$16,211	\$1.40	20	\$26,766	\$10,861	\$22,629	\$1.95
21	\$11,174	\$4,505	\$9,387	\$0.81	21	\$18,522	\$7,468	\$15,560	\$1.33	21	\$25,854	\$10,424	\$21,719	\$1.86
22	\$10,821	\$4,334	\$9,030	\$0.77	22	\$17,937	\$7,184	\$14,968	\$1.28	22	\$25,038	\$10,028	\$20,893	\$1.78
23	\$10,519	\$4,183	\$8,716	\$0.73	23	\$17,437	\$6,934	\$14,448	\$1.21	23	\$24,339	\$9,679	\$20,167	\$1.69
24	\$10,206	\$4,029	\$8,394	\$0.70	24	\$16,918	\$6,678	\$13,914	\$1.16	24	\$23,615	\$9,321	\$19,421	\$1.62
25	\$9,898	\$3,876	\$8,076	\$0.68	25	\$16,407	\$6,425	\$13,387	\$1.12	25	\$22,902	\$8,968	\$18,686	\$1.57
26	\$9,511	\$3,693	\$7,695	\$0.65	26	\$15,766	\$6,122	\$12,756	\$1.08	26	\$22,006	\$8,546	\$17,805	\$1.51
27	\$9,120	\$3,510	\$7,313	\$0.63	27	\$15,117	\$5,818	\$12,122	\$1.04	27	\$21,102	\$8,121	\$16,921	\$1.45
28	\$8,770	\$3,343	\$6,965	\$0.60	28	\$14,537	\$5,542	\$11,546	\$1.00	28	\$20,292	\$7,735	\$16,117	\$1.39
29	\$8,408	\$3,173	\$6,611	\$0.58	29	\$13,938	\$5,260	\$10,959	\$0.96	29	\$19,455	\$7,342	\$15,296	\$1.33
30	\$8,075	\$3,015	\$6,281	\$0.56	30	\$13,385	\$4,997	\$10,411	\$0.93	30	\$18,684	\$6,975	\$14,533	\$1.30
31	\$7,720	\$2,849	\$5,936	\$0.54	31	\$12,796	\$4,723	\$9,840	\$0.89	31	\$17,862	\$6,592	\$13,735	\$1.24
32	\$7,401	\$2,698	\$5,622	\$0.52	32	\$12,269	\$4,473	\$9,320	\$0.86	32	\$17,126	\$6,244	\$13,010	\$1.20
33	\$7,102	\$2,556	\$5,326	\$0.50	33	\$11,772	\$4,237	\$8,829	\$0.83	33	\$16,432	\$5,915	\$12,323	\$1.16
34	\$6,807	\$2,417	\$5,036	\$0.49	34	\$11,283	\$4,006	\$8,347	\$0.80	34	\$15,750	\$5,593	\$11,652	\$1.12
35	\$6,513	\$2,280	\$4,750	\$0.47	35	\$10,796	\$3,779	\$7,873	\$0.77	35	\$15,070	\$5,275	\$10,990	\$1.07
36	\$6,233	\$2,149	\$4,477	\$0.45	36	\$10,332	\$3,562	\$7,422	\$0.75	36	\$14,422	\$4,972	\$10,359	\$1.04
37	\$5,962	\$2,023	\$4,215	\$0.44	37	\$9,883	\$3,353	\$6,986	\$0.72	37	\$13,795	\$4,681	\$9,752	\$1.01
38	\$5,701	\$1,902	\$3,962	\$0.42	38	\$9,450	\$3,152	\$6,568	\$0.70	38	\$13,190	\$4,400	\$9,167	\$0.97
39	\$5,437	\$1,781	\$3,711	\$0.40	39	\$9,014	\$2,953	\$6,153	\$0.67	39	\$12,582	\$4,122	\$8,588	\$0.93
40	\$5,190	\$1,668	\$3,475	\$0.39	40	\$8,604	\$2,765	\$5,761	\$0.64	40	\$12,010	\$3,859	\$8,041	\$0.90
41	\$4,952	\$1,559	\$3,247	\$0.38	41	\$8,209	\$2,584	\$5,383	\$0.62	41	\$11,458	\$3,606	\$7,514	\$0.87
42	\$4,725	\$1,454	\$3,030	\$0.36	42	\$7,833	\$2,411	\$5,023	\$0.60	42	\$10,934	\$3,365	\$7,012	\$0.84
43	\$4,500	\$1,352	\$2,817	\$0.35	43	\$7,459	\$2,241	\$4,669	\$0.58	43	\$10,412	\$3,128	\$6,518	\$0.81
44	\$4,280	\$1,253	\$2,610	\$0.34	44	\$7,095	\$2,077	\$4,327	\$0.56	44	\$9,904	\$2,899	\$6,040	\$0.78
45	\$4,066	\$1,157	\$2,410	\$0.33	45	\$6,739	\$1,917	\$3,994	\$0.54	45	\$9,407	\$2,676	\$5,575	\$0.75
46	\$3,863	\$1,065	\$2,219	\$0.32	46	\$6,404	\$1,766	\$3,679	\$0.53	46	\$8,940	\$2,465	\$5,136	\$0.73
47	\$3,670	\$978	\$2,038	\$0.31	47	\$6,083	\$1,621	\$3,378	\$0.51	47	\$8,492	\$2,263	\$4,715	\$0.70
48	\$3,483	\$894	\$1,863	\$0.29	48	\$5,774	\$1,482	\$3,088	\$0.49	48	\$8,060	\$2,069	\$4,311	\$0.68
49	\$3,311	\$816	\$1,699	\$0.28	49	\$5,488	\$1,352	\$2,816	\$0.46	49	\$7,660	\$1,887	\$3,931	\$0.63
50	\$3,140	\$739	\$1,539	\$0.27	50	\$5,205	\$1,225	\$2,551	\$0.45	50	\$7,265	\$1,709	\$3,561	\$0.62
51	\$2,982	\$667	\$1,389	\$0.26	51	\$4,943	\$1,105	\$2,302	\$0.43	51	\$6,900	\$1,542	\$3,214	\$0.60
52	\$2,833	\$598	\$1,246	\$0.26	52	\$4,696	\$991	\$2,066	\$0.42	52	\$6,555	\$1,384	\$2,883	\$0.58
53	\$2,690	\$532	\$1,109	\$0.24	53	\$4,460	\$883	\$1,839	\$0.40	53	\$6,226	\$1,232	\$2,568	\$0.56
54	\$2,559	\$471	\$981	\$0.24	54	\$4,242	\$780	\$1,626	\$0.39	54	\$5,921	\$1,089	\$2,270	\$0.55
55	\$2,428	\$411	\$856	\$0.23	55	\$4,025	\$681	\$1,419	\$0.38	55	\$5,618	\$950	\$1,980	\$0.52
56*	\$2,286	\$404	\$818	\$0.22	56*	\$3,789	\$670	\$1,355	\$0.36	56*	\$5,289	\$935	\$1,892	\$0.50
57*	\$2,154	\$398	\$782	\$0.22	57*	\$3,571	\$660	\$1,296	\$0.36	57*	\$4,984	\$921	\$1,809	\$0.50
58*	\$2,027	\$391	\$747	\$0.21	58*	\$3,360	\$649	\$1,238	\$0.34	58*	\$4,691	\$906	\$1,729	\$0.47
59*	\$1,909	\$385	\$714	\$0.20	59*	\$3,164	\$639	\$1,184	\$0.33	59*	\$4,416	\$891	\$1,653	\$0.47
60*	\$1,804	\$380	\$686	\$0.20	60*	\$2,991	\$631	\$1,137	\$0.33	60*	\$4,175	\$881	\$1,587	\$0.45
61*	\$1,714	\$378	\$662	N/A	61*	\$2,842	\$626	\$1,098	N/A	61*	\$3,968	\$874	\$1,533	N/A
62*	\$1,627	\$375	\$639	N/A	62*	\$2,698	\$621	\$1,059	N/A	62*	\$3,766	\$867	\$1,478	N/A
63*	\$1,544	\$371	\$616	N/A	63*	\$2,560	\$616	\$1,022	N/A	63*	\$3,574	\$860	\$1,426	N/A
64*	\$1,465	\$368	\$594	N/A	64*	\$2,429	\$610	\$986	N/A	64*	\$3,391	\$852	\$1,376	N/A
65*	\$1,375	\$360	\$567	N/A	65*	\$2,279	\$597	\$940	N/A	65*	\$3,181	\$834	\$1,313	N/A
66*	\$1,296	\$354	\$544	N/A	66*	\$2,148	\$587	\$901	N/A	66*	\$2,999	\$820	\$1,259	N/A
67*	\$1,222	\$348	\$522	N/A	67*	\$2,025	\$577	\$864	N/A	67*	\$2,827	\$806	\$1,207	N/A
68*	\$1,152	\$342	\$500	N/A	68*	\$1,909	\$567	\$829	N/A	68*	\$2,665	\$792	\$1,157	N/A
69*	\$1,087	\$339	\$483	N/A	69*	\$1,802	\$561	\$801	N/A	69*	\$2,516	\$784	\$1,119	N/A
70*	\$1,007	\$329	\$458	N/A	70*	\$1,669	\$545	\$760	N/A	70*	\$2,329	\$760	\$1,060	N/A
71*	\$951	\$325	\$443	N/A	71*	\$1,577	\$539	\$735	N/A	71*	\$2,201	\$752	\$1,026	N/A
72*	\$898	\$321	\$429	N/A	72*	\$1,488	\$532	\$710	N/A	72*	\$2,078	\$744	\$992	N/A

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

END-95 (ESO)(20/21)

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

Employee Life Option Plus

No Tobacco Rates

\$21.67 Monthly					\$26.00 Monthly					\$30.33 Monthly				
Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$36,245	\$14,882	\$31,007	\$2.73	18	\$44,253	\$18,170	\$37,857	\$3.34	18	\$52,279	\$21,465	\$44,723	\$3.94
19	\$35,053	\$14,310	\$29,815	\$2.61	19	\$42,798	\$17,471	\$36,402	\$3.19	19	\$50,561	\$20,641	\$43,005	\$3.77
20	\$34,355	\$13,940	\$29,045	\$2.50	20	\$41,945	\$17,020	\$35,462	\$3.05	20	\$49,552	\$20,107	\$41,893	\$3.60
21	\$33,184	\$13,380	\$27,877	\$2.39	21	\$40,516	\$16,336	\$34,037	\$2.91	21	\$47,864	\$19,299	\$40,210	\$3.44
22	\$32,137	\$12,871	\$26,817	\$2.28	22	\$39,237	\$15,715	\$32,742	\$2.79	22	\$46,353	\$18,565	\$38,680	\$3.29
23	\$31,240	\$12,424	\$25,885	\$2.16	23	\$38,142	\$15,168	\$31,603	\$2.64	23	\$45,060	\$17,919	\$37,335	\$3.12
24	\$30,310	\$11,964	\$24,927	\$2.07	24	\$37,007	\$14,607	\$30,435	\$2.53	24	\$43,719	\$17,257	\$35,955	\$2.99
25	\$29,395	\$11,511	\$23,984	\$2.01	25	\$35,890	\$14,055	\$29,283	\$2.45	25	\$42,399	\$16,603	\$34,594	\$2.90
26	\$28,246	\$10,969	\$22,854	\$1.93	26	\$34,487	\$13,392	\$27,903	\$2.36	26	\$40,742	\$15,821	\$32,964	\$2.79
27	\$27,085	\$10,424	\$21,718	\$1.85	27	\$33,069	\$12,727	\$26,517	\$2.26	27	\$39,067	\$15,035	\$31,326	\$2.67
28	\$26,045	\$9,928	\$20,686	\$1.78	28	\$31,800	\$12,122	\$25,257	\$2.17	28	\$37,568	\$14,321	\$29,838	\$2.57
29	\$24,971	\$9,423	\$19,633	\$1.71	29	\$30,488	\$11,505	\$23,971	\$2.09	29	\$36,018	\$13,592	\$28,319	\$2.46
30	\$23,982	\$8,953	\$18,654	\$1.66	30	\$29,281	\$10,931	\$22,775	\$2.03	30	\$34,591	\$12,914	\$26,906	\$2.40
31	\$22,926	\$8,461	\$17,629	\$1.59	31	\$27,992	\$10,331	\$21,525	\$1.94	31	\$33,069	\$12,205	\$25,429	\$2.29
32	\$21,981	\$8,014	\$16,698	\$1.54	32	\$26,838	\$9,785	\$20,388	\$1.88	32	\$31,706	\$11,560	\$24,086	\$2.22
33	\$21,091	\$7,592	\$15,817	\$1.48	33	\$25,751	\$9,269	\$19,312	\$1.81	33	\$30,422	\$10,950	\$22,815	\$2.13
34	\$20,216	\$7,178	\$14,956	\$1.44	34	\$24,682	\$8,764	\$18,260	\$1.75	34	\$29,159	\$10,354	\$21,572	\$2.07
35	\$19,343	\$6,770	\$14,106	\$1.38	35	\$23,617	\$8,266	\$17,223	\$1.68	35	\$27,900	\$9,766	\$20,347	\$1.98
36	\$18,511	\$6,382	\$13,297	\$1.33	36	\$22,602	\$7,792	\$16,235	\$1.63	36	\$26,701	\$9,205	\$19,180	\$1.92
37	\$17,707	\$6,008	\$12,517	\$1.29	37	\$21,619	\$7,335	\$15,283	\$1.57	37	\$25,540	\$8,665	\$18,055	\$1.86
38	\$16,930	\$5,648	\$11,767	\$1.25	38	\$20,671	\$6,895	\$14,367	\$1.52	38	\$24,420	\$8,146	\$16,972	\$1.80
39	\$16,149	\$5,291	\$11,023	\$1.19	39	\$19,717	\$6,460	\$13,459	\$1.45	39	\$23,293	\$7,631	\$15,900	\$1.72
40	\$15,416	\$4,954	\$10,322	\$1.15	40	\$18,822	\$6,048	\$12,602	\$1.40	40	\$22,235	\$7,145	\$14,887	\$1.66
41	\$14,707	\$4,629	\$9,645	\$1.11	41	\$17,956	\$5,652	\$11,775	\$1.36	41	\$21,213	\$6,677	\$13,911	\$1.60
42	\$14,034	\$4,320	\$9,000	\$1.07	42	\$17,135	\$5,274	\$10,989	\$1.31	42	\$20,243	\$6,231	\$12,982	\$1.55
43	\$13,364	\$4,015	\$8,366	\$1.03	43	\$16,317	\$4,902	\$10,214	\$1.26	43	\$19,277	\$5,792	\$12,067	\$1.49
44	\$12,712	\$3,721	\$7,752	\$0.99	44	\$15,521	\$4,543	\$9,465	\$1.21	44	\$18,336	\$5,367	\$11,182	\$1.43
45	\$12,075	\$3,435	\$7,157	\$0.96	45	\$14,743	\$4,194	\$8,738	\$1.17	45	\$17,416	\$4,954	\$10,322	\$1.38
46	\$11,475	\$3,164	\$6,593	\$0.94	46	\$14,010	\$3,863	\$8,049	\$1.15	46	\$16,551	\$4,564	\$9,509	\$1.35
47	\$10,899	\$2,905	\$6,052	\$0.90	47	\$13,308	\$3,547	\$7,390	\$1.10	47	\$15,721	\$4,190	\$8,730	\$1.30
48	\$10,346	\$2,656	\$5,534	\$0.87	48	\$12,632	\$3,243	\$6,756	\$1.05	48	\$14,923	\$3,831	\$7,982	\$1.25
49	\$9,832	\$2,422	\$5,045	\$0.81	49	\$12,005	\$2,957	\$6,161	\$0.99	49	\$14,182	\$3,493	\$7,278	\$1.17
50	\$9,325	\$2,194	\$4,571	\$0.80	50	\$11,385	\$2,678	\$5,581	\$0.97	50	\$13,450	\$3,164	\$6,593	\$1.15
51	\$8,857	\$1,980	\$4,125	\$0.76	51	\$10,813	\$2,417	\$5,036	\$0.93	51	\$12,775	\$2,856	\$5,950	\$1.10
52	\$8,414	\$1,776	\$3,701	\$0.75	52	\$10,273	\$2,169	\$4,519	\$0.91	52	\$12,136	\$2,562	\$5,338	\$1.08
53	\$7,991	\$1,582	\$3,296	\$0.72	53	\$9,756	\$1,931	\$4,023	\$0.88	53	\$11,526	\$2,281	\$4,753	\$1.03
54	\$7,600	\$1,398	\$2,913	\$0.70	54	\$9,280	\$1,707	\$3,557	\$0.86	54	\$10,963	\$2,017	\$4,202	\$1.01
55	\$7,211	\$1,220	\$2,542	\$0.67	55	\$8,805	\$1,489	\$3,103	\$0.81	55	\$10,401	\$1,759	\$3,666	\$0.96
56*	\$6,789	\$1,200	\$2,428	\$0.64	56*	\$8,289	\$1,466	\$2,965	\$0.78	56*	\$9,793	\$1,731	\$3,502	\$0.92
57*	\$6,398	\$1,182	\$2,323	\$0.64	57*	\$7,811	\$1,443	\$2,836	\$0.78	57*	\$9,228	\$1,705	\$3,350	\$0.93
58*	\$6,021	\$1,163	\$2,219	\$0.60	58*	\$7,351	\$1,420	\$2,709	\$0.73	58*	\$8,685	\$1,677	\$3,201	\$0.86
59*	\$5,669	\$1,144	\$2,122	\$0.60	59*	\$6,921	\$1,397	\$2,590	\$0.73	59*	\$8,177	\$1,650	\$3,060	\$0.86
60*	\$5,360	\$1,130	\$2,038	\$0.58	60*	\$6,544	\$1,380	\$2,488	\$0.71	60*	\$7,731	\$1,631	\$2,939	\$0.84
61*	\$5,093	\$1,122	\$1,967	N/A	61*	\$6,218	\$1,370	\$2,402	N/A	61*	\$7,346	\$1,619	\$2,838	N/A
62*	\$4,834	\$1,113	\$1,898	N/A	62*	\$5,902	\$1,359	\$2,317	N/A	62*	\$6,973	\$1,606	\$2,738	N/A
63*	\$4,588	\$1,103	\$1,831	N/A	63*	\$5,601	\$1,347	\$2,235	N/A	63*	\$6,617	\$1,591	\$2,641	N/A
64*	\$4,352	\$1,093	\$1,766	N/A	64*	\$5,314	\$1,334	\$2,156	N/A	64*	\$6,278	\$1,576	\$2,548	N/A
65*	\$4,083	\$1,070	\$1,685	N/A	65*	\$4,986	\$1,307	\$2,057	N/A	65*	\$5,890	\$1,544	\$2,430	N/A
66*	\$3,849	\$1,052	\$1,615	N/A	66*	\$4,699	\$1,285	\$1,972	N/A	66*	\$5,552	\$1,518	\$2,330	N/A
67*	\$3,629	\$1,035	\$1,549	N/A	67*	\$4,431	\$1,263	\$1,891	N/A	67*	\$5,234	\$1,492	\$2,234	N/A
68*	\$3,421	\$1,017	\$1,486	N/A	68*	\$4,177	\$1,241	\$1,814	N/A	68*	\$4,935	\$1,467	\$2,143	N/A
69*	\$3,229	\$1,006	\$1,435	N/A	69*	\$3,943	\$1,228	\$1,753	N/A	69*	\$4,658	\$1,451	\$2,071	N/A
70*	\$2,990	\$976	\$1,361	N/A	70*	\$3,651	\$1,192	\$1,662	N/A	70*	\$4,313	\$1,408	\$1,964	N/A
71*	\$2,825	\$966	\$1,317	N/A	71*	\$3,450	\$1,179	\$1,608	N/A	71*	\$4,075	\$1,393	\$1,900	N/A
72*	\$2,667	\$954	\$1,273	N/A	72*	\$3,256	\$1,165	\$1,555	N/A	72*	\$3,847	\$1,377	\$1,837	N/A

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

END-95 (ESO)(20/21)

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No Tobacco Rates

\$34.67 Monthly					\$39.00 Monthly					\$43.33 Monthly				
Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$60,287	\$24,753	\$51,574	\$4.54	18	\$68,293	\$28,040	\$58,423	\$5.14	18	\$76,319	\$31,336	\$65,289	\$5.75
19	\$58,305	\$23,802	\$49,592	\$4.34	19	\$66,049	\$26,963	\$56,179	\$4.92	19	\$73,811	\$30,132	\$62,781	\$5.49
20	\$57,143	\$23,187	\$48,310	\$4.16	20	\$64,732	\$26,266	\$54,726	\$4.71	20	\$72,339	\$29,353	\$61,158	\$5.26
21	\$55,196	\$22,255	\$46,369	\$3.97	21	\$62,526	\$25,210	\$52,527	\$4.49	21	\$69,874	\$28,173	\$58,700	\$5.02
22	\$53,454	\$21,409	\$44,606	\$3.79	22	\$60,553	\$24,252	\$50,530	\$4.30	22	\$67,669	\$27,102	\$56,468	\$4.80
23	\$51,963	\$20,665	\$43,055	\$3.60	23	\$58,864	\$23,409	\$48,773	\$4.07	23	\$65,781	\$26,160	\$54,504	\$4.55
24	\$50,416	\$19,900	\$41,463	\$3.45	24	\$57,111	\$22,543	\$46,969	\$3.90	24	\$63,823	\$25,192	\$52,489	\$4.36
25	\$48,894	\$19,147	\$39,893	\$3.34	25	\$55,387	\$21,690	\$45,191	\$3.78	25	\$61,896	\$24,238	\$50,502	\$4.23
26	\$46,982	\$18,245	\$38,013	\$3.21	26	\$53,222	\$20,668	\$43,061	\$3.64	26	\$59,477	\$23,097	\$48,122	\$4.06
27	\$45,051	\$17,338	\$36,125	\$3.08	27	\$51,034	\$19,641	\$40,922	\$3.49	27	\$57,032	\$21,949	\$45,732	\$3.90
28	\$43,322	\$16,514	\$34,408	\$2.96	28	\$49,076	\$18,708	\$38,978	\$3.35	28	\$54,843	\$20,906	\$43,559	\$3.75
29	\$41,535	\$15,674	\$32,656	\$2.84	29	\$47,051	\$17,755	\$36,993	\$3.22	29	\$52,581	\$19,842	\$41,341	\$3.59
30	\$39,890	\$14,892	\$31,027	\$2.76	30	\$45,187	\$16,869	\$35,147	\$3.13	30	\$50,498	\$18,852	\$39,278	\$3.50
31	\$38,134	\$14,074	\$29,324	\$2.64	31	\$43,199	\$15,943	\$33,218	\$2.99	31	\$48,275	\$17,817	\$37,122	\$3.34
32	\$36,562	\$13,331	\$27,775	\$2.56	32	\$41,418	\$15,101	\$31,464	\$2.90	32	\$46,286	\$16,876	\$35,162	\$3.25
33	\$35,082	\$12,628	\$26,310	\$2.46	33	\$39,741	\$14,305	\$29,804	\$2.79	33	\$44,411	\$15,986	\$33,306	\$3.11
34	\$33,625	\$11,940	\$24,876	\$2.39	34	\$38,091	\$13,525	\$28,180	\$2.70	34	\$42,568	\$15,115	\$31,493	\$3.02
35	\$32,174	\$11,262	\$23,464	\$2.29	35	\$36,446	\$12,757	\$26,579	\$2.59	35	\$40,730	\$14,256	\$29,703	\$2.89
36	\$30,791	\$10,616	\$22,117	\$2.21	36	\$34,880	\$12,025	\$25,055	\$2.51	36	\$38,979	\$13,438	\$27,999	\$2.80
37	\$29,452	\$9,993	\$20,820	\$2.14	37	\$33,364	\$11,320	\$23,586	\$2.43	37	\$37,284	\$12,650	\$26,357	\$2.71
38	\$28,161	\$9,394	\$19,572	\$2.08	38	\$31,901	\$10,642	\$22,172	\$2.35	38	\$35,650	\$11,892	\$24,777	\$2.63
39	\$26,861	\$8,800	\$18,335	\$1.98	39	\$30,429	\$9,969	\$20,771	\$2.24	39	\$34,005	\$11,141	\$23,212	\$2.50
40	\$25,641	\$8,240	\$17,168	\$1.91	40	\$29,047	\$9,334	\$19,448	\$2.17	40	\$32,460	\$10,431	\$21,733	\$2.42
41	\$24,463	\$7,700	\$16,043	\$1.85	41	\$27,712	\$8,722	\$18,173	\$2.09	41	\$30,968	\$9,747	\$20,309	\$2.34
42	\$23,344	\$7,185	\$14,970	\$1.78	42	\$26,444	\$8,139	\$16,958	\$2.02	42	\$29,552	\$9,096	\$18,951	\$2.25
43	\$22,230	\$6,679	\$13,916	\$1.72	43	\$25,182	\$7,566	\$15,764	\$1.94	43	\$28,141	\$8,455	\$17,616	\$2.17
44	\$21,145	\$6,189	\$12,895	\$1.65	44	\$23,953	\$7,011	\$14,607	\$1.87	44	\$26,768	\$7,835	\$16,324	\$2.09
45	\$20,084	\$5,713	\$11,903	\$1.59	45	\$22,752	\$6,472	\$13,485	\$1.80	45	\$25,426	\$7,233	\$15,069	\$2.01
46	\$19,086	\$5,263	\$10,965	\$1.56	46	\$21,621	\$5,962	\$12,422	\$1.76	46	\$24,162	\$6,663	\$13,882	\$1.97
47	\$18,130	\$4,832	\$10,067	\$1.50	47	\$20,537	\$5,473	\$11,404	\$1.69	47	\$22,951	\$6,117	\$12,744	\$1.89
48	\$17,209	\$4,418	\$9,204	\$1.44	48	\$19,494	\$5,004	\$10,427	\$1.63	48	\$21,785	\$5,592	\$11,652	\$1.82
49	\$16,355	\$4,028	\$8,393	\$1.35	49	\$18,527	\$4,563	\$9,508	\$1.53	49	\$20,704	\$5,099	\$10,625	\$1.71
50	\$15,511	\$3,649	\$7,603	\$1.32	50	\$17,570	\$4,134	\$8,612	\$1.50	50	\$19,635	\$4,619	\$9,624	\$1.67
51	\$14,732	\$3,293	\$6,861	\$1.27	51	\$16,688	\$3,730	\$7,772	\$1.44	51	\$18,649	\$4,169	\$8,686	\$1.60
52	\$13,996	\$2,955	\$6,156	\$1.24	52	\$15,854	\$3,347	\$6,973	\$1.41	52	\$17,718	\$3,740	\$7,793	\$1.57
53	\$13,292	\$2,631	\$5,482	\$1.19	53	\$15,057	\$2,980	\$6,210	\$1.35	53	\$16,826	\$3,331	\$6,939	\$1.51
54	\$12,642	\$2,326	\$4,846	\$1.17	54	\$14,321	\$2,635	\$5,490	\$1.32	54	\$16,004	\$2,944	\$6,135	\$1.47
55	\$11,995	\$2,029	\$4,228	\$1.11	55	\$13,588	\$2,299	\$4,789	\$1.25	55	\$15,185	\$2,569	\$5,352	\$1.40
56*	\$11,293	\$1,997	\$4,039	\$1.06	56*	\$12,793	\$2,262	\$4,575	\$1.20	56*	\$14,296	\$2,528	\$5,113	\$1.34
57*	\$10,641	\$1,966	\$3,863	\$1.07	57*	\$12,055	\$2,228	\$4,376	\$1.21	57*	\$13,472	\$2,489	\$4,891	\$1.35
58*	\$10,015	\$1,934	\$3,691	\$1.00	58*	\$11,345	\$2,191	\$4,181	\$1.13	58*	\$12,678	\$2,448	\$4,672	\$1.26
59*	\$9,429	\$1,903	\$3,529	\$0.99	59*	\$10,682	\$2,156	\$3,998	\$1.12	59*	\$11,937	\$2,409	\$4,468	\$1.25
60*	\$8,915	\$1,880	\$3,389	\$0.96	60*	\$10,099	\$2,130	\$3,839	\$1.09	60*	\$11,286	\$2,380	\$4,291	\$1.22
61*	\$8,471	\$1,867	\$3,272	N/A	61*	\$9,596	\$2,115	\$3,707	N/A	61*	\$10,724	\$2,363	\$4,142	N/A
62*	\$8,041	\$1,851	\$3,157	N/A	62*	\$9,109	\$2,097	\$3,576	N/A	62*	\$10,180	\$2,344	\$3,997	N/A
63*	\$7,631	\$1,835	\$3,046	N/A	63*	\$8,645	\$2,079	\$3,450	N/A	63*	\$9,661	\$2,323	\$3,856	N/A
64*	\$7,240	\$1,818	\$2,938	N/A	64*	\$8,201	\$2,059	\$3,328	N/A	64*	\$9,165	\$2,301	\$3,719	N/A
65*	\$6,792	\$1,780	\$2,803	N/A	65*	\$7,694	\$2,016	\$3,175	N/A	65*	\$8,598	\$2,253	\$3,548	N/A
66*	\$6,402	\$1,750	\$2,687	N/A	66*	\$7,253	\$1,983	\$3,044	N/A	66*	\$8,105	\$2,216	\$3,401	N/A
67*	\$6,036	\$1,721	\$2,577	N/A	67*	\$6,838	\$1,949	\$2,919	N/A	67*	\$7,641	\$2,178	\$3,262	N/A
68*	\$5,691	\$1,691	\$2,471	N/A	68*	\$6,447	\$1,916	\$2,800	N/A	68*	\$7,205	\$2,141	\$3,129	N/A
69*	\$5,372	\$1,673	\$2,388	N/A	69*	\$6,085	\$1,896	\$2,705	N/A	69*	\$6,801	\$2,119	\$3,023	N/A
70*	\$4,974	\$1,624	\$2,265	N/A	70*	\$5,634	\$1,839	\$2,565	N/A	70*	\$6,297	\$2,056	\$2,867	N/A
71*	\$4,700	\$1,607	\$2,191	N/A	71*	\$5,324	\$1,820	\$2,482	N/A	71*	\$5,949	\$2,034	\$2,773	N/A
72*	\$4,436	\$1,587	\$2,118	N/A	72*	\$5,025	\$1,798	\$2,399	N/A	72*	\$5,616	\$2,010	\$2,681	N/A

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

END-95 (ESO)(20/21)

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

Employee Life Option Plus

No Tobacco Rates

\$47.67 Monthly					\$52.00 Monthly					\$56.33 Monthly				
Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$84,327	\$34,624	\$72,139	\$6.35	18	\$92,334	\$37,911	\$78,989	\$6.95	18	\$100,360	\$41,207	\$85,855	\$7.56
19	\$81,556	\$33,294	\$69,368	\$6.07	19	\$89,299	\$36,455	\$75,954	\$6.65	19	\$97,061	\$39,623	\$82,556	\$7.22
20	\$79,930	\$32,433	\$67,575	\$5.81	20	\$87,519	\$35,513	\$73,991	\$6.36	20	\$95,126	\$38,599	\$80,422	\$6.91
21	\$77,206	\$31,129	\$64,859	\$5.54	21	\$84,537	\$34,085	\$71,018	\$6.07	21	\$91,885	\$37,048	\$77,191	\$6.60
22	\$74,769	\$29,946	\$62,392	\$5.30	22	\$81,868	\$32,789	\$68,316	\$5.81	22	\$88,984	\$35,639	\$74,254	\$6.31
23	\$72,684	\$28,905	\$60,224	\$5.03	23	\$79,585	\$31,649	\$65,942	\$5.51	23	\$86,502	\$34,400	\$71,673	\$5.98
24	\$70,520	\$27,836	\$57,996	\$4.82	24	\$77,215	\$30,478	\$63,502	\$5.28	24	\$83,927	\$33,128	\$69,022	\$5.73
25	\$68,391	\$26,782	\$55,801	\$4.67	25	\$74,885	\$29,325	\$61,099	\$5.12	25	\$81,394	\$31,874	\$66,410	\$5.56
26	\$65,718	\$25,520	\$53,172	\$4.49	26	\$71,957	\$27,943	\$58,220	\$4.92	26	\$78,212	\$30,372	\$63,281	\$5.34
27	\$63,016	\$24,252	\$50,530	\$4.31	27	\$68,999	\$26,555	\$55,328	\$4.71	27	\$74,996	\$28,863	\$60,136	\$5.12
28	\$60,598	\$23,100	\$48,129	\$4.14	28	\$66,351	\$25,293	\$52,699	\$4.53	28	\$72,119	\$27,492	\$57,280	\$4.93
29	\$58,098	\$21,924	\$45,679	\$3.97	29	\$63,614	\$24,005	\$50,016	\$4.35	29	\$69,144	\$26,092	\$54,364	\$4.72
30	\$55,797	\$20,830	\$43,400	\$3.86	30	\$61,094	\$22,808	\$47,520	\$4.23	30	\$66,405	\$24,790	\$51,651	\$4.60
31	\$53,341	\$19,687	\$41,017	\$3.69	31	\$58,405	\$21,556	\$44,911	\$4.04	31	\$63,482	\$23,429	\$48,815	\$4.39
32	\$51,142	\$18,647	\$38,851	\$3.58	32	\$55,998	\$20,417	\$42,540	\$3.92	32	\$60,866	\$22,192	\$46,238	\$4.27
33	\$49,072	\$17,663	\$36,802	\$3.44	33	\$53,731	\$19,340	\$40,296	\$3.77	33	\$58,401	\$21,021	\$43,798	\$4.09
34	\$47,034	\$16,701	\$34,797	\$3.34	34	\$51,500	\$18,287	\$38,101	\$3.66	34	\$55,976	\$19,876	\$41,412	\$3.97
35	\$45,003	\$15,752	\$32,819	\$3.19	35	\$49,276	\$17,248	\$35,936	\$3.50	35	\$53,560	\$18,747	\$39,060	\$3.80
36	\$43,069	\$14,848	\$30,937	\$3.10	36	\$47,159	\$16,259	\$33,875	\$3.39	36	\$51,258	\$17,672	\$36,819	\$3.68
37	\$41,197	\$13,978	\$29,123	\$3.00	37	\$45,108	\$15,305	\$31,888	\$3.28	37	\$49,029	\$16,635	\$34,660	\$3.57
38	\$39,391	\$13,140	\$27,378	\$2.90	38	\$43,131	\$14,388	\$29,977	\$3.18	38	\$46,880	\$15,638	\$32,583	\$3.45
39	\$37,573	\$12,310	\$25,647	\$2.77	39	\$41,140	\$13,478	\$28,082	\$3.03	39	\$44,717	\$14,650	\$30,524	\$3.29
40	\$35,866	\$11,526	\$24,014	\$2.67	40	\$39,272	\$12,620	\$26,294	\$2.93	40	\$42,685	\$13,717	\$28,579	\$3.18
41	\$34,218	\$10,770	\$22,440	\$2.58	41	\$37,467	\$11,793	\$24,570	\$2.82	41	\$40,723	\$12,818	\$26,706	\$3.07
42	\$32,653	\$10,050	\$20,940	\$2.49	42	\$35,753	\$11,004	\$22,928	\$2.73	42	\$38,861	\$11,961	\$24,921	\$2.96
43	\$31,094	\$9,342	\$19,465	\$2.40	43	\$34,046	\$10,229	\$21,312	\$2.63	43	\$37,006	\$11,118	\$23,165	\$2.85
44	\$29,576	\$8,657	\$18,036	\$2.31	44	\$32,385	\$9,479	\$19,749	\$2.53	44	\$35,200	\$10,303	\$21,466	\$2.75
45	\$28,094	\$7,992	\$16,651	\$2.22	45	\$30,761	\$8,750	\$18,231	\$2.43	45	\$33,435	\$9,511	\$19,816	\$2.64
46	\$26,698	\$7,362	\$15,339	\$2.18	46	\$29,232	\$8,061	\$16,795	\$2.38	46	\$31,773	\$8,761	\$18,255	\$2.59
47	\$25,359	\$6,758	\$14,081	\$2.09	47	\$27,767	\$7,400	\$15,418	\$2.29	47	\$30,181	\$8,044	\$16,759	\$2.49
48	\$24,071	\$6,179	\$12,875	\$2.01	48	\$26,356	\$6,766	\$14,097	\$2.20	48	\$28,647	\$7,354	\$15,322	\$2.39
49	\$22,877	\$5,635	\$11,740	\$1.89	49	\$25,049	\$6,170	\$12,854	\$2.07	49	\$27,226	\$6,706	\$13,972	\$2.24
50	\$21,696	\$5,104	\$10,635	\$1.85	50	\$23,756	\$5,589	\$11,644	\$2.02	50	\$25,821	\$6,075	\$12,657	\$2.20
51	\$20,606	\$4,606	\$9,597	\$1.77	51	\$22,563	\$5,044	\$10,509	\$1.94	51	\$24,524	\$5,482	\$11,422	\$2.11
52	\$19,577	\$4,133	\$8,611	\$1.73	52	\$21,435	\$4,525	\$9,428	\$1.90	52	\$23,299	\$4,919	\$10,248	\$2.06
53	\$18,592	\$3,680	\$7,668	\$1.66	53	\$20,357	\$4,029	\$8,395	\$1.82	53	\$22,127	\$4,380	\$9,125	\$1.98
54	\$17,683	\$3,253	\$6,778	\$1.63	54	\$19,362	\$3,562	\$7,422	\$1.78	54	\$21,045	\$3,872	\$8,067	\$1.94
55	\$16,778	\$2,838	\$5,913	\$1.55	55	\$18,371	\$3,108	\$6,475	\$1.69	55	\$19,968	\$3,378	\$7,038	\$1.84
56*	\$15,797	\$2,793	\$5,650	\$1.48	56*	\$17,296	\$3,058	\$6,186	\$1.62	56*	\$18,800	\$3,324	\$6,724	\$1.77
57*	\$14,885	\$2,750	\$5,404	\$1.49	57*	\$16,298	\$3,012	\$5,917	\$1.63	57*	\$17,715	\$3,273	\$6,431	\$1.77
58*	\$14,009	\$2,705	\$5,163	\$1.39	58*	\$15,339	\$2,962	\$5,653	\$1.52	58*	\$16,672	\$3,220	\$6,144	\$1.65
59*	\$13,190	\$2,662	\$4,937	\$1.38	59*	\$14,442	\$2,915	\$5,405	\$1.51	59*	\$15,697	\$3,168	\$5,875	\$1.64
60*	\$12,470	\$2,630	\$4,741	\$1.35	60*	\$13,654	\$2,880	\$5,191	\$1.47	60*	\$14,841	\$3,130	\$5,642	\$1.60
61*	\$11,849	\$2,611	\$4,577	N/A	61*	\$12,974	\$2,859	\$5,011	N/A	61*	\$14,102	\$3,108	\$5,447	N/A
62*	\$11,248	\$2,590	\$4,416	N/A	62*	\$12,316	\$2,836	\$4,835	N/A	62*	\$13,387	\$3,082	\$5,256	N/A
63*	\$10,674	\$2,567	\$4,260	N/A	63*	\$11,688	\$2,811	\$4,665	N/A	63*	\$12,704	\$3,055	\$5,070	N/A
64*	\$10,127	\$2,543	\$4,109	N/A	64*	\$11,088	\$2,784	\$4,499	N/A	64*	\$12,052	\$3,026	\$4,891	N/A
65*	\$9,501	\$2,490	\$3,920	N/A	65*	\$10,403	\$2,726	\$4,293	N/A	65*	\$11,307	\$2,963	\$4,666	N/A
66*	\$8,955	\$2,448	\$3,758	N/A	66*	\$9,806	\$2,681	\$4,115	N/A	66*	\$10,658	\$2,914	\$4,473	N/A
67*	\$8,443	\$2,407	\$3,604	N/A	67*	\$9,245	\$2,636	\$3,946	N/A	67*	\$10,049	\$2,865	\$4,290	N/A
68*	\$7,961	\$2,366	\$3,457	N/A	68*	\$8,717	\$2,591	\$3,786	N/A	68*	\$9,474	\$2,815	\$4,114	N/A
69*	\$7,514	\$2,341	\$3,340	N/A	69*	\$8,228	\$2,563	\$3,658	N/A	69*	\$8,943	\$2,786	\$3,976	N/A
70*	\$6,957	\$2,271	\$3,167	N/A	70*	\$7,618	\$2,487	\$3,468	N/A	70*	\$8,280	\$2,703	\$3,770	N/A
71*	\$6,574	\$2,247	\$3,065	N/A	71*	\$7,198	\$2,461	\$3,355	N/A	71*	\$7,824	\$2,675	\$3,647	N/A
72*	\$6,205	\$2,220	\$2,962	N/A	72*	\$6,794	\$2,431	\$3,244	N/A	72*	\$7,385	\$2,643	\$3,526	N/A

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

END-95 (ESO)(20/21)

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Employee Life Option Plus

No Tobacco Rates

\$60.67 Monthly					\$65.00 Monthly					\$69.33 Monthly				
Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$108,368	\$44,495	\$92,706	\$8.16	18	\$116,374	\$47,782	\$99,554	\$8.76	18	\$124,382	\$51,070	\$106,405	\$9.36
19	\$104,806	\$42,785	\$89,144	\$7.80	19	\$112,550	\$45,946	\$95,731	\$8.38	19	\$120,294	\$49,108	\$102,317	\$8.95
20	\$102,717	\$41,679	\$86,840	\$7.47	20	\$110,305	\$44,758	\$93,255	\$8.02	20	\$117,896	\$47,839	\$99,673	\$8.57
21	\$99,217	\$40,004	\$83,350	\$7.12	21	\$106,547	\$42,960	\$89,508	\$7.65	21	\$113,879	\$45,916	\$95,667	\$8.18
22	\$96,085	\$38,483	\$80,180	\$6.82	22	\$103,184	\$41,326	\$86,104	\$7.32	22	\$110,284	\$44,170	\$92,029	\$7.82
23	\$93,405	\$37,145	\$77,393	\$6.46	23	\$100,306	\$39,890	\$83,111	\$6.94	23	\$107,208	\$42,634	\$88,829	\$7.42
24	\$90,624	\$35,771	\$74,530	\$6.19	24	\$97,320	\$38,414	\$80,037	\$6.65	24	\$104,016	\$41,057	\$85,544	\$7.10
25	\$87,889	\$34,417	\$71,710	\$6.00	25	\$94,382	\$36,960	\$77,007	\$6.45	25	\$100,877	\$39,503	\$82,307	\$6.89
26	\$84,453	\$32,796	\$68,330	\$5.77	26	\$90,692	\$35,218	\$73,378	\$6.19	26	\$96,933	\$37,642	\$78,428	\$6.62
27	\$80,981	\$31,166	\$64,935	\$5.53	27	\$86,964	\$33,469	\$69,733	\$5.94	27	\$92,948	\$35,772	\$74,531	\$6.35
28	\$77,873	\$29,685	\$61,850	\$5.32	28	\$83,627	\$31,879	\$66,420	\$5.71	28	\$89,381	\$34,072	\$70,990	\$6.11
29	\$74,661	\$28,174	\$58,701	\$5.10	29	\$80,177	\$30,256	\$63,038	\$5.48	29	\$85,695	\$32,338	\$67,377	\$5.85
30	\$71,703	\$26,768	\$55,772	\$4.96	30	\$77,001	\$28,746	\$59,893	\$5.33	30	\$82,300	\$30,724	\$64,015	\$5.69
31	\$68,548	\$25,299	\$52,711	\$4.74	31	\$73,612	\$27,168	\$56,605	\$5.09	31	\$78,678	\$29,038	\$60,500	\$5.44
32	\$65,722	\$23,963	\$49,927	\$4.61	32	\$70,578	\$25,733	\$53,616	\$4.95	32	\$75,435	\$27,504	\$57,306	\$5.29
33	\$63,061	\$22,699	\$47,293	\$4.42	33	\$67,720	\$24,376	\$50,787	\$4.75	33	\$72,380	\$26,053	\$54,282	\$5.07
34	\$60,443	\$21,462	\$44,717	\$4.29	34	\$64,909	\$23,048	\$48,021	\$4.61	34	\$69,375	\$24,634	\$51,325	\$4.92
35	\$57,833	\$20,243	\$42,176	\$4.10	35	\$62,106	\$21,738	\$45,292	\$4.41	35	\$66,380	\$23,234	\$48,409	\$4.71
36	\$55,348	\$19,082	\$39,757	\$3.98	36	\$59,437	\$20,492	\$42,694	\$4.27	36	\$63,527	\$21,902	\$45,632	\$4.56
37	\$52,941	\$17,962	\$37,425	\$3.85	37	\$56,853	\$19,290	\$40,191	\$4.13	37	\$60,765	\$20,617	\$42,956	\$4.42
38	\$50,620	\$16,886	\$35,182	\$3.73	38	\$54,360	\$18,133	\$37,781	\$4.00	38	\$58,101	\$19,381	\$40,381	\$4.27
39	\$48,285	\$15,819	\$32,959	\$3.55	39	\$51,852	\$16,988	\$35,394	\$3.82	39	\$55,420	\$18,157	\$37,830	\$4.08
40	\$46,091	\$14,811	\$30,860	\$3.43	40	\$49,497	\$15,906	\$33,140	\$3.69	40	\$52,903	\$17,000	\$35,421	\$3.94
41	\$43,973	\$13,841	\$28,837	\$3.31	41	\$47,222	\$14,863	\$30,968	\$3.56	41	\$50,471	\$15,886	\$33,098	\$3.80
42	\$41,962	\$12,915	\$26,910	\$3.20	42	\$45,062	\$13,870	\$28,898	\$3.43	42	\$48,163	\$14,824	\$30,886	\$3.67
43	\$39,959	\$12,006	\$25,014	\$3.08	43	\$42,911	\$12,893	\$26,862	\$3.31	43	\$45,864	\$13,780	\$28,710	\$3.54
44	\$38,008	\$11,125	\$23,178	\$2.97	44	\$40,816	\$11,946	\$24,891	\$3.18	44	\$43,625	\$12,769	\$26,604	\$3.40
45	\$36,103	\$10,270	\$21,398	\$2.85	45	\$38,770	\$11,029	\$22,978	\$3.06	45	\$41,438	\$11,787	\$24,559	\$3.27
46	\$34,309	\$9,461	\$19,712	\$2.80	46	\$36,844	\$10,160	\$21,168	\$3.00	46	\$39,379	\$10,859	\$22,624	\$3.21
47	\$32,589	\$8,685	\$18,096	\$2.69	47	\$34,997	\$9,327	\$19,433	\$2.88	47	\$37,405	\$9,969	\$20,770	\$3.08
48	\$30,933	\$7,941	\$16,545	\$2.58	48	\$33,219	\$8,528	\$17,768	\$2.77	48	\$35,505	\$9,114	\$18,990	\$2.96
49	\$29,399	\$7,241	\$15,087	\$2.42	49	\$31,571	\$7,776	\$16,201	\$2.60	49	\$33,743	\$8,311	\$17,316	\$2.78
50	\$27,881	\$6,559	\$13,666	\$2.37	50	\$29,941	\$7,044	\$14,676	\$2.55	50	\$32,001	\$7,529	\$15,686	\$2.72
51	\$26,481	\$5,920	\$12,334	\$2.28	51	\$28,437	\$6,357	\$13,245	\$2.44	51	\$30,394	\$6,794	\$14,156	\$2.61
52	\$25,158	\$5,311	\$11,066	\$2.23	52	\$27,017	\$5,704	\$11,883	\$2.39	52	\$28,876	\$6,096	\$12,701	\$2.56
53	\$23,892	\$4,729	\$9,853	\$2.14	53	\$25,658	\$5,079	\$10,582	\$2.29	53	\$27,423	\$5,428	\$11,310	\$2.45
54	\$22,725	\$4,181	\$8,711	\$2.09	54	\$24,404	\$4,490	\$9,355	\$2.25	54	\$26,083	\$4,799	\$9,998	\$2.40
55	\$21,561	\$3,647	\$7,599	\$1.99	55	\$23,155	\$3,917	\$8,161	\$2.13	55	\$24,748	\$4,186	\$8,722	\$2.28
56*	\$20,300	\$3,589	\$7,260	\$1.91	56*	\$21,800	\$3,854	\$7,797	\$2.05	56*	\$23,300	\$4,119	\$8,333	\$2.19
57*	\$19,129	\$3,535	\$6,944	\$1.91	57*	\$20,542	\$3,796	\$7,457	\$2.05	57*	\$21,956	\$4,057	\$7,970	\$2.20
58*	\$18,003	\$3,477	\$6,635	\$1.78	58*	\$19,333	\$3,733	\$7,125	\$1.92	58*	\$20,663	\$3,990	\$7,615	\$2.05
59*	\$16,950	\$3,421	\$6,344	\$1.77	59*	\$18,202	\$3,674	\$6,812	\$1.90	59*	\$19,455	\$3,926	\$7,281	\$2.03
60*	\$16,025	\$3,380	\$6,092	\$1.73	60*	\$17,209	\$3,630	\$6,542	\$1.86	60*	\$18,393	\$3,879	\$6,992	\$1.98
61*	\$15,227	\$3,356	\$5,882	N/A	61*	\$16,352	\$3,604	\$6,316	N/A	61*	\$17,478	\$3,852	\$6,751	N/A
62*	\$14,455	\$3,328	\$5,675	N/A	62*	\$15,523	\$3,574	\$6,094	N/A	62*	\$16,591	\$3,820	\$6,513	N/A
63*	\$13,718	\$3,299	\$5,475	N/A	63*	\$14,731	\$3,543	\$5,879	N/A	63*	\$15,745	\$3,787	\$6,284	N/A
64*	\$13,014	\$3,268	\$5,281	N/A	64*	\$13,975	\$3,509	\$5,671	N/A	64*	\$14,937	\$3,751	\$6,061	N/A
65*	\$12,209	\$3,200	\$5,038	N/A	65*	\$13,112	\$3,436	\$5,411	N/A	65*	\$14,014	\$3,673	\$5,783	N/A
66*	\$11,509	\$3,146	\$4,830	N/A	66*	\$12,359	\$3,379	\$5,187	N/A	66*	\$13,209	\$3,611	\$5,543	N/A
67*	\$10,850	\$3,093	\$4,632	N/A	67*	\$11,652	\$3,322	\$4,974	N/A	67*	\$12,454	\$3,551	\$5,316	N/A
68*	\$10,230	\$3,040	\$4,443	N/A	68*	\$10,986	\$3,265	\$4,771	N/A	68*	\$11,742	\$3,489	\$5,099	N/A
69*	\$9,657	\$3,008	\$4,293	N/A	69*	\$10,370	\$3,230	\$4,610	N/A	69*	\$11,084	\$3,453	\$4,928	N/A
70*	\$8,941	\$2,919	\$4,071	N/A	70*	\$9,602	\$3,135	\$4,372	N/A	70*	\$10,262	\$3,350	\$4,672	N/A
71*	\$8,448	\$2,888	\$3,938	N/A	71*	\$9,072	\$3,101	\$4,229	N/A	71*	\$9,697	\$3,315	\$4,520	N/A
72*	\$7,974	\$2,853	\$3,807	N/A	72*	\$8,563	\$3,064	\$4,088	N/A	72*	\$9,153	\$3,275	\$4,370	N/A

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

END-95 (ESO)(20/21)

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Employee Life Option Plus

No Tobacco Rates

\$73.67 Monthly					\$78.00 Monthly					\$82.33 Monthly				
Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$132,408	\$54,365	\$113,271	\$9.97	18	\$140,416	\$57,653	\$120,122	\$10.57	18	\$148,423	\$60,941	\$126,971	\$11.17
19	\$128,057	\$52,277	\$108,920	\$9.53	19	\$135,802	\$55,438	\$115,508	\$10.11	19	\$143,545	\$58,599	\$122,094	\$10.68
20	\$125,503	\$50,925	\$106,104	\$9.12	20	\$133,094	\$54,006	\$112,522	\$9.67	20	\$140,683	\$57,085	\$118,938	\$10.22
21	\$121,227	\$48,879	\$101,840	\$8.70	21	\$128,559	\$51,835	\$108,000	\$9.23	21	\$135,889	\$54,790	\$114,158	\$9.76
22	\$117,401	\$47,020	\$97,968	\$8.33	22	\$124,501	\$49,864	\$103,892	\$8.83	22	\$131,600	\$52,707	\$109,816	\$9.33
23	\$114,126	\$45,386	\$94,561	\$7.89	23	\$121,028	\$48,130	\$100,280	\$8.37	23	\$127,929	\$50,875	\$105,998	\$8.85
24	\$110,728	\$43,707	\$91,064	\$7.56	24	\$117,425	\$46,350	\$96,571	\$8.02	24	\$124,121	\$48,993	\$102,078	\$8.48
25	\$107,386	\$42,052	\$87,617	\$7.33	25	\$113,881	\$44,596	\$92,917	\$7.78	25	\$120,374	\$47,138	\$98,214	\$8.22
26	\$103,188	\$40,071	\$83,488	\$7.05	26	\$109,429	\$42,495	\$88,538	\$7.47	26	\$115,668	\$44,917	\$93,586	\$7.90
27	\$98,946	\$38,080	\$79,341	\$6.76	27	\$104,930	\$40,383	\$84,139	\$7.17	27	\$110,913	\$42,686	\$88,937	\$7.57
28	\$95,149	\$36,271	\$75,571	\$6.50	28	\$100,904	\$38,465	\$80,142	\$6.89	28	\$106,657	\$40,658	\$84,711	\$7.28
29	\$91,224	\$34,424	\$71,724	\$6.23	29	\$96,741	\$36,506	\$76,062	\$6.61	29	\$102,258	\$38,588	\$80,399	\$6.98
30	\$87,610	\$32,707	\$68,145	\$6.06	30	\$92,909	\$34,685	\$72,266	\$6.43	30	\$98,207	\$36,663	\$76,387	\$6.79
31	\$83,754	\$30,911	\$64,403	\$5.79	31	\$88,820	\$32,781	\$68,299	\$6.14	31	\$93,884	\$34,650	\$72,193	\$6.49
32	\$80,302	\$29,279	\$61,003	\$5.63	32	\$85,159	\$31,050	\$64,693	\$5.97	32	\$90,015	\$32,820	\$68,382	\$6.31
33	\$77,051	\$27,735	\$57,785	\$5.40	33	\$81,711	\$29,412	\$61,280	\$5.72	33	\$86,370	\$31,089	\$64,774	\$6.05
34	\$73,852	\$26,223	\$54,637	\$5.24	34	\$78,319	\$27,810	\$57,942	\$5.56	34	\$82,784	\$29,395	\$61,245	\$5.87
35	\$70,663	\$24,733	\$51,532	\$5.01	35	\$74,937	\$26,229	\$54,649	\$5.32	35	\$79,210	\$27,725	\$57,765	\$5.62
36	\$67,626	\$23,315	\$48,576	\$4.86	36	\$71,716	\$24,725	\$51,514	\$5.15	36	\$75,806	\$26,135	\$54,452	\$5.44
37	\$64,686	\$21,947	\$45,728	\$4.70	37	\$68,598	\$23,275	\$48,493	\$4.99	37	\$72,510	\$24,602	\$51,259	\$5.27
38	\$61,850	\$20,632	\$42,987	\$4.55	38	\$65,591	\$21,880	\$45,587	\$4.83	38	\$69,331	\$23,127	\$48,186	\$5.10
39	\$58,996	\$19,328	\$40,271	\$4.34	39	\$62,564	\$20,497	\$42,706	\$4.60	39	\$66,132	\$21,666	\$45,142	\$4.87
40	\$56,316	\$18,097	\$37,706	\$4.19	40	\$59,722	\$19,192	\$39,986	\$4.45	40	\$63,128	\$20,286	\$42,267	\$4.70
41	\$53,728	\$16,911	\$35,234	\$4.05	41	\$56,978	\$17,934	\$37,366	\$4.29	41	\$60,226	\$18,956	\$39,496	\$4.54
42	\$51,270	\$15,780	\$32,879	\$3.91	42	\$54,371	\$16,735	\$34,868	\$4.14	42	\$57,472	\$17,689	\$36,856	\$4.38
43	\$48,823	\$14,669	\$30,563	\$3.76	43	\$51,776	\$15,556	\$32,411	\$3.99	43	\$54,728	\$16,443	\$34,259	\$4.22
44	\$46,440	\$13,593	\$28,321	\$3.62	44	\$49,249	\$14,415	\$30,034	\$3.84	44	\$52,057	\$15,237	\$31,746	\$4.06
45	\$44,112	\$12,548	\$26,144	\$3.48	45	\$46,780	\$13,307	\$27,726	\$3.69	45	\$49,447	\$14,066	\$29,306	\$3.90
46	\$41,920	\$11,559	\$24,084	\$3.42	46	\$44,455	\$12,258	\$25,541	\$3.62	46	\$46,990	\$12,957	\$26,997	\$3.83
47	\$39,819	\$10,612	\$22,111	\$3.28	47	\$42,227	\$11,254	\$23,448	\$3.48	47	\$44,635	\$11,896	\$24,785	\$3.68
48	\$37,796	\$9,703	\$20,216	\$3.15	48	\$40,081	\$10,289	\$21,438	\$3.34	48	\$42,367	\$10,876	\$22,660	\$3.53
49	\$35,921	\$8,847	\$18,434	\$2.96	49	\$38,093	\$9,382	\$19,548	\$3.14	49	\$40,265	\$9,917	\$20,663	\$3.32
50	\$34,066	\$8,014	\$16,698	\$2.90	50	\$36,127	\$8,499	\$17,708	\$3.07	50	\$38,187	\$8,984	\$18,718	\$3.25
51	\$32,356	\$7,233	\$15,070	\$2.78	51	\$34,312	\$7,670	\$15,981	\$2.95	51	\$36,269	\$8,108	\$16,892	\$3.11
52	\$30,739	\$6,489	\$13,521	\$2.72	52	\$32,598	\$6,882	\$14,338	\$2.89	52	\$34,457	\$7,274	\$15,156	\$3.05
53	\$29,193	\$5,778	\$12,039	\$2.61	53	\$30,958	\$6,128	\$12,767	\$2.77	53	\$32,724	\$6,477	\$13,496	\$2.93
54	\$27,766	\$5,108	\$10,644	\$2.56	54	\$29,446	\$5,417	\$11,288	\$2.71	54	\$31,125	\$5,726	\$11,931	\$2.86
55	\$26,345	\$4,457	\$9,285	\$2.43	55	\$27,938	\$4,726	\$9,847	\$2.57	55	\$29,531	\$4,995	\$10,408	\$2.72
56*	\$24,804	\$4,385	\$8,871	\$2.33	56*	\$26,304	\$4,651	\$9,408	\$2.47	56*	\$27,804	\$4,916	\$9,944	\$2.61
57*	\$23,372	\$4,319	\$8,485	\$2.34	57*	\$24,786	\$4,580	\$8,998	\$2.48	57*	\$26,199	\$4,841	\$9,511	\$2.62
58*	\$21,996	\$4,248	\$8,106	\$2.18	58*	\$23,327	\$4,505	\$8,597	\$2.31	58*	\$24,657	\$4,762	\$9,087	\$2.44
59*	\$20,710	\$4,180	\$7,751	\$2.16	59*	\$21,963	\$4,433	\$8,220	\$2.29	59*	\$23,215	\$4,685	\$8,689	\$2.42
60*	\$19,580	\$4,130	\$7,444	\$2.11	60*	\$20,765	\$4,380	\$7,894	\$2.24	60*	\$21,949	\$4,629	\$8,344	\$2.37
61*	\$18,605	\$4,100	\$7,187	N/A	61*	\$19,731	\$4,348	\$7,621	N/A	61*	\$20,856	\$4,596	\$8,056	N/A
62*	\$17,662	\$4,067	\$6,934	N/A	62*	\$18,730	\$4,313	\$7,353	N/A	62*	\$19,798	\$4,558	\$7,773	N/A
63*	\$16,761	\$4,031	\$6,689	N/A	63*	\$17,774	\$4,275	\$7,094	N/A	63*	\$18,788	\$4,519	\$7,498	N/A
64*	\$15,901	\$3,993	\$6,452	N/A	64*	\$16,863	\$4,234	\$6,843	N/A	64*	\$17,824	\$4,476	\$7,233	N/A
65*	\$14,918	\$3,910	\$6,156	N/A	65*	\$15,820	\$4,146	\$6,528	N/A	65*	\$16,722	\$4,382	\$6,900	N/A
66*	\$14,062	\$3,844	\$5,901	N/A	66*	\$14,912	\$4,077	\$6,258	N/A	66*	\$15,763	\$4,309	\$6,615	N/A
67*	\$13,258	\$3,780	\$5,659	N/A	67*	\$14,059	\$4,008	\$6,001	N/A	67*	\$14,861	\$4,237	\$6,344	N/A
68*	\$12,500	\$3,715	\$5,429	N/A	68*	\$13,256	\$3,939	\$5,757	N/A	68*	\$14,012	\$4,164	\$6,085	N/A
69*	\$11,799	\$3,676	\$5,245	N/A	69*	\$12,512	\$3,898	\$5,562	N/A	69*	\$13,226	\$4,120	\$5,880	N/A
70*	\$10,925	\$3,567	\$4,974	N/A	70*	\$11,585	\$3,782	\$5,274	N/A	70*	\$12,246	\$3,998	\$5,575	N/A
71*	\$10,322	\$3,529	\$4,812	N/A	71*	\$10,947	\$3,742	\$5,103	N/A	71*	\$11,571	\$3,956	\$5,394	N/A
72*	\$9,743	\$3,486	\$4,652	N/A	72*	\$10,333	\$3,697	\$4,933	N/A	72*	\$10,922	\$3,908	\$5,214	N/A

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

END-95 (ESO)(20/21)

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Employee Life Option Plus

No Tobacco Rates

\$86.67 Monthly					\$91.00 Monthly					\$95.33 Monthly				
Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$156,449	\$64,236	\$133,837	\$11.78	18	\$164,457	\$67,524	\$140,688	\$12.38	18	\$172,463	\$70,812	\$147,537	\$12.98
19	\$151,307	\$61,768	\$128,696	\$11.26	19	\$159,052	\$64,930	\$135,283	\$11.83	19	\$166,795	\$68,091	\$141,869	\$12.41
20	\$148,290	\$60,172	\$125,369	\$10.77	20	\$155,881	\$63,252	\$131,786	\$11.33	20	\$163,470	\$66,331	\$138,202	\$11.88
21	\$143,237	\$57,753	\$120,331	\$10.28	21	\$150,569	\$60,709	\$126,490	\$10.81	21	\$157,899	\$63,665	\$132,648	\$11.33
22	\$138,716	\$55,557	\$115,754	\$9.84	22	\$145,817	\$58,401	\$121,680	\$10.34	22	\$152,916	\$61,244	\$127,604	\$10.84
23	\$134,847	\$53,626	\$111,730	\$9.33	23	\$141,749	\$56,371	\$117,449	\$9.80	23	\$148,650	\$59,115	\$123,167	\$10.28
24	\$130,832	\$51,642	\$107,598	\$8.93	24	\$137,529	\$54,285	\$113,105	\$9.39	24	\$144,225	\$56,928	\$118,612	\$9.85
25	\$126,883	\$49,687	\$103,525	\$8.66	25	\$133,378	\$52,231	\$108,824	\$9.11	25	\$139,872	\$54,774	\$114,123	\$9.55
26	\$121,923	\$47,346	\$98,647	\$8.33	26	\$128,164	\$49,770	\$103,696	\$8.75	26	\$134,404	\$52,193	\$108,745	\$9.18
27	\$116,911	\$44,994	\$93,746	\$7.98	27	\$122,895	\$47,297	\$98,545	\$8.39	27	\$128,878	\$49,600	\$103,342	\$8.80
28	\$112,424	\$42,856	\$89,292	\$7.68	28	\$118,179	\$45,050	\$93,862	\$8.07	28	\$123,933	\$47,243	\$98,433	\$8.46
29	\$107,787	\$40,675	\$84,746	\$7.36	29	\$113,304	\$42,756	\$89,084	\$7.74	29	\$118,821	\$44,838	\$93,422	\$8.11
30	\$103,517	\$38,645	\$80,518	\$7.16	30	\$108,816	\$40,623	\$84,639	\$7.53	30	\$114,114	\$42,601	\$88,760	\$7.89
31	\$98,961	\$36,524	\$76,097	\$6.85	31	\$104,027	\$38,393	\$79,993	\$7.20	31	\$109,091	\$40,262	\$83,887	\$7.55
32	\$94,882	\$34,595	\$72,079	\$6.65	32	\$99,739	\$36,366	\$75,769	\$6.99	32	\$104,595	\$38,136	\$79,458	\$7.33
33	\$91,040	\$32,770	\$68,276	\$6.38	33	\$95,701	\$34,448	\$71,772	\$6.70	33	\$100,360	\$36,125	\$75,266	\$7.03
34	\$87,261	\$30,985	\$64,557	\$6.19	34	\$91,727	\$32,570	\$67,861	\$6.51	34	\$96,193	\$34,156	\$71,166	\$6.82
35	\$83,493	\$29,224	\$60,889	\$5.92	35	\$87,767	\$30,720	\$64,006	\$6.23	35	\$92,040	\$32,216	\$67,122	\$6.53
36	\$79,905	\$27,548	\$57,397	\$5.74	36	\$83,995	\$28,958	\$60,334	\$6.03	36	\$88,084	\$30,368	\$63,272	\$6.33
37	\$76,431	\$25,932	\$54,031	\$5.56	37	\$80,343	\$27,260	\$56,796	\$5.84	37	\$84,254	\$28,587	\$59,561	\$6.12
38	\$73,080	\$24,378	\$50,792	\$5.38	38	\$76,821	\$25,626	\$53,392	\$5.65	38	\$80,561	\$26,874	\$55,992	\$5.93
39	\$69,708	\$22,838	\$47,583	\$5.13	39	\$73,276	\$24,007	\$50,018	\$5.39	39	\$76,843	\$25,175	\$52,453	\$5.65
40	\$66,541	\$21,383	\$44,552	\$4.95	40	\$69,948	\$22,478	\$46,833	\$5.21	40	\$73,353	\$23,572	\$49,113	\$5.46
41	\$63,483	\$19,981	\$41,632	\$4.78	41	\$66,733	\$21,004	\$43,763	\$5.03	41	\$69,981	\$22,027	\$45,893	\$5.27
42	\$60,579	\$18,646	\$38,849	\$4.62	42	\$63,680	\$19,600	\$40,837	\$4.85	42	\$66,781	\$20,555	\$42,826	\$5.09
43	\$57,688	\$17,332	\$36,112	\$4.45	43	\$60,641	\$18,220	\$37,961	\$4.67	43	\$63,593	\$19,107	\$39,809	\$4.90
44	\$54,872	\$16,060	\$33,463	\$4.28	44	\$57,681	\$16,883	\$35,176	\$4.50	44	\$60,489	\$17,705	\$36,888	\$4.72
45	\$52,121	\$14,826	\$30,891	\$4.11	45	\$54,789	\$15,585	\$32,472	\$4.32	45	\$57,456	\$16,344	\$34,053	\$4.53
46	\$49,531	\$13,658	\$28,457	\$4.04	46	\$52,066	\$14,357	\$29,913	\$4.24	46	\$54,601	\$15,056	\$31,370	\$4.45
47	\$47,048	\$12,539	\$26,125	\$3.88	47	\$49,457	\$13,181	\$27,462	\$4.07	47	\$51,864	\$13,822	\$28,799	\$4.27
48	\$44,658	\$11,464	\$23,886	\$3.72	48	\$46,944	\$12,051	\$25,108	\$3.91	48	\$49,229	\$12,638	\$26,331	\$4.10
49	\$42,443	\$10,454	\$21,780	\$3.50	49	\$44,615	\$10,989	\$22,895	\$3.67	49	\$46,787	\$11,524	\$24,010	\$3.85
50	\$40,252	\$9,470	\$19,730	\$3.42	50	\$42,312	\$9,954	\$20,740	\$3.60	50	\$44,372	\$10,439	\$21,750	\$3.77
51	\$38,230	\$8,546	\$17,806	\$3.28	51	\$40,187	\$8,983	\$18,717	\$3.45	51	\$42,144	\$9,421	\$19,629	\$3.62
52	\$36,320	\$7,668	\$15,975	\$3.21	52	\$38,179	\$8,060	\$16,793	\$3.38	52	\$40,038	\$8,452	\$17,611	\$3.54
53	\$34,493	\$6,828	\$14,225	\$3.08	53	\$36,259	\$7,177	\$14,954	\$3.24	53	\$38,024	\$7,526	\$15,681	\$3.40
54	\$32,808	\$6,036	\$12,576	\$3.02	54	\$34,487	\$6,345	\$13,220	\$3.17	54	\$36,166	\$6,654	\$13,864	\$3.33
55	\$31,128	\$5,266	\$10,971	\$2.86	55	\$32,721	\$5,535	\$11,533	\$3.01	55	\$34,315	\$5,805	\$12,094	\$3.16
56*	\$29,307	\$5,181	\$10,482	\$2.75	56*	\$30,807	\$5,447	\$11,018	\$2.89	56*	\$32,307	\$5,712	\$11,555	\$3.03
57*	\$27,616	\$5,103	\$10,025	\$2.76	57*	\$29,030	\$5,364	\$10,538	\$2.90	57*	\$30,443	\$5,625	\$11,051	\$3.04
58*	\$25,990	\$5,019	\$9,578	\$2.57	58*	\$27,321	\$5,276	\$10,069	\$2.71	58*	\$28,651	\$5,533	\$10,559	\$2.84
59*	\$24,471	\$4,939	\$9,159	\$2.55	59*	\$25,723	\$5,191	\$9,627	\$2.68	59*	\$26,976	\$5,444	\$10,096	\$2.81
60*	\$23,136	\$4,880	\$8,796	\$2.50	60*	\$24,320	\$5,129	\$9,246	\$2.62	60*	\$25,504	\$5,379	\$9,696	\$2.75
61*	\$21,983	\$4,845	\$8,491	N/A	61*	\$23,109	\$5,093	\$8,926	N/A	61*	\$24,234	\$5,341	\$9,361	N/A
62*	\$20,868	\$4,805	\$8,193	N/A	62*	\$21,937	\$5,051	\$8,612	N/A	62*	\$23,005	\$5,297	\$9,032	N/A
63*	\$19,804	\$4,763	\$7,904	N/A	63*	\$20,818	\$5,007	\$8,309	N/A	63*	\$21,831	\$5,250	\$8,713	N/A
64*	\$18,788	\$4,718	\$7,624	N/A	64*	\$19,750	\$4,959	\$8,014	N/A	64*	\$20,711	\$5,201	\$8,404	N/A
65*	\$17,627	\$4,620	\$7,274	N/A	65*	\$18,529	\$4,856	\$7,646	N/A	65*	\$19,431	\$5,092	\$8,018	N/A
66*	\$16,615	\$4,542	\$6,973	N/A	66*	\$17,465	\$4,775	\$7,329	N/A	66*	\$18,316	\$5,007	\$7,686	N/A
67*	\$15,665	\$4,466	\$6,687	N/A	67*	\$16,467	\$4,695	\$7,029	N/A	67*	\$17,268	\$4,923	\$7,371	N/A
68*	\$14,770	\$4,389	\$6,414	N/A	68*	\$15,526	\$4,614	\$6,743	N/A	68*	\$16,282	\$4,839	\$7,071	N/A
69*	\$13,941	\$4,343	\$6,198	N/A	69*	\$14,655	\$4,565	\$6,515	N/A	69*	\$15,368	\$4,787	\$6,832	N/A
70*	\$12,908	\$4,214	\$5,877	N/A	70*	\$13,569	\$4,430	\$6,178	N/A	70*	\$14,229	\$4,645	\$6,478	N/A
71*	\$12,196	\$4,169	\$5,685	N/A	71*	\$12,821	\$4,383	\$5,977	N/A	71*	\$13,445	\$4,596	\$6,268	N/A
72*	\$11,512	\$4,119	\$5,496	N/A	72*	\$12,102	\$4,330	\$5,778	N/A	72*	\$12,691	\$4,541	\$6,059	N/A

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

END-95 (ESO)(20/21)

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

Employee Life Option Plus

No Tobacco Rates

\$99.67 Monthly					\$104.00 Monthly					\$108.33 Monthly				
Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$180,489	\$74,107	\$154,403	\$13.59	18	\$188,497	\$77,395	\$161,254	\$14.19	18	\$196,504	\$80,683	\$168,103	\$14.79
19	\$174,557	\$71,259	\$148,471	\$12.99	19	\$182,302	\$74,421	\$155,059	\$13.56	19	\$190,046	\$77,582	\$161,646	\$14.14
20	\$171,077	\$69,418	\$144,634	\$12.43	20	\$178,667	\$72,498	\$151,050	\$12.98	20	\$186,256	\$75,577	\$157,466	\$13.53
21	\$165,248	\$66,628	\$138,822	\$11.86	21	\$172,579	\$69,584	\$144,980	\$12.39	21	\$179,910	\$72,540	\$151,139	\$12.91
22	\$160,032	\$64,094	\$133,542	\$11.35	22	\$167,132	\$66,938	\$139,467	\$11.85	22	\$174,231	\$69,781	\$145,391	\$12.35
23	\$155,568	\$61,866	\$128,899	\$10.76	23	\$162,470	\$64,611	\$134,618	\$11.24	23	\$169,371	\$67,355	\$140,336	\$11.71
24	\$150,937	\$59,578	\$124,132	\$10.31	24	\$157,633	\$62,221	\$129,639	\$10.76	24	\$164,329	\$64,864	\$135,146	\$11.22
25	\$146,381	\$57,323	\$119,434	\$10.00	25	\$152,875	\$59,866	\$124,732	\$10.44	25	\$159,369	\$62,409	\$130,031	\$10.88
26	\$140,658	\$54,622	\$113,805	\$9.60	26	\$146,899	\$57,045	\$118,855	\$10.03	26	\$153,139	\$59,468	\$123,903	\$10.46
27	\$134,876	\$51,908	\$108,152	\$9.21	27	\$140,860	\$54,211	\$112,950	\$9.62	27	\$146,843	\$56,514	\$117,748	\$10.03
28	\$129,700	\$49,442	\$103,013	\$8.86	28	\$135,455	\$51,635	\$107,584	\$9.25	28	\$141,208	\$53,828	\$112,153	\$9.64
29	\$124,350	\$46,925	\$97,769	\$8.49	29	\$129,867	\$49,007	\$102,107	\$8.87	29	\$135,384	\$51,089	\$106,444	\$9.24
30	\$119,424	\$44,583	\$92,890	\$8.26	30	\$124,723	\$46,562	\$97,012	\$8.63	30	\$130,020	\$48,539	\$101,132	\$8.99
31	\$114,168	\$42,136	\$87,791	\$7.90	31	\$119,233	\$44,005	\$91,685	\$8.25	31	\$124,298	\$45,875	\$95,580	\$8.60
32	\$109,462	\$39,911	\$83,155	\$7.67	32	\$114,319	\$41,682	\$86,845	\$8.01	32	\$119,175	\$43,452	\$90,534	\$8.35
33	\$105,030	\$37,806	\$78,768	\$7.36	33	\$109,690	\$39,483	\$82,263	\$7.68	33	\$114,349	\$41,160	\$85,757	\$8.01
34	\$100,670	\$35,746	\$74,478	\$7.14	34	\$105,136	\$37,332	\$77,782	\$7.46	34	\$109,602	\$38,917	\$81,086	\$7.77
35	\$96,323	\$33,715	\$70,245	\$6.83	35	\$100,597	\$35,211	\$73,362	\$7.13	35	\$104,870	\$36,707	\$76,479	\$7.44
36	\$92,183	\$31,781	\$66,216	\$6.62	36	\$96,273	\$33,191	\$69,154	\$6.91	36	\$100,363	\$34,601	\$72,092	\$7.21
37	\$88,175	\$29,917	\$62,333	\$6.41	37	\$92,088	\$31,245	\$65,099	\$6.69	37	\$95,999	\$32,572	\$67,864	\$6.98
38	\$84,310	\$28,124	\$58,597	\$6.20	38	\$88,051	\$29,372	\$61,197	\$6.48	38	\$91,791	\$30,620	\$63,797	\$6.75
39	\$80,419	\$26,347	\$54,894	\$5.92	39	\$83,988	\$27,516	\$57,330	\$6.18	39	\$87,555	\$28,685	\$59,765	\$6.44
40	\$76,767	\$24,669	\$51,399	\$5.71	40	\$80,173	\$25,764	\$53,679	\$5.97	40	\$83,578	\$26,858	\$55,959	\$6.22
41	\$73,238	\$23,052	\$48,029	\$5.52	41	\$76,488	\$24,075	\$50,160	\$5.76	41	\$79,737	\$25,097	\$52,291	\$6.00
42	\$69,888	\$21,511	\$44,818	\$5.32	42	\$72,989	\$22,465	\$46,807	\$5.56	42	\$76,089	\$23,419	\$48,795	\$5.80
43	\$66,552	\$19,996	\$41,661	\$5.13	43	\$69,505	\$20,883	\$43,509	\$5.36	43	\$72,457	\$21,770	\$45,357	\$5.58
44	\$63,304	\$18,528	\$38,605	\$4.93	44	\$66,113	\$19,351	\$40,318	\$5.15	44	\$68,921	\$20,172	\$42,030	\$5.37
45	\$60,130	\$17,105	\$35,638	\$4.74	45	\$62,798	\$17,864	\$37,219	\$4.95	45	\$65,466	\$18,622	\$38,800	\$5.16
46	\$57,142	\$15,757	\$32,830	\$4.65	46	\$59,678	\$16,456	\$34,287	\$4.86	46	\$62,212	\$17,155	\$35,743	\$5.07
47	\$54,278	\$14,466	\$30,139	\$4.47	47	\$56,686	\$15,107	\$31,477	\$4.67	47	\$59,094	\$15,749	\$32,814	\$4.87
48	\$51,520	\$13,226	\$27,556	\$4.29	48	\$53,806	\$13,813	\$28,779	\$4.48	48	\$56,092	\$14,399	\$30,001	\$4.67
49	\$48,965	\$12,060	\$25,127	\$4.03	49	\$51,137	\$12,595	\$26,242	\$4.21	49	\$53,309	\$13,130	\$27,357	\$4.39
50	\$46,437	\$10,925	\$22,762	\$3.95	50	\$48,497	\$11,409	\$23,772	\$4.12	50	\$50,557	\$11,894	\$24,782	\$4.30
51	\$44,105	\$9,859	\$20,542	\$3.79	51	\$46,062	\$10,297	\$21,453	\$3.95	51	\$48,018	\$10,734	\$22,364	\$4.12
52	\$41,901	\$8,846	\$18,430	\$3.71	52	\$43,760	\$9,238	\$19,248	\$3.87	52	\$45,619	\$9,631	\$20,066	\$4.04
53	\$39,793	\$7,877	\$16,411	\$3.56	53	\$41,559	\$8,226	\$17,139	\$3.71	53	\$43,324	\$8,576	\$17,867	\$3.87
54	\$37,849	\$6,963	\$14,509	\$3.48	54	\$39,528	\$7,272	\$15,152	\$3.64	54	\$41,207	\$7,581	\$15,796	\$3.79
55	\$35,911	\$6,075	\$12,657	\$3.30	55	\$37,505	\$6,344	\$13,219	\$3.45	55	\$39,098	\$6,614	\$13,780	\$3.60
56*	\$33,811	\$5,978	\$12,093	\$3.17	56*	\$35,311	\$6,243	\$12,629	\$3.31	56*	\$36,811	\$6,508	\$13,165	\$3.45
57*	\$31,860	\$5,887	\$11,566	\$3.18	57*	\$33,273	\$6,148	\$12,079	\$3.32	57*	\$34,687	\$6,409	\$12,592	\$3.46
58*	\$29,984	\$5,790	\$11,050	\$2.97	58*	\$31,314	\$6,047	\$11,540	\$3.10	58*	\$32,645	\$6,304	\$12,031	\$3.23
59*	\$28,231	\$5,698	\$10,566	\$2.94	59*	\$29,484	\$5,950	\$11,035	\$3.08	59*	\$30,736	\$6,222	\$11,539	\$3.21
60*	\$26,691	\$5,629	\$10,147	\$2.88	60*	\$27,875	\$5,892	\$10,621	\$3.01	60*	\$29,059	\$6,167	\$11,117	\$3.13
61*	\$25,362	\$5,589	\$9,797	N/A	61*	\$26,487	\$5,837	\$10,231	N/A	61*	\$27,612	\$6,090	\$10,673	N/A
62*	\$24,075	\$5,543	\$9,452	N/A	62*	\$25,143	\$5,789	\$9,871	N/A	62*	\$26,211	\$6,035	\$10,290	N/A
63*	\$22,847	\$5,495	\$9,118	N/A	63*	\$23,861	\$5,739	\$9,523	N/A	63*	\$24,874	\$5,982	\$9,927	N/A
64*	\$21,675	\$5,443	\$8,796	N/A	64*	\$22,637	\$5,684	\$9,186	N/A	64*	\$23,598	\$5,926	\$9,576	N/A
65*	\$20,335	\$5,329	\$8,391	N/A	65*	\$21,238	\$5,566	\$8,764	N/A	65*	\$22,140	\$5,802	\$9,136	N/A
66*	\$19,168	\$5,240	\$8,044	N/A	66*	\$20,019	\$5,473	\$8,401	N/A	66*	\$20,869	\$5,705	\$8,758	N/A
67*	\$18,072	\$5,152	\$7,714	N/A	67*	\$18,874	\$5,381	\$8,057	N/A	67*	\$19,675	\$5,609	\$8,399	N/A
68*	\$17,039	\$5,064	\$7,400	N/A	68*	\$17,795	\$5,288	\$7,728	N/A	68*	\$18,551	\$5,513	\$8,056	N/A
69*	\$16,083	\$5,010	\$7,150	N/A	69*	\$16,797	\$5,233	\$7,467	N/A	69*	\$17,511	\$5,455	\$7,785	N/A
70*	\$14,892	\$4,862	\$6,780	N/A	70*	\$15,552	\$5,077	\$7,081	N/A	70*	\$16,213	\$5,293	\$7,381	N/A
71*	\$14,071	\$4,810	\$6,559	N/A	71*	\$14,695	\$5,024	\$6,850	N/A	71*	\$15,319	\$5,237	\$7,141	N/A
72*	\$13,282	\$4,753	\$6,341	N/A	72*	\$13,871	\$4,963	\$6,622	N/A	72*	\$14,460	\$5,174	\$6,904	N/A

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

END-95 (ESO)(20/21)

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Employee Life Option Plus

No Tobacco Rates

\$112.67 Monthly					\$117.00 Monthly					\$121.33 Monthly				
Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	N/A	N/A	N/A	N/A	18	N/A	N/A	N/A	N/A	18	N/A	N/A	N/A	N/A
19	\$197,791	\$80,744	\$168,233	\$14.72	19	N/A	N/A	N/A	N/A	19	N/A	N/A	N/A	N/A
20	\$193,847	\$78,657	\$163,884	\$14.08	20	N/A	N/A	N/A	N/A	20	N/A	N/A	N/A	N/A
21	\$187,242	\$75,496	\$157,298	\$13.44	21	\$194,590	\$78,459	\$163,471	\$13.97	21	N/A	N/A	N/A	N/A
22	\$181,332	\$72,625	\$151,316	\$12.86	22	\$188,448	\$75,475	\$157,254	\$13.36	22	\$195,548	\$78,319	\$163,179	\$13.86
23	\$176,274	\$70,101	\$146,055	\$12.19	23	\$183,191	\$72,851	\$151,787	\$12.67	23	\$190,094	\$75,597	\$157,506	\$13.14
24	\$171,026	\$67,507	\$140,653	\$11.68	24	\$177,738	\$70,157	\$146,174	\$12.14	24	\$184,435	\$72,800	\$151,681	\$12.59
25	\$165,864	\$64,952	\$135,330	\$11.32	25	\$172,373	\$67,501	\$140,641	\$11.77	25	\$178,868	\$70,045	\$145,940	\$12.21
26	\$159,380	\$61,892	\$128,953	\$10.88	26	\$165,634	\$64,321	\$134,013	\$11.31	26	\$171,875	\$66,744	\$139,062	\$11.74
27	\$152,827	\$58,817	\$122,546	\$10.44	27	\$158,825	\$61,125	\$127,355	\$10.84	27	\$164,809	\$63,428	\$132,154	\$11.25
28	\$146,963	\$56,022	\$116,724	\$10.04	28	\$152,730	\$58,221	\$121,304	\$10.43	28	\$158,485	\$60,414	\$125,875	\$10.82
29	\$140,901	\$53,170	\$110,782	\$9.62	29	\$146,430	\$55,257	\$115,129	\$10.00	29	\$151,948	\$57,339	\$119,468	\$10.38
30	\$135,319	\$50,517	\$105,254	\$9.36	30	\$140,630	\$52,500	\$109,385	\$9.73	30	\$145,928	\$54,478	\$113,506	\$10.09
31	\$129,363	\$47,744	\$99,475	\$8.95	31	\$134,440	\$49,618	\$103,379	\$9.30	31	\$139,506	\$51,487	\$107,275	\$9.65
32	\$124,031	\$45,223	\$94,223	\$8.69	32	\$128,899	\$46,998	\$97,921	\$9.03	32	\$133,756	\$48,769	\$101,610	\$9.37
33	\$119,009	\$42,837	\$89,252	\$8.34	33	\$123,680	\$44,519	\$92,755	\$8.66	33	\$128,340	\$46,196	\$96,250	\$8.99
34	\$114,069	\$40,504	\$84,391	\$8.09	34	\$118,545	\$42,093	\$87,702	\$8.41	34	\$123,012	\$43,679	\$91,007	\$8.72
35	\$109,143	\$38,202	\$79,595	\$7.74	35	\$113,427	\$39,702	\$82,719	\$8.04	35	\$117,700	\$41,197	\$85,835	\$8.35
36	\$104,453	\$36,011	\$75,030	\$7.50	36	\$108,552	\$37,424	\$77,974	\$7.79	36	\$112,642	\$38,834	\$80,912	\$8.09
37	\$99,911	\$33,899	\$70,629	\$7.26	37	\$103,832	\$35,229	\$73,401	\$7.55	37	\$107,745	\$36,557	\$76,167	\$7.83
38	\$95,531	\$31,867	\$66,396	\$7.03	38	\$99,280	\$33,118	\$69,002	\$7.30	38	\$103,021	\$34,366	\$71,602	\$7.58
39	\$91,123	\$29,854	\$62,201	\$6.70	39	\$94,699	\$31,025	\$64,642	\$6.97	39	\$98,267	\$32,194	\$67,077	\$7.23
40	\$86,984	\$27,952	\$58,239	\$6.47	40	\$90,398	\$29,049	\$60,525	\$6.73	40	\$93,804	\$30,144	\$62,806	\$6.98
41	\$82,986	\$26,120	\$54,421	\$6.25	41	\$86,243	\$27,145	\$56,557	\$6.49	41	\$89,492	\$28,168	\$58,688	\$6.74
42	\$79,190	\$24,374	\$50,784	\$6.03	42	\$82,298	\$25,331	\$52,777	\$6.27	42	\$85,399	\$26,285	\$54,766	\$6.51
43	\$75,410	\$22,657	\$47,206	\$5.81	43	\$78,370	\$23,546	\$49,059	\$6.04	43	\$81,323	\$24,434	\$50,907	\$6.27
44	\$71,730	\$20,995	\$43,743	\$5.59	44	\$74,545	\$21,819	\$45,460	\$5.81	44	\$77,353	\$22,640	\$47,172	\$6.03
45	\$68,133	\$19,381	\$40,381	\$5.37	45	\$70,807	\$20,142	\$41,966	\$5.58	45	\$73,475	\$20,901	\$43,547	\$5.79
46	\$64,748	\$17,854	\$37,200	\$5.27	46	\$67,289	\$18,555	\$38,660	\$5.48	46	\$69,824	\$19,254	\$40,116	\$5.69
47	\$61,502	\$16,391	\$34,151	\$5.06	47	\$63,916	\$17,034	\$35,491	\$5.26	47	\$66,324	\$17,676	\$36,828	\$5.46
48	\$58,378	\$14,986	\$31,224	\$4.86	48	\$60,669	\$15,574	\$32,449	\$5.05	48	\$62,954	\$16,161	\$33,672	\$5.24
49	\$55,482	\$13,665	\$28,472	\$4.57	49	\$57,659	\$14,201	\$29,589	\$4.75	49	\$59,832	\$14,737	\$30,704	\$4.93
50	\$52,618	\$12,379	\$25,792	\$4.47	50	\$54,682	\$12,864	\$26,803	\$4.65	50	\$56,743	\$13,349	\$27,814	\$4.82
51	\$49,975	\$11,171	\$23,276	\$4.29	51	\$51,936	\$11,610	\$24,189	\$4.46	51	\$53,893	\$12,047	\$25,101	\$4.63
52	\$47,478	\$10,023	\$20,883	\$4.20	52	\$49,342	\$10,417	\$21,703	\$4.37	52	\$51,201	\$10,809	\$22,521	\$4.53
53	\$45,090	\$8,925	\$18,596	\$4.03	53	\$46,859	\$9,275	\$19,325	\$4.19	53	\$48,625	\$9,625	\$20,053	\$4.34
54	\$42,887	\$7,890	\$16,440	\$3.95	54	\$44,570	\$8,200	\$17,085	\$4.10	54	\$46,249	\$8,509	\$17,729	\$4.25
55	\$40,691	\$6,883	\$14,342	\$3.74	55	\$42,288	\$7,153	\$14,904	\$3.89	55	\$43,882	\$7,423	\$15,466	\$4.04
56*	\$38,311	\$6,773	\$13,702	\$3.59	56*	\$39,814	\$7,039	\$14,239	\$3.73	56*	\$41,314	\$7,304	\$14,776	\$3.87
57*	\$36,100	\$6,671	\$13,105	\$3.61	57*	\$37,517	\$6,932	\$13,619	\$3.75	57*	\$38,931	\$7,194	\$14,133	\$3.89
58*	\$33,975	\$6,561	\$12,521	\$3.36	58*	\$35,308	\$6,818	\$13,012	\$3.50	58*	\$36,639	\$7,098	\$13,546	\$3.63
59*	\$31,988	\$6,501	\$12,056	\$3.34	59*	\$33,244	\$6,780	\$12,574	\$3.47	59*	\$34,496	\$7,059	\$13,091	\$3.60
60*	\$30,243	\$6,445	\$11,618	\$3.26	60*	\$31,430	\$6,722	\$12,116	\$3.39	60*	\$32,614	\$6,998	\$12,614	\$3.52
61*	\$28,737	\$6,363	\$11,153	N/A	61*	\$29,865	\$6,638	\$11,635	N/A	61*	\$30,990	\$6,911	\$12,113	N/A
62*	\$27,280	\$6,281	\$10,710	N/A	62*	\$28,350	\$6,549	\$11,166	N/A	62*	\$29,418	\$6,819	\$11,627	N/A
63*	\$25,888	\$6,226	\$10,332	N/A	63*	\$26,904	\$6,470	\$10,738	N/A	63*	\$27,918	\$6,717	\$11,147	N/A
64*	\$24,560	\$6,167	\$9,966	N/A	64*	\$25,524	\$6,409	\$10,357	N/A	64*	\$26,486	\$6,651	\$10,748	N/A
65*	\$23,042	\$6,039	\$9,508	N/A	65*	\$23,946	\$6,276	\$9,881	N/A	65*	\$24,849	\$6,529	\$10,281	N/A
66*	\$21,719	\$5,938	\$9,115	N/A	66*	\$22,572	\$6,171	\$9,473	N/A	66*	\$23,422	\$6,423	\$9,859	N/A
67*	\$20,477	\$5,838	\$8,741	N/A	67*	\$21,281	\$6,067	\$9,084	N/A	67*	\$22,083	\$6,303	\$9,437	N/A
68*	\$19,307	\$5,738	\$8,385	N/A	68*	\$20,065	\$5,963	\$8,714	N/A	68*	\$20,821	\$6,188	\$9,042	N/A
69*	\$18,224	\$5,677	\$8,102	N/A	69*	\$18,939	\$5,900	\$8,420	N/A	69*	\$19,653	\$6,122	\$8,737	N/A
70*	\$16,874	\$5,516	\$7,693	N/A	70*	\$17,536	\$5,760	\$8,033	N/A	70*	\$18,197	\$6,003	\$8,372	N/A
71*	\$15,944	\$5,451	\$7,432	N/A	71*	\$16,569	\$5,664	\$7,724	N/A	71*	\$17,194	\$5,878	\$8,015	N/A
72*	\$15,049	\$5,385	\$7,185	N/A	72*	\$15,640	\$5,596	\$7,467	N/A	72*	\$16,229	\$5,807	\$7,748	N/A

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

END-95 (ESO)(20/21)

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

Employee Life Option Plus

No Tobacco Rates

\$125.67 Monthly					\$130.00 Monthly				
Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	N/A	N/A	N/A	N/A	18	N/A	N/A	N/A	N/A
19	N/A	N/A	N/A	N/A	19	N/A	N/A	N/A	N/A
20	N/A	N/A	N/A	N/A	20	N/A	N/A	N/A	N/A
21	N/A	N/A	N/A	N/A	21	N/A	N/A	N/A	N/A
22	N/A	N/A	N/A	N/A	22	N/A	N/A	N/A	N/A
23	\$196,995	\$78,341	\$163,224	\$13.62	23	N/A	N/A	N/A	N/A
24	\$191,130	\$75,443	\$157,187	\$13.05	24	\$197,842	\$78,092	\$162,707	\$13.51
25	\$185,361	\$72,587	\$151,238	\$12.66	25	\$191,870	\$75,136	\$156,549	\$13.10
26	\$178,115	\$69,167	\$144,111	\$12.16	26	\$184,370	\$71,596	\$149,172	\$12.59
27	\$170,792	\$65,731	\$136,951	\$11.66	27	\$176,790	\$68,039	\$141,761	\$12.07
28	\$164,238	\$62,608	\$130,444	\$11.21	28	\$170,006	\$64,806	\$135,026	\$11.61
29	\$157,464	\$59,421	\$123,805	\$10.75	29	\$162,993	\$61,507	\$128,152	\$11.13
30	\$151,226	\$56,456	\$117,627	\$10.46	30	\$156,536	\$58,438	\$121,757	\$10.83
31	\$144,570	\$53,356	\$111,169	\$10.00	31	\$149,647	\$55,230	\$115,073	\$10.35
32	\$138,611	\$50,539	\$105,299	\$9.71	32	\$143,479	\$52,314	\$108,997	\$10.05
33	\$132,999	\$47,873	\$99,744	\$9.31	33	\$137,669	\$49,554	\$103,246	\$9.64
34	\$127,477	\$45,265	\$94,310	\$9.04	34	\$131,954	\$46,854	\$97,622	\$9.36
35	\$121,973	\$42,693	\$88,951	\$8.65	35	\$126,256	\$44,192	\$92,075	\$8.95
36	\$116,731	\$40,244	\$83,849	\$8.38	36	\$120,830	\$41,657	\$86,793	\$8.67
37	\$111,656	\$37,884	\$78,932	\$8.11	37	\$115,577	\$39,214	\$81,704	\$8.40
38	\$106,761	\$35,613	\$74,201	\$7.85	38	\$110,510	\$36,864	\$76,807	\$8.13
39	\$101,835	\$33,363	\$69,513	\$7.49	39	\$105,411	\$34,535	\$71,954	\$7.75
40	\$97,209	\$31,238	\$65,085	\$7.24	40	\$100,623	\$32,335	\$67,371	\$7.49
41	\$92,741	\$29,190	\$60,819	\$6.98	41	\$95,998	\$30,215	\$62,955	\$7.23
42	\$88,499	\$27,239	\$56,754	\$6.74	42	\$91,607	\$28,196	\$58,747	\$6.98
43	\$84,275	\$25,320	\$52,755	\$6.49	43	\$87,234	\$26,209	\$54,608	\$6.72
44	\$80,162	\$23,463	\$48,885	\$6.25	44	\$82,977	\$24,287	\$50,602	\$6.47
45	\$76,143	\$21,660	\$45,128	\$6.00	45	\$78,816	\$22,420	\$46,713	\$6.21
46	\$72,359	\$19,953	\$41,572	\$5.89	46	\$74,900	\$20,654	\$43,032	\$6.10
47	\$68,732	\$18,318	\$38,166	\$5.66	47	\$71,146	\$18,961	\$39,506	\$5.86
48	\$65,240	\$16,748	\$34,894	\$5.43	48	\$67,531	\$17,336	\$36,120	\$5.62
49	\$62,004	\$15,272	\$31,819	\$5.10	49	\$64,181	\$15,808	\$32,936	\$5.28
50	\$58,803	\$13,834	\$28,823	\$5.00	50	\$60,868	\$14,320	\$29,836	\$5.17
51	\$55,850	\$12,485	\$26,012	\$4.79	51	\$57,811	\$12,923	\$26,925	\$4.96
52	\$53,059	\$11,201	\$23,338	\$4.69	52	\$54,923	\$11,595	\$24,158	\$4.86
53	\$50,390	\$9,974	\$20,781	\$4.50	53	\$52,160	\$10,325	\$21,511	\$4.66
54	\$47,928	\$8,818	\$18,372	\$4.41	54	\$49,611	\$9,127	\$19,017	\$4.56
55	\$45,475	\$7,693	\$16,028	\$4.18	55	\$47,071	\$7,963	\$16,590	\$4.33
56*	\$42,814	\$7,570	\$15,312	\$4.01	56*	\$44,318	\$7,835	\$15,850	\$4.15
57*	\$40,344	\$7,455	\$14,646	\$4.03	57*	\$41,761	\$7,717	\$15,160	\$4.17
58*	\$37,969	\$7,377	\$14,079	\$3.76	58*	\$39,302	\$7,658	\$14,616	\$3.89
59*	\$35,749	\$7,338	\$13,608	\$3.73	59*	\$37,004	\$7,616	\$14,124	\$3.86
60*	\$33,798	\$7,274	\$13,112	\$3.64	60*	\$34,985	\$7,553	\$13,614	\$3.77
61*	\$32,115	\$7,185	\$12,593	N/A	61*	\$33,243	\$7,458	\$13,072	N/A
62*	\$30,486	\$7,089	\$12,087	N/A	62*	\$31,557	\$7,360	\$12,550	N/A
63*	\$28,931	\$6,984	\$11,589	N/A	63*	\$29,947	\$7,251	\$12,033	N/A
64*	\$27,447	\$6,892	\$11,138	N/A	64*	\$28,411	\$7,134	\$11,529	N/A
65*	\$25,751	\$6,790	\$10,690	N/A	65*	\$26,655	\$7,051	\$11,101	N/A
66*	\$24,273	\$6,679	\$10,253	N/A	66*	\$25,125	\$6,937	\$10,648	N/A
67*	\$22,884	\$6,555	\$9,815	N/A	67*	\$23,688	\$6,808	\$10,194	N/A
68*	\$21,577	\$6,417	\$9,377	N/A	68*	\$22,335	\$6,665	\$9,740	N/A
69*	\$20,367	\$6,345	\$9,054	N/A	69*	\$21,082	\$6,567	\$9,372	N/A
70*	\$18,857	\$6,246	\$8,710	N/A	70*	\$19,520	\$6,489	\$9,049	N/A
71*	\$17,818	\$6,091	\$8,306	N/A	71*	\$18,443	\$6,317	\$8,614	N/A
72*	\$16,818	\$6,018	\$8,029	N/A	72*	\$17,409	\$6,229	\$8,312	N/A

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

END-95 (ESO)(20/21)

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

\$4.33 Monthly					\$8.67 Monthly					\$13.00 Monthly				
Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
0	\$5,220	\$2,439	\$4,821	N/A	0	\$15,176	\$7,091	\$14,015	N/A	0	\$25,155	\$11,753	\$23,230	N/A
1	\$6,470	\$3,015	\$5,959	N/A	1	\$18,809	\$8,765	\$17,325	N/A	1	\$31,178	\$14,529	\$28,717	N/A
2	\$6,343	\$2,947	\$5,826	N/A	2	\$18,441	\$8,569	\$16,938	N/A	2	\$30,568	\$14,204	\$28,076	N/A
3	\$6,206	\$2,875	\$5,683	N/A	3	\$18,044	\$8,359	\$16,523	N/A	3	\$29,910	\$13,857	\$27,389	N/A
4	\$6,076	\$2,806	\$5,546	N/A	4	\$17,663	\$8,157	\$16,123	N/A	4	\$29,279	\$13,521	\$26,726	N/A
5	\$5,964	\$2,745	\$5,426	\$0.41	5	\$17,339	\$7,981	\$15,775	\$1.17	5	\$28,741	\$13,229	\$26,148	\$1.94
6	\$5,804	\$2,662	\$5,262	\$0.40	6	\$16,873	\$7,739	\$15,297	\$1.16	6	\$27,969	\$12,829	\$25,357	\$1.91
7	\$5,640	\$2,578	\$5,095	\$0.40	7	\$16,396	\$7,493	\$14,811	\$1.14	7	\$27,179	\$12,421	\$24,551	\$1.88
8	\$5,485	\$2,497	\$4,936	\$0.39	8	\$15,946	\$7,260	\$14,349	\$1.14	8	\$26,432	\$12,033	\$23,785	\$1.88
9	\$5,349	\$2,425	\$4,794	\$0.39	9	\$15,551	\$7,051	\$13,937	\$1.12	9	\$25,778	\$11,689	\$23,103	\$1.85
10	\$5,220	\$2,357	\$4,659	\$0.38	10	\$15,176	\$6,852	\$13,544	\$1.11	10	\$25,155	\$11,358	\$22,450	\$1.83
11	\$5,008	\$2,251	\$4,450	\$0.37	11	\$14,560	\$6,545	\$12,937	\$1.08	11	\$24,136	\$10,850	\$21,446	\$1.78
12	\$4,795	\$2,146	\$4,241	\$0.36	12	\$13,941	\$6,238	\$12,330	\$1.04	12	\$23,109	\$10,340	\$20,438	\$1.72
13	\$4,624	\$2,059	\$4,070	\$0.35	13	\$13,444	\$5,986	\$11,833	\$1.02	13	\$22,286	\$9,924	\$19,615	\$1.68
14	\$4,435	\$1,965	\$3,884	\$0.34	14	\$12,893	\$5,712	\$11,291	\$0.99	14	\$21,371	\$9,468	\$18,715	\$1.63
15	\$4,288	\$1,890	\$3,735	\$0.33	15	\$12,466	\$5,494	\$10,860	\$0.96	15	\$20,665	\$9,108	\$18,002	\$1.60
16	\$4,151	\$1,820	\$3,597	\$0.32	16	\$12,067	\$5,290	\$10,456	\$0.93	16	\$20,003	\$8,769	\$17,333	\$1.54
17	\$4,003	\$1,745	\$3,450	\$0.31	17	\$11,639	\$5,075	\$10,030	\$0.90	17	\$19,293	\$8,412	\$16,626	\$1.49
18	\$4,198	\$1,724	\$3,591	\$0.32	18	\$12,204	\$5,011	\$10,440	\$0.92	18	\$20,230	\$8,306	\$17,306	\$1.53
19	\$4,060	\$1,657	\$3,453	\$0.31	19	\$11,803	\$4,818	\$10,039	\$0.88	19	\$19,565	\$7,987	\$16,641	\$1.46
20	\$3,979	\$1,615	\$3,364	\$0.29	20	\$11,568	\$4,694	\$9,780	\$0.84	20	\$19,175	\$7,781	\$16,211	\$1.40
21	\$3,843	\$1,550	\$3,228	\$0.28	21	\$11,174	\$4,505	\$9,387	\$0.81	21	\$18,522	\$7,468	\$15,560	\$1.33
22	\$3,722	\$1,491	\$3,106	\$0.27	22	\$10,821	\$4,334	\$9,030	\$0.77	22	\$17,937	\$7,184	\$14,968	\$1.28
23	\$3,618	\$1,439	\$2,998	\$0.26	23	\$10,519	\$4,183	\$8,716	\$0.73	23	\$17,437	\$6,934	\$14,448	\$1.21
24	\$3,510	\$1,385	\$2,887	\$0.24	24	\$10,206	\$4,029	\$8,394	\$0.70	24	\$16,918	\$6,678	\$13,914	\$1.16
25	\$3,404	\$1,333	\$2,777	\$0.24	25	\$9,898	\$3,876	\$8,076	\$0.68	25	\$16,407	\$6,425	\$13,387	\$1.12

\$17.33 Monthly					\$21.67 Monthly				
Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
0	\$35,113	\$16,406	\$32,427	N/A	0	\$45,069	\$21,057	\$41,621	N/A
1	\$43,519	\$20,280	\$40,084	N/A	1	\$55,859	\$26,030	\$51,451	N/A
2	\$42,668	\$19,827	\$39,189	N/A	2	\$54,766	\$25,449	\$50,301	N/A
3	\$41,749	\$19,341	\$38,230	N/A	3	\$53,587	\$24,826	\$49,070	N/A
4	\$40,870	\$18,874	\$37,306	N/A	4	\$52,457	\$24,225	\$47,883	N/A
5	\$40,118	\$18,466	\$36,498	\$2.71	5	\$51,493	\$23,701	\$46,847	\$3.47
6	\$39,041	\$17,907	\$35,395	\$2.67	6	\$50,110	\$22,984	\$45,430	\$3.43
7	\$37,938	\$17,338	\$34,270	\$2.63	7	\$48,694	\$22,254	\$43,986	\$3.37
8	\$36,895	\$16,797	\$33,200	\$2.62	8	\$47,356	\$21,559	\$42,613	\$3.36
9	\$35,982	\$16,315	\$32,248	\$2.59	9	\$46,184	\$20,941	\$41,391	\$3.32
10	\$35,113	\$15,854	\$31,337	\$2.55	10	\$45,069	\$20,350	\$40,222	\$3.28
11	\$33,690	\$15,145	\$29,935	\$2.48	11	\$43,242	\$19,439	\$38,423	\$3.18
12	\$32,257	\$14,434	\$28,529	\$2.40	12	\$41,403	\$18,526	\$36,618	\$3.08
13	\$31,107	\$13,852	\$27,379	\$2.35	13	\$39,927	\$17,779	\$35,142	\$3.01
14	\$29,831	\$13,217	\$26,124	\$2.28	14	\$38,289	\$16,964	\$33,530	\$2.92
15	\$28,845	\$12,713	\$25,128	\$2.23	15	\$37,023	\$16,318	\$32,253	\$2.86
16	\$27,922	\$12,241	\$24,195	\$2.15	16	\$35,839	\$15,711	\$31,055	\$2.76
17	\$26,931	\$11,742	\$23,209	\$2.08	17	\$34,567	\$15,071	\$29,789	\$2.67
18	\$28,238	\$11,594	\$24,157	\$2.13	18	\$36,245	\$14,882	\$31,007	\$2.73
19	\$27,310	\$11,149	\$23,229	\$2.04	19	\$35,053	\$14,310	\$29,815	\$2.61
20	\$26,766	\$10,861	\$22,629	\$1.95	20	\$34,355	\$13,940	\$29,045	\$2.50
21	\$25,854	\$10,424	\$21,719	\$1.86	21	\$33,184	\$13,380	\$27,877	\$2.39
22	\$25,038	\$10,028	\$20,893	\$1.78	22	\$32,137	\$12,871	\$26,817	\$2.28
23	\$24,339	\$9,679	\$20,167	\$1.69	23	\$31,240	\$12,424	\$25,885	\$2.16
24	\$23,615	\$9,321	\$19,421	\$1.62	24	\$30,310	\$11,964	\$24,927	\$2.07
25	\$22,902	\$8,968	\$18,686	\$1.57	25	\$29,395	\$11,511	\$23,984	\$2.01

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