

Whole Life Insurance ●●●



What is whole life insurance?

Whole life insurance is more than just life insurance at an affordable price.

It combines the guaranteed premiums, coverage, and values that have always been so attractive in whole life insurance with the advantages of cash accumulation at current interest rates.

With whole life coverage you choose the amount of insurance or the amount of premium that best suits your needs and budget.

Our Whole Life workplace insurance is an endowment at age 95 life insurance policy, which means the face value would be paid to the insured, if living, at age 95.

Providing peace of mind for you and your family ●●●



With Boston Mutual's Whole Life coverage...

- ✓ **Family coverage available.** You don't have to apply in order to cover your spouse, children, and grandchildren.
- ✓ **Guaranteed premium.** As long as you pay your premiums, the cost of your life insurance policy can never go up.
- ✓ **Guaranteed cash value.** The cash value illustrated at the time of purchase, when you reach age 65, is guaranteed as long as your coverage stays in force.*
- ✓ **Guaranteed portability.** Even if your employment changes, you can keep this coverage and pay us directly for the premiums.
- ✓ **Guaranteed additional purchase.** If you buy a minimum amount of coverage, you guarantee yourself the right to purchase any remaining portion of the guarantee issue limit at future approved enrollments (subject to product and payroll deduction availability).

* The actual cash value may be decreased by loans or withdrawals.

Just 54% of Americans have any life insurance coverage, a notable decline from 63% just a decade ago.

2020 Insurance Barometer Study, LIMRA and Life Happens

Did you know? ●●●

- ✓ **If you have a family**, whole life insurance enables you to build a cash reserve for yourself, your spouse, your children, and grandchildren for less than 1 hour's pay per week. It's a sound way to protect your family without exceeding your present budget.
- ✓ **If you're single with no dependents**, the flexibility of the whole life plan allows you to expand your coverage to meet future responsibilities.
- ✓ **If you are nearing retirement**, obligations and responsibilities have probably come and gone in the past few years. Now you can think about your future. Your whole life plan can be continued after retirement at the same premium.

44% of families say they would face financial hardship if the primary wage earner died within 6 months. For 28%, it would be within just one month.¹

69% of consumers with life insurance say they are less stressed knowing their loved ones are financially protected with life insurance.²

¹ 2020 Insurance Barometer Study, LIMRA and Life Happens

² 2019 Insure Your Love Consumer Survey, Life Happens

What's the right coverage for you? ●●●

We know it's not easy to figure out which insurance fits your needs. Whole life insurance provides protection and financial security that can ensure your family is taken care of when the unexpected happens.

Speak with a representative to talk about what might work for you and your family.



Axel Halvarson

Creative Employee Benefits, Inc.

Cell: 502.500.6290 | Office: 502.238.7252



FAMILY MATTERS. NO MATTER WHAT.®

120 Royall Street, Canton, MA 02021

800.669.2668 | www.bostonmutual.com

Policies underwritten by Boston Mutual Life Insurance Company. This information is not intended to be a complete description of the insurance coverage available. For complete details of coverage and availability, please refer to the policy form or contact your Boston Mutual representative.

 /bostonmutuallifeins

 /company/boston-mutual-life-insurance

Employee Life Option Plus

Unismoke Rates

\$4.33 Semi-Monthly					\$6.50 Semi-Monthly					\$8.67 Semi-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	\$11,274	\$4,888	\$9,662	\$0.43	18	\$18,688	\$8,103	\$16,015	\$0.71	18	\$26,085	\$11,310	\$22,354	\$0.99
19	\$10,899	\$4,698	\$9,286	\$0.41	19	\$18,067	\$7,787	\$15,392	\$0.68	19	\$25,218	\$10,870	\$21,485	\$0.94
20	\$10,593	\$4,538	\$8,969	\$0.39	20	\$17,559	\$7,522	\$14,868	\$0.64	20	\$24,510	\$10,500	\$20,753	\$0.89
21	\$10,303	\$4,385	\$8,667	\$0.37	21	\$17,079	\$7,269	\$14,367	\$0.62	21	\$23,840	\$10,146	\$20,055	\$0.86
22	\$9,976	\$4,217	\$8,335	\$0.36	22	\$16,537	\$6,990	\$13,817	\$0.59	22	\$23,083	\$9,757	\$19,286	\$0.82
23	\$9,719	\$4,079	\$8,062	\$0.34	23	\$16,111	\$6,761	\$13,364	\$0.56	23	\$22,489	\$9,438	\$18,655	\$0.78
24	\$9,451	\$3,936	\$7,781	\$0.33	24	\$15,667	\$6,525	\$12,898	\$0.54	24	\$21,869	\$9,109	\$18,004	\$0.75
25	\$9,198	\$3,801	\$7,512	\$0.32	25	\$15,246	\$6,300	\$12,452	\$0.53	25	\$21,282	\$8,794	\$17,382	\$0.73
26	\$8,842	\$3,623	\$7,161	\$0.31	26	\$14,657	\$6,006	\$11,871	\$0.51	26	\$20,458	\$8,383	\$16,569	\$0.70
27	\$8,503	\$3,453	\$6,826	\$0.30	27	\$14,095	\$5,724	\$11,315	\$0.49	27	\$19,674	\$7,990	\$15,793	\$0.68
28	\$8,127	\$3,270	\$6,463	\$0.28	28	\$13,472	\$5,420	\$10,713	\$0.46	28	\$18,805	\$7,566	\$14,954	\$0.65
29	\$7,783	\$3,100	\$6,127	\$0.27	29	\$12,902	\$5,139	\$10,157	\$0.45	29	\$18,009	\$7,173	\$14,178	\$0.62
30	\$7,482	\$2,949	\$5,828	\$0.26	30	\$12,403	\$4,888	\$9,661	\$0.43	30	\$17,312	\$6,822	\$13,485	\$0.60
31	\$7,149	\$2,786	\$5,506	\$0.25	31	\$11,850	\$4,617	\$9,127	\$0.41	31	\$16,541	\$6,445	\$12,740	\$0.58
32	\$6,850	\$2,637	\$5,213	\$0.24	32	\$11,355	\$4,372	\$8,642	\$0.40	32	\$15,850	\$6,103	\$12,062	\$0.56
33	\$6,524	\$2,480	\$4,902	\$0.23	33	\$10,815	\$4,112	\$8,127	\$0.38	33	\$15,096	\$5,739	\$11,344	\$0.53
34	\$6,228	\$2,336	\$4,618	\$0.23	34	\$10,324	\$3,873	\$7,655	\$0.37	34	\$14,410	\$5,405	\$10,684	\$0.52
35	\$5,962	\$2,205	\$4,358	\$0.22	35	\$9,883	\$3,655	\$7,224	\$0.36	35	\$13,795	\$5,102	\$10,084	\$0.49
36	\$5,679	\$2,069	\$4,089	\$0.21	36	\$9,414	\$3,429	\$6,778	\$0.34	36	\$13,141	\$4,787	\$9,462	\$0.48
37	\$5,422	\$1,944	\$3,842	\$0.20	37	\$8,988	\$3,222	\$6,369	\$0.33	37	\$12,546	\$4,498	\$8,890	\$0.46
38	\$5,151	\$1,816	\$3,589	\$0.19	38	\$8,539	\$3,010	\$5,949	\$0.32	38	\$11,920	\$4,201	\$8,304	\$0.44
39	\$4,907	\$1,699	\$3,357	\$0.19	39	\$8,134	\$2,816	\$5,565	\$0.30	39	\$11,354	\$3,930	\$7,769	\$0.42
40	\$4,684	\$1,590	\$3,144	\$0.18	40	\$7,765	\$2,637	\$5,211	\$0.29	40	\$10,839	\$3,680	\$7,274	\$0.41
41	\$4,455	\$1,482	\$2,929	\$0.17	41	\$7,384	\$2,456	\$4,854	\$0.28	41	\$10,308	\$3,429	\$6,777	\$0.39
42	\$4,246	\$1,381	\$2,730	\$0.17	42	\$7,039	\$2,290	\$4,526	\$0.27	42	\$9,826	\$3,197	\$6,318	\$0.38
43	\$4,029	\$1,280	\$2,529	\$0.16	43	\$6,678	\$2,121	\$4,193	\$0.26	43	\$9,322	\$2,961	\$5,853	\$0.36
44	\$3,834	\$1,187	\$2,345	\$0.15	44	\$6,356	\$1,967	\$3,888	\$0.25	44	\$8,872	\$2,746	\$5,427	\$0.35
45	\$3,657	\$1,100	\$2,175	\$0.15	45	\$6,063	\$1,824	\$3,605	\$0.24	45	\$8,463	\$2,546	\$5,033	\$0.34
46	\$3,469	\$1,012	\$2,000	\$0.15	46	\$5,750	\$1,677	\$3,315	\$0.24	46	\$8,027	\$2,341	\$4,628	\$0.33
47	\$3,300	\$931	\$1,839	\$0.14	47	\$5,471	\$1,543	\$3,049	\$0.23	47	\$7,637	\$2,154	\$4,257	\$0.32
48	\$3,127	\$850	\$1,679	\$0.13	48	\$5,183	\$1,408	\$2,783	\$0.22	48	\$7,235	\$1,966	\$3,885	\$0.31
49	\$2,971	\$775	\$1,531	\$0.13	49	\$4,926	\$1,284	\$2,539	\$0.21	49	\$6,876	\$1,793	\$3,544	\$0.29
50	\$2,832	\$705	\$1,394	\$0.13	50	\$4,694	\$1,169	\$2,311	\$0.20	50	\$6,553	\$1,632	\$3,226	\$0.28
51	\$2,686	\$636	\$1,257	\$0.12	51	\$4,452	\$1,054	\$2,083	\$0.20	51	\$6,214	\$1,471	\$2,907	\$0.27
52	\$2,554	\$571	\$1,129	\$0.12	52	\$4,233	\$946	\$1,870	\$0.19	52	\$5,909	\$1,321	\$2,611	\$0.27
53	\$2,422	\$507	\$1,003	\$0.11	53	\$4,016	\$841	\$1,663	\$0.18	53	\$5,606	\$1,175	\$2,322	\$0.26
54	\$2,300	\$448	\$885	\$0.11	54	\$3,812	\$742	\$1,466	\$0.18	54	\$5,322	\$1,036	\$2,047	\$0.25
55	\$2,185	\$390	\$772	\$0.11	55	\$3,622	\$647	\$1,279	\$0.17	55	\$5,056	\$903	\$1,786	\$0.24
56*	\$2,047	\$380	\$731	\$0.10	56*	\$3,394	\$630	\$1,212	\$0.16	56*	\$4,738	\$880	\$1,692	\$0.23
57*	\$1,925	\$372	\$695	\$0.10	57*	\$3,191	\$616	\$1,152	\$0.16	57*	\$4,455	\$860	\$1,609	\$0.23
58*	\$1,804	\$362	\$659	\$0.09	58*	\$2,991	\$600	\$1,093	\$0.15	58*	\$4,175	\$837	\$1,525	\$0.21
59*	\$1,695	\$353	\$626	\$0.09	59*	\$2,810	\$585	\$1,039	\$0.15	59*	\$3,922	\$817	\$1,450	\$0.21
60*	\$1,607	\$348	\$601	\$0.09	60*	\$2,664	\$577	\$996	\$0.15	60*	\$3,719	\$805	\$1,391	\$0.20
61*	\$1,517	\$341	\$574	N/A	61*	\$2,515	\$565	\$952	N/A	61*	\$3,511	\$789	\$1,330	N/A
62*	\$1,438	\$336	\$551	N/A	62*	\$2,383	\$556	\$914	N/A	62*	\$3,327	\$777	\$1,276	N/A
63*	\$1,356	\$329	\$527	N/A	63*	\$2,247	\$545	\$873	N/A	63*	\$3,137	\$760	\$1,219	N/A
64*	\$1,281	\$322	\$504	N/A	64*	\$2,123	\$534	\$836	N/A	64*	\$2,964	\$746	\$1,167	N/A
65*	\$1,211	\$316	\$483	N/A	65*	\$2,008	\$524	\$801	N/A	65*	\$2,803	\$732	\$1,119	N/A
66*	\$1,132	\$307	\$458	N/A	66*	\$1,877	\$509	\$760	N/A	66*	\$2,620	\$710	\$1,060	N/A
67*	\$1,063	\$300	\$438	N/A	67*	\$1,762	\$498	\$727	N/A	67*	\$2,460	\$695	\$1,015	N/A
68*	\$995	\$294	\$420	N/A	68*	\$1,649	\$487	\$695	N/A	68*	\$2,302	\$680	\$971	N/A
69*	\$933	\$288	\$402	N/A	69*	\$1,547	\$477	\$667	N/A	69*	\$2,159	\$666	\$931	N/A
70*	\$876	\$282	\$387	N/A	70*	\$1,453	\$468	\$641	N/A	70*	\$2,028	\$654	\$895	N/A
71*	\$824	\$278	\$372	N/A	71*	\$1,365	\$460	\$617	N/A	71*	\$1,906	\$642	\$861	N/A
72*	\$777	\$274	\$360	N/A	72*	\$1,288	\$454	\$596	N/A	72*	\$1,798	\$633	\$832	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

\$10.83 Semi-Monthly					\$13.00 Semi-Monthly					\$15.17 Semi-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	\$33,482	\$14,517	\$28,693	\$1.26	18	\$40,879	\$17,724	\$35,032	\$1.54	18	\$48,293	\$20,938	\$41,386	\$1.82
19	\$32,369	\$13,952	\$27,577	\$1.21	19	\$39,520	\$17,034	\$33,669	\$1.47	19	\$46,688	\$20,124	\$39,776	\$1.74
20	\$31,459	\$13,476	\$26,637	\$1.15	20	\$38,410	\$16,454	\$32,523	\$1.40	20	\$45,377	\$19,439	\$38,422	\$1.65
21	\$30,600	\$13,023	\$25,742	\$1.10	21	\$37,361	\$15,901	\$31,429	\$1.35	21	\$44,137	\$18,785	\$37,129	\$1.59
22	\$29,628	\$12,524	\$24,754	\$1.05	22	\$36,175	\$15,291	\$30,224	\$1.29	22	\$42,736	\$18,065	\$35,706	\$1.52
23	\$28,865	\$12,114	\$23,944	\$1.00	23	\$35,242	\$14,790	\$29,234	\$1.22	23	\$41,634	\$17,473	\$34,536	\$1.44
24	\$28,069	\$11,691	\$23,108	\$0.96	24	\$34,271	\$14,274	\$28,214	\$1.17	24	\$40,486	\$16,863	\$33,331	\$1.39
25	\$27,316	\$11,287	\$22,310	\$0.94	25	\$33,351	\$13,781	\$27,239	\$1.14	25	\$39,400	\$16,280	\$32,180	\$1.35
26	\$26,259	\$10,760	\$21,268	\$0.90	26	\$32,061	\$13,137	\$25,967	\$1.10	26	\$37,876	\$15,520	\$30,677	\$1.30
27	\$25,253	\$10,256	\$20,272	\$0.87	27	\$30,832	\$12,522	\$24,750	\$1.06	27	\$36,424	\$14,793	\$29,239	\$1.25
28	\$24,137	\$9,711	\$19,194	\$0.83	28	\$29,470	\$11,856	\$23,435	\$1.01	28	\$34,815	\$14,007	\$27,685	\$1.19
29	\$23,116	\$9,207	\$18,199	\$0.79	29	\$28,223	\$11,241	\$22,219	\$0.97	29	\$33,342	\$13,280	\$26,249	\$1.14
30	\$22,221	\$8,757	\$17,309	\$0.77	30	\$27,131	\$10,692	\$21,134	\$0.94	30	\$32,052	\$12,631	\$24,967	\$1.11
31	\$21,231	\$8,273	\$16,352	\$0.74	31	\$25,922	\$10,101	\$19,965	\$0.90	31	\$30,624	\$11,933	\$23,586	\$1.06
32	\$20,344	\$7,833	\$15,483	\$0.72	32	\$24,839	\$9,564	\$18,903	\$0.87	32	\$29,344	\$11,298	\$22,332	\$1.03
33	\$19,376	\$7,366	\$14,560	\$0.68	33	\$23,657	\$8,994	\$17,777	\$0.83	33	\$27,948	\$10,625	\$21,002	\$0.98
34	\$18,496	\$6,938	\$13,713	\$0.66	34	\$22,583	\$8,471	\$16,744	\$0.81	34	\$26,679	\$10,008	\$19,781	\$0.95
35	\$17,707	\$6,548	\$12,943	\$0.63	35	\$21,619	\$7,995	\$15,803	\$0.77	35	\$25,540	\$9,445	\$18,669	\$0.91
36	\$16,867	\$6,144	\$12,145	\$0.61	36	\$20,593	\$7,502	\$14,827	\$0.74	36	\$24,328	\$8,862	\$17,517	\$0.88
37	\$16,103	\$5,773	\$11,411	\$0.59	37	\$19,661	\$7,048	\$13,932	\$0.72	37	\$23,226	\$8,327	\$16,458	\$0.85
38	\$15,300	\$5,393	\$10,659	\$0.57	38	\$18,680	\$6,584	\$13,014	\$0.69	38	\$22,068	\$7,778	\$15,374	\$0.82
39	\$14,573	\$5,045	\$9,971	\$0.54	39	\$17,793	\$6,159	\$12,174	\$0.66	39	\$21,020	\$7,276	\$14,382	\$0.78
40	\$13,912	\$4,724	\$9,337	\$0.52	40	\$16,986	\$5,768	\$11,400	\$0.64	40	\$20,067	\$6,814	\$13,468	\$0.75
41	\$13,230	\$4,400	\$8,698	\$0.50	41	\$16,153	\$5,373	\$10,619	\$0.61	41	\$19,083	\$6,347	\$12,546	\$0.72
42	\$12,612	\$4,103	\$8,110	\$0.48	42	\$15,398	\$5,009	\$9,901	\$0.59	42	\$18,191	\$5,918	\$11,697	\$0.70
43	\$11,965	\$3,800	\$7,512	\$0.47	43	\$14,609	\$4,640	\$9,172	\$0.57	43	\$17,258	\$5,482	\$10,835	\$0.67
44	\$11,387	\$3,524	\$6,966	\$0.45	44	\$13,903	\$4,303	\$8,505	\$0.55	44	\$16,425	\$5,083	\$10,047	\$0.64
45	\$10,862	\$3,268	\$6,459	\$0.43	45	\$13,263	\$3,990	\$7,887	\$0.53	45	\$15,668	\$4,714	\$9,317	\$0.62
46	\$10,303	\$3,005	\$5,940	\$0.42	46	\$12,579	\$3,669	\$7,253	\$0.52	46	\$14,861	\$4,335	\$8,568	\$0.61
47	\$9,802	\$2,764	\$5,463	\$0.41	47	\$11,968	\$3,375	\$6,671	\$0.50	47	\$14,139	\$3,987	\$7,881	\$0.59
48	\$9,286	\$2,523	\$4,987	\$0.39	48	\$11,338	\$3,080	\$6,089	\$0.48	48	\$13,394	\$3,639	\$7,193	\$0.56
49	\$8,825	\$2,301	\$4,548	\$0.37	49	\$10,775	\$2,809	\$5,553	\$0.45	49	\$12,729	\$3,319	\$6,560	\$0.53
50	\$8,411	\$2,095	\$4,141	\$0.36	50	\$10,269	\$2,558	\$5,056	\$0.44	50	\$12,132	\$3,022	\$5,973	\$0.52
51	\$7,977	\$1,888	\$3,732	\$0.35	51	\$9,739	\$2,305	\$4,557	\$0.42	51	\$11,505	\$2,723	\$5,383	\$0.50
52	\$7,585	\$1,696	\$3,352	\$0.34	52	\$9,261	\$2,070	\$4,092	\$0.41	52	\$10,940	\$2,446	\$4,834	\$0.49
53	\$7,195	\$1,508	\$2,980	\$0.33	53	\$8,785	\$1,841	\$3,638	\$0.40	53	\$10,378	\$2,175	\$4,298	\$0.47
54	\$6,831	\$1,329	\$2,627	\$0.32	54	\$8,340	\$1,623	\$3,208	\$0.39	54	\$9,853	\$1,917	\$3,790	\$0.46
55	\$6,490	\$1,160	\$2,292	\$0.30	55	\$7,924	\$1,416	\$2,799	\$0.37	55	\$9,362	\$1,673	\$3,306	\$0.44
56*	\$6,081	\$1,130	\$2,172	\$0.29	56*	\$7,425	\$1,379	\$2,652	\$0.35	56*	\$8,772	\$1,629	\$3,133	\$0.42
57*	\$5,718	\$1,104	\$2,065	\$0.29	57*	\$6,982	\$1,348	\$2,522	\$0.35	57*	\$8,248	\$1,592	\$2,979	\$0.42
58*	\$5,360	\$1,075	\$1,958	\$0.27	58*	\$6,544	\$1,312	\$2,391	\$0.33	58*	\$7,731	\$1,551	\$2,824	\$0.39
59*	\$5,034	\$1,049	\$1,861	\$0.27	59*	\$6,147	\$1,281	\$2,272	\$0.32	59*	\$7,261	\$1,513	\$2,684	\$0.38
60*	\$4,773	\$1,033	\$1,785	\$0.26	60*	\$5,828	\$1,261	\$2,180	\$0.32	60*	\$6,885	\$1,490	\$2,575	\$0.38
61*	\$4,506	\$1,013	\$1,706	N/A	61*	\$5,502	\$1,237	\$2,083	N/A	61*	\$6,500	\$1,461	\$2,461	N/A
62*	\$4,270	\$997	\$1,637	N/A	62*	\$5,214	\$1,217	\$1,999	N/A	62*	\$6,159	\$1,438	\$2,362	N/A
63*	\$4,027	\$976	\$1,564	N/A	63*	\$4,917	\$1,192	\$1,910	N/A	63*	\$5,808	\$1,408	\$2,256	N/A
64*	\$3,804	\$957	\$1,498	N/A	64*	\$4,645	\$1,169	\$1,829	N/A	64*	\$5,488	\$1,381	\$2,161	N/A
65*	\$3,597	\$939	\$1,435	N/A	65*	\$4,392	\$1,147	\$1,753	N/A	65*	\$5,189	\$1,355	\$2,071	N/A
66*	\$3,363	\$911	\$1,361	N/A	66*	\$4,106	\$1,113	\$1,662	N/A	66*	\$4,851	\$1,315	\$1,963	N/A
67*	\$3,157	\$892	\$1,302	N/A	67*	\$3,855	\$1,089	\$1,590	N/A	67*	\$4,554	\$1,287	\$1,878	N/A
68*	\$2,955	\$872	\$1,246	N/A	68*	\$3,607	\$1,065	\$1,521	N/A	68*	\$4,262	\$1,258	\$1,797	N/A
69*	\$2,771	\$855	\$1,195	N/A	69*	\$3,384	\$1,044	\$1,459	N/A	69*	\$3,998	\$1,233	\$1,724	N/A
70*	\$2,603	\$839	\$1,149	N/A	70*	\$3,178	\$1,025	\$1,402	N/A	70*	\$3,755	\$1,211	\$1,657	N/A
71*	\$2,447	\$825	\$1,106	N/A	71*	\$2,987	\$1,007	\$1,350	N/A	71*	\$3,529	\$1,189	\$1,594	N/A
72*	\$2,308	\$813	\$1,069	N/A	72*	\$2,817	\$992	\$1,304	N/A	72*	\$3,329	\$1,173	\$1,541	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)

\$17.33 Semi-Monthly					\$19.50 Semi-Monthly					\$21.67 Semi-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	\$55,691	\$24,146	\$47,726	\$2.10	18	\$63,087	\$27,353	\$54,064	\$2.38	18	\$70,501	\$30,567	\$60,418	\$2.66
19	\$53,840	\$23,207	\$45,870	\$2.01	19	\$60,990	\$26,289	\$51,961	\$2.27	19	\$68,158	\$29,378	\$58,068	\$2.54
20	\$52,327	\$22,416	\$44,306	\$1.91	20	\$59,277	\$25,393	\$50,191	\$2.16	20	\$66,243	\$28,377	\$56,089	\$2.41
21	\$50,898	\$21,662	\$42,817	\$1.83	21	\$57,657	\$24,539	\$48,503	\$2.07	21	\$64,433	\$27,423	\$54,203	\$2.32
22	\$49,282	\$20,832	\$41,175	\$1.75	22	\$55,827	\$23,598	\$46,643	\$1.98	22	\$62,388	\$26,371	\$52,125	\$2.22
23	\$48,012	\$20,149	\$39,826	\$1.66	23	\$54,388	\$22,825	\$45,115	\$1.88	23	\$60,780	\$25,508	\$50,418	\$2.11
24	\$46,688	\$19,446	\$38,436	\$1.60	24	\$52,889	\$22,029	\$43,541	\$1.81	24	\$59,104	\$24,617	\$48,658	\$2.02
25	\$45,435	\$18,774	\$37,109	\$1.56	25	\$51,470	\$21,268	\$42,038	\$1.76	25	\$57,518	\$23,767	\$46,977	\$1.97
26	\$43,678	\$17,898	\$35,376	\$1.50	26	\$49,478	\$20,274	\$40,073	\$1.69	26	\$55,293	\$22,657	\$44,783	\$1.89
27	\$42,003	\$17,059	\$33,717	\$1.44	27	\$47,582	\$19,324	\$38,196	\$1.63	27	\$53,174	\$21,596	\$42,685	\$1.82
28	\$40,148	\$16,152	\$31,926	\$1.38	28	\$45,480	\$18,298	\$36,166	\$1.56	28	\$50,824	\$20,448	\$40,416	\$1.74
29	\$38,449	\$15,314	\$30,270	\$1.32	29	\$43,555	\$17,348	\$34,290	\$1.49	29	\$48,674	\$19,387	\$38,320	\$1.67
30	\$36,961	\$14,566	\$28,791	\$1.28	30	\$41,870	\$16,501	\$32,615	\$1.45	30	\$46,791	\$18,440	\$36,448	\$1.62
31	\$35,315	\$13,761	\$27,199	\$1.23	31	\$40,005	\$15,588	\$30,811	\$1.39	31	\$44,706	\$17,420	\$34,432	\$1.55
32	\$33,839	\$13,029	\$25,753	\$1.19	32	\$38,333	\$14,759	\$29,173	\$1.35	32	\$42,838	\$16,494	\$32,601	\$1.50
33	\$32,229	\$12,253	\$24,218	\$1.13	33	\$36,509	\$13,880	\$27,435	\$1.28	33	\$40,800	\$15,511	\$30,659	\$1.43
34	\$30,765	\$11,540	\$22,810	\$1.10	34	\$34,851	\$13,073	\$25,840	\$1.24	34	\$38,947	\$14,609	\$28,876	\$1.39
35	\$29,452	\$10,892	\$21,529	\$1.05	35	\$33,364	\$12,339	\$24,388	\$1.19	35	\$37,284	\$13,788	\$27,253	\$1.33
36	\$28,055	\$10,220	\$20,200	\$1.01	36	\$31,781	\$11,577	\$22,883	\$1.15	36	\$35,516	\$12,938	\$25,572	\$1.28
37	\$26,784	\$9,602	\$18,979	\$0.98	37	\$30,341	\$10,877	\$21,500	\$1.11	37	\$33,907	\$12,156	\$24,027	\$1.24
38	\$25,449	\$8,970	\$17,729	\$0.94	38	\$28,828	\$10,161	\$20,083	\$1.06	38	\$32,216	\$11,355	\$22,444	\$1.19
39	\$24,240	\$8,391	\$16,585	\$0.90	39	\$27,459	\$9,505	\$18,788	\$1.01	39	\$30,686	\$10,622	\$20,996	\$1.13
40	\$23,141	\$7,858	\$15,531	\$0.87	40	\$26,214	\$8,901	\$17,593	\$0.98	40	\$29,295	\$9,947	\$19,661	\$1.09
41	\$22,006	\$7,319	\$14,467	\$0.83	41	\$24,929	\$8,292	\$16,389	\$0.94	41	\$27,859	\$9,266	\$18,315	\$1.05
42	\$20,978	\$6,825	\$13,489	\$0.80	42	\$23,764	\$7,731	\$15,281	\$0.91	42	\$26,557	\$8,640	\$17,077	\$1.02
43	\$19,902	\$6,321	\$12,495	\$0.77	43	\$22,545	\$7,161	\$14,154	\$0.87	43	\$25,195	\$8,003	\$15,818	\$0.97
44	\$18,941	\$5,862	\$11,586	\$0.74	44	\$21,456	\$6,640	\$13,125	\$0.84	44	\$23,978	\$7,421	\$14,668	\$0.94
45	\$18,068	\$5,436	\$10,744	\$0.72	45	\$20,468	\$6,158	\$12,171	\$0.81	45	\$22,873	\$6,881	\$13,601	\$0.91
46	\$17,137	\$4,999	\$9,881	\$0.70	46	\$19,413	\$5,663	\$11,193	\$0.79	46	\$21,695	\$6,328	\$12,508	\$0.89
47	\$16,305	\$4,598	\$9,088	\$0.68	47	\$18,470	\$5,208	\$10,295	\$0.76	47	\$20,641	\$5,821	\$11,505	\$0.85
48	\$15,446	\$4,197	\$8,295	\$0.65	48	\$17,498	\$4,754	\$9,397	\$0.73	48	\$19,554	\$5,313	\$10,501	\$0.82
49	\$14,679	\$3,827	\$7,565	\$0.61	49	\$16,629	\$4,336	\$8,570	\$0.69	49	\$18,583	\$4,845	\$9,577	\$0.77
50	\$13,990	\$3,485	\$6,888	\$0.60	50	\$15,848	\$3,948	\$7,803	\$0.68	50	\$17,711	\$4,412	\$8,720	\$0.76
51	\$13,268	\$3,141	\$6,208	\$0.57	51	\$15,030	\$3,558	\$7,032	\$0.65	51	\$16,796	\$3,976	\$7,859	\$0.73
52	\$12,616	\$2,820	\$5,575	\$0.56	52	\$14,292	\$3,195	\$6,315	\$0.64	52	\$15,972	\$3,571	\$7,057	\$0.71
53	\$11,968	\$2,508	\$4,957	\$0.54	53	\$13,557	\$2,841	\$5,615	\$0.61	53	\$15,151	\$3,175	\$6,275	\$0.68
54	\$11,362	\$2,211	\$4,370	\$0.53	54	\$12,871	\$2,505	\$4,951	\$0.60	54	\$14,384	\$2,799	\$5,533	\$0.67
55	\$10,796	\$1,929	\$3,813	\$0.50	55	\$12,229	\$2,185	\$4,319	\$0.57	55	\$13,667	\$2,442	\$4,827	\$0.63
56*	\$10,116	\$1,879	\$3,613	\$0.48	56*	\$11,459	\$2,129	\$4,092	\$0.54	56*	\$12,806	\$2,379	\$4,574	\$0.60
57*	\$9,511	\$1,836	\$3,435	\$0.48	57*	\$10,774	\$2,080	\$3,891	\$0.54	57*	\$12,041	\$2,324	\$4,349	\$0.61
58*	\$8,915	\$1,788	\$3,257	\$0.45	58*	\$10,099	\$2,025	\$3,689	\$0.50	58*	\$11,286	\$2,264	\$4,123	\$0.56
59*	\$8,374	\$1,745	\$3,095	\$0.44	59*	\$9,486	\$1,977	\$3,506	\$0.50	59*	\$10,601	\$2,209	\$3,918	\$0.56
60*	\$7,940	\$1,718	\$2,970	\$0.43	60*	\$8,995	\$1,947	\$3,364	\$0.49	60*	\$10,052	\$2,176	\$3,760	\$0.55
61*	\$7,496	\$1,685	\$2,839	N/A	61*	\$8,492	\$1,909	\$3,216	N/A	61*	\$9,490	\$2,133	\$3,594	N/A
62*	\$7,103	\$1,658	\$2,724	N/A	62*	\$8,046	\$1,878	\$3,085	N/A	62*	\$8,992	\$2,099	\$3,448	N/A
63*	\$6,698	\$1,624	\$2,602	N/A	63*	\$7,588	\$1,839	\$2,948	N/A	63*	\$8,479	\$2,055	\$3,294	N/A
64*	\$6,328	\$1,592	\$2,491	N/A	64*	\$7,169	\$1,804	\$2,822	N/A	64*	\$8,011	\$2,016	\$3,154	N/A
65*	\$5,984	\$1,563	\$2,388	N/A	65*	\$6,778	\$1,770	\$2,705	N/A	65*	\$7,575	\$1,978	\$3,023	N/A
66*	\$5,595	\$1,516	\$2,264	N/A	66*	\$6,338	\$1,718	\$2,565	N/A	66*	\$7,082	\$1,919	\$2,866	N/A
67*	\$5,252	\$1,484	\$2,166	N/A	67*	\$5,950	\$1,681	\$2,454	N/A	67*	\$6,649	\$1,878	\$2,743	N/A
68*	\$4,915	\$1,451	\$2,072	N/A	68*	\$5,568	\$1,644	\$2,348	N/A	68*	\$6,222	\$1,837	\$2,624	N/A
69*	\$4,610	\$1,422	\$1,988	N/A	69*	\$5,222	\$1,611	\$2,252	N/A	69*	\$5,836	\$1,800	\$2,517	N/A
70*	\$4,330	\$1,396	\$1,911	N/A	70*	\$4,905	\$1,581	\$2,164	N/A	70*	\$5,482	\$1,768	\$2,419	N/A
71*	\$4,070	\$1,372	\$1,839	N/A	71*	\$4,611	\$1,554	\$2,083	N/A	71*	\$5,153	\$1,737	\$2,328	N/A
72*	\$3,839	\$1,352	\$1,777	N/A	72*	\$4,348	\$1,532	\$2,013	N/A	72*	\$4,859	\$1,712	\$2,250	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)

\$23.83 Semi-Monthly					\$26.00 Semi-Monthly					\$28.17 Semi-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	\$77,899	\$33,775	\$66,758	\$2.94	18	\$85,295	\$36,981	\$73,096	\$3.21	18	\$92,709	\$40,196	\$79,450	\$3.49
19	\$75,309	\$32,460	\$64,160	\$2.81	19	\$82,460	\$35,543	\$70,253	\$3.07	19	\$89,627	\$38,632	\$76,359	\$3.34
20	\$73,194	\$31,355	\$61,975	\$2.66	20	\$80,143	\$34,332	\$67,859	\$2.92	20	\$87,110	\$37,316	\$73,758	\$3.17
21	\$71,194	\$30,300	\$59,891	\$2.56	21	\$77,954	\$33,177	\$65,577	\$2.80	21	\$84,730	\$36,061	\$71,277	\$3.04
22	\$68,934	\$29,138	\$57,594	\$2.45	22	\$75,479	\$31,905	\$63,062	\$2.68	22	\$82,040	\$34,678	\$68,544	\$2.91
23	\$67,157	\$28,184	\$55,707	\$2.33	23	\$73,534	\$30,860	\$60,997	\$2.55	23	\$79,925	\$33,542	\$66,299	\$2.77
24	\$65,306	\$27,201	\$53,764	\$2.23	24	\$71,506	\$29,783	\$58,868	\$2.44	24	\$77,722	\$32,372	\$63,985	\$2.66
25	\$63,554	\$26,261	\$51,907	\$2.17	25	\$69,588	\$28,754	\$56,835	\$2.38	25	\$75,637	\$31,254	\$61,776	\$2.59
26	\$61,095	\$25,034	\$49,482	\$2.09	26	\$66,896	\$27,411	\$54,180	\$2.29	26	\$72,711	\$29,794	\$58,890	\$2.49
27	\$58,753	\$23,861	\$47,163	\$2.01	27	\$64,332	\$26,127	\$51,642	\$2.20	27	\$69,923	\$28,398	\$56,130	\$2.39
28	\$56,157	\$22,593	\$44,657	\$1.92	28	\$61,489	\$24,738	\$48,897	\$2.10	28	\$66,834	\$26,889	\$53,147	\$2.29
29	\$53,781	\$21,421	\$42,340	\$1.84	29	\$58,888	\$23,455	\$46,361	\$2.01	29	\$64,006	\$25,494	\$50,390	\$2.19
30	\$51,700	\$20,374	\$40,272	\$1.79	30	\$56,609	\$22,309	\$44,096	\$1.96	30	\$61,530	\$24,248	\$47,929	\$2.13
31	\$49,397	\$19,248	\$38,045	\$1.71	31	\$54,087	\$21,076	\$41,657	\$1.87	31	\$58,789	\$22,908	\$45,279	\$2.04
32	\$47,333	\$18,225	\$36,022	\$1.66	32	\$51,827	\$19,955	\$39,442	\$1.82	32	\$56,332	\$21,690	\$42,871	\$1.98
33	\$45,081	\$17,139	\$33,876	\$1.58	33	\$49,362	\$18,766	\$37,093	\$1.73	33	\$53,652	\$20,397	\$40,317	\$1.88
34	\$43,034	\$16,142	\$31,907	\$1.53	34	\$47,120	\$17,675	\$34,936	\$1.67	34	\$51,215	\$19,211	\$37,972	\$1.82
35	\$41,197	\$15,235	\$30,114	\$1.46	35	\$45,108	\$16,682	\$32,973	\$1.60	35	\$49,029	\$18,132	\$35,839	\$1.74
36	\$39,242	\$14,295	\$28,255	\$1.41	36	\$42,968	\$15,652	\$30,938	\$1.55	36	\$46,703	\$17,013	\$33,627	\$1.68
37	\$37,465	\$13,431	\$26,548	\$1.37	37	\$41,022	\$14,706	\$29,068	\$1.49	37	\$44,588	\$15,985	\$31,595	\$1.62
38	\$35,597	\$12,547	\$24,799	\$1.31	38	\$38,977	\$13,738	\$27,154	\$1.44	38	\$42,365	\$14,932	\$29,514	\$1.56
39	\$33,906	\$11,737	\$23,199	\$1.25	39	\$37,125	\$12,851	\$25,401	\$1.37	39	\$40,352	\$13,968	\$27,609	\$1.49
40	\$32,369	\$10,991	\$21,724	\$1.21	40	\$35,442	\$12,034	\$23,787	\$1.32	40	\$38,523	\$13,080	\$25,854	\$1.44
41	\$30,782	\$10,238	\$20,237	\$1.16	41	\$33,704	\$11,210	\$22,158	\$1.27	41	\$36,634	\$12,185	\$24,084	\$1.38
42	\$29,343	\$9,546	\$18,868	\$1.12	42	\$32,129	\$10,452	\$20,660	\$1.23	42	\$34,922	\$11,361	\$22,456	\$1.33
43	\$27,838	\$8,842	\$17,477	\$1.08	43	\$30,482	\$9,682	\$19,137	\$1.18	43	\$33,131	\$10,523	\$20,800	\$1.28
44	\$26,494	\$8,199	\$16,207	\$1.04	44	\$29,009	\$8,978	\$17,745	\$1.13	44	\$31,531	\$9,758	\$19,288	\$1.23
45	\$25,273	\$7,603	\$15,029	\$1.00	45	\$27,673	\$8,325	\$16,456	\$1.09	45	\$30,078	\$9,049	\$17,886	\$1.19
46	\$23,971	\$6,992	\$13,821	\$0.98	46	\$26,247	\$7,656	\$15,133	\$1.07	46	\$28,529	\$8,322	\$16,449	\$1.17
47	\$22,807	\$6,431	\$12,712	\$0.94	47	\$24,972	\$7,042	\$13,919	\$1.03	47	\$27,143	\$7,654	\$15,129	\$1.12
48	\$21,606	\$5,870	\$11,603	\$0.90	48	\$23,657	\$6,427	\$12,704	\$0.99	48	\$25,714	\$6,986	\$13,809	\$1.07
49	\$20,533	\$5,354	\$10,582	\$0.85	49	\$22,483	\$5,862	\$11,587	\$0.93	49	\$24,437	\$6,372	\$12,594	\$1.01
50	\$19,569	\$4,875	\$9,635	\$0.84	50	\$21,427	\$5,337	\$10,550	\$0.91	50	\$23,290	\$5,802	\$11,467	\$0.99
51	\$18,559	\$4,393	\$8,684	\$0.80	51	\$20,321	\$4,810	\$9,508	\$0.88	51	\$22,087	\$5,228	\$10,334	\$0.95
52	\$17,647	\$3,945	\$7,798	\$0.78	52	\$19,323	\$4,320	\$8,538	\$0.86	52	\$21,003	\$4,695	\$9,280	\$0.93
53	\$16,740	\$3,508	\$6,933	\$0.75	53	\$18,330	\$3,841	\$7,591	\$0.82	53	\$19,923	\$4,174	\$8,251	\$0.89
54	\$15,893	\$3,093	\$6,113	\$0.74	54	\$17,402	\$3,386	\$6,694	\$0.80	54	\$18,915	\$3,681	\$7,275	\$0.87
55	\$15,101	\$2,698	\$5,333	\$0.70	55	\$16,535	\$2,954	\$5,840	\$0.76	55	\$17,972	\$3,211	\$6,347	\$0.83
56*	\$14,150	\$2,628	\$5,054	\$0.67	56*	\$15,493	\$2,878	\$5,533	\$0.73	56*	\$16,840	\$3,128	\$6,014	\$0.79
57*	\$13,304	\$2,568	\$4,805	\$0.67	57*	\$14,567	\$2,812	\$5,261	\$0.73	57*	\$15,834	\$3,056	\$5,718	\$0.79
58*	\$12,470	\$2,501	\$4,555	\$0.62	58*	\$13,654	\$2,738	\$4,988	\$0.68	58*	\$14,841	\$2,977	\$5,421	\$0.74
59*	\$11,713	\$2,441	\$4,329	\$0.61	59*	\$12,825	\$2,672	\$4,740	\$0.67	59*	\$13,940	\$2,905	\$5,152	\$0.73
60*	\$11,107	\$2,404	\$4,154	\$0.60	60*	\$12,161	\$2,632	\$4,549	\$0.66	60*	\$13,218	\$2,861	\$4,944	\$0.72
61*	\$10,485	\$2,357	\$3,970	N/A	61*	\$11,481	\$2,581	\$4,348	N/A	61*	\$12,479	\$2,805	\$4,725	N/A
62*	\$9,936	\$2,320	\$3,810	N/A	62*	\$10,879	\$2,540	\$4,172	N/A	62*	\$11,825	\$2,761	\$4,535	N/A
63*	\$9,369	\$2,271	\$3,640	N/A	63*	\$10,259	\$2,487	\$3,986	N/A	63*	\$11,151	\$2,703	\$4,332	N/A
64*	\$8,852	\$2,227	\$3,485	N/A	64*	\$9,692	\$2,439	\$3,816	N/A	64*	\$10,535	\$2,651	\$4,147	N/A
65*	\$8,370	\$2,186	\$3,340	N/A	65*	\$9,165	\$2,394	\$3,658	N/A	65*	\$9,961	\$2,601	\$3,975	N/A
66*	\$7,826	\$2,121	\$3,167	N/A	66*	\$8,569	\$2,322	\$3,468	N/A	66*	\$9,314	\$2,524	\$3,769	N/A
67*	\$7,347	\$2,076	\$3,030	N/A	67*	\$8,044	\$2,273	\$3,318	N/A	67*	\$8,744	\$2,470	\$3,607	N/A
68*	\$6,875	\$2,030	\$2,899	N/A	68*	\$7,528	\$2,222	\$3,174	N/A	68*	\$8,182	\$2,415	\$3,450	N/A
69*	\$6,449	\$1,990	\$2,781	N/A	69*	\$7,061	\$2,178	\$3,045	N/A	69*	\$7,675	\$2,368	\$3,310	N/A
70*	\$6,057	\$1,953	\$2,673	N/A	70*	\$6,632	\$2,138	\$2,927	N/A	70*	\$7,209	\$2,324	\$3,181	N/A
71*	\$5,693	\$1,918	\$2,572	N/A	71*	\$6,234	\$2,101	\$2,817	N/A	71*	\$6,776	\$2,283	\$3,062	N/A
72*	\$5,369	\$1,892	\$2,486	N/A	72*	\$5,879	\$2,071	\$2,722	N/A	72*	\$6,390	\$2,251	\$2,958	N/A

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

END-95 (ESO)(20/21)

Employee Life Option Plus

Unismoke Rates

\$30.33 Semi-Monthly					\$32.50 Semi-Monthly					\$34.67 Semi-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	\$100,106	\$43,403	\$85,789	\$3.77	18	\$107,502	\$46,610	\$92,127	\$4.05	18	\$114,900	\$49,817	\$98,467	\$4.33
19	\$96,779	\$41,715	\$82,452	\$3.60	19	\$103,929	\$44,797	\$88,543	\$3.87	19	\$111,081	\$47,879	\$94,637	\$4.14
20	\$94,061	\$40,294	\$79,643	\$3.42	20	\$101,010	\$43,271	\$85,527	\$3.67	20	\$107,961	\$46,248	\$91,413	\$3.93
21	\$91,491	\$38,939	\$76,965	\$3.29	21	\$98,250	\$41,815	\$82,651	\$3.53	21	\$105,011	\$44,693	\$88,338	\$3.77
22	\$88,586	\$37,445	\$74,013	\$3.14	22	\$95,131	\$40,212	\$79,481	\$3.38	22	\$101,677	\$42,979	\$84,950	\$3.61
23	\$86,303	\$36,219	\$71,589	\$2.99	23	\$92,679	\$38,895	\$76,878	\$3.21	23	\$99,057	\$41,571	\$82,169	\$3.43
24	\$83,924	\$34,955	\$69,091	\$2.87	24	\$90,124	\$37,538	\$74,195	\$3.08	24	\$96,326	\$40,121	\$79,301	\$3.29
25	\$81,672	\$33,748	\$66,705	\$2.79	25	\$87,706	\$36,241	\$71,633	\$3.00	25	\$93,742	\$38,735	\$76,563	\$3.20
26	\$78,512	\$32,171	\$63,588	\$2.68	26	\$84,313	\$34,548	\$68,287	\$2.88	26	\$90,115	\$36,926	\$72,986	\$3.08
27	\$75,503	\$30,664	\$60,609	\$2.58	27	\$81,081	\$32,929	\$65,087	\$2.77	27	\$86,661	\$35,196	\$69,566	\$2.96
28	\$72,167	\$29,034	\$57,388	\$2.47	28	\$77,499	\$31,179	\$61,628	\$2.65	28	\$82,832	\$33,325	\$65,869	\$2.83
29	\$69,114	\$27,528	\$54,411	\$2.36	29	\$74,220	\$29,562	\$58,431	\$2.54	29	\$79,327	\$31,596	\$62,452	\$2.71
30	\$66,439	\$26,183	\$51,753	\$2.30	30	\$71,348	\$28,118	\$55,577	\$2.47	30	\$76,258	\$30,053	\$59,401	\$2.64
31	\$63,480	\$24,736	\$48,892	\$2.20	31	\$68,170	\$26,563	\$52,504	\$2.36	31	\$72,861	\$28,391	\$56,117	\$2.52
32	\$60,827	\$23,420	\$46,292	\$2.13	32	\$65,321	\$25,151	\$49,712	\$2.29	32	\$69,816	\$26,881	\$53,133	\$2.45
33	\$57,933	\$22,025	\$43,534	\$2.03	33	\$62,214	\$23,653	\$46,751	\$2.18	33	\$66,495	\$25,280	\$49,968	\$2.33
34	\$55,302	\$20,744	\$41,003	\$1.96	34	\$59,388	\$22,277	\$44,032	\$2.11	34	\$63,475	\$23,810	\$47,062	\$2.25
35	\$52,941	\$19,579	\$38,698	\$1.88	35	\$56,853	\$21,025	\$41,558	\$2.02	35	\$60,765	\$22,472	\$44,417	\$2.16
36	\$50,430	\$18,371	\$36,311	\$1.81	36	\$54,156	\$19,728	\$38,993	\$1.95	36	\$57,882	\$21,085	\$41,676	\$2.08
37	\$48,146	\$17,260	\$34,116	\$1.75	37	\$51,703	\$18,536	\$36,637	\$1.88	37	\$55,261	\$19,811	\$39,158	\$2.01
38	\$45,745	\$16,123	\$31,869	\$1.69	38	\$49,125	\$17,315	\$34,223	\$1.81	38	\$52,505	\$18,506	\$36,578	\$1.93
39	\$43,572	\$15,083	\$29,812	\$1.61	39	\$46,792	\$16,198	\$32,016	\$1.72	39	\$50,012	\$17,312	\$34,219	\$1.84
40	\$41,597	\$14,124	\$27,917	\$1.55	40	\$44,670	\$15,168	\$29,980	\$1.67	40	\$47,744	\$16,211	\$32,043	\$1.78
41	\$39,557	\$13,157	\$26,006	\$1.49	41	\$42,480	\$14,129	\$27,928	\$1.60	41	\$45,403	\$15,101	\$29,849	\$1.71
42	\$37,709	\$12,267	\$24,248	\$1.44	42	\$40,495	\$13,174	\$26,039	\$1.55	42	\$43,281	\$14,080	\$27,831	\$1.65
43	\$35,775	\$11,363	\$22,460	\$1.38	43	\$38,418	\$12,203	\$24,120	\$1.48	43	\$41,062	\$13,043	\$25,780	\$1.59
44	\$34,047	\$10,537	\$20,827	\$1.33	44	\$36,563	\$11,316	\$22,366	\$1.43	44	\$39,079	\$12,094	\$23,905	\$1.53
45	\$32,478	\$9,771	\$19,313	\$1.28	45	\$34,878	\$10,493	\$20,740	\$1.38	45	\$37,278	\$11,215	\$22,167	\$1.47
46	\$30,805	\$8,986	\$17,761	\$1.26	46	\$33,081	\$9,650	\$19,073	\$1.35	46	\$35,358	\$10,314	\$20,386	\$1.44
47	\$29,309	\$8,265	\$16,336	\$1.21	47	\$31,474	\$8,875	\$17,543	\$1.30	47	\$33,640	\$9,486	\$18,750	\$1.39
48	\$27,765	\$7,543	\$14,910	\$1.16	48	\$29,817	\$8,101	\$16,012	\$1.24	48	\$31,869	\$8,658	\$17,114	\$1.33
49	\$26,387	\$6,880	\$13,599	\$1.09	49	\$28,337	\$7,389	\$14,604	\$1.17	49	\$30,287	\$7,897	\$15,609	\$1.25
50	\$25,148	\$6,264	\$12,382	\$1.07	50	\$27,006	\$6,727	\$13,297	\$1.15	50	\$28,865	\$7,190	\$14,212	\$1.23
51	\$23,850	\$5,646	\$11,159	\$1.03	51	\$25,612	\$6,063	\$11,984	\$1.10	51	\$27,374	\$6,480	\$12,808	\$1.18
52	\$22,679	\$5,070	\$10,021	\$1.01	52	\$24,354	\$5,444	\$10,761	\$1.08	52	\$26,030	\$5,819	\$11,502	\$1.16
53	\$21,513	\$4,508	\$8,910	\$0.96	53	\$23,102	\$4,841	\$9,568	\$1.04	53	\$24,692	\$5,174	\$10,226	\$1.11
54	\$20,424	\$3,975	\$7,856	\$0.94	54	\$21,933	\$4,268	\$8,436	\$1.01	54	\$23,442	\$4,562	\$9,017	\$1.08
55	\$19,406	\$3,467	\$6,854	\$0.90	55	\$20,840	\$3,724	\$7,360	\$0.96	55	\$22,274	\$3,980	\$7,867	\$1.03
56*	\$18,183	\$3,377	\$6,494	\$0.86	56*	\$19,527	\$3,627	\$6,974	\$0.92	56*	\$20,871	\$3,877	\$7,454	\$0.98
57*	\$17,097	\$3,300	\$6,175	\$0.86	57*	\$18,360	\$3,544	\$6,631	\$0.92	57*	\$19,624	\$3,788	\$7,087	\$0.98
58*	\$16,025	\$3,214	\$5,854	\$0.80	58*	\$17,209	\$3,451	\$6,286	\$0.86	58*	\$18,393	\$3,689	\$6,719	\$0.91
59*	\$15,053	\$3,136	\$5,563	\$0.79	59*	\$16,165	\$3,368	\$5,974	\$0.85	59*	\$17,277	\$3,600	\$6,385	\$0.90
60*	\$14,273	\$3,089	\$5,339	\$0.77	60*	\$15,328	\$3,317	\$5,733	\$0.83	60*	\$16,382	\$3,546	\$6,127	\$0.89
61*	\$13,475	\$3,029	\$5,103	N/A	61*	\$14,470	\$3,253	\$5,479	N/A	61*	\$15,466	\$3,477	\$5,857	N/A
62*	\$12,768	\$2,981	\$4,896	N/A	62*	\$13,712	\$3,201	\$5,258	N/A	62*	\$14,655	\$3,421	\$5,620	N/A
63*	\$12,040	\$2,919	\$4,677	N/A	63*	\$12,930	\$3,134	\$5,023	N/A	63*	\$13,820	\$3,350	\$5,369	N/A
64*	\$11,376	\$2,863	\$4,479	N/A	64*	\$12,216	\$3,074	\$4,809	N/A	64*	\$13,057	\$3,286	\$5,140	N/A
65*	\$10,756	\$2,809	\$4,293	N/A	65*	\$11,551	\$3,017	\$4,610	N/A	65*	\$12,346	\$3,224	\$4,927	N/A
66*	\$10,057	\$2,726	\$4,070	N/A	66*	\$10,800	\$2,927	\$4,371	N/A	66*	\$11,543	\$3,128	\$4,672	N/A
67*	\$9,441	\$2,667	\$3,894	N/A	67*	\$10,139	\$2,864	\$4,182	N/A	67*	\$10,837	\$3,062	\$4,470	N/A
68*	\$8,835	\$2,608	\$3,725	N/A	68*	\$9,488	\$2,801	\$4,001	N/A	68*	\$10,140	\$2,994	\$4,276	N/A
69*	\$8,287	\$2,557	\$3,574	N/A	69*	\$8,899	\$2,745	\$3,837	N/A	69*	\$9,512	\$2,934	\$4,102	N/A
70*	\$7,784	\$2,510	\$3,435	N/A	70*	\$8,359	\$2,695	\$3,689	N/A	70*	\$8,935	\$2,885	\$3,949	N/A
71*	\$7,316	\$2,465	\$3,306	N/A	71*	\$7,857	\$2,648	\$3,550	N/A	71*	\$8,398	\$2,830	\$3,795	N/A
72*	\$6,900	\$2,431	\$3,195	N/A	72*	\$7,410	\$2,611	\$3,431	N/A	72*	\$7,920	\$2,790	\$3,667	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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\$36.83 Semi-Monthly					\$39.00 Semi-Monthly					\$41.17 Semi-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	\$122,314	\$53,032	\$104,821	\$4.61	18	\$129,712	\$56,239	\$111,161	\$4.89	18	\$137,108	\$59,446	\$117,499	\$5.16
19	\$118,249	\$50,969	\$100,743	\$4.40	19	\$125,401	\$54,052	\$106,837	\$4.67	19	\$132,551	\$57,133	\$112,928	\$4.93
20	\$114,927	\$49,232	\$97,311	\$4.18	20	\$121,878	\$52,210	\$103,197	\$4.43	20	\$128,827	\$55,187	\$109,080	\$4.68
21	\$111,787	\$47,577	\$94,039	\$4.02	21	\$118,548	\$50,454	\$99,726	\$4.26	21	\$125,308	\$53,331	\$105,413	\$4.50
22	\$108,238	\$45,752	\$90,432	\$3.84	22	\$114,785	\$48,520	\$95,920	\$4.07	22	\$121,330	\$51,286	\$101,370	\$4.30
23	\$105,449	\$44,254	\$87,471	\$3.65	23	\$111,826	\$46,930	\$92,761	\$3.87	23	\$118,202	\$49,606	\$98,050	\$4.09
24	\$102,541	\$42,709	\$84,418	\$3.50	24	\$108,743	\$45,293	\$89,524	\$3.72	24	\$114,944	\$47,875	\$94,629	\$3.93
25	\$99,790	\$41,234	\$81,502	\$3.41	25	\$105,826	\$43,728	\$86,432	\$3.62	25	\$111,860	\$46,222	\$91,361	\$3.82
26	\$95,930	\$39,308	\$77,696	\$3.28	26	\$101,732	\$41,686	\$82,395	\$3.48	26	\$107,532	\$44,062	\$87,092	\$3.67
27	\$92,253	\$37,467	\$74,055	\$3.15	27	\$97,832	\$39,733	\$78,534	\$3.34	27	\$103,410	\$41,998	\$83,011	\$3.53
28	\$88,177	\$35,475	\$70,119	\$3.01	28	\$93,510	\$37,621	\$74,360	\$3.20	28	\$98,842	\$39,766	\$78,600	\$3.38
29	\$84,446	\$33,635	\$66,482	\$2.89	29	\$89,553	\$35,669	\$70,502	\$3.06	29	\$94,659	\$37,703	\$74,522	\$3.24
30	\$81,179	\$31,992	\$63,234	\$2.81	30	\$86,088	\$33,926	\$67,058	\$2.98	30	\$90,997	\$35,861	\$70,882	\$3.15
31	\$77,562	\$30,223	\$59,737	\$2.69	31	\$82,253	\$32,051	\$63,350	\$2.85	31	\$86,943	\$33,878	\$66,963	\$3.01
32	\$74,321	\$28,616	\$56,561	\$2.61	32	\$78,816	\$30,347	\$59,982	\$2.76	32	\$83,311	\$32,077	\$63,403	\$2.92
33	\$70,785	\$26,911	\$53,191	\$2.48	33	\$75,067	\$28,539	\$56,409	\$2.63	33	\$79,347	\$30,166	\$59,625	\$2.78
34	\$67,571	\$25,347	\$50,099	\$2.40	34	\$71,657	\$26,879	\$53,129	\$2.54	34	\$75,743	\$28,412	\$56,158	\$2.69
35	\$64,686	\$23,922	\$47,284	\$2.30	35	\$68,598	\$25,369	\$50,143	\$2.44	35	\$72,510	\$26,816	\$53,003	\$2.57
36	\$61,617	\$22,446	\$44,365	\$2.22	36	\$65,344	\$23,804	\$47,049	\$2.35	36	\$69,070	\$25,161	\$49,732	\$2.48
37	\$58,827	\$21,089	\$41,685	\$2.14	37	\$62,384	\$22,365	\$44,205	\$2.27	37	\$65,942	\$23,640	\$46,727	\$2.40
38	\$55,893	\$19,700	\$38,938	\$2.06	38	\$59,274	\$20,892	\$41,294	\$2.18	38	\$62,654	\$22,083	\$43,649	\$2.31
39	\$53,239	\$18,429	\$36,427	\$1.96	39	\$56,459	\$19,544	\$38,630	\$2.08	39	\$59,678	\$20,658	\$40,832	\$2.20
40	\$50,825	\$17,258	\$34,111	\$1.89	40	\$53,899	\$18,301	\$36,174	\$2.01	40	\$56,972	\$19,345	\$38,236	\$2.12
41	\$48,333	\$16,076	\$31,776	\$1.82	41	\$51,256	\$17,048	\$33,697	\$1.93	41	\$54,179	\$18,020	\$35,619	\$2.04
42	\$46,074	\$14,989	\$29,627	\$1.76	42	\$48,861	\$15,895	\$31,419	\$1.86	42	\$51,647	\$16,802	\$33,210	\$1.97
43	\$43,711	\$13,884	\$27,443	\$1.69	43	\$46,355	\$14,724	\$29,103	\$1.79	43	\$48,998	\$15,563	\$30,762	\$1.89
44	\$41,600	\$12,874	\$25,447	\$1.62	44	\$44,116	\$13,653	\$26,986	\$1.72	44	\$46,632	\$14,432	\$28,525	\$1.82
45	\$39,684	\$11,939	\$23,598	\$1.57	45	\$42,084	\$12,661	\$25,025	\$1.66	45	\$44,483	\$13,383	\$26,452	\$1.76
46	\$37,639	\$10,979	\$21,701	\$1.54	46	\$39,916	\$11,644	\$23,014	\$1.63	46	\$42,192	\$12,307	\$24,326	\$1.72
47	\$35,811	\$10,098	\$19,960	\$1.48	47	\$37,977	\$10,709	\$21,167	\$1.57	47	\$40,142	\$11,320	\$22,374	\$1.66
48	\$33,925	\$9,217	\$18,218	\$1.42	48	\$35,977	\$9,775	\$19,320	\$1.50	48	\$38,028	\$10,332	\$20,421	\$1.59
49	\$32,241	\$8,407	\$16,616	\$1.33	49	\$34,191	\$8,915	\$17,621	\$1.41	49	\$36,140	\$9,423	\$18,625	\$1.49
50	\$30,727	\$7,654	\$15,129	\$1.31	50	\$32,586	\$8,117	\$16,044	\$1.39	50	\$34,444	\$8,580	\$16,959	\$1.47
51	\$29,141	\$6,898	\$13,635	\$1.25	51	\$30,903	\$7,315	\$14,459	\$1.33	51	\$32,665	\$7,732	\$15,284	\$1.41
52	\$27,710	\$6,195	\$12,244	\$1.23	52	\$29,386	\$6,569	\$12,985	\$1.30	52	\$31,061	\$6,944	\$13,725	\$1.38
53	\$26,286	\$5,508	\$10,886	\$1.18	53	\$27,875	\$5,841	\$11,544	\$1.25	53	\$29,465	\$6,174	\$12,203	\$1.32
54	\$24,955	\$4,856	\$9,599	\$1.15	54	\$26,464	\$5,150	\$10,179	\$1.22	54	\$27,973	\$5,444	\$10,760	\$1.29
55	\$23,711	\$4,237	\$8,374	\$1.09	55	\$25,145	\$4,493	\$8,880	\$1.16	55	\$26,579	\$4,749	\$9,387	\$1.23
56*	\$22,217	\$4,127	\$7,935	\$1.04	56*	\$23,561	\$4,376	\$8,415	\$1.11	56*	\$24,905	\$4,626	\$8,895	\$1.17
57*	\$20,890	\$4,032	\$7,544	\$1.05	57*	\$22,154	\$4,276	\$8,001	\$1.11	57*	\$23,417	\$4,520	\$8,457	\$1.17
58*	\$19,580	\$3,927	\$7,153	\$0.97	58*	\$20,765	\$4,165	\$7,585	\$1.03	58*	\$21,949	\$4,402	\$8,018	\$1.09
59*	\$18,392	\$3,832	\$6,798	\$0.96	59*	\$19,504	\$4,064	\$7,208	\$1.02	59*	\$20,617	\$4,296	\$7,620	\$1.08
60*	\$17,440	\$3,775	\$6,523	\$0.94	60*	\$18,494	\$4,003	\$6,917	\$1.00	60*	\$19,549	\$4,231	\$7,312	\$1.06
61*	\$16,464	\$3,701	\$6,234	N/A	61*	\$17,460	\$3,925	\$6,612	N/A	61*	\$18,455	\$4,149	\$6,988	N/A
62*	\$15,601	\$3,642	\$5,983	N/A	62*	\$16,544	\$3,862	\$6,344	N/A	62*	\$17,488	\$4,083	\$6,706	N/A
63*	\$14,712	\$3,566	\$5,715	N/A	63*	\$15,601	\$3,782	\$6,061	N/A	63*	\$16,491	\$3,997	\$6,407	N/A
64*	\$13,899	\$3,497	\$5,472	N/A	64*	\$14,740	\$3,709	\$5,803	N/A	64*	\$15,581	\$3,921	\$6,134	N/A
65*	\$13,143	\$3,432	\$5,245	N/A	65*	\$13,937	\$3,640	\$5,562	N/A	65*	\$14,732	\$3,847	\$5,879	N/A
66*	\$12,288	\$3,330	\$4,973	N/A	66*	\$13,031	\$3,532	\$5,274	N/A	66*	\$13,774	\$3,767	\$5,625	N/A
67*	\$11,536	\$3,259	\$4,758	N/A	67*	\$12,234	\$3,474	\$5,072	N/A	67*	\$12,931	\$3,711	\$5,418	N/A
68*	\$10,795	\$3,209	\$4,583	N/A	68*	\$11,448	\$3,444	\$4,919	N/A	68*	\$12,100	\$3,680	\$5,255	N/A
69*	\$10,126	\$3,168	\$4,428	N/A	69*	\$10,738	\$3,401	\$4,755	N/A	69*	\$11,350	\$3,636	\$5,082	N/A
70*	\$9,511	\$3,118	\$4,267	N/A	70*	\$10,086	\$3,349	\$4,584	N/A	70*	\$10,662	\$3,582	\$4,902	N/A
71*	\$8,940	\$3,060	\$4,103	N/A	71*	\$9,480	\$3,289	\$4,410	N/A	71*	\$10,021	\$3,519	\$4,718	N/A
72*	\$8,431	\$2,982	\$3,919	N/A	72*	\$8,941	\$3,208	\$4,216	N/A	72*	\$9,451	\$3,433	\$4,512	N/A

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

END-95 (ESO)(20/21)

Employee Life Option Plus

Unismoke Rates

\$43.33 Semi-Monthly					\$45.50 Semi-Monthly					\$47.67 Semi-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	\$144,522	\$62,660	\$123,852	\$5.44	18	\$151,920	\$65,868	\$130,192	\$5.72	18	\$159,316	\$69,075	\$136,531	\$6.00
19	\$139,718	\$60,223	\$119,034	\$5.20	19	\$146,870	\$63,305	\$125,127	\$5.47	19	\$154,020	\$66,387	\$131,219	\$5.73
20	\$135,794	\$58,171	\$114,980	\$4.94	20	\$142,745	\$61,149	\$120,865	\$5.19	20	\$149,694	\$64,126	\$126,749	\$5.44
21	\$132,084	\$56,215	\$111,113	\$4.74	21	\$138,844	\$59,092	\$116,800	\$4.99	21	\$145,604	\$61,969	\$122,486	\$5.23
22	\$127,890	\$54,059	\$106,851	\$4.54	22	\$134,437	\$56,827	\$112,321	\$4.77	22	\$140,982	\$59,593	\$117,789	\$5.00
23	\$124,594	\$52,288	\$103,352	\$4.31	23	\$130,972	\$54,965	\$108,643	\$4.53	23	\$137,348	\$57,641	\$113,932	\$4.75
24	\$121,159	\$50,464	\$99,745	\$4.14	24	\$127,361	\$53,047	\$104,851	\$4.35	24	\$133,562	\$55,630	\$109,956	\$4.56
25	\$117,909	\$48,721	\$96,301	\$4.03	25	\$123,944	\$51,215	\$101,230	\$4.23	25	\$129,978	\$53,708	\$106,158	\$4.44
26	\$113,347	\$46,445	\$91,802	\$3.87	26	\$119,149	\$48,822	\$96,501	\$4.07	26	\$124,950	\$51,200	\$101,200	\$4.27
27	\$109,002	\$44,269	\$87,500	\$3.72	27	\$114,582	\$46,535	\$91,980	\$3.91	27	\$120,160	\$48,801	\$96,457	\$4.11
28	\$104,186	\$41,916	\$82,850	\$3.56	28	\$109,519	\$44,062	\$87,091	\$3.74	28	\$114,851	\$46,207	\$91,331	\$3.92
29	\$99,778	\$39,742	\$78,552	\$3.41	29	\$104,885	\$41,776	\$82,573	\$3.58	29	\$109,992	\$43,810	\$86,593	\$3.76
30	\$95,918	\$37,800	\$74,715	\$3.32	30	\$100,827	\$39,735	\$78,539	\$3.49	30	\$105,736	\$41,670	\$82,363	\$3.66
31	\$91,645	\$35,710	\$70,584	\$3.17	31	\$96,336	\$37,538	\$74,197	\$3.33	31	\$101,026	\$39,366	\$77,809	\$3.50
32	\$87,816	\$33,812	\$66,831	\$3.08	32	\$92,311	\$35,543	\$70,252	\$3.24	32	\$96,805	\$37,273	\$73,672	\$3.39
33	\$83,637	\$31,797	\$62,849	\$2.93	33	\$87,919	\$33,425	\$66,067	\$3.08	33	\$92,199	\$35,052	\$69,283	\$3.23
34	\$79,839	\$29,948	\$59,195	\$2.83	34	\$83,926	\$31,481	\$62,225	\$2.98	34	\$88,011	\$33,014	\$65,254	\$3.12
35	\$76,431	\$28,266	\$55,869	\$2.71	35	\$80,343	\$29,712	\$58,728	\$2.85	35	\$84,254	\$31,159	\$61,587	\$2.99
36	\$72,805	\$26,521	\$52,421	\$2.62	36	\$76,532	\$27,879	\$55,105	\$2.75	36	\$80,257	\$29,236	\$57,787	\$2.88
37	\$69,507	\$24,918	\$49,253	\$2.53	37	\$73,065	\$26,194	\$51,774	\$2.66	37	\$76,622	\$27,469	\$54,294	\$2.79
38	\$66,042	\$23,277	\$46,009	\$2.43	38	\$69,422	\$24,468	\$48,364	\$2.56	38	\$72,802	\$25,660	\$50,718	\$2.68
39	\$62,905	\$21,775	\$43,040	\$2.32	39	\$66,125	\$22,890	\$45,243	\$2.44	39	\$69,344	\$24,004	\$47,446	\$2.55
40	\$60,053	\$20,391	\$40,304	\$2.24	40	\$63,127	\$21,435	\$42,367	\$2.35	40	\$66,200	\$22,478	\$44,429	\$2.47
41	\$57,108	\$18,995	\$37,545	\$2.15	41	\$60,032	\$19,967	\$39,467	\$2.26	41	\$62,954	\$20,939	\$41,388	\$2.37
42	\$54,440	\$17,710	\$35,006	\$2.08	42	\$57,226	\$18,617	\$36,797	\$2.18	42	\$60,012	\$19,523	\$38,589	\$2.29
43	\$51,648	\$16,405	\$32,426	\$1.99	43	\$54,291	\$17,244	\$34,085	\$2.10	43	\$56,935	\$18,084	\$35,745	\$2.20
44	\$49,153	\$15,212	\$30,067	\$1.92	44	\$51,669	\$15,991	\$31,606	\$2.02	44	\$54,185	\$16,769	\$33,146	\$2.11
45	\$46,889	\$14,107	\$27,883	\$1.85	45	\$49,289	\$14,829	\$29,310	\$1.95	45	\$51,688	\$15,550	\$30,736	\$2.04
46	\$44,473	\$12,973	\$25,641	\$1.81	46	\$46,749	\$13,637	\$26,954	\$1.91	46	\$49,025	\$14,301	\$28,266	\$2.00
47	\$42,313	\$11,932	\$23,584	\$1.74	47	\$44,478	\$12,542	\$24,791	\$1.83	47	\$46,644	\$13,153	\$25,998	\$1.92
48	\$40,085	\$10,891	\$21,526	\$1.67	48	\$42,137	\$11,448	\$22,628	\$1.76	48	\$44,188	\$12,005	\$23,729	\$1.84
49	\$38,095	\$9,933	\$19,633	\$1.57	49	\$40,045	\$10,441	\$20,638	\$1.65	49	\$41,994	\$10,950	\$21,642	\$1.73
50	\$36,306	\$9,044	\$17,876	\$1.55	50	\$38,165	\$9,507	\$18,791	\$1.62	50	\$40,023	\$9,970	\$19,706	\$1.70
51	\$34,432	\$8,151	\$16,110	\$1.48	51	\$36,194	\$8,568	\$16,935	\$1.56	51	\$37,956	\$8,985	\$17,759	\$1.63
52	\$32,741	\$7,319	\$14,467	\$1.45	52	\$34,417	\$7,694	\$15,208	\$1.53	52	\$36,092	\$8,068	\$15,948	\$1.60
53	\$31,058	\$6,508	\$12,863	\$1.39	53	\$32,648	\$6,841	\$13,521	\$1.46	53	\$34,237	\$7,174	\$14,179	\$1.53
54	\$29,486	\$5,738	\$11,342	\$1.36	54	\$30,995	\$6,032	\$11,922	\$1.43	54	\$32,504	\$6,325	\$12,502	\$1.50
55	\$28,016	\$5,006	\$9,894	\$1.29	55	\$29,450	\$5,262	\$10,401	\$1.36	55	\$30,884	\$5,518	\$10,907	\$1.42
56*	\$26,251	\$4,876	\$9,375	\$1.23	56*	\$27,595	\$5,126	\$9,855	\$1.30	56*	\$28,939	\$5,375	\$10,335	\$1.36
57*	\$24,683	\$4,765	\$8,914	\$1.24	57*	\$25,947	\$5,009	\$9,371	\$1.30	57*	\$27,210	\$5,252	\$9,827	\$1.36
58*	\$23,136	\$4,640	\$8,452	\$1.15	58*	\$24,320	\$4,878	\$8,884	\$1.21	58*	\$25,504	\$5,115	\$9,317	\$1.27
59*	\$21,731	\$4,528	\$8,032	\$1.14	59*	\$22,844	\$4,770	\$8,460	\$1.19	59*	\$23,956	\$5,032	\$8,926	\$1.25
60*	\$20,606	\$4,460	\$7,707	\$1.11	60*	\$21,661	\$4,692	\$8,109	\$1.17	60*	\$22,715	\$4,951	\$8,556	\$1.23
61*	\$19,453	\$4,373	\$7,366	N/A	61*	\$20,449	\$4,624	\$7,788	N/A	61*	\$21,445	\$4,880	\$8,220	N/A
62*	\$18,433	\$4,303	\$7,069	N/A	62*	\$19,377	\$4,540	\$7,458	N/A	62*	\$20,320	\$4,792	\$7,871	N/A
63*	\$17,383	\$4,219	\$6,762	N/A	63*	\$18,273	\$4,468	\$7,161	N/A	63*	\$19,162	\$4,717	\$7,561	N/A
64*	\$16,423	\$4,140	\$6,478	N/A	64*	\$17,264	\$4,386	\$6,862	N/A	64*	\$18,104	\$4,631	\$7,246	N/A
65*	\$15,529	\$4,056	\$6,197	N/A	65*	\$16,324	\$4,296	\$6,564	N/A	65*	\$17,118	\$4,537	\$6,933	N/A
66*	\$14,519	\$4,006	\$5,983	N/A	66*	\$15,262	\$4,246	\$6,340	N/A	66*	\$16,005	\$4,485	\$6,697	N/A
67*	\$13,631	\$3,948	\$5,765	N/A	67*	\$14,328	\$4,185	\$6,110	N/A	67*	\$15,026	\$4,422	\$6,456	N/A
68*	\$12,755	\$3,916	\$5,593	N/A	68*	\$13,408	\$4,152	\$5,930	N/A	68*	\$14,061	\$4,388	\$6,267	N/A
69*	\$11,964	\$3,870	\$5,410	N/A	69*	\$12,576	\$4,104	\$5,737	N/A	69*	\$13,189	\$4,338	\$6,064	N/A
70*	\$11,238	\$3,814	\$5,220	N/A	70*	\$11,813	\$4,046	\$5,537	N/A	70*	\$12,388	\$4,277	\$5,854	N/A
71*	\$10,563	\$3,749	\$5,026	N/A	71*	\$11,103	\$3,978	\$5,333	N/A	71*	\$11,644	\$4,207	\$5,641	N/A
72*	\$9,962	\$3,660	\$4,809	N/A	72*	\$10,472	\$3,886	\$5,106	N/A	72*	\$10,982	\$4,111	\$5,403	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

\$49.83 Semi-Monthly					\$52.00 Semi-Monthly					\$54.17 Semi-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	\$166,730	\$72,289	\$142,884	\$6.28	18	\$174,127	\$75,496	\$149,223	\$6.56	18	\$181,523	\$78,703	\$155,562	\$6.83
19	\$161,188	\$69,477	\$137,326	\$6.00	19	\$168,340	\$72,560	\$143,419	\$6.27	19	\$175,490	\$75,641	\$149,510	\$6.53
20	\$156,660	\$67,110	\$132,647	\$5.69	20	\$163,611	\$70,088	\$138,533	\$5.95	20	\$170,561	\$73,065	\$144,417	\$6.20
21	\$152,380	\$64,853	\$128,187	\$5.47	21	\$159,141	\$67,730	\$133,874	\$5.71	21	\$165,900	\$70,607	\$139,560	\$5.96
22	\$147,542	\$62,366	\$123,270	\$5.23	22	\$154,089	\$65,133	\$128,740	\$5.47	22	\$160,634	\$67,900	\$134,208	\$5.70
23	\$143,740	\$60,323	\$119,234	\$4.97	23	\$150,117	\$63,000	\$124,524	\$5.19	23	\$156,494	\$65,676	\$129,813	\$5.41
24	\$139,777	\$58,219	\$115,073	\$4.78	24	\$145,979	\$60,802	\$120,179	\$4.99	24	\$152,179	\$63,384	\$125,283	\$5.20
25	\$136,027	\$56,208	\$111,099	\$4.65	25	\$142,062	\$58,701	\$116,028	\$4.85	25	\$148,096	\$61,195	\$120,956	\$5.06
26	\$130,764	\$53,582	\$105,908	\$4.47	26	\$136,566	\$55,959	\$110,608	\$4.67	26	\$142,367	\$58,336	\$115,306	\$4.86
27	\$125,752	\$51,072	\$100,946	\$4.30	27	\$131,332	\$53,338	\$105,425	\$4.49	27	\$136,910	\$55,603	\$109,903	\$4.68
28	\$120,196	\$48,357	\$95,581	\$4.11	28	\$125,529	\$50,503	\$99,822	\$4.29	28	\$130,861	\$52,648	\$104,062	\$4.47
29	\$115,110	\$45,848	\$90,623	\$3.93	29	\$120,218	\$47,883	\$94,644	\$4.11	29	\$125,324	\$49,917	\$98,664	\$4.28
30	\$110,657	\$43,609	\$86,196	\$3.83	30	\$115,566	\$45,543	\$90,020	\$4.00	30	\$120,475	\$47,478	\$93,844	\$4.17
31	\$105,727	\$41,198	\$81,430	\$3.66	31	\$110,418	\$43,025	\$85,043	\$3.82	31	\$115,108	\$44,853	\$88,655	\$3.98
32	\$101,310	\$39,007	\$77,101	\$3.55	32	\$105,805	\$40,738	\$80,522	\$3.71	32	\$110,299	\$42,468	\$83,942	\$3.87
33	\$96,490	\$36,684	\$72,507	\$3.38	33	\$100,771	\$38,311	\$75,724	\$3.53	33	\$105,051	\$39,938	\$78,941	\$3.68
34	\$92,107	\$34,550	\$68,291	\$3.27	34	\$96,194	\$36,083	\$71,321	\$3.41	34	\$100,280	\$37,616	\$74,351	\$3.56
35	\$88,175	\$32,609	\$64,453	\$3.13	35	\$92,088	\$34,056	\$67,314	\$3.27	35	\$95,999	\$35,502	\$70,172	\$3.41
36	\$83,992	\$30,597	\$60,476	\$3.02	36	\$87,719	\$31,954	\$63,159	\$3.15	36	\$91,445	\$33,312	\$65,842	\$3.29
37	\$80,188	\$28,747	\$56,821	\$2.92	37	\$83,746	\$30,023	\$59,342	\$3.05	37	\$87,303	\$31,298	\$61,863	\$3.18
38	\$76,190	\$26,854	\$53,079	\$2.80	38	\$79,570	\$28,045	\$55,433	\$2.93	38	\$82,950	\$29,237	\$57,788	\$3.05
39	\$72,571	\$25,121	\$49,654	\$2.67	39	\$75,791	\$26,236	\$51,857	\$2.79	39	\$79,010	\$27,350	\$54,059	\$2.91
40	\$69,281	\$23,524	\$46,497	\$2.58	40	\$72,354	\$24,568	\$48,560	\$2.70	40	\$75,428	\$25,612	\$50,623	\$2.81
41	\$65,884	\$21,914	\$43,314	\$2.48	41	\$68,807	\$22,886	\$45,236	\$2.59	41	\$71,730	\$23,858	\$47,157	\$2.70
42	\$62,805	\$20,432	\$40,385	\$2.40	42	\$65,592	\$21,338	\$42,177	\$2.50	42	\$68,378	\$22,245	\$43,968	\$2.61
43	\$59,584	\$18,926	\$37,408	\$2.30	43	\$62,228	\$19,765	\$39,068	\$2.40	43	\$64,871	\$20,605	\$40,727	\$2.50
44	\$56,706	\$17,549	\$34,688	\$2.21	44	\$59,222	\$18,328	\$36,227	\$2.31	44	\$61,738	\$19,107	\$37,766	\$2.41
45	\$54,094	\$16,274	\$32,167	\$2.13	45	\$56,494	\$16,996	\$33,594	\$2.23	45	\$58,894	\$17,718	\$35,021	\$2.32
46	\$51,307	\$14,966	\$29,582	\$2.09	46	\$53,583	\$15,630	\$30,894	\$2.19	46	\$55,859	\$16,294	\$32,206	\$2.28
47	\$48,815	\$13,765	\$27,208	\$2.01	47	\$50,980	\$14,376	\$28,415	\$2.10	47	\$53,146	\$14,987	\$29,622	\$2.19
48	\$46,244	\$12,564	\$24,833	\$1.93	48	\$48,296	\$13,122	\$25,935	\$2.01	48	\$50,348	\$13,679	\$27,037	\$2.10
49	\$43,948	\$11,459	\$22,649	\$1.81	49	\$45,898	\$11,967	\$23,654	\$1.89	49	\$47,848	\$12,476	\$24,659	\$1.97
50	\$41,886	\$10,434	\$20,623	\$1.78	50	\$43,744	\$10,897	\$21,538	\$1.86	50	\$45,602	\$11,359	\$22,453	\$1.94
51	\$39,723	\$9,403	\$18,586	\$1.71	51	\$41,485	\$9,820	\$19,410	\$1.78	51	\$43,247	\$10,237	\$20,235	\$1.86
52	\$37,772	\$8,444	\$16,690	\$1.67	52	\$39,448	\$8,819	\$17,430	\$1.75	52	\$41,124	\$9,193	\$18,171	\$1.82
53	\$35,831	\$7,508	\$14,839	\$1.60	53	\$37,420	\$7,841	\$15,497	\$1.67	53	\$39,010	\$8,174	\$16,156	\$1.75
54	\$34,017	\$6,620	\$13,084	\$1.57	54	\$35,526	\$6,913	\$13,665	\$1.64	54	\$37,035	\$7,207	\$14,245	\$1.71
55	\$32,321	\$5,775	\$11,415	\$1.49	55	\$33,755	\$6,031	\$11,921	\$1.56	55	\$35,189	\$6,288	\$12,428	\$1.62
56*	\$30,285	\$5,625	\$10,816	\$1.42	56*	\$31,629	\$5,875	\$11,296	\$1.49	56*	\$32,972	\$6,125	\$11,776	\$1.55
57*	\$28,476	\$5,497	\$10,284	\$1.43	57*	\$29,739	\$5,741	\$10,740	\$1.49	57*	\$31,003	\$5,985	\$11,197	\$1.55
58*	\$26,691	\$5,353	\$9,750	\$1.32	58*	\$27,875	\$5,611	\$10,219	\$1.38	58*	\$29,059	\$5,876	\$10,702	\$1.44
59*	\$25,071	\$5,296	\$9,394	\$1.31	59*	\$26,183	\$5,558	\$9,859	\$1.37	59*	\$27,295	\$5,821	\$10,325	\$1.43
60*	\$23,772	\$5,211	\$9,006	\$1.28	60*	\$24,827	\$5,470	\$9,453	\$1.34	60*	\$25,882	\$5,729	\$9,901	\$1.40
61*	\$22,443	\$5,137	\$8,652	N/A	61*	\$23,438	\$5,393	\$9,084	N/A	61*	\$24,434	\$5,649	\$9,515	N/A
62*	\$21,266	\$5,045	\$8,287	N/A	62*	\$22,210	\$5,297	\$8,702	N/A	62*	\$23,153	\$5,549	\$9,116	N/A
63*	\$20,054	\$4,967	\$7,960	N/A	63*	\$20,944	\$5,216	\$8,360	N/A	63*	\$21,833	\$5,464	\$8,758	N/A
64*	\$18,947	\$4,877	\$7,630	N/A	64*	\$19,787	\$5,122	\$8,013	N/A	64*	\$20,628	\$5,368	\$8,398	N/A
65*	\$17,915	\$4,779	\$7,303	N/A	65*	\$18,710	\$5,020	\$7,671	N/A	65*	\$19,505	\$5,261	\$8,040	N/A
66*	\$16,750	\$4,725	\$7,056	N/A	66*	\$17,493	\$4,964	\$7,413	N/A	66*	\$18,236	\$5,203	\$7,771	N/A
67*	\$15,725	\$4,659	\$6,803	N/A	67*	\$16,423	\$4,896	\$7,148	N/A	67*	\$17,121	\$5,133	\$7,494	N/A
68*	\$14,715	\$4,624	\$6,604	N/A	68*	\$15,368	\$4,860	\$6,941	N/A	68*	\$16,021	\$5,095	\$7,278	N/A
69*	\$13,803	\$4,573	\$6,393	N/A	69*	\$14,415	\$4,807	\$6,719	N/A	69*	\$15,027	\$5,041	\$7,046	N/A
70*	\$12,965	\$4,510	\$6,172	N/A	70*	\$13,540	\$4,741	\$6,489	N/A	70*	\$14,115	\$4,973	\$6,807	N/A
71*	\$12,186	\$4,438	\$5,950	N/A	71*	\$12,727	\$4,666	\$6,257	N/A	71*	\$13,267	\$4,896	\$6,564	N/A
72*	\$11,493	\$4,338	\$5,700	N/A	72*	\$12,003	\$4,564	\$5,997	N/A	72*	\$12,513	\$4,789	\$6,294	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)

\$56.33 Semi-Monthly					\$58.50 Semi-Monthly					\$60.67 Semi-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	\$188,921	\$81,910	\$161,902	\$7.11	18	\$196,335	\$85,125	\$168,255	\$7.39	18	N/A	N/A	N/A	N/A
19	\$182,642	\$78,724	\$155,604	\$6.80	19	\$189,809	\$81,813	\$161,710	\$7.06	19	\$196,961	\$84,896	\$167,803	\$7.33
20	\$177,511	\$76,042	\$150,302	\$6.45	20	\$184,478	\$79,027	\$156,201	\$6.70	20	\$191,429	\$82,004	\$162,087	\$6.96
21	\$172,661	\$73,485	\$145,248	\$6.20	21	\$179,437	\$76,368	\$150,948	\$6.44	21	\$186,198	\$79,246	\$156,635	\$6.68
22	\$167,180	\$70,667	\$139,677	\$5.93	22	\$173,741	\$73,440	\$145,159	\$6.16	22	\$180,287	\$76,207	\$150,628	\$6.39
23	\$162,871	\$68,352	\$135,103	\$5.63	23	\$169,263	\$71,035	\$140,405	\$5.86	23	\$175,641	\$73,711	\$145,696	\$6.08
24	\$158,381	\$65,967	\$130,389	\$5.41	24	\$164,597	\$68,556	\$135,506	\$5.62	24	\$170,798	\$71,139	\$140,611	\$5.83
25	\$154,132	\$63,689	\$125,886	\$5.26	25	\$160,181	\$66,188	\$130,826	\$5.47	25	\$166,216	\$68,682	\$135,755	\$5.68
26	\$148,169	\$60,714	\$120,005	\$5.06	26	\$153,984	\$63,096	\$124,715	\$5.26	26	\$159,786	\$65,474	\$129,414	\$5.46
27	\$142,489	\$57,869	\$114,382	\$4.87	27	\$148,081	\$60,140	\$118,871	\$5.06	27	\$153,661	\$62,406	\$123,350	\$5.25
28	\$136,194	\$54,794	\$108,303	\$4.65	28	\$141,539	\$56,944	\$112,553	\$4.83	28	\$146,872	\$59,090	\$116,794	\$5.02
29	\$130,431	\$51,951	\$102,684	\$4.46	29	\$135,550	\$53,990	\$106,714	\$4.63	29	\$140,657	\$56,024	\$110,735	\$4.80
30	\$125,385	\$49,413	\$97,669	\$4.34	30	\$130,306	\$51,352	\$101,502	\$4.51	30	\$135,215	\$53,287	\$105,326	\$4.68
31	\$119,799	\$46,681	\$92,268	\$4.15	31	\$124,500	\$48,513	\$95,889	\$4.31	31	\$129,191	\$50,341	\$99,502	\$4.47
32	\$114,794	\$44,199	\$87,363	\$4.02	32	\$119,299	\$45,934	\$90,791	\$4.18	32	\$123,794	\$47,664	\$94,212	\$4.34
33	\$109,332	\$41,566	\$82,158	\$3.83	33	\$113,623	\$43,197	\$85,382	\$3.98	33	\$117,904	\$44,825	\$88,599	\$4.13
34	\$104,367	\$39,149	\$77,381	\$3.70	34	\$108,462	\$40,685	\$80,417	\$3.85	34	\$112,549	\$42,218	\$83,447	\$3.99
35	\$99,911	\$36,949	\$73,032	\$3.55	35	\$103,832	\$38,399	\$75,898	\$3.68	35	\$107,745	\$39,846	\$78,758	\$3.82
36	\$95,172	\$34,669	\$68,526	\$3.42	36	\$98,907	\$36,030	\$71,215	\$3.55	36	\$102,633	\$37,387	\$73,898	\$3.69
37	\$90,861	\$32,574	\$64,384	\$3.30	37	\$94,427	\$33,852	\$66,911	\$3.43	37	\$97,985	\$35,128	\$69,432	\$3.56
38	\$86,330	\$30,428	\$60,143	\$3.18	38	\$89,718	\$31,622	\$62,503	\$3.30	38	\$93,099	\$32,814	\$64,858	\$3.43
39	\$82,230	\$28,465	\$56,263	\$3.03	39	\$85,457	\$29,582	\$58,471	\$3.15	39	\$88,677	\$30,696	\$60,674	\$3.26
40	\$78,502	\$26,655	\$52,686	\$2.92	40	\$81,582	\$27,701	\$54,753	\$3.04	40	\$84,656	\$28,745	\$56,816	\$3.15
41	\$74,653	\$24,830	\$49,079	\$2.81	41	\$77,583	\$25,805	\$51,005	\$2.92	41	\$80,506	\$26,777	\$52,927	\$3.03
42	\$71,164	\$23,151	\$45,760	\$2.71	42	\$73,957	\$24,060	\$47,556	\$2.82	42	\$76,744	\$24,966	\$49,348	\$2.93
43	\$67,515	\$21,445	\$42,387	\$2.60	43	\$70,164	\$22,286	\$44,050	\$2.71	43	\$72,808	\$23,126	\$45,710	\$2.81
44	\$64,254	\$19,885	\$39,305	\$2.51	44	\$66,776	\$20,666	\$40,848	\$2.61	44	\$69,292	\$21,444	\$42,387	\$2.70
45	\$61,294	\$18,440	\$36,448	\$2.42	45	\$63,699	\$19,164	\$37,879	\$2.51	45	\$66,099	\$19,886	\$39,306	\$2.61
46	\$58,136	\$16,958	\$33,519	\$2.37	46	\$60,417	\$17,624	\$34,834	\$2.46	46	\$62,694	\$18,288	\$36,147	\$2.56
47	\$55,312	\$15,597	\$30,829	\$2.28	47	\$57,482	\$16,209	\$32,039	\$2.37	47	\$59,648	\$16,820	\$33,246	\$2.46
48	\$52,399	\$14,236	\$28,139	\$2.18	48	\$54,456	\$14,795	\$29,243	\$2.27	48	\$56,508	\$15,353	\$30,345	\$2.35
49	\$49,798	\$12,984	\$25,664	\$2.05	49	\$51,752	\$13,494	\$26,671	\$2.13	49	\$53,702	\$14,002	\$27,676	\$2.21
50	\$47,460	\$11,822	\$23,367	\$2.02	50	\$49,323	\$12,286	\$24,285	\$2.10	50	\$51,181	\$12,749	\$25,199	\$2.18
51	\$45,010	\$10,655	\$21,060	\$1.93	51	\$46,776	\$11,073	\$21,886	\$2.01	51	\$48,538	\$11,490	\$22,710	\$2.09
52	\$42,800	\$9,568	\$18,912	\$1.90	52	\$44,479	\$9,943	\$19,653	\$1.97	52	\$46,155	\$10,318	\$20,394	\$2.04
53	\$40,600	\$8,507	\$16,814	\$1.82	53	\$42,193	\$8,841	\$17,474	\$1.89	53	\$43,783	\$9,174	\$18,133	\$1.96
54	\$38,544	\$7,501	\$14,826	\$1.78	54	\$40,057	\$7,795	\$15,408	\$1.85	54	\$41,566	\$8,089	\$15,988	\$1.91
55	\$36,623	\$6,544	\$12,934	\$1.69	55	\$38,060	\$6,801	\$13,442	\$1.75	55	\$39,495	\$7,057	\$13,948	\$1.82
56*	\$34,316	\$6,374	\$12,256	\$1.61	56*	\$35,663	\$6,224	\$12,737	\$1.67	56*	\$37,007	\$6,874	\$13,217	\$1.74
57*	\$32,266	\$6,228	\$11,653	\$1.61	57*	\$33,532	\$6,473	\$12,110	\$1.68	57*	\$34,796	\$6,720	\$12,573	\$1.74
58*	\$30,243	\$6,141	\$11,185	\$1.50	58*	\$31,430	\$6,406	\$11,668	\$1.56	58*	\$32,614	\$6,671	\$12,150	\$1.62
59*	\$28,408	\$6,084	\$10,792	\$1.48	59*	\$29,523	\$6,348	\$11,259	\$1.54	59*	\$30,635	\$6,610	\$11,725	\$1.60
60*	\$26,937	\$5,988	\$10,349	\$1.45	60*	\$27,994	\$6,248	\$10,798	\$1.51	60*	\$29,048	\$6,507	\$11,245	\$1.57
61*	\$25,430	\$5,905	\$9,946	N/A	61*	\$26,428	\$6,162	\$10,379	N/A	61*	\$27,424	\$6,417	\$10,809	N/A
62*	\$24,096	\$5,801	\$9,529	N/A	62*	\$25,042	\$6,055	\$9,946	N/A	62*	\$25,986	\$6,307	\$10,360	N/A
63*	\$22,723	\$5,714	\$9,158	N/A	63*	\$23,615	\$5,964	\$9,558	N/A	63*	\$24,505	\$6,213	\$9,958	N/A
64*	\$21,469	\$5,614	\$8,783	N/A	64*	\$22,311	\$5,859	\$9,167	N/A	64*	\$23,152	\$6,105	\$9,551	N/A
65*	\$20,300	\$5,503	\$8,409	N/A	65*	\$21,096	\$5,745	\$8,778	N/A	65*	\$21,891	\$5,986	\$9,147	N/A
66*	\$18,980	\$5,443	\$8,128	N/A	66*	\$19,724	\$5,683	\$8,486	N/A	66*	\$20,468	\$5,922	\$8,843	N/A
67*	\$17,818	\$5,370	\$7,840	N/A	67*	\$18,518	\$5,607	\$8,186	N/A	67*	\$19,215	\$5,843	\$8,532	N/A
68*	\$16,673	\$5,331	\$7,614	N/A	68*	\$17,328	\$5,567	\$7,952	N/A	68*	\$17,981	\$5,803	\$8,288	N/A
69*	\$15,640	\$5,275	\$7,373	N/A	69*	\$16,253	\$5,510	\$7,701	N/A	69*	\$16,866	\$5,743	\$8,028	N/A
70*	\$14,691	\$5,205	\$7,124	N/A	70*	\$15,267	\$5,438	\$7,442	N/A	70*	\$15,843	\$5,670	\$7,760	N/A
71*	\$13,808	\$5,125	\$6,872	N/A	71*	\$14,350	\$5,355	\$7,180	N/A	71*	\$14,891	\$5,584	\$7,487	N/A
72*	\$13,023	\$5,015	\$6,591	N/A	72*	\$13,534	\$5,241	\$6,888	N/A	72*	\$14,044	\$5,467	\$7,184	N/A

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

END-95 (ESO)(20/21)

Employee Life Option Plus

Unismoke Rates

\$62.83 Semi-Monthly					\$65.00 Semi-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	\$198,378	\$84,981	\$167,971	\$7.21	20	N/A	N/A	N/A	N/A
21	\$192,958	\$82,123	\$162,322	\$6.93	21	\$199,734	\$85,007	\$168,022	\$7.17
22	\$186,832	\$78,974	\$156,096	\$6.63	22	\$193,393	\$81,747	\$161,578	\$6.86
23	\$182,017	\$76,387	\$150,985	\$6.30	23	\$188,409	\$79,070	\$156,287	\$6.52
24	\$176,999	\$73,722	\$145,716	\$6.05	24	\$183,214	\$76,310	\$150,833	\$6.26
25	\$172,250	\$71,175	\$140,683	\$5.88	25	\$178,299	\$73,675	\$145,624	\$6.09
26	\$165,586	\$67,851	\$134,111	\$5.66	26	\$171,401	\$70,233	\$138,821	\$5.85
27	\$159,239	\$64,672	\$127,828	\$5.44	27	\$164,831	\$66,943	\$132,316	\$5.63
28	\$152,204	\$61,235	\$121,034	\$5.20	28	\$157,549	\$63,385	\$125,285	\$5.38
29	\$145,764	\$58,058	\$114,756	\$4.98	29	\$150,882	\$60,096	\$118,785	\$5.15
30	\$140,124	\$55,221	\$109,150	\$4.85	30	\$145,045	\$57,161	\$112,983	\$5.02
31	\$133,881	\$52,168	\$103,114	\$4.63	31	\$138,583	\$54,000	\$106,735	\$4.79
32	\$128,288	\$49,395	\$97,632	\$4.50	32	\$132,793	\$51,129	\$101,061	\$4.65
33	\$122,184	\$46,452	\$91,815	\$4.28	33	\$126,475	\$48,083	\$95,040	\$4.43
34	\$116,635	\$43,751	\$86,477	\$4.14	34	\$120,731	\$45,287	\$89,514	\$4.28
35	\$111,656	\$41,293	\$81,617	\$3.96	35	\$115,577	\$42,743	\$84,483	\$4.10
36	\$106,359	\$38,744	\$76,581	\$3.82	36	\$110,094	\$40,105	\$79,270	\$3.95
37	\$101,542	\$36,403	\$71,953	\$3.69	37	\$105,108	\$37,681	\$74,480	\$3.82
38	\$96,479	\$34,005	\$67,213	\$3.55	38	\$99,867	\$35,199	\$69,573	\$3.68
39	\$91,896	\$31,811	\$62,876	\$3.38	39	\$95,123	\$32,928	\$65,084	\$3.50
40	\$87,730	\$29,789	\$58,879	\$3.27	40	\$90,810	\$30,835	\$60,946	\$3.38
41	\$83,429	\$27,749	\$54,849	\$3.14	41	\$86,358	\$28,724	\$56,774	\$3.25
42	\$79,530	\$25,873	\$51,139	\$3.03	42	\$82,322	\$26,781	\$52,935	\$3.14
43	\$75,451	\$23,966	\$47,370	\$2.91	43	\$78,101	\$24,807	\$49,033	\$3.01
44	\$71,807	\$22,223	\$43,925	\$2.80	44	\$74,329	\$23,003	\$45,468	\$2.90
45	\$68,499	\$20,608	\$40,733	\$2.70	45	\$70,904	\$21,331	\$42,163	\$2.80
46	\$64,970	\$18,952	\$37,459	\$2.65	46	\$67,251	\$19,617	\$38,774	\$2.74
47	\$61,814	\$17,431	\$34,453	\$2.55	47	\$63,984	\$18,043	\$35,663	\$2.64
48	\$58,559	\$15,910	\$31,447	\$2.44	48	\$60,615	\$16,468	\$32,551	\$2.52
49	\$55,652	\$14,511	\$28,681	\$2.29	49	\$57,606	\$15,020	\$29,688	\$2.37
50	\$53,039	\$13,212	\$26,114	\$2.26	50	\$54,902	\$13,676	\$27,032	\$2.33
51	\$50,301	\$11,907	\$23,535	\$2.16	51	\$52,067	\$12,325	\$24,362	\$2.24
52	\$47,831	\$10,693	\$21,135	\$2.12	52	\$49,510	\$11,068	\$21,876	\$2.19
53	\$45,372	\$9,507	\$18,791	\$2.03	53	\$46,966	\$9,841	\$19,451	\$2.10
54	\$43,075	\$8,382	\$16,568	\$1.98	54	\$44,588	\$8,677	\$17,150	\$2.05
55	\$40,928	\$7,313	\$14,455	\$1.88	55	\$42,366	\$7,570	\$14,962	\$1.95
56*	\$38,350	\$7,124	\$13,696	\$1.80	56*	\$39,697	\$7,374	\$14,177	\$1.86
57*	\$36,059	\$6,987	\$13,073	\$1.80	57*	\$37,325	\$7,254	\$13,572	\$1.87
58*	\$33,798	\$6,936	\$12,633	\$1.68	58*	\$34,985	\$7,201	\$13,116	\$1.73
59*	\$31,747	\$6,872	\$12,190	\$1.66	59*	\$32,862	\$7,136	\$12,657	\$1.72
60*	\$30,103	\$6,766	\$11,693	\$1.63	60*	\$31,160	\$7,026	\$12,142	\$1.68
61*	\$28,419	\$6,674	\$11,242	N/A	61*	\$29,417	\$6,930	\$11,673	N/A
62*	\$26,929	\$6,559	\$10,774	N/A	62*	\$27,875	\$6,812	\$11,189	N/A
63*	\$25,394	\$6,462	\$10,356	N/A	63*	\$26,286	\$6,711	\$10,755	N/A
64*	\$23,992	\$6,350	\$9,935	N/A	64*	\$24,835	\$6,596	\$10,320	N/A
65*	\$22,686	\$6,227	\$9,516	N/A	65*	\$23,483	\$6,469	\$9,886	N/A
66*	\$21,211	\$6,161	\$9,201	N/A	66*	\$21,956	\$6,401	\$9,559	N/A
67*	\$19,913	\$6,081	\$8,878	N/A	67*	\$20,612	\$6,318	\$9,225	N/A
68*	\$18,633	\$6,039	\$8,625	N/A	68*	\$19,288	\$6,275	\$8,963	N/A
69*	\$17,478	\$5,978	\$8,356	N/A	69*	\$18,092	\$6,212	\$8,683	N/A
70*	\$16,418	\$5,901	\$8,077	N/A	70*	\$16,994	\$6,134	\$8,395	N/A
71*	\$15,431	\$5,814	\$7,795	N/A	71*	\$15,973	\$6,044	\$8,103	N/A
72*	\$14,553	\$5,692	\$7,481	N/A	72*	\$15,064	\$5,919	\$7,778	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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\$2.17 Semi-Monthly					\$4.33 Semi-Monthly					\$6.50 Semi-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	\$0.21	5	\$17,339	\$7,981	\$15,775	\$0.59	5	\$28,741	\$13,229	\$26,148	\$0.97
6	\$5,804	\$2,662	\$5,262	\$0.20	6	\$16,873	\$7,739	\$15,297	\$0.58	6	\$27,969	\$12,829	\$25,357	\$0.96
7	\$5,640	\$2,578	\$5,095	\$0.20	7	\$16,396	\$7,493	\$14,811	\$0.57	7	\$27,179	\$12,421	\$24,551	\$0.94
8	\$5,485	\$2,497	\$4,936	\$0.20	8	\$15,946	\$7,260	\$14,349	\$0.57	8	\$26,432	\$12,033	\$23,785	\$0.94
9	\$5,349	\$2,425	\$4,794	\$0.20	9	\$15,551	\$7,051	\$13,937	\$0.56	9	\$25,778	\$11,689	\$23,103	\$0.93
10	\$5,220	\$2,357	\$4,659	\$0.19	10	\$15,176	\$6,852	\$13,544	\$0.56	10	\$25,155	\$11,358	\$22,450	\$0.92
11	\$5,008	\$2,251	\$4,450	\$0.19	11	\$14,560	\$6,545	\$12,937	\$0.54	11	\$24,136	\$10,850	\$21,446	\$0.89
12	\$4,795	\$2,146	\$4,241	\$0.18	12	\$13,941	\$6,238	\$12,330	\$0.52	12	\$23,109	\$10,340	\$20,438	\$0.86
13	\$4,624	\$2,059	\$4,070	\$0.18	13	\$13,444	\$5,986	\$11,833	\$0.51	13	\$22,286	\$9,924	\$19,615	\$0.84
14	\$4,435	\$1,965	\$3,884	\$0.17	14	\$12,893	\$5,712	\$11,291	\$0.50	14	\$21,371	\$9,468	\$18,715	\$0.82
15	\$4,288	\$1,890	\$3,735	\$0.17	15	\$12,466	\$5,494	\$10,860	\$0.48	15	\$20,665	\$9,108	\$18,002	\$0.80
16	\$4,151	\$1,820	\$3,597	\$0.16	16	\$12,067	\$5,290	\$10,456	\$0.47	16	\$20,003	\$8,769	\$17,333	\$0.77
17	\$4,003	\$1,745	\$3,450	\$0.16	17	\$11,639	\$5,075	\$10,030	\$0.45	17	\$19,293	\$8,412	\$16,626	\$0.75
18	\$3,878	\$1,681	\$3,323	\$0.15	18	\$11,274	\$4,888	\$9,662	\$0.43	18	\$18,688	\$8,103	\$16,015	\$0.71
19	\$3,749	\$1,616	\$3,194	\$0.14	19	\$10,899	\$4,698	\$9,286	\$0.41	19	\$18,067	\$7,787	\$15,392	\$0.68
20	\$3,643	\$1,561	\$3,085	\$0.14	20	\$10,593	\$4,538	\$8,969	\$0.39	20	\$17,559	\$7,522	\$14,868	\$0.64
21	\$3,544	\$1,508	\$2,981	\$0.13	21	\$10,303	\$4,385	\$8,667	\$0.37	21	\$17,079	\$7,269	\$14,367	\$0.62
22	\$3,431	\$1,450	\$2,867	\$0.13	22	\$9,976	\$4,217	\$8,335	\$0.36	22	\$16,537	\$6,990	\$13,817	\$0.59
23	\$3,343	\$1,403	\$2,773	\$0.12	23	\$9,719	\$4,079	\$8,062	\$0.34	23	\$16,111	\$6,761	\$13,364	\$0.56
24	\$3,251	\$1,354	\$2,676	\$0.12	24	\$9,451	\$3,936	\$7,781	\$0.33	24	\$15,667	\$6,525	\$12,898	\$0.54
25	\$3,164	\$1,307	\$2,584	\$0.11	25	\$9,198	\$3,801	\$7,512	\$0.32	25	\$15,246	\$6,300	\$12,452	\$0.53

\$8.67 Semi-Monthly					\$10.83 Semi-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	\$1.36	5	\$51,493	\$23,701	\$46,847	\$1.74
6	\$39,041	\$17,907	\$35,395	\$1.34	6	\$50,110	\$22,984	\$45,430	\$1.72
7	\$37,938	\$17,338	\$34,270	\$1.32	7	\$48,694	\$22,254	\$43,986	\$1.69
8	\$36,895	\$16,797	\$33,200	\$1.31	8	\$47,356	\$21,559	\$42,613	\$1.68
9	\$35,982	\$16,315	\$32,248	\$1.30	9	\$46,184	\$20,941	\$41,391	\$1.66
10	\$35,113	\$15,854	\$31,337	\$1.28	10	\$45,069	\$20,350	\$40,222	\$1.64
11	\$33,690	\$15,145	\$29,935	\$1.24	11	\$43,242	\$19,439	\$38,423	\$1.59
12	\$32,257	\$14,434	\$28,529	\$1.20	12	\$41,403	\$18,526	\$36,618	\$1.54
13	\$31,107	\$13,852	\$27,379	\$1.18	13	\$39,927	\$17,779	\$35,142	\$1.51
14	\$29,831	\$13,217	\$26,124	\$1.14	14	\$38,289	\$16,964	\$33,530	\$1.46
15	\$28,845	\$12,713	\$25,128	\$1.12	15	\$37,023	\$16,318	\$32,253	\$1.43
16	\$27,922	\$12,241	\$24,195	\$1.08	16	\$35,839	\$15,711	\$31,055	\$1.38
17	\$26,931	\$11,742	\$23,209	\$1.04	17	\$34,567	\$15,071	\$29,789	\$1.34
18	\$26,085	\$11,310	\$22,354	\$0.99	18	\$33,482	\$14,517	\$28,693	\$1.26
19	\$25,218	\$10,870	\$21,485	\$0.94	19	\$32,369	\$13,952	\$27,577	\$1.21
20	\$24,510	\$10,500	\$20,753	\$0.89	20	\$31,459	\$13,476	\$26,637	\$1.15
21	\$23,840	\$10,146	\$20,055	\$0.86	21	\$30,600	\$13,023	\$25,742	\$1.10
22	\$23,083	\$9,757	\$19,286	\$0.82	22	\$29,628	\$12,524	\$24,754	\$1.05
23	\$22,489	\$9,438	\$18,655	\$0.78	23	\$28,865	\$12,114	\$23,944	\$1.00
24	\$21,869	\$9,109	\$18,004	\$0.75	24	\$28,069	\$11,691	\$23,108	\$0.96
25	\$21,282	\$8,794	\$17,382	\$0.73	25	\$27,316	\$11,287	\$22,310	\$0.94

END-95 (ESO)(20/21)

Catastrophic Loss Rider/ Chronic Illness Rider* ●●●

*Referred to as Chronic Illness Rider in MA only

While Boston Mutual's Whole Life Insurance policy provides benefits during life's most challenging moments, the Catastrophic Loss Rider provides you and/or your spouse additional financial protection should the insured lose (either temporarily or permanently) their ability to care for themselves.



Did you know? ●●●

Approximately **6 million** adults (2.4%) required the help of another person with activities of daily living (ADLs) such as eating, dressing, or bathing, and 8.3 million required help with instrumental activities of daily living (ADLs) such as household chores or shopping.**

** Summary Health Statistics for the U.S. Population: National Health Interview Survey, 2018

➔ This coverage provides a monthly benefit (up to 2.5 times the face amount) payable to you for up to the maximum benefit period after you have satisfied the elimination period and continue to qualify for benefits.

Catastrophic Loss Rider Highlights ●●●

- ✓ **Benefit trigger - loss of two or more daily living activities** (continence, bathing, transferring, dressing, toileting and eating), under the regular care and attendance of a physician.
- ✓ **Does not reduce the face amount of the life insurance policy.**
- ✓ **No requirement for hospital confinement, skilled nursing, or home health care.**
- ✓ 6/6 month pre-existing condition exclusionary period.
- ✓ **No additional medical questions.** Follows the same underwriting as the Whole Life coverage.
- ✓ Diagnosis of this loss must occur after the effective date of this coverage.

How to get this type of insurance ●●●

You and/or your spouse elect a new Whole Life Policy with Boston Mutual with a minimum face amount of \$8,000.**

Add on the Catastrophic Loss Rider†.

**In certain instances, state replacement laws may apply.

†Elimination periods, benefit periods, and benefit amounts may vary by employer.

The Catastrophic Loss Rider is available to employee and/or spouse ages 18-70 with a minimum face amount of \$8,000. It is not approved in CA, CT, FL, HI, IL, KS, MD, MN, MO, NH, NJ, NY, NC, PA, TN, TX, VT, VA, WA, and PR. In Massachusetts, the rider is called Chronic Illness Coverage. This rider is not a Long-Term Care or Disability Income product.



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CATASTROPHIC LOSS RIDER - OPTIONAL RATES

Rider Form: CATLOSS - Rider 8/09 – Semi-Monthly Premium Rates for 90-Day Elimination Period

Monthly Benefit	12-Month Maximum Benefit Period			24-Month Maximum Benefit Period			36-Month Maximum Benefit Period		
	\$1,000	\$2,000	\$3,000	\$1,000	\$2,000	\$3,000	\$1,000	\$2,000	\$3,000
Minimum ELOP Face Amount In Force to Qualify	\$8,000	\$10,000	\$15,000	\$10,000	\$20,000	\$30,000	\$15,000	\$30,000	\$50,000
Code for Application	CE1	CE1	CE1	CE2	CE2	CE2	CE3	CE3	CE3
AGE									
18 - 25	\$0.41	\$0.82	\$1.23	\$0.64	\$1.28	\$1.92	\$0.80	\$1.60	\$2.39
26	\$0.44	\$0.88	\$1.32	\$0.70	\$1.39	\$2.08	\$0.87	\$1.73	\$2.59
27	\$0.47	\$0.94	\$1.41	\$0.74	\$1.48	\$2.22	\$0.93	\$1.86	\$2.79
28	\$0.50	\$1.00	\$1.50	\$0.80	\$1.59	\$2.38	\$0.99	\$1.98	\$2.97
29	\$0.53	\$1.06	\$1.59	\$0.84	\$1.68	\$2.52	\$1.06	\$2.11	\$3.17
30	\$0.56	\$1.12	\$1.68	\$0.90	\$1.79	\$2.68	\$1.12	\$2.24	\$3.36
31	\$0.60	\$1.19	\$1.78	\$0.95	\$1.89	\$2.84	\$1.19	\$2.38	\$3.56
32	\$0.63	\$1.25	\$1.87	\$1.00	\$1.99	\$2.98	\$1.26	\$2.51	\$3.76
33	\$0.66	\$1.31	\$1.96	\$1.05	\$2.10	\$3.14	\$1.32	\$2.63	\$3.94
34	\$0.69	\$1.37	\$2.05	\$1.10	\$2.19	\$3.29	\$1.38	\$2.76	\$4.14
35	\$0.72	\$1.43	\$2.14	\$1.15	\$2.30	\$3.44	\$1.45	\$2.89	\$4.34
36	\$0.79	\$1.57	\$2.35	\$1.26	\$2.52	\$3.77	\$1.59	\$3.17	\$4.76
37	\$0.85	\$1.70	\$2.55	\$1.37	\$2.73	\$4.10	\$1.73	\$3.45	\$5.18
38	\$0.92	\$1.84	\$2.76	\$1.48	\$2.95	\$4.43	\$1.87	\$3.73	\$5.60
39	\$0.99	\$1.98	\$2.97	\$1.59	\$3.17	\$4.76	\$2.01	\$4.01	\$6.02
40	\$1.06	\$2.12	\$3.18	\$1.70	\$3.39	\$5.08	\$2.15	\$4.29	\$6.44
41	\$1.13	\$2.25	\$3.38	\$1.81	\$3.61	\$5.41	\$2.28	\$4.56	\$6.84
42	\$1.20	\$2.39	\$3.59	\$1.92	\$3.83	\$5.74	\$2.42	\$4.84	\$7.26
43	\$1.27	\$2.53	\$3.80	\$2.03	\$4.05	\$6.07	\$2.56	\$5.12	\$7.68
44	\$1.33	\$2.66	\$3.99	\$2.14	\$4.27	\$6.40	\$2.70	\$5.40	\$8.10
45	\$1.40	\$2.80	\$4.20	\$2.24	\$4.48	\$6.72	\$2.84	\$5.68	\$8.52
46	\$1.57	\$3.14	\$4.70	\$2.52	\$5.03	\$7.54	\$3.19	\$6.37	\$9.56
47	\$1.74	\$3.47	\$5.20	\$2.79	\$5.57	\$8.35	\$3.54	\$7.07	\$10.60
48	\$1.90	\$3.80	\$5.70	\$3.06	\$6.11	\$9.17	\$3.88	\$7.75	\$11.62
49	\$2.07	\$4.13	\$6.20	\$3.33	\$6.65	\$9.98	\$4.22	\$8.44	\$12.66
50	\$2.24	\$4.47	\$6.70	\$3.61	\$7.21	\$10.81	\$4.57	\$9.13	\$13.69
51	\$2.40	\$4.80	\$7.20	\$3.88	\$7.75	\$11.62	\$4.91	\$9.82	\$14.73
52	\$2.57	\$5.13	\$7.70	\$4.15	\$8.29	\$12.43	\$5.26	\$10.51	\$15.77
53	\$2.73	\$5.46	\$8.19	\$4.42	\$8.83	\$13.25	\$5.60	\$11.20	\$16.79
54	\$2.90	\$5.80	\$8.69	\$4.69	\$9.38	\$14.06	\$5.95	\$11.89	\$17.83
55	\$3.07	\$6.13	\$9.19	\$4.96	\$9.92	\$14.88	\$6.29	\$12.58	\$18.87
56	\$3.51	\$7.02	\$10.53	\$5.69	\$11.38	\$17.07	\$7.22	\$14.43	\$21.65
57	\$3.96	\$7.91	\$11.87	\$6.42	\$12.84	\$19.26	\$8.14	\$16.28	\$24.42
58	\$4.41	\$8.81	\$13.21	\$7.15	\$14.29	\$21.44	\$9.07	\$18.13	\$27.20
59	\$4.85	\$9.70	\$14.55	\$7.88	\$15.75	\$23.63	\$10.00	\$19.99	\$29.98
60	\$5.30	\$10.59	\$15.89	\$8.61	\$17.22	\$25.82	\$10.92	\$21.84	\$32.76
61	\$5.74	\$11.48	\$17.22	\$9.34	\$18.68	\$28.01	\$11.85	\$23.69	\$35.53
62	\$6.19	\$12.38	\$18.56	\$10.07	\$20.14	\$30.21	\$12.78	\$25.55	\$38.32
63	\$6.64	\$13.27	\$19.90	\$10.80	\$21.59	\$32.38	\$13.70	\$27.40	\$41.10
64	\$7.08	\$14.16	\$21.24	\$11.53	\$23.05	\$34.58	\$14.63	\$29.25	\$43.87
65	\$7.53	\$15.05	\$22.58	\$12.26	\$24.51	\$36.77	\$15.55	\$31.10	\$46.65
66	\$7.98	\$15.95	\$23.92	\$12.99	\$25.97	\$38.96	\$16.48	\$32.96	\$49.43
67	\$8.42	\$16.84	\$25.26	\$13.72	\$27.44	\$41.15	\$17.40	\$34.80	\$52.20
68	\$8.87	\$17.73	\$26.60	\$14.45	\$28.89	\$43.33	\$18.33	\$36.66	\$54.99
69	\$9.31	\$18.62	\$27.93	\$15.18	\$30.35	\$45.52	\$19.26	\$38.51	\$57.77
70	\$9.76	\$19.52	\$29.27	\$15.91	\$31.81	\$47.71	\$20.19	\$40.37	\$60.55

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