

Employee Life Option Plus

No Tobacco Rates

Face Amount \$5,000					Face Amount \$10,000					Face Amount \$15,000				
Issue Age	Semi-Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Semi-Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Semi-Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$2.41	\$2,053	\$4,277	\$0.19	18	\$3.76	\$4,106	\$8,555	\$0.38	18	\$5.11	\$6,159	\$12,832	\$0.57
19	\$2.45	\$2,041	\$4,253	\$0.19	19	\$3.85	\$4,082	\$8,506	\$0.37	19	\$5.25	\$6,123	\$12,758	\$0.56
20	\$2.48	\$2,029	\$4,227	\$0.18	20	\$3.91	\$4,058	\$8,454	\$0.37	20	\$5.33	\$6,087	\$12,681	\$0.55
21	\$2.53	\$2,016	\$4,200	\$0.18	21	\$4.01	\$4,032	\$8,401	\$0.36	21	\$5.48	\$6,048	\$12,601	\$0.54
22	\$2.58	\$2,003	\$4,172	\$0.18	22	\$4.10	\$4,005	\$8,345	\$0.36	22	\$5.63	\$6,008	\$12,517	\$0.53
23	\$2.62	\$1,988	\$4,143	\$0.18	23	\$4.19	\$3,977	\$8,286	\$0.35	23	\$5.76	\$5,965	\$12,429	\$0.52
24	\$2.67	\$1,974	\$4,112	\$0.17	24	\$4.29	\$3,947	\$8,224	\$0.34	24	\$5.90	\$5,921	\$12,336	\$0.51
25	\$2.72	\$1,958	\$4,080	\$0.17	25	\$4.39	\$3,916	\$8,159	\$0.34	25	\$6.06	\$5,874	\$12,239	\$0.51
26	\$2.79	\$1,942	\$4,045	\$0.17	26	\$4.52	\$3,883	\$8,091	\$0.34	26	\$6.26	\$5,825	\$12,136	\$0.51
27	\$2.86	\$1,924	\$4,009	\$0.17	27	\$4.67	\$3,849	\$8,019	\$0.34	27	\$6.48	\$5,773	\$12,028	\$0.51
28	\$2.94	\$1,906	\$3,971	\$0.17	28	\$4.82	\$3,812	\$7,942	\$0.34	28	\$6.70	\$5,718	\$11,914	\$0.51
29	\$3.02	\$1,887	\$3,931	\$0.17	29	\$4.98	\$3,774	\$7,862	\$0.34	29	\$6.94	\$5,660	\$11,794	\$0.51
30	\$3.10	\$1,867	\$3,889	\$0.18	30	\$5.14	\$3,733	\$7,778	\$0.35	30	\$7.18	\$5,600	\$11,667	\$0.52
31	\$3.19	\$1,845	\$3,845	\$0.18	31	\$5.33	\$3,691	\$7,690	\$0.35	31	\$7.47	\$5,536	\$11,534	\$0.52
32	\$3.28	\$1,823	\$3,798	\$0.18	32	\$5.51	\$3,646	\$7,597	\$0.35	32	\$7.74	\$5,469	\$11,395	\$0.53
33	\$3.38	\$1,800	\$3,750	\$0.18	33	\$5.70	\$3,600	\$7,500	\$0.35	33	\$8.02	\$5,399	\$11,249	\$0.53
34	\$3.48	\$1,775	\$3,699	\$0.18	34	\$5.90	\$3,551	\$7,398	\$0.36	34	\$8.33	\$5,326	\$11,097	\$0.53
35	\$3.59	\$1,750	\$3,646	\$0.18	35	\$6.12	\$3,500	\$7,293	\$0.36	35	\$8.65	\$5,250	\$10,939	\$0.53
36	\$3.70	\$1,724	\$3,592	\$0.18	36	\$6.35	\$3,448	\$7,183	\$0.36	36	\$9.00	\$5,171	\$10,775	\$0.54
37	\$3.82	\$1,696	\$3,535	\$0.18	37	\$6.59	\$3,393	\$7,069	\$0.37	37	\$9.36	\$5,089	\$10,604	\$0.55
38	\$3.95	\$1,668	\$3,475	\$0.19	38	\$6.84	\$3,336	\$6,950	\$0.37	38	\$9.74	\$5,004	\$10,425	\$0.55
39	\$4.09	\$1,638	\$3,413	\$0.19	39	\$7.12	\$3,276	\$6,826	\$0.37	39	\$10.16	\$4,914	\$10,239	\$0.55
40	\$4.23	\$1,607	\$3,348	\$0.19	40	\$7.41	\$3,214	\$6,695	\$0.37	40	\$10.59	\$4,820	\$10,043	\$0.56
41	\$4.39	\$1,574	\$3,279	\$0.19	41	\$7.72	\$3,148	\$6,558	\$0.38	41	\$11.05	\$4,721	\$9,837	\$0.57
42	\$4.55	\$1,539	\$3,206	\$0.19	42	\$8.04	\$3,078	\$6,413	\$0.38	42	\$11.53	\$4,617	\$9,619	\$0.57
43	\$4.72	\$1,502	\$3,130	\$0.20	43	\$8.39	\$3,005	\$6,260	\$0.39	43	\$12.05	\$4,507	\$9,390	\$0.58
44	\$4.91	\$1,463	\$3,049	\$0.20	44	\$8.76	\$2,927	\$6,098	\$0.39	44	\$12.62	\$4,390	\$9,147	\$0.59
45	\$5.11	\$1,422	\$2,963	\$0.20	45	\$9.17	\$2,845	\$5,927	\$0.40	45	\$13.23	\$4,267	\$8,890	\$0.59
46	\$5.33	\$1,379	\$2,873	\$0.21	46	\$9.60	\$2,758	\$5,745	\$0.41	46	\$13.87	\$4,136	\$8,618	\$0.61
47	\$5.55	\$1,333	\$2,776	\$0.21	47	\$10.05	\$2,665	\$5,553	\$0.41	47	\$14.54	\$3,998	\$8,329	\$0.62
48	\$5.79	\$1,284	\$2,674	\$0.21	48	\$10.53	\$2,567	\$5,349	\$0.42	48	\$15.26	\$3,851	\$8,023	\$0.63
49	\$6.04	\$1,232	\$2,566	\$0.21	49	\$11.02	\$2,463	\$5,132	\$0.41	49	\$16.00	\$3,695	\$7,698	\$0.62
50	\$6.31	\$1,176	\$2,451	\$0.21	50	\$11.56	\$2,353	\$4,902	\$0.43	50	\$16.82	\$3,529	\$7,353	\$0.64
51	\$6.59	\$1,118	\$2,329	\$0.22	51	\$12.12	\$2,235	\$4,658	\$0.43	51	\$17.65	\$3,353	\$6,986	\$0.65
52	\$6.88	\$1,056	\$2,199	\$0.22	52	\$12.70	\$2,111	\$4,399	\$0.44	52	\$18.52	\$3,167	\$6,598	\$0.67
53	\$7.19	\$990	\$2,062	\$0.23	53	\$13.32	\$1,979	\$4,124	\$0.45	53	\$19.45	\$2,969	\$6,186	\$0.67
54	\$7.50	\$920	\$1,917	\$0.23	54	\$13.95	\$1,840	\$3,833	\$0.46	54	\$20.39	\$2,760	\$5,750	\$0.69
55	\$7.85	\$846	\$1,762	\$0.23	55	\$14.64	\$1,692	\$3,525	\$0.46	55	\$21.44	\$2,537	\$5,287	\$0.69
56*	\$8.27	\$884	\$1,788	\$0.24	56*	\$15.49	\$1,768	\$3,577	\$0.47	56*	\$22.70	\$2,652	\$5,365	\$0.70
57*	\$8.71	\$924	\$1,815	\$0.25	57*	\$16.37	\$1,848	\$3,630	\$0.50	57*	\$24.03	\$2,772	\$5,445	\$0.75
58*	\$9.19	\$966	\$1,843	\$0.25	58*	\$17.33	\$1,931	\$3,685	\$0.50	58*	\$25.47	\$2,897	\$5,528	\$0.74
59*	\$9.70	\$1,009	\$1,871	\$0.26	59*	\$18.34	\$2,018	\$3,743	\$0.52	59*	\$26.98	\$3,027	\$5,614	\$0.78
60*	\$10.20	\$1,055	\$1,901	\$0.27	60*	\$19.34	\$2,109	\$3,802	\$0.54	60*	\$28.48	\$3,164	\$5,703	\$0.81
61*	\$10.68	\$1,102	\$1,931	N/A	61*	\$20.30	\$2,204	\$3,863	N/A	61*	\$29.92	\$3,306	\$5,794	N/A
62*	\$11.19	\$1,151	\$1,963	N/A	62*	\$21.32	\$2,303	\$3,926	N/A	62*	\$31.46	\$3,454	\$5,889	N/A
63*	\$11.73	\$1,203	\$1,996	N/A	63*	\$22.41	\$2,405	\$3,991	N/A	63*	\$33.09	\$3,608	\$5,987	N/A
64*	\$12.31	\$1,256	\$2,029	N/A	64*	\$23.57	\$2,511	\$4,058	N/A	64*	\$34.83	\$3,767	\$6,087	N/A
65*	\$13.05	\$1,310	\$2,063	N/A	65*	\$25.05	\$2,621	\$4,126	N/A	65*	\$37.05	\$3,931	\$6,190	N/A
66*	\$13.78	\$1,367	\$2,098	N/A	66*	\$26.51	\$2,734	\$4,197	N/A	66*	\$39.24	\$4,101	\$6,295	N/A
67*	\$14.56	\$1,425	\$2,134	N/A	67*	\$28.06	\$2,851	\$4,269	N/A	67*	\$41.56	\$4,276	\$6,403	N/A
68*	\$15.37	\$1,486	\$2,171	N/A	68*	\$29.69	\$2,972	\$4,343	N/A	68*	\$44.01	\$4,458	\$6,514	N/A
69*	\$16.23	\$1,558	\$2,223	N/A	69*	\$31.40	\$3,115	\$4,446	N/A	69*	\$46.57	\$4,673	\$6,668	N/A
70*	\$17.44	\$1,632	\$2,276	N/A	70*	\$33.82	\$3,265	\$4,553	N/A	70*	\$50.21	\$4,897	\$6,829	N/A

The maximum face amount for an employee, spouse, children and grandchildren varies by account.

END-95 (ESO)(20/21)

*Cash Values and Paid-Up Values for ages 56-70 are for the tenth year rather than age 65.

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

Employee Life Option Plus

No Tobacco Rates

Face Amount \$20,000					Face Amount \$25,000					Face Amount \$30,000				
Issue Age	Semi-Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Semi-Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Semi-Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$6.46	\$8,212	\$17,109	\$0.76	18	\$7.81	\$10,265	\$21,387	\$0.94	18	\$9.17	\$12,318	\$25,664	\$1.13
19	\$6.65	\$8,165	\$17,011	\$0.75	19	\$8.04	\$10,206	\$21,264	\$0.93	19	\$9.44	\$12,247	\$25,517	\$1.12
20	\$6.76	\$8,115	\$16,909	\$0.73	20	\$8.19	\$10,144	\$21,136	\$0.91	20	\$9.61	\$12,173	\$25,363	\$1.09
21	\$6.96	\$8,064	\$16,802	\$0.72	21	\$8.44	\$10,080	\$21,002	\$0.90	21	\$9.91	\$12,096	\$25,202	\$1.08
22	\$7.15	\$8,010	\$16,689	\$0.71	22	\$8.68	\$10,013	\$20,862	\$0.89	22	\$10.20	\$12,015	\$25,034	\$1.07
23	\$7.33	\$7,954	\$16,571	\$0.69	23	\$8.90	\$9,942	\$20,714	\$0.87	23	\$10.47	\$11,930	\$24,857	\$1.04
24	\$7.52	\$7,894	\$16,448	\$0.69	24	\$9.14	\$9,868	\$20,560	\$0.86	24	\$10.75	\$11,842	\$24,672	\$1.03
25	\$7.72	\$7,832	\$16,318	\$0.69	25	\$9.39	\$9,790	\$20,398	\$0.86	25	\$11.06	\$11,748	\$24,477	\$1.03
26	\$7.99	\$7,767	\$16,182	\$0.69	26	\$9.73	\$9,708	\$20,227	\$0.86	26	\$11.46	\$11,650	\$24,273	\$1.03
27	\$8.29	\$7,697	\$16,037	\$0.69	27	\$10.10	\$9,622	\$20,047	\$0.86	27	\$11.91	\$11,546	\$24,056	\$1.03
28	\$8.58	\$7,624	\$15,885	\$0.69	28	\$10.46	\$9,530	\$19,856	\$0.86	28	\$12.34	\$11,436	\$23,827	\$1.03
29	\$8.90	\$7,547	\$15,725	\$0.69	29	\$10.87	\$9,434	\$19,656	\$0.86	29	\$12.83	\$11,321	\$23,587	\$1.03
30	\$9.23	\$7,466	\$15,556	\$0.69	30	\$11.27	\$9,333	\$19,446	\$0.87	30	\$13.31	\$11,200	\$23,335	\$1.04
31	\$9.60	\$7,381	\$15,379	\$0.69	31	\$11.74	\$9,227	\$19,224	\$0.87	31	\$13.88	\$11,072	\$23,069	\$1.04
32	\$9.97	\$7,292	\$15,193	\$0.70	32	\$12.20	\$9,115	\$18,992	\$0.88	32	\$14.43	\$10,938	\$22,790	\$1.05
33	\$10.35	\$7,199	\$14,999	\$0.70	33	\$12.67	\$8,999	\$18,749	\$0.88	33	\$14.99	\$10,799	\$22,499	\$1.05
34	\$10.75	\$7,102	\$14,796	\$0.71	34	\$13.17	\$8,877	\$18,496	\$0.89	34	\$15.60	\$10,652	\$22,195	\$1.07
35	\$11.19	\$7,000	\$14,585	\$0.71	35	\$13.72	\$8,751	\$18,232	\$0.89	35	\$16.25	\$10,501	\$21,878	\$1.07
36	\$11.64	\$6,895	\$14,366	\$0.72	36	\$14.29	\$8,619	\$17,958	\$0.90	36	\$16.94	\$10,343	\$21,549	\$1.08
37	\$12.12	\$6,786	\$14,138	\$0.73	37	\$14.89	\$8,482	\$17,673	\$0.91	37	\$17.66	\$10,179	\$21,208	\$1.09
38	\$12.63	\$6,672	\$13,900	\$0.74	38	\$15.53	\$8,340	\$17,376	\$0.92	38	\$18.42	\$10,007	\$20,851	\$1.11
39	\$13.19	\$6,552	\$13,652	\$0.74	39	\$16.23	\$8,191	\$17,065	\$0.92	39	\$19.26	\$9,829	\$20,478	\$1.11
40	\$13.77	\$6,427	\$13,391	\$0.75	40	\$16.95	\$8,034	\$16,739	\$0.93	40	\$20.13	\$9,641	\$20,086	\$1.12
41	\$14.38	\$6,295	\$13,116	\$0.76	41	\$17.71	\$7,869	\$16,395	\$0.94	41	\$21.04	\$9,443	\$19,674	\$1.13
42	\$15.02	\$6,156	\$12,826	\$0.76	42	\$18.51	\$7,695	\$16,032	\$0.95	42	\$22.00	\$9,234	\$19,239	\$1.14
43	\$15.72	\$6,009	\$12,520	\$0.77	43	\$19.39	\$7,511	\$15,650	\$0.97	43	\$23.05	\$9,014	\$18,780	\$1.16
44	\$16.47	\$5,854	\$12,197	\$0.78	44	\$20.33	\$7,317	\$15,246	\$0.98	44	\$24.18	\$8,781	\$18,295	\$1.17
45	\$17.29	\$5,689	\$11,854	\$0.79	45	\$21.34	\$7,112	\$14,817	\$0.99	45	\$25.40	\$8,534	\$17,780	\$1.18
46	\$18.14	\$5,515	\$11,491	\$0.82	46	\$22.41	\$6,894	\$14,363	\$1.02	46	\$26.68	\$8,273	\$17,236	\$1.22
47	\$19.04	\$5,330	\$11,106	\$0.83	47	\$23.53	\$6,663	\$13,882	\$1.03	47	\$28.03	\$7,995	\$16,658	\$1.24
48	\$20.00	\$5,134	\$10,697	\$0.83	48	\$24.73	\$6,418	\$13,372	\$1.04	48	\$29.47	\$7,701	\$16,046	\$1.25
49	\$20.99	\$4,926	\$10,263	\$0.83	49	\$25.97	\$6,158	\$12,829	\$1.03	49	\$30.95	\$7,389	\$15,395	\$1.24
50	\$22.07	\$4,705	\$9,803	\$0.85	50	\$27.33	\$5,882	\$12,254	\$1.06	50	\$32.58	\$7,058	\$14,705	\$1.28
51	\$23.18	\$4,471	\$9,315	\$0.86	51	\$28.72	\$5,589	\$11,644	\$1.07	51	\$34.25	\$6,706	\$13,973	\$1.29
52	\$24.35	\$4,222	\$8,797	\$0.89	52	\$30.17	\$5,278	\$10,996	\$1.11	52	\$35.99	\$6,333	\$13,196	\$1.33
53	\$25.58	\$3,959	\$8,248	\$0.90	53	\$31.71	\$4,949	\$10,310	\$1.12	53	\$37.84	\$5,938	\$12,372	\$1.34
54	\$26.84	\$3,680	\$7,667	\$0.92	54	\$33.29	\$4,600	\$9,583	\$1.15	54	\$39.73	\$5,519	\$11,500	\$1.38
55	\$28.23	\$3,383	\$7,049	\$0.92	55	\$35.03	\$4,229	\$8,811	\$1.15	55	\$41.82	\$5,075	\$10,574	\$1.38
56*	\$29.92	\$3,536	\$7,153	\$0.94	56*	\$37.14	\$4,420	\$8,941	\$1.17	56*	\$44.35	\$5,304	\$10,730	\$1.41
57*	\$31.69	\$3,696	\$7,260	\$1.00	57*	\$39.35	\$4,620	\$9,076	\$1.25	57*	\$47.01	\$5,543	\$10,891	\$1.50
58*	\$33.61	\$3,862	\$7,371	\$0.99	58*	\$41.74	\$4,828	\$9,214	\$1.24	58*	\$49.88	\$5,793	\$11,056	\$1.49
59*	\$35.63	\$4,036	\$7,485	\$1.04	59*	\$44.27	\$5,046	\$9,357	\$1.30	59*	\$52.91	\$6,059	\$11,236	\$1.56
60*	\$37.62	\$4,218	\$7,603	\$1.08	60*	\$46.76	\$5,273	\$9,504	\$1.35	60*	\$55.90	\$6,388	\$11,514	\$1.62
61*	\$39.54	\$4,408	\$7,725	N/A	61*	\$49.16	\$5,510	\$9,657	N/A	61*	\$58.78	\$6,670	\$11,691	N/A
62*	\$41.59	\$4,605	\$7,852	N/A	62*	\$51.73	\$5,756	\$9,815	N/A	62*	\$61.86	\$6,966	\$11,878	N/A
63*	\$43.77	\$4,810	\$7,982	N/A	63*	\$54.45	\$6,013	\$9,978	N/A	63*	\$65.13	\$7,265	\$12,057	N/A
64*	\$46.08	\$5,022	\$8,116	N/A	64*	\$57.34	\$6,278	\$10,145	N/A	64*	\$68.60	\$7,566	\$12,227	N/A
65*	\$49.05	\$5,241	\$8,253	N/A	65*	\$61.05	\$6,574	\$10,350	N/A	65*	\$73.05	\$8,016	\$12,621	N/A
66*	\$51.97	\$5,468	\$8,393	N/A	66*	\$64.70	\$6,900	\$10,591	N/A	66*	\$77.43	\$8,408	\$12,907	N/A
67*	\$55.06	\$5,702	\$8,537	N/A	67*	\$68.56	\$7,221	\$10,813	N/A	67*	\$82.06	\$8,798	\$13,173	N/A
68*	\$58.33	\$5,944	\$8,686	N/A	68*	\$72.65	\$7,539	\$11,018	N/A	68*	\$86.97	\$9,180	\$13,415	N/A
69*	\$61.74	\$6,230	\$8,891	N/A	69*	\$76.91	\$7,858	\$11,214	N/A	69*	\$92.08	\$9,565	\$13,649	N/A
70*	\$66.59	\$6,666	\$9,295	N/A	70*	\$82.98	\$8,503	\$11,858	N/A	70*	\$99.36	\$10,342	\$14,421	N/A

The maximum face amount for an employee, spouse, children and grandchildren varies by account.

END-95 (ESO)(20/21)

*Cash Values and Paid-Up Values for ages 56-70 are for the tenth year rather than age 65.

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

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No Tobacco Rates

Face Amount \$35,000					Face Amount \$40,000					Face Amount \$45,000				
Issue Age	Semi-Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Semi-Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Semi-Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$10.52	\$14,371	\$29,941	\$1.32	18	\$11.87	\$16,424	\$34,219	\$1.51	18	\$13.22	\$18,477	\$38,496	\$1.70
19	\$10.84	\$14,288	\$29,770	\$1.30	19	\$12.24	\$16,329	\$34,022	\$1.49	19	\$13.64	\$18,370	\$38,275	\$1.68
20	\$11.04	\$14,202	\$29,590	\$1.27	20	\$12.47	\$16,231	\$33,817	\$1.46	20	\$13.89	\$18,260	\$38,044	\$1.64
21	\$11.39	\$14,112	\$29,403	\$1.26	21	\$12.87	\$16,128	\$33,603	\$1.44	21	\$14.34	\$18,144	\$37,804	\$1.62
22	\$11.73	\$14,018	\$29,206	\$1.24	22	\$13.25	\$16,020	\$33,379	\$1.42	22	\$14.78	\$18,023	\$37,551	\$1.60
23	\$12.03	\$13,919	\$29,000	\$1.21	23	\$13.60	\$15,907	\$33,143	\$1.39	23	\$15.17	\$17,896	\$37,286	\$1.56
24	\$12.37	\$13,815	\$28,784	\$1.20	24	\$13.99	\$15,789	\$32,896	\$1.37	24	\$15.60	\$17,762	\$37,008	\$1.54
25	\$12.72	\$13,706	\$28,557	\$1.20	25	\$14.39	\$15,664	\$32,636	\$1.37	25	\$16.06	\$17,622	\$36,716	\$1.54
26	\$13.20	\$13,592	\$28,318	\$1.20	26	\$14.93	\$15,533	\$32,364	\$1.37	26	\$16.67	\$17,475	\$36,409	\$1.54
27	\$13.72	\$13,470	\$28,065	\$1.20	27	\$15.53	\$15,394	\$32,074	\$1.37	27	\$17.34	\$17,319	\$36,084	\$1.54
28	\$14.22	\$13,342	\$27,798	\$1.20	28	\$16.11	\$15,248	\$31,770	\$1.37	28	\$17.99	\$17,154	\$35,741	\$1.54
29	\$14.79	\$13,208	\$27,518	\$1.20	29	\$16.75	\$15,094	\$31,450	\$1.37	29	\$18.71	\$16,981	\$35,381	\$1.54
30	\$15.36	\$13,066	\$27,224	\$1.21	30	\$17.40	\$14,933	\$31,113	\$1.39	30	\$19.44	\$16,799	\$35,002	\$1.56
31	\$16.02	\$12,917	\$26,914	\$1.21	31	\$18.15	\$14,763	\$30,758	\$1.39	31	\$20.29	\$16,608	\$34,603	\$1.56
32	\$16.66	\$12,761	\$26,588	\$1.23	32	\$18.89	\$14,584	\$30,387	\$1.40	32	\$21.12	\$16,407	\$34,185	\$1.58
33	\$17.32	\$12,598	\$26,249	\$1.23	33	\$19.64	\$14,398	\$29,998	\$1.40	33	\$21.96	\$16,198	\$33,748	\$1.58
34	\$18.02	\$12,428	\$25,894	\$1.24	34	\$20.45	\$14,203	\$29,593	\$1.42	34	\$22.87	\$15,979	\$33,292	\$1.60
35	\$18.79	\$12,251	\$25,524	\$1.24	35	\$21.32	\$14,001	\$29,171	\$1.42	35	\$23.85	\$15,751	\$32,817	\$1.60
36	\$19.58	\$12,067	\$25,141	\$1.26	36	\$22.23	\$13,790	\$28,732	\$1.44	36	\$24.88	\$15,514	\$32,324	\$1.62
37	\$20.43	\$11,875	\$24,742	\$1.27	37	\$23.19	\$13,572	\$28,277	\$1.46	37	\$25.96	\$15,268	\$31,811	\$1.64
38	\$21.31	\$11,675	\$24,326	\$1.29	38	\$24.21	\$13,343	\$27,801	\$1.47	38	\$27.10	\$15,011	\$31,276	\$1.66
39	\$22.29	\$11,467	\$23,891	\$1.29	39	\$25.33	\$13,105	\$27,304	\$1.47	39	\$28.36	\$14,743	\$30,717	\$1.66
40	\$23.30	\$11,247	\$23,434	\$1.30	40	\$26.48	\$12,854	\$26,782	\$1.49	40	\$29.66	\$14,461	\$30,129	\$1.68
41	\$24.38	\$11,016	\$22,953	\$1.32	41	\$27.71	\$12,590	\$26,232	\$1.51	41	\$31.04	\$14,164	\$29,511	\$1.70
42	\$25.49	\$10,773	\$22,445	\$1.33	42	\$28.99	\$12,312	\$25,652	\$1.53	42	\$32.48	\$13,851	\$28,858	\$1.72
43	\$26.72	\$10,516	\$21,910	\$1.35	43	\$30.39	\$12,018	\$25,040	\$1.54	43	\$34.05	\$13,520	\$28,170	\$1.74
44	\$28.04	\$10,244	\$21,344	\$1.37	44	\$31.89	\$11,708	\$24,393	\$1.56	44	\$35.74	\$13,171	\$27,442	\$1.75
45	\$29.46	\$9,956	\$20,744	\$1.38	45	\$33.52	\$11,378	\$23,707	\$1.58	45	\$37.58	\$12,801	\$26,671	\$1.77
46	\$30.95	\$9,651	\$20,109	\$1.43	46	\$35.22	\$11,030	\$22,981	\$1.63	46	\$39.49	\$12,409	\$25,854	\$1.83
47	\$32.52	\$9,328	\$19,435	\$1.44	47	\$37.02	\$10,660	\$22,211	\$1.65	47	\$41.51	\$11,993	\$24,988	\$1.85
48	\$34.21	\$8,985	\$18,720	\$1.46	48	\$38.94	\$10,268	\$21,394	\$1.67	48	\$43.68	\$11,552	\$24,069	\$1.87
49	\$35.94	\$8,621	\$17,961	\$1.44	49	\$40.92	\$9,852	\$20,527	\$1.65	49	\$45.90	\$11,084	\$23,093	\$1.85
50	\$37.84	\$8,234	\$17,156	\$1.49	50	\$43.09	\$9,410	\$19,607	\$1.70	50	\$48.34	\$10,587	\$22,058	\$1.91
51	\$39.78	\$7,824	\$16,301	\$1.50	51	\$45.31	\$8,942	\$18,630	\$1.72	51	\$50.84	\$10,059	\$20,959	\$1.93
52	\$41.82	\$7,389	\$15,395	\$1.55	52	\$47.64	\$8,444	\$17,594	\$1.77	52	\$53.46	\$9,500	\$19,793	\$1.99
53	\$43.98	\$6,928	\$14,434	\$1.56	53	\$50.11	\$7,918	\$16,496	\$1.79	53	\$56.24	\$8,907	\$18,558	\$2.01
54	\$46.18	\$6,439	\$13,417	\$1.61	54	\$52.63	\$7,359	\$15,333	\$1.84	54	\$59.07	\$8,279	\$17,250	\$2.07
55	\$48.62	\$5,921	\$12,336	\$1.61	55	\$55.41	\$6,766	\$14,098	\$1.84	55	\$62.20	\$7,612	\$15,860	\$2.07
56*	\$51.57	\$6,188	\$12,518	\$1.64	56*	\$58.79	\$7,072	\$14,306	\$1.88	56*	\$66.00	\$7,956	\$16,094	\$2.11
57*	\$54.66	\$6,467	\$12,706	\$1.75	57*	\$62.32	\$7,391	\$14,521	\$2.00	57*	\$69.98	\$8,334	\$16,372	\$2.25
58*	\$58.02	\$6,759	\$12,899	\$1.73	58*	\$66.16	\$7,805	\$14,895	\$1.98	58*	\$74.29	\$8,858	\$16,905	\$2.23
59*	\$61.55	\$7,171	\$13,298	\$1.82	59*	\$70.20	\$8,284	\$15,363	\$2.09	59*	\$78.84	\$9,396	\$17,424	\$2.35
60*	\$65.05	\$7,556	\$13,620	\$1.89	60*	\$74.19	\$8,724	\$15,725	\$2.16	60*	\$83.33	\$9,891	\$17,828	\$2.42
61*	\$68.40	\$7,886	\$13,821	N/A	61*	\$78.02	\$9,101	\$15,952	N/A	61*	\$87.64	\$10,316	\$18,082	N/A
62*	\$72.00	\$8,232	\$14,035	N/A	62*	\$82.13	\$9,496	\$16,192	N/A	62*	\$92.27	\$10,762	\$18,350	N/A
63*	\$75.81	\$8,581	\$14,240	N/A	63*	\$86.49	\$9,896	\$16,423	N/A	63*	\$97.17	\$11,212	\$18,607	N/A
64*	\$79.85	\$8,933	\$14,436	N/A	64*	\$91.11	\$10,300	\$16,646	N/A	64*	\$102.37	\$11,668	\$18,855	N/A
65*	\$85.04	\$9,458	\$14,892	N/A	65*	\$97.04	\$10,902	\$17,165	N/A	65*	\$109.04	\$12,344	\$19,436	N/A
66*	\$90.16	\$9,916	\$15,222	N/A	66*	\$102.89	\$11,427	\$17,540	N/A	66*	\$115.62	\$12,935	\$19,856	N/A
67*	\$95.56	\$10,373	\$15,532	N/A	67*	\$109.07	\$11,947	\$17,889	N/A	67*	\$122.57	\$13,523	\$20,247	N/A
68*	\$101.29	\$10,820	\$15,812	N/A	68*	\$115.61	\$12,460	\$18,209	N/A	68*	\$129.93	\$14,101	\$20,606	N/A
69*	\$107.25	\$11,271	\$16,085	N/A	69*	\$122.42	\$12,977	\$18,520	N/A	69*	\$137.59	\$14,684	\$20,955	N/A
70*	\$115.75	\$12,179	\$16,984	N/A	70*	\$132.13	\$14,016	\$19,546	N/A	70*	\$148.51	\$15,855	\$22,110	N/A

The maximum face amount for an employee, spouse, children and grandchildren varies by account.

END-95 (ESO)(20/21)

*Cash Values and Paid-Up Values for ages 56-70 are for the tenth year rather than age 65.

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

Employee Life Option Plus

No Tobacco Rates

Face Amount \$50,000					Face Amount \$55,000					Face Amount \$60,000				
Issue Age	Semi-Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Semi-Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Semi-Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$14.57	\$20,530	\$42,774	\$1.88	18	\$15.93	\$22,582	\$47,051	\$2.07	18	\$17.28	\$24,635	\$51,328	\$2.26
19	\$15.03	\$20,412	\$42,528	\$1.86	19	\$16.43	\$22,453	\$46,781	\$2.05	19	\$17.83	\$24,494	\$51,034	\$2.23
20	\$15.32	\$20,289	\$42,272	\$1.82	20	\$16.74	\$22,317	\$46,499	\$2.00	20	\$18.17	\$24,346	\$50,726	\$2.18
21	\$15.82	\$20,160	\$42,004	\$1.80	21	\$17.30	\$22,176	\$46,204	\$1.98	21	\$18.77	\$24,192	\$50,405	\$2.16
22	\$16.30	\$20,026	\$41,724	\$1.77	22	\$17.83	\$22,028	\$45,896	\$1.95	22	\$19.35	\$24,031	\$50,068	\$2.13
23	\$16.74	\$19,884	\$41,429	\$1.73	23	\$18.31	\$21,872	\$45,571	\$1.90	23	\$19.88	\$23,861	\$49,714	\$2.08
24	\$17.22	\$19,736	\$41,121	\$1.71	24	\$18.84	\$21,710	\$45,233	\$1.88	24	\$20.45	\$23,683	\$49,345	\$2.05
25	\$17.72	\$19,580	\$40,796	\$1.71	25	\$19.39	\$21,538	\$44,875	\$1.88	25	\$21.06	\$23,496	\$48,955	\$2.05
26	\$18.40	\$19,417	\$40,455	\$1.71	26	\$20.14	\$21,358	\$44,500	\$1.88	26	\$21.87	\$23,300	\$48,545	\$2.05
27	\$19.15	\$19,243	\$40,093	\$1.71	27	\$20.95	\$21,167	\$44,102	\$1.88	27	\$22.76	\$23,092	\$48,112	\$2.05
28	\$19.87	\$19,060	\$39,712	\$1.71	28	\$21.75	\$20,966	\$43,683	\$1.88	28	\$23.63	\$22,872	\$47,654	\$2.05
29	\$20.68	\$18,868	\$39,312	\$1.71	29	\$22.64	\$20,755	\$43,243	\$1.88	29	\$24.60	\$22,642	\$47,174	\$2.05
30	\$21.49	\$18,666	\$38,891	\$1.73	30	\$23.53	\$20,533	\$42,780	\$1.90	30	\$25.57	\$22,399	\$46,669	\$2.08
31	\$22.43	\$18,454	\$38,448	\$1.73	31	\$24.56	\$20,299	\$42,293	\$1.90	31	\$26.70	\$22,144	\$46,138	\$2.08
32	\$23.35	\$18,231	\$37,984	\$1.75	32	\$25.57	\$20,054	\$41,782	\$1.93	32	\$27.80	\$21,877	\$45,580	\$2.10
33	\$24.29	\$17,998	\$37,498	\$1.75	33	\$26.61	\$19,797	\$41,248	\$1.93	33	\$28.93	\$21,597	\$44,998	\$2.10
34	\$25.29	\$17,754	\$36,991	\$1.77	34	\$27.72	\$19,529	\$40,690	\$1.95	34	\$30.14	\$21,305	\$44,389	\$2.13
35	\$26.39	\$17,501	\$36,464	\$1.77	35	\$28.92	\$19,251	\$40,110	\$1.95	35	\$31.45	\$21,001	\$43,756	\$2.13
36	\$27.52	\$17,238	\$35,916	\$1.80	36	\$30.17	\$18,962	\$39,507	\$1.98	36	\$32.82	\$20,686	\$43,099	\$2.16
37	\$28.73	\$16,965	\$35,346	\$1.82	37	\$31.49	\$18,661	\$38,881	\$2.00	37	\$34.26	\$20,357	\$42,415	\$2.18
38	\$30.00	\$16,679	\$34,751	\$1.84	38	\$32.89	\$18,347	\$38,226	\$2.02	38	\$35.78	\$20,015	\$41,701	\$2.21
39	\$31.40	\$16,381	\$34,130	\$1.84	39	\$34.43	\$18,019	\$37,543	\$2.02	39	\$37.46	\$19,657	\$40,956	\$2.21
40	\$32.84	\$16,068	\$33,477	\$1.86	40	\$36.02	\$17,674	\$36,825	\$2.05	40	\$39.20	\$19,281	\$40,172	\$2.23
41	\$34.37	\$15,738	\$32,790	\$1.88	41	\$37.70	\$17,311	\$36,068	\$2.07	41	\$41.03	\$18,885	\$39,347	\$2.26
42	\$35.97	\$15,390	\$32,065	\$1.91	42	\$39.46	\$16,928	\$35,271	\$2.10	42	\$42.95	\$18,467	\$38,477	\$2.29
43	\$37.72	\$15,023	\$31,300	\$1.93	43	\$41.38	\$16,525	\$34,429	\$2.12	43	\$45.05	\$18,027	\$37,559	\$2.31
44	\$39.60	\$14,635	\$30,492	\$1.95	44	\$43.45	\$16,098	\$33,541	\$2.14	44	\$47.31	\$17,561	\$36,590	\$2.34
45	\$41.63	\$14,223	\$29,634	\$1.97	45	\$45.69	\$15,645	\$32,597	\$2.17	45	\$49.75	\$17,068	\$35,561	\$2.37
46	\$43.76	\$13,788	\$28,727	\$2.04	46	\$48.03	\$15,166	\$31,599	\$2.24	46	\$52.30	\$16,545	\$34,472	\$2.44
47	\$46.01	\$13,326	\$27,764	\$2.06	47	\$50.50	\$14,658	\$30,540	\$2.26	47	\$55.00	\$15,991	\$33,317	\$2.47
48	\$48.41	\$12,836	\$26,743	\$2.08	48	\$53.15	\$14,119	\$29,417	\$2.29	48	\$57.89	\$15,403	\$32,092	\$2.50
49	\$50.89	\$12,315	\$25,659	\$2.06	49	\$55.87	\$13,547	\$28,224	\$2.26	49	\$60.85	\$14,778	\$30,790	\$2.47
50	\$53.60	\$11,763	\$24,509	\$2.12	50	\$58.85	\$12,939	\$26,959	\$2.34	50	\$64.11	\$14,116	\$29,410	\$2.55
51	\$56.38	\$11,177	\$23,288	\$2.15	51	\$61.91	\$12,295	\$25,616	\$2.36	51	\$67.44	\$13,412	\$27,945	\$2.58
52	\$59.29	\$10,556	\$21,993	\$2.21	52	\$65.11	\$11,611	\$24,192	\$2.43	52	\$70.93	\$12,667	\$26,391	\$2.65
53	\$62.37	\$9,897	\$20,621	\$2.23	53	\$68.50	\$10,887	\$22,683	\$2.46	53	\$74.63	\$11,876	\$24,745	\$2.68
54	\$65.52	\$9,199	\$19,167	\$2.30	54	\$71.97	\$10,119	\$21,083	\$2.53	54	\$78.41	\$11,039	\$23,000	\$2.76
55	\$69.00	\$8,458	\$17,623	\$2.30	55	\$75.79	\$9,304	\$19,385	\$2.53	55	\$82.59	\$10,150	\$21,147	\$2.76
56*	\$73.22	\$8,840	\$17,883	\$2.34										
57*	\$77.64	\$9,329	\$18,328	\$2.50										
58*	\$82.43	\$9,910	\$18,913	\$2.47										
59*	\$87.48	\$10,508	\$19,487	\$2.61										
60*	\$92.47	\$11,060	\$19,935	\$2.69										
61*	\$97.26	\$11,532	\$20,212	N/A										
62*	\$102.40	\$12,028	\$20,508	N/A										
63*	\$107.85	\$12,529	\$20,792	N/A										
64*	\$113.62	\$13,034	\$21,063	N/A										
65*	\$121.04	\$13,786	\$21,707	N/A										
66*	\$128.35	\$14,445	\$22,173	N/A										
67*	\$136.07	\$15,098	\$22,607	N/A										
68*	\$144.25	\$15,742	\$23,004	N/A										
69*	\$152.76	\$16,390	\$23,389	N/A										
70*	\$164.90	\$17,693	\$24,673	N/A										

The maximum face amount for an employee, spouse, children and grandchildren varies by account.

END-95 (ESO)(20/21)

*Cash Values and Paid-Up Values for ages 56-70 are for the tenth year rather than age 65.

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Employee Life Option Plus

No Tobacco Rates

Face Amount \$65,000					Face Amount \$70,000					Face Amount \$75,000				
Issue Age	Semi-Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Semi-Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Semi-Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$18.63	\$26,688	\$55,606	\$2.45	18	\$19.98	\$28,741	\$59,883	\$2.64	18	\$21.33	\$30,794	\$64,160	\$2.82
19	\$19.23	\$26,535	\$55,286	\$2.42	19	\$20.62	\$28,576	\$59,539	\$2.61	19	\$22.02	\$30,617	\$63,792	\$2.79
20	\$19.60	\$26,375	\$54,953	\$2.36	20	\$21.02	\$28,404	\$59,180	\$2.54	20	\$22.45	\$30,433	\$63,407	\$2.73
21	\$20.25	\$26,208	\$54,605	\$2.33	21	\$21.73	\$28,224	\$58,806	\$2.51	21	\$23.20	\$30,240	\$63,006	\$2.69
22	\$20.88	\$26,033	\$54,241	\$2.31	22	\$22.40	\$28,036	\$58,413	\$2.48	22	\$23.93	\$30,038	\$62,585	\$2.66
23	\$21.44	\$25,849	\$53,857	\$2.25	23	\$23.01	\$27,838	\$58,000	\$2.42	23	\$24.58	\$29,826	\$62,143	\$2.59
24	\$22.07	\$25,657	\$53,457	\$2.22	24	\$23.69	\$27,630	\$57,569	\$2.39	24	\$25.30	\$29,604	\$61,681	\$2.56
25	\$22.72	\$25,454	\$53,034	\$2.22	25	\$24.39	\$27,412	\$57,114	\$2.39	25	\$26.06	\$29,370	\$61,193	\$2.56
26	\$23.61	\$25,241	\$52,591	\$2.22	26	\$25.34	\$27,183	\$56,636	\$2.39	26	\$27.08	\$29,125	\$60,682	\$2.56
27	\$24.57	\$25,016	\$52,121	\$2.22	27	\$26.38	\$26,940	\$56,130	\$2.39	27	\$28.19	\$28,865	\$60,140	\$2.56
28	\$25.51	\$24,778	\$51,626	\$2.22	28	\$27.39	\$26,684	\$55,597	\$2.39	28	\$29.27	\$28,590	\$59,568	\$2.56
29	\$26.56	\$24,528	\$51,106	\$2.22	29	\$28.53	\$26,415	\$55,037	\$2.39	29	\$30.49	\$28,302	\$58,968	\$2.56
30	\$27.62	\$24,266	\$50,558	\$2.25	30	\$29.66	\$26,132	\$54,447	\$2.42	30	\$31.70	\$27,999	\$58,337	\$2.59
31	\$28.84	\$23,990	\$49,982	\$2.25	31	\$30.98	\$25,835	\$53,827	\$2.42	31	\$33.11	\$27,680	\$57,672	\$2.59
32	\$30.03	\$23,700	\$49,379	\$2.28	32	\$32.26	\$25,523	\$53,177	\$2.45	32	\$34.49	\$27,346	\$56,975	\$2.63
33	\$31.26	\$23,397	\$48,747	\$2.28	33	\$33.58	\$25,197	\$52,497	\$2.45	33	\$35.90	\$26,996	\$56,247	\$2.63
34	\$32.56	\$23,080	\$48,088	\$2.31	34	\$34.99	\$24,856	\$51,787	\$2.48	34	\$37.41	\$26,631	\$55,487	\$2.66
35	\$33.99	\$22,751	\$47,403	\$2.31	35	\$36.52	\$24,501	\$51,049	\$2.48	35	\$39.05	\$26,252	\$54,695	\$2.66
36	\$35.46	\$22,409	\$46,690	\$2.33	36	\$38.11	\$24,133	\$50,282	\$2.51	36	\$40.76	\$25,857	\$53,873	\$2.69
37	\$37.03	\$22,054	\$45,950	\$2.36	37	\$39.80	\$23,750	\$49,484	\$2.54	37	\$42.56	\$25,447	\$53,019	\$2.73
38	\$38.68	\$21,683	\$45,176	\$2.39	38	\$41.57	\$23,351	\$48,651	\$2.58	38	\$44.47	\$25,019	\$52,127	\$2.76
39	\$40.50	\$21,295	\$44,369	\$2.39	39	\$43.53	\$22,933	\$47,782	\$2.58	39	\$46.57	\$24,572	\$51,195	\$2.76
40	\$42.37	\$20,888	\$43,520	\$2.42	40	\$45.55	\$22,495	\$46,868	\$2.61	40	\$48.73	\$24,101	\$50,216	\$2.79
41	\$44.37	\$20,459	\$42,626	\$2.45	41	\$47.70	\$22,033	\$45,905	\$2.64	41	\$51.03	\$23,606	\$49,184	\$2.82
42	\$46.44	\$20,006	\$41,684	\$2.48	42	\$49.93	\$21,545	\$44,890	\$2.67	42	\$53.42	\$23,084	\$48,097	\$2.86
43	\$48.72	\$19,529	\$40,689	\$2.51	43	\$52.38	\$21,032	\$43,819	\$2.70	43	\$56.05	\$22,534	\$46,949	\$2.89
44	\$51.16	\$19,025	\$39,639	\$2.53	44	\$55.02	\$20,488	\$42,688	\$2.73	44	\$58.87	\$21,952	\$45,737	\$2.92
45	\$53.81	\$18,490	\$38,524	\$2.56	45	\$57.86	\$19,912	\$41,488	\$2.76	45	\$61.92	\$21,335	\$44,451	\$2.96
46	\$56.57	\$17,924	\$37,344	\$2.65	46	\$60.84	\$19,303	\$40,217	\$2.85	46	\$65.11	\$20,681	\$43,090	\$3.05
47	\$59.49	\$17,323	\$36,093	\$2.68	47	\$63.99	\$18,656	\$38,870	\$2.88	47	\$68.48	\$19,988	\$41,646	\$3.09
48	\$62.62	\$16,686	\$34,766	\$2.70	48	\$67.36	\$17,970	\$37,440	\$2.91	48	\$72.09	\$19,253	\$40,115	\$3.12
49	\$65.84	\$16,010	\$33,356	\$2.68	49	\$70.82	\$17,241	\$35,922	\$2.88	49	\$75.80	\$18,473	\$38,488	\$3.09
50	\$69.36	\$15,292	\$31,861	\$2.76	50	\$74.62	\$16,468	\$34,312	\$2.97	50	\$79.87	\$17,645	\$36,763	\$3.19
51	\$72.97	\$14,530	\$30,274	\$2.79	51	\$78.51	\$15,648	\$32,603	\$3.00	51	\$84.04	\$16,766	\$34,931	\$3.22
52	\$76.76	\$13,722	\$28,590	\$2.87	52	\$82.58	\$14,778	\$30,790	\$3.10	52	\$88.40	\$15,833	\$32,989	\$3.32
53	\$80.77	\$12,866	\$26,807	\$2.90	53	\$86.90	\$13,856	\$28,869	\$3.13	53	\$93.03	\$14,846	\$30,931	\$3.35
54	\$84.86	\$11,959	\$24,916	\$2.99	54	\$91.31	\$12,879	\$26,833	\$3.22	54	\$97.75	\$13,799	\$28,750	\$3.45
55	\$89.38	\$10,995	\$22,909	\$2.99	55	\$96.18	\$11,841	\$24,672	\$3.22	55	\$102.97	\$12,698	\$26,456	\$3.45

The maximum face amount for an employee, spouse, children and grandchildren varies by account.

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

Face Amount \$80,000					Face Amount \$85,000					Face Amount \$90,000				
Issue Age	Semi-Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Semi-Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Semi-Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$22.69	\$32,847	\$68,438	\$3.01	18	\$24.04	\$34,900	\$72,715	\$3.20	18	\$25.39	\$36,953	\$76,992	\$3.39
19	\$23.42	\$32,658	\$68,045	\$2.98	19	\$24.82	\$34,700	\$72,298	\$3.16	19	\$26.22	\$36,741	\$76,550	\$3.35
20	\$23.88	\$32,462	\$67,634	\$2.91	20	\$25.30	\$34,490	\$71,862	\$3.09	20	\$26.73	\$36,519	\$76,089	\$3.27
21	\$24.68	\$32,256	\$67,206	\$2.87	21	\$26.16	\$34,272	\$71,407	\$3.05	21	\$27.63	\$36,288	\$75,607	\$3.23
22	\$25.45	\$32,041	\$66,758	\$2.84	22	\$26.97	\$34,043	\$70,930	\$3.01	22	\$28.50	\$36,046	\$75,102	\$3.19
23	\$26.15	\$31,814	\$66,286	\$2.77	23	\$27.72	\$33,803	\$70,428	\$2.94	23	\$29.29	\$35,791	\$74,571	\$3.11
24	\$26.92	\$31,578	\$65,793	\$2.73	24	\$28.54	\$33,551	\$69,905	\$2.90	24	\$30.15	\$35,525	\$74,017	\$3.07
25	\$27.73	\$31,328	\$65,273	\$2.73	25	\$29.39	\$33,286	\$69,352	\$2.90	25	\$31.06	\$35,244	\$73,432	\$3.07
26	\$28.81	\$31,066	\$64,727	\$2.73	26	\$30.54	\$33,008	\$68,773	\$2.90	26	\$32.28	\$34,950	\$72,818	\$3.07
27	\$30.00	\$30,789	\$64,149	\$2.73	27	\$31.81	\$32,713	\$68,158	\$2.90	27	\$33.62	\$34,637	\$72,167	\$3.07
28	\$31.16	\$30,496	\$63,539	\$2.73	28	\$33.04	\$32,402	\$67,510	\$2.90	28	\$34.92	\$34,308	\$71,482	\$3.07
29	\$32.45	\$30,189	\$62,899	\$2.73	29	\$34.41	\$32,076	\$66,830	\$2.90	29	\$36.37	\$33,962	\$70,762	\$3.07
30	\$33.75	\$29,866	\$62,226	\$2.77	30	\$35.79	\$31,732	\$66,115	\$2.94	30	\$37.83	\$33,599	\$70,004	\$3.11
31	\$35.25	\$29,526	\$61,517	\$2.77	31	\$37.39	\$31,371	\$65,362	\$2.94	31	\$39.52	\$33,216	\$69,206	\$3.11
32	\$36.72	\$29,169	\$60,774	\$2.80	32	\$38.95	\$30,992	\$64,572	\$2.98	32	\$41.18	\$32,815	\$68,370	\$3.15
33	\$38.23	\$28,796	\$59,997	\$2.80	33	\$40.55	\$30,596	\$63,747	\$2.98	33	\$42.87	\$32,396	\$67,496	\$3.15
34	\$39.84	\$28,406	\$59,186	\$2.84	34	\$42.26	\$30,182	\$62,885	\$3.01	34	\$44.68	\$31,957	\$66,584	\$3.19
35	\$41.59	\$28,002	\$58,342	\$2.84	35	\$44.12	\$29,752	\$61,988	\$3.01	35	\$46.65	\$31,502	\$65,634	\$3.19
36	\$43.41	\$27,581	\$57,465	\$2.87	36	\$46.05	\$29,305	\$61,056	\$3.05	36	\$48.70	\$31,028	\$64,648	\$3.23
37	\$45.33	\$27,143	\$56,554	\$2.91	37	\$48.10	\$28,840	\$60,088	\$3.09	37	\$50.86	\$30,536	\$63,623	\$3.27
38	\$47.36	\$26,686	\$55,602	\$2.94	38	\$50.25	\$28,354	\$59,077	\$3.13	38	\$53.15	\$30,022	\$62,552	\$3.31
39	\$49.60	\$26,210	\$54,608	\$2.94	39	\$52.63	\$27,848	\$58,021	\$3.13	39	\$55.67	\$29,486	\$61,434	\$3.31
40	\$51.91	\$25,708	\$53,563	\$2.98	40	\$55.09	\$27,315	\$56,911	\$3.16	40	\$58.27	\$28,922	\$60,259	\$3.35
41	\$54.36	\$25,180	\$52,463	\$3.01	41	\$57.69	\$26,754	\$55,742	\$3.20	41	\$61.02	\$28,328	\$59,021	\$3.39
42	\$56.92	\$24,623	\$51,303	\$3.05	42	\$60.41	\$26,162	\$54,510	\$3.24	42	\$63.90	\$27,701	\$57,716	\$3.43
43	\$59.72	\$24,036	\$50,079	\$3.08	43	\$63.38	\$25,538	\$53,209	\$3.28	43	\$67.05	\$27,041	\$56,339	\$3.47
44	\$62.73	\$23,415	\$48,786	\$3.12	44	\$66.58	\$24,879	\$51,836	\$3.31	44	\$70.43	\$26,342	\$54,885	\$3.51
45	\$65.98	\$22,757	\$47,414	\$3.15	45	\$70.04	\$24,179	\$50,378	\$3.35	45	\$74.10	\$25,601	\$53,341	\$3.55
46	\$69.38	\$22,060	\$45,962	\$3.26	46	\$73.65	\$23,439	\$48,835	\$3.46	46	\$77.92	\$24,818	\$51,708	\$3.66
47	\$72.98	\$21,321	\$44,422	\$3.29	47	\$77.48	\$22,653	\$47,199	\$3.50	47	\$81.97	\$23,986	\$49,975	\$3.70
48	\$76.83	\$20,537	\$42,789	\$3.33	48	\$81.57	\$21,820	\$45,463	\$3.54	48	\$86.30	\$23,104	\$48,137	\$3.74
49	\$80.79	\$19,704	\$41,054	\$3.29	49	\$85.77	\$20,936	\$43,619	\$3.50	49	\$90.75	\$22,167	\$46,185	\$3.70
50	\$85.13	\$18,821	\$39,214	\$3.40	50	\$90.38	\$19,997	\$41,664	\$3.61	50	\$95.63	\$21,173	\$44,115	\$3.82
51	\$89.57	\$17,883	\$37,260	\$3.43	51	\$95.10	\$19,001	\$39,589	\$3.65	51	\$100.63	\$20,119	\$41,918	\$3.86
52	\$94.23	\$16,889	\$35,188	\$3.54	52	\$100.05	\$17,944	\$37,387	\$3.76	52	\$105.87	\$19,000	\$39,587	\$3.98
53	\$99.16	\$15,835	\$32,993	\$3.57	53	\$105.29	\$16,825	\$35,055	\$3.80	53	\$111.42	\$17,815	\$37,117	\$4.02
54	\$104.20	\$14,718	\$30,666	\$3.68	54	\$110.65	\$15,638	\$32,583	\$3.91	54	\$117.09	\$16,558	\$34,500	\$4.14
55	\$109.77	\$13,582	\$28,298	\$3.68	55	\$116.56	\$14,470	\$30,150	\$3.91	55	\$123.35	\$15,357	\$31,996	\$4.14

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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

Face Amount \$95,000					Face Amount \$100,000				
Issue Age	Semi-Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Semi-Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$26.74	\$39,006	\$81,270	\$3.58	18	\$28.09	\$41,059	\$85,547	\$3.77
19	\$27.61	\$38,782	\$80,803	\$3.54	19	\$29.01	\$40,823	\$85,056	\$3.72
20	\$28.15	\$38,548	\$80,316	\$3.45	20	\$29.58	\$40,577	\$84,543	\$3.63
21	\$29.11	\$38,304	\$79,808	\$3.41	21	\$30.59	\$40,320	\$84,008	\$3.59
22	\$30.02	\$38,048	\$79,275	\$3.37	22	\$31.55	\$40,051	\$83,447	\$3.55
23	\$30.86	\$37,780	\$78,714	\$3.29	23	\$32.42	\$39,768	\$82,857	\$3.46
24	\$31.77	\$37,498	\$78,129	\$3.24	24	\$33.39	\$39,472	\$82,241	\$3.42
25	\$32.73	\$37,202	\$77,511	\$3.24	25	\$34.39	\$39,160	\$81,591	\$3.42
26	\$34.01	\$36,891	\$76,864	\$3.24	26	\$35.75	\$38,833	\$80,909	\$3.42
27	\$35.43	\$36,562	\$76,177	\$3.24	27	\$37.24	\$38,486	\$80,186	\$3.42
28	\$36.80	\$36,214	\$75,453	\$3.24	28	\$38.68	\$38,120	\$79,424	\$3.42
29	\$38.34	\$35,849	\$74,693	\$3.24	29	\$40.30	\$37,736	\$78,624	\$3.42
30	\$39.87	\$35,465	\$73,893	\$3.29	30	\$41.92	\$37,332	\$77,782	\$3.46
31	\$41.66	\$35,062	\$73,051	\$3.29	31	\$43.80	\$36,907	\$76,896	\$3.46
32	\$43.41	\$34,638	\$72,169	\$3.33	32	\$45.64	\$36,461	\$75,967	\$3.50
33	\$45.19	\$34,195	\$71,246	\$3.33	33	\$47.52	\$35,995	\$74,996	\$3.50
34	\$47.11	\$33,733	\$70,283	\$3.37	34	\$49.53	\$35,508	\$73,982	\$3.55
35	\$49.18	\$33,252	\$69,281	\$3.37	35	\$51.72	\$35,002	\$72,927	\$3.55
36	\$51.35	\$32,752	\$68,239	\$3.41	36	\$53.99	\$34,476	\$71,831	\$3.59
37	\$53.63	\$32,233	\$67,157	\$3.45	37	\$56.40	\$33,929	\$70,692	\$3.63
38	\$56.04	\$31,690	\$66,027	\$3.49	38	\$58.94	\$33,358	\$69,502	\$3.68
39	\$58.70	\$31,124	\$64,847	\$3.49	39	\$61.74	\$32,762	\$68,260	\$3.68
40	\$61.45	\$30,528	\$63,606	\$3.54	40	\$64.62	\$32,135	\$66,954	\$3.72
41	\$64.35	\$29,901	\$62,300	\$3.58	41	\$67.69	\$31,475	\$65,579	\$3.77
42	\$67.39	\$29,240	\$60,923	\$3.62	42	\$70.88	\$30,779	\$64,129	\$3.81
43	\$70.71	\$28,543	\$59,469	\$3.66	43	\$74.38	\$30,045	\$62,599	\$3.85
44	\$74.29	\$27,806	\$57,934	\$3.70	44	\$78.14	\$29,269	\$60,983	\$3.90
45	\$78.15	\$27,024	\$56,305	\$3.74	45	\$82.21	\$28,446	\$59,268	\$3.94
46	\$82.19	\$26,196	\$54,580	\$3.87	46	\$86.46	\$27,575	\$57,453	\$4.07
47	\$86.47	\$25,318	\$52,752	\$3.91	47	\$90.96	\$26,651	\$55,528	\$4.12
48	\$91.04	\$24,387	\$50,812	\$3.95	48	\$95.77	\$25,671	\$53,486	\$4.16
49	\$95.73	\$23,399	\$48,751	\$3.91	49	\$100.72	\$24,630	\$51,317	\$4.12
50	\$100.89	\$22,350	\$46,566	\$4.03	50	\$106.14	\$23,526	\$49,017	\$4.25
51	\$106.17	\$21,236	\$44,246	\$4.08	51	\$111.70	\$22,354	\$46,575	\$4.29
52	\$111.69	\$20,055	\$41,786	\$4.20	52	\$117.52	\$21,111	\$43,985	\$4.42
53	\$117.55	\$18,804	\$39,179	\$4.24	53	\$123.69	\$19,794	\$41,241	\$4.47
54	\$123.54	\$17,484	\$36,428	\$4.37	54	\$129.99	\$18,437	\$38,414	\$4.60
55	\$130.15	\$16,246	\$33,849	\$4.37	55	\$136.94	\$17,131	\$35,693	\$4.60

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END-95 (ESO)(20/21)

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

Face Amount \$5,000					Face Amount \$10,000					Face Amount \$15,000				
Issue Age	Semi-Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Semi-Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Semi-Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
0	\$2.14	\$2,336	\$4,617	N/A	0	\$3.23	\$4,672	\$9,235	N/A	0	\$4.32	\$7,008	\$13,852	N/A
1	\$1.93	\$2,330	\$4,605	N/A	1	\$2.81	\$4,660	\$9,211	N/A	1	\$3.69	\$6,990	\$13,816	N/A
2	\$1.95	\$2,323	\$4,592	N/A	2	\$2.84	\$4,647	\$9,185	N/A	2	\$3.74	\$6,970	\$13,777	N/A
3	\$1.97	\$2,316	\$4,579	N/A	3	\$2.88	\$4,633	\$9,157	N/A	3	\$3.80	\$6,949	\$13,736	N/A
4	\$1.99	\$2,309	\$4,564	N/A	4	\$2.92	\$4,618	\$9,128	N/A	4	\$3.86	\$6,927	\$13,692	N/A
5	\$2.01	\$2,301	\$4,549	\$0.17	5	\$2.96	\$4,603	\$9,098	\$0.34	5	\$3.91	\$6,904	\$13,647	\$0.51
6	\$2.03	\$2,293	\$4,533	\$0.17	6	\$3.01	\$4,587	\$9,066	\$0.34	6	\$3.99	\$6,880	\$13,599	\$0.51
7	\$2.06	\$2,285	\$4,517	\$0.18	7	\$3.07	\$4,570	\$9,033	\$0.35	7	\$4.07	\$6,855	\$13,550	\$0.52
8	\$2.09	\$2,276	\$4,499	\$0.18	8	\$3.12	\$4,553	\$8,999	\$0.36	8	\$4.16	\$6,829	\$13,498	\$0.53
9	\$2.12	\$2,267	\$4,481	\$0.18	9	\$3.18	\$4,534	\$8,962	\$0.36	9	\$4.24	\$6,801	\$13,443	\$0.54
10	\$2.14	\$2,258	\$4,462	\$0.18	10	\$3.23	\$4,515	\$8,925	\$0.37	10	\$4.32	\$6,773	\$13,387	\$0.55
11	\$2.19	\$2,248	\$4,443	\$0.19	11	\$3.32	\$4,495	\$8,886	\$0.37	11	\$4.45	\$6,743	\$13,328	\$0.55
12	\$2.24	\$2,237	\$4,422	\$0.19	12	\$3.42	\$4,475	\$8,844	\$0.37	12	\$4.61	\$6,712	\$13,266	\$0.56
13	\$2.28	\$2,226	\$4,401	\$0.19	13	\$3.51	\$4,453	\$8,802	\$0.38	13	\$4.74	\$6,679	\$13,202	\$0.57
14	\$2.33	\$2,215	\$4,379	\$0.19	14	\$3.61	\$4,431	\$8,757	\$0.38	14	\$4.89	\$6,646	\$13,136	\$0.57
15	\$2.38	\$2,204	\$4,356	\$0.20	15	\$3.70	\$4,407	\$8,712	\$0.39	15	\$5.03	\$6,611	\$13,067	\$0.58
16	\$2.42	\$2,192	\$4,333	\$0.20	16	\$3.79	\$4,384	\$8,665	\$0.39	16	\$5.16	\$6,576	\$12,998	\$0.58
17	\$2.47	\$2,180	\$4,309	\$0.20	17	\$3.89	\$4,360	\$8,618	\$0.39	17	\$5.31	\$6,540	\$12,927	\$0.58
18	\$2.41	\$2,053	\$4,277	\$0.19	18	\$3.76	\$4,106	\$8,555	\$0.38	18	\$5.11	\$6,159	\$12,832	\$0.57
19	\$2.45	\$2,041	\$4,253	\$0.19	19	\$3.85	\$4,082	\$8,506	\$0.37	19	\$5.25	\$6,123	\$12,758	\$0.56
20	\$2.48	\$2,029	\$4,227	\$0.18	20	\$3.91	\$4,058	\$8,454	\$0.37	20	\$5.33	\$6,087	\$12,681	\$0.55
21	\$2.53	\$2,016	\$4,200	\$0.18	21	\$4.01	\$4,032	\$8,401	\$0.36	21	\$5.48	\$6,048	\$12,601	\$0.54
22	\$2.58	\$2,003	\$4,172	\$0.18	22	\$4.10	\$4,005	\$8,345	\$0.36	22	\$5.63	\$6,008	\$12,517	\$0.53
23	\$2.62	\$1,988	\$4,143	\$0.18	23	\$4.19	\$3,977	\$8,286	\$0.35	23	\$5.76	\$5,965	\$12,429	\$0.52
24	\$2.67	\$1,974	\$4,112	\$0.17	24	\$4.29	\$3,947	\$8,224	\$0.34	24	\$5.90	\$5,921	\$12,336	\$0.51
25	\$2.72	\$1,958	\$4,080	\$0.17	25	\$4.39	\$3,916	\$8,159	\$0.34	25	\$6.06	\$5,874	\$12,239	\$0.51

Face Amount \$20,000					Face Amount \$25,000				
Issue Age	Semi-Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Semi-Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
0	\$5.40	\$9,344	\$18,470	N/A	0	\$6.49	\$11,681	\$23,087	N/A
1	\$4.56	\$9,320	\$18,422	N/A	1	\$5.44	\$11,650	\$23,027	N/A
2	\$4.63	\$9,294	\$18,369	N/A	2	\$5.53	\$11,617	\$22,962	N/A
3	\$4.71	\$9,266	\$18,314	N/A	3	\$5.63	\$11,582	\$22,893	N/A
4	\$4.79	\$9,236	\$18,256	N/A	4	\$5.73	\$11,545	\$22,820	N/A
5	\$4.86	\$9,206	\$18,195	\$0.68	5	\$5.81	\$11,507	\$22,744	\$0.84
6	\$4.97	\$9,174	\$18,132	\$0.69	6	\$5.94	\$11,467	\$22,665	\$0.86
7	\$5.08	\$9,140	\$18,066	\$0.69	7	\$6.09	\$11,425	\$22,583	\$0.87
8	\$5.19	\$9,105	\$17,997	\$0.71	8	\$6.23	\$11,382	\$22,496	\$0.89
9	\$5.30	\$9,069	\$17,925	\$0.72	9	\$6.36	\$11,336	\$22,406	\$0.90
10	\$5.40	\$9,030	\$17,849	\$0.73	10	\$6.49	\$11,288	\$22,312	\$0.91
11	\$5.59	\$8,991	\$17,771	\$0.74	11	\$6.72	\$11,239	\$22,214	\$0.92
12	\$5.79	\$8,949	\$17,689	\$0.75	12	\$6.97	\$11,187	\$22,111	\$0.93
13	\$5.96	\$8,906	\$17,603	\$0.76	13	\$7.19	\$11,132	\$22,004	\$0.94
14	\$6.17	\$8,861	\$17,514	\$0.76	14	\$7.45	\$11,076	\$21,893	\$0.95
15	\$6.35	\$8,815	\$17,423	\$0.77	15	\$7.67	\$11,019	\$21,779	\$0.97
16	\$6.52	\$8,768	\$17,330	\$0.77	16	\$7.89	\$10,960	\$21,663	\$0.97
17	\$6.73	\$8,720	\$17,236	\$0.77	17	\$8.14	\$10,900	\$21,545	\$0.97
18	\$6.46	\$8,212	\$17,109	\$0.76	18	\$7.81	\$10,265	\$21,387	\$0.94
19	\$6.65	\$8,165	\$17,011	\$0.75	19	\$8.04	\$10,206	\$21,264	\$0.93
20	\$6.76	\$8,115	\$16,909	\$0.73	20	\$8.19	\$10,144	\$21,136	\$0.91
21	\$6.96	\$8,064	\$16,802	\$0.72	21	\$8.44	\$10,080	\$21,002	\$0.90
22	\$7.15	\$8,010	\$16,689	\$0.71	22	\$8.68	\$10,013	\$20,862	\$0.89
23	\$7.33	\$7,954	\$16,571	\$0.69	23	\$8.90	\$9,942	\$20,714	\$0.87
24	\$7.52	\$7,894	\$16,448	\$0.69	24	\$9.14	\$9,868	\$20,560	\$0.86
25	\$7.72	\$7,832	\$16,318	\$0.69	25	\$9.39	\$9,790	\$20,398	\$0.86

The maximum face amount for an employee, spouse, children and grandchildren varies by account.

END-95 (ESO)(20/21)

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

Face Amount \$5,000					Face Amount \$10,000					Face Amount \$15,000				
Issue Age	Semi-Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Semi-Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Semi-Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$2.80	\$2,454	\$4,341	\$0.19	18	\$4.55	\$4,908	\$8,681	\$0.38	18	\$6.30	\$7,362	\$13,022	\$0.57
19	\$2.88	\$2,440	\$4,316	\$0.19	19	\$4.70	\$4,881	\$8,632	\$0.37	19	\$6.52	\$7,321	\$12,948	\$0.56
20	\$2.95	\$2,426	\$4,290	\$0.18	20	\$4.84	\$4,852	\$8,581	\$0.37	20	\$6.73	\$7,277	\$12,871	\$0.55
21	\$3.03	\$2,411	\$4,264	\$0.18	21	\$5.00	\$4,821	\$8,527	\$0.36	21	\$6.97	\$7,232	\$12,791	\$0.54
22	\$3.11	\$2,395	\$4,236	\$0.18	22	\$5.16	\$4,790	\$8,471	\$0.36	22	\$7.22	\$7,184	\$12,707	\$0.53
23	\$3.19	\$2,378	\$4,206	\$0.18	23	\$5.33	\$4,756	\$8,412	\$0.35	23	\$7.47	\$7,134	\$12,618	\$0.52
24	\$3.28	\$2,361	\$4,175	\$0.17	24	\$5.50	\$4,721	\$8,351	\$0.34	24	\$7.72	\$7,082	\$12,526	\$0.51
25	\$3.37	\$2,342	\$4,143	\$0.17	25	\$5.68	\$4,685	\$8,286	\$0.34	25	\$7.99	\$7,027	\$12,429	\$0.51
26	\$3.47	\$2,323	\$4,109	\$0.17	26	\$5.88	\$4,647	\$8,218	\$0.34	26	\$8.29	\$6,970	\$12,327	\$0.51
27	\$3.57	\$2,303	\$4,073	\$0.17	27	\$6.09	\$4,606	\$8,147	\$0.34	27	\$8.60	\$6,909	\$12,220	\$0.51
28	\$3.69	\$2,282	\$4,036	\$0.17	28	\$6.33	\$4,564	\$8,071	\$0.34	28	\$8.96	\$6,845	\$12,107	\$0.51
29	\$3.81	\$2,259	\$3,996	\$0.17	29	\$6.56	\$4,519	\$7,992	\$0.34	29	\$9.32	\$6,778	\$11,988	\$0.51
30	\$3.94	\$2,236	\$3,954	\$0.18	30	\$6.82	\$4,471	\$7,908	\$0.35	30	\$9.70	\$6,707	\$11,862	\$0.52
31	\$4.08	\$2,211	\$3,910	\$0.18	31	\$7.11	\$4,421	\$7,820	\$0.35	31	\$10.13	\$6,632	\$11,730	\$0.52
32	\$4.23	\$2,184	\$3,864	\$0.18	32	\$7.41	\$4,369	\$7,727	\$0.35	32	\$10.59	\$6,553	\$11,591	\$0.53
33	\$4.44	\$2,157	\$3,815	\$0.18	33	\$7.83	\$4,314	\$7,629	\$0.35	33	\$11.21	\$6,470	\$11,444	\$0.53
34	\$4.57	\$2,128	\$3,764	\$0.18	34	\$8.09	\$4,256	\$7,527	\$0.36	34	\$11.61	\$6,384	\$11,291	\$0.53
35	\$4.78	\$2,098	\$3,710	\$0.18	35	\$8.50	\$4,195	\$7,420	\$0.36	35	\$12.22	\$6,293	\$11,129	\$0.53
36	\$4.98	\$2,066	\$3,653	\$0.18	36	\$8.91	\$4,131	\$7,307	\$0.36	36	\$12.83	\$6,197	\$10,960	\$0.54
37	\$5.23	\$2,032	\$3,595	\$0.18	37	\$9.40	\$4,065	\$7,189	\$0.37	37	\$13.57	\$6,097	\$10,784	\$0.55
38	\$5.49	\$1,997	\$3,533	\$0.19	38	\$9.93	\$3,995	\$7,066	\$0.37	38	\$14.36	\$5,992	\$10,598	\$0.55
39	\$5.76	\$1,961	\$3,468	\$0.19	39	\$10.46	\$3,922	\$6,936	\$0.37	39	\$15.16	\$5,882	\$10,404	\$0.55
40	\$6.00	\$1,922	\$3,400	\$0.19	40	\$10.95	\$3,845	\$6,800	\$0.37	40	\$15.89	\$5,767	\$10,201	\$0.56
41	\$6.22	\$1,882	\$3,329	\$0.19	41	\$11.39	\$3,764	\$6,658	\$0.38	41	\$16.56	\$5,646	\$9,987	\$0.57
42	\$6.62	\$1,840	\$3,254	\$0.19	42	\$12.18	\$3,680	\$6,508	\$0.38	42	\$17.74	\$5,519	\$9,762	\$0.57
43	\$6.86	\$1,795	\$3,175	\$0.20	43	\$12.66	\$3,590	\$6,350	\$0.39	43	\$18.46	\$5,385	\$9,525	\$0.58
44	\$7.10	\$1,748	\$3,091	\$0.20	44	\$13.14	\$3,496	\$6,183	\$0.39	44	\$19.18	\$5,243	\$9,274	\$0.59
45	\$7.34	\$1,698	\$3,003	\$0.20	45	\$13.63	\$3,395	\$6,005	\$0.40	45	\$19.92	\$5,093	\$9,008	\$0.59
46	\$7.67	\$1,644	\$2,908	\$0.21	46	\$14.29	\$3,289	\$5,817	\$0.41	46	\$20.91	\$4,933	\$8,725	\$0.61
47	\$8.01	\$1,588	\$2,809	\$0.21	47	\$14.96	\$3,176	\$5,617	\$0.41	47	\$21.92	\$4,764	\$8,426	\$0.62
48	\$8.34	\$1,528	\$2,703	\$0.21	48	\$15.63	\$3,056	\$5,405	\$0.42	48	\$22.92	\$4,584	\$8,108	\$0.63
49	\$8.68	\$1,465	\$2,590	\$0.21	49	\$16.30	\$2,929	\$5,181	\$0.41	49	\$23.93	\$4,394	\$7,771	\$0.62
50	\$9.01	\$1,397	\$2,471	\$0.21	50	\$16.97	\$2,794	\$4,942	\$0.43	50	\$24.93	\$4,191	\$7,413	\$0.64
51	\$9.43	\$1,325	\$2,344	\$0.22	51	\$17.80	\$2,650	\$4,688	\$0.43	51	\$26.18	\$3,976	\$7,032	\$0.65
52	\$9.85	\$1,249	\$2,209	\$0.22	52	\$18.64	\$2,498	\$4,418	\$0.44	52	\$27.44	\$3,747	\$6,626	\$0.67
53	\$10.33	\$1,168	\$2,065	\$0.23	53	\$19.60	\$2,335	\$4,130	\$0.45	53	\$28.87	\$3,503	\$6,195	\$0.67
54	\$10.80	\$1,081	\$1,912	\$0.23	54	\$20.55	\$2,162	\$3,824	\$0.46	54	\$30.30	\$3,243	\$5,736	\$0.69
55	\$11.37	\$989	\$1,749	\$0.23	55	\$21.69	\$1,978	\$3,498	\$0.46	55	\$32.01	\$2,966	\$5,247	\$0.69
56*	\$12.08	\$1,016	\$1,756	\$0.24	56*	\$23.10	\$2,033	\$3,513	\$0.47	56*	\$34.12	\$3,049	\$5,269	\$0.70
57*	\$12.84	\$1,044	\$1,763	\$0.25	57*	\$24.63	\$2,087	\$3,526	\$0.50	57*	\$36.42	\$3,131	\$5,289	\$0.75
58*	\$13.67	\$1,071	\$1,769	\$0.25	58*	\$26.28	\$2,141	\$3,538	\$0.50	58*	\$38.89	\$3,212	\$5,307	\$0.74
59*	\$14.51	\$1,098	\$1,775	\$0.26	59*	\$27.96	\$2,195	\$3,550	\$0.52	59*	\$41.41	\$3,293	\$5,324	\$0.78
60*	\$15.32	\$1,125	\$1,781	\$0.27	60*	\$29.58	\$2,250	\$3,562	\$0.54	60*	\$43.84	\$3,375	\$5,342	\$0.81
61*	\$16.25	\$1,152	\$1,787	N/A	61*	\$31.45	\$2,304	\$3,573	N/A	61*	\$46.65	\$3,456	\$5,360	N/A
62*	\$17.76	\$1,179	\$1,793	N/A	62*	\$34.47	\$2,359	\$3,586	N/A	62*	\$51.17	\$3,538	\$5,378	N/A
63*	\$18.98	\$1,217	\$1,814	N/A	63*	\$36.91	\$2,433	\$3,628	N/A	63*	\$54.83	\$3,650	\$5,442	N/A
64*	\$20.20	\$1,255	\$1,836	N/A	64*	\$39.35	\$2,509	\$3,672	N/A	64*	\$58.50	\$3,777	\$5,526	N/A
65*	\$21.43	\$1,294	\$1,859	N/A	65*	\$41.80	\$2,588	\$3,718	N/A	65*	\$62.17	\$4,013	\$5,764	N/A
66*	\$22.94	\$1,335	\$1,884	N/A	66*	\$44.82	\$2,679	\$3,781	N/A	66*	\$66.70	\$4,387	\$6,190	N/A
67*	\$25.20	\$1,379	\$1,912	N/A	67*	\$49.35	\$3,202	\$4,439	N/A	67*	\$73.50	\$5,178	\$7,178	N/A
68*	\$27.09	\$1,427	\$1,945	N/A	68*	\$53.12	\$3,574	\$4,869	N/A	68*	\$79.16	\$5,743	\$7,826	N/A
69*	\$28.97	\$1,575	\$2,110	N/A	69*	\$56.89	\$3,936	\$5,273	N/A	69*	\$84.81	\$6,297	\$8,434	N/A
70*	\$31.24	\$1,819	\$2,395	N/A	70*	\$61.42	\$4,443	\$5,851	N/A	70*	\$91.60	\$7,067	\$9,308	N/A

The maximum face amount for an employee, spouse, children and grandchildren varies by account.

*Cash Values and Paid-Up Values for ages 56-70 are for the tenth year rather than age 65.

END-95 (ESO)(20/21)

Employee Life Option Plus

Tobacco Rates

Face Amount \$20,000					Face Amount \$25,000					Face Amount \$30,000				
Issue Age	Semi-Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Semi-Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Semi-Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$8.05	\$9,816	\$17,362	\$0.76	18	\$9.79	\$12,271	\$21,703	\$0.94	18	\$11.54	\$14,725	\$26,043	\$1.13
19	\$8.34	\$9,761	\$17,264	\$0.75	19	\$10.16	\$12,201	\$21,580	\$0.93	19	\$11.98	\$14,642	\$25,896	\$1.12
20	\$8.62	\$9,703	\$17,162	\$0.73	20	\$10.51	\$12,129	\$21,452	\$0.91	20	\$12.40	\$14,555	\$25,743	\$1.09
21	\$8.95	\$9,643	\$17,055	\$0.72	21	\$10.92	\$12,053	\$21,318	\$0.90	21	\$12.89	\$14,464	\$25,582	\$1.08
22	\$9.27	\$9,579	\$16,942	\$0.71	22	\$11.33	\$11,974	\$21,178	\$0.89	22	\$13.38	\$14,369	\$25,413	\$1.07
23	\$9.61	\$9,512	\$16,824	\$0.69	23	\$11.75	\$11,891	\$21,031	\$0.87	23	\$13.89	\$14,269	\$25,237	\$1.04
24	\$9.94	\$9,443	\$16,701	\$0.69	24	\$12.16	\$11,803	\$20,876	\$0.86	24	\$14.38	\$14,164	\$25,052	\$1.03
25	\$10.30	\$9,370	\$16,572	\$0.69	25	\$12.62	\$11,712	\$20,715	\$0.86	25	\$14.93	\$14,054	\$24,858	\$1.03
26	\$10.71	\$9,293	\$16,436	\$0.69	26	\$13.12	\$11,616	\$20,546	\$0.86	26	\$15.53	\$13,940	\$24,655	\$1.03
27	\$11.12	\$9,212	\$16,293	\$0.69	27	\$13.63	\$11,515	\$20,367	\$0.86	27	\$16.15	\$13,818	\$24,440	\$1.03
28	\$11.60	\$9,127	\$16,143	\$0.69	28	\$14.23	\$11,409	\$20,179	\$0.86	28	\$16.87	\$13,691	\$24,214	\$1.03
29	\$12.07	\$9,037	\$15,984	\$0.69	29	\$14.83	\$11,297	\$19,980	\$0.86	29	\$17.58	\$13,556	\$23,976	\$1.03
30	\$12.59	\$8,942	\$15,816	\$0.69	30	\$15.47	\$11,178	\$19,770	\$0.87	30	\$18.35	\$13,414	\$23,724	\$1.04
31	\$13.16	\$8,843	\$15,640	\$0.69	31	\$16.18	\$11,053	\$19,550	\$0.87	31	\$19.21	\$13,264	\$23,460	\$1.04
32	\$13.77	\$8,738	\$15,454	\$0.70	32	\$16.95	\$10,922	\$19,318	\$0.88	32	\$20.13	\$13,106	\$23,181	\$1.05
33	\$14.60	\$8,627	\$15,259	\$0.70	33	\$17.99	\$10,784	\$19,074	\$0.88	33	\$21.37	\$12,941	\$22,888	\$1.05
34	\$15.13	\$8,511	\$15,054	\$0.71	34	\$18.65	\$10,639	\$18,818	\$0.89	34	\$22.17	\$12,767	\$22,581	\$1.07
35	\$15.94	\$8,390	\$14,839	\$0.71	35	\$19.66	\$10,488	\$18,549	\$0.89	35	\$23.38	\$12,585	\$22,259	\$1.07
36	\$16.76	\$8,263	\$14,614	\$0.72	36	\$20.69	\$10,328	\$18,267	\$0.90	36	\$24.61	\$12,394	\$21,921	\$1.08
37	\$17.74	\$8,129	\$14,378	\$0.73	37	\$21.91	\$10,162	\$17,973	\$0.91	37	\$26.08	\$12,194	\$21,567	\$1.09
38	\$18.80	\$7,990	\$14,131	\$0.74	38	\$23.24	\$9,987	\$17,664	\$0.92	38	\$27.67	\$11,984	\$21,197	\$1.11
39	\$19.86	\$7,843	\$13,872	\$0.74	39	\$24.56	\$9,804	\$17,340	\$0.92	39	\$29.26	\$11,765	\$20,808	\$1.11
40	\$20.84	\$7,690	\$13,601	\$0.75	40	\$25.78	\$9,612	\$17,001	\$0.93	40	\$30.73	\$11,535	\$20,401	\$1.12
41	\$21.73	\$7,529	\$13,316	\$0.76	41	\$26.90	\$9,411	\$16,645	\$0.94	41	\$32.07	\$11,293	\$19,973	\$1.13
42	\$23.30	\$7,359	\$13,016	\$0.76	42	\$28.86	\$9,199	\$16,270	\$0.95	42	\$34.42	\$11,039	\$19,524	\$1.14
43	\$24.26	\$7,180	\$12,700	\$0.77	43	\$30.06	\$8,976	\$15,875	\$0.97	43	\$35.86	\$10,771	\$19,050	\$1.16
44	\$25.22	\$6,991	\$12,365	\$0.78	44	\$31.26	\$8,739	\$15,457	\$0.98	44	\$37.31	\$10,487	\$18,548	\$1.17
45	\$26.20	\$6,791	\$12,010	\$0.79	45	\$32.49	\$8,488	\$15,013	\$0.99	45	\$38.78	\$10,186	\$18,016	\$1.18
46	\$27.53	\$6,578	\$11,634	\$0.82	46	\$34.15	\$8,222	\$14,542	\$1.02	46	\$40.77	\$9,866	\$17,450	\$1.22
47	\$28.87	\$6,352	\$11,234	\$0.83	47	\$35.83	\$7,940	\$14,043	\$1.03	47	\$42.78	\$9,528	\$16,851	\$1.24
48	\$30.21	\$6,112	\$10,811	\$0.83	48	\$37.50	\$7,641	\$13,514	\$1.04	48	\$44.79	\$9,169	\$16,216	\$1.25
49	\$31.55	\$5,858	\$10,361	\$0.83	49	\$39.17	\$7,323	\$12,951	\$1.03	49	\$46.80	\$8,787	\$15,542	\$1.24
50	\$32.89	\$5,588	\$9,883	\$0.85	50	\$40.85	\$6,985	\$12,354	\$1.06	50	\$48.80	\$8,382	\$14,825	\$1.28
51	\$34.55	\$5,301	\$9,375	\$0.86	51	\$42.92	\$6,626	\$11,719	\$1.07	51	\$51.30	\$7,951	\$14,063	\$1.29
52	\$36.23	\$4,995	\$8,835	\$0.89	52	\$45.02	\$6,244	\$11,044	\$1.11	52	\$53.82	\$7,493	\$13,253	\$1.33
53	\$38.14	\$4,670	\$8,260	\$0.90	53	\$47.41	\$5,838	\$10,326	\$1.12	53	\$56.68	\$7,006	\$12,391	\$1.34
54	\$40.05	\$4,324	\$7,648	\$0.92	54	\$49.79	\$5,405	\$9,560	\$1.15	54	\$59.54	\$6,486	\$11,472	\$1.38
55	\$42.33	\$3,955	\$6,995	\$0.92	55	\$52.65	\$4,944	\$8,744	\$1.15	55	\$62.97	\$5,933	\$10,493	\$1.38
56*	\$45.15	\$4,066	\$7,026	\$0.94	56*	\$56.17	\$5,082	\$8,782	\$1.17	56*	\$67.19	\$6,099	\$10,538	\$1.41
57*	\$48.21	\$4,174	\$7,051	\$1.00	57*	\$60.00	\$5,218	\$8,814	\$1.25	57*	\$71.79	\$6,262	\$10,577	\$1.50
58*	\$51.51	\$4,282	\$7,075	\$0.99	58*	\$64.12	\$5,353	\$8,844	\$1.24	58*	\$76.73	\$6,424	\$10,613	\$1.49
59*	\$54.87	\$4,391	\$7,099	\$1.04	59*	\$68.32	\$5,488	\$8,874	\$1.30	59*	\$81.77	\$6,586	\$10,649	\$1.56
60*	\$58.11	\$4,499	\$7,123	\$1.08	60*	\$72.37	\$5,624	\$8,904	\$1.35	60*	\$86.63	\$6,749	\$10,685	\$1.62
61*	\$61.85	\$4,608	\$7,147	N/A	61*	\$77.05	\$5,760	\$8,933	N/A	61*	\$92.25	\$6,912	\$10,720	N/A
62*	\$67.88	\$4,717	\$7,171	N/A	62*	\$84.58	\$5,896	\$8,964	N/A	62*	\$101.29	\$7,185	\$10,923	N/A
63*	\$72.76	\$4,925	\$7,343	N/A	63*	\$90.69	\$6,330	\$9,438	N/A	63*	\$108.61	\$7,736	\$11,534	N/A
64*	\$77.65	\$5,272	\$7,714	N/A	64*	\$96.80	\$6,767	\$9,902	N/A	64*	\$115.95	\$8,263	\$12,090	N/A
65*	\$82.54	\$5,590	\$8,031	N/A	65*	\$102.92	\$7,168	\$10,298	N/A	65*	\$123.29	\$8,746	\$12,565	N/A
66*	\$88.58	\$6,094	\$8,599	N/A	66*	\$110.46	\$7,801	\$11,007	N/A	66*	\$132.34	\$9,507	\$13,415	N/A
67*	\$97.65	\$7,154	\$9,918	N/A	67*	\$121.79	\$9,130	\$12,658	N/A	67*	\$145.94	\$11,106	\$15,398	N/A
68*	\$105.19	\$7,914	\$10,784	N/A	68*	\$131.22	\$10,084	\$13,741	N/A	68*	\$157.26	\$12,255	\$16,699	N/A
69*	\$112.73	\$8,657	\$11,596	N/A	69*	\$140.65	\$11,018	\$14,758	N/A	69*	\$168.57	\$13,378	\$17,919	N/A
70*	\$121.79	\$9,692	\$12,764	N/A	70*	\$151.97	\$12,316	\$16,221	N/A	70*	\$182.15	\$14,940	\$19,676	N/A

The maximum face amount for an employee, spouse, children and grandchildren varies by account.

END-95 (ESO)(20/21)

*Cash Values and Paid-Up Values for ages 56-70 are for the tenth year rather than age 65.

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Face Amount \$35,000					Face Amount \$40,000					Face Amount \$45,000				
Issue Age	Semi-Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Semi-Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Semi-Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$13.29	\$17,179	\$30,384	\$1.32	18	\$15.04	\$19,633	\$34,724	\$1.51	18	\$16.79	\$22,087	\$39,065	\$1.70
19	\$13.80	\$17,082	\$30,212	\$1.30	19	\$15.62	\$19,522	\$34,528	\$1.49	19	\$17.44	\$21,962	\$38,844	\$1.68
20	\$14.29	\$16,981	\$30,033	\$1.27	20	\$16.18	\$19,406	\$34,324	\$1.46	20	\$18.07	\$21,832	\$38,614	\$1.64
21	\$14.87	\$16,875	\$29,846	\$1.26	21	\$16.84	\$19,285	\$34,109	\$1.44	21	\$18.81	\$21,696	\$38,373	\$1.62
22	\$15.43	\$16,763	\$29,649	\$1.24	22	\$17.49	\$19,158	\$33,884	\$1.42	22	\$19.54	\$21,553	\$38,120	\$1.60
23	\$16.03	\$16,647	\$29,443	\$1.21	23	\$18.17	\$19,025	\$33,649	\$1.39	23	\$20.31	\$21,403	\$37,855	\$1.56
24	\$16.60	\$16,525	\$29,227	\$1.20	24	\$18.82	\$18,885	\$33,402	\$1.37	24	\$21.04	\$21,246	\$37,577	\$1.54
25	\$17.24	\$16,397	\$29,001	\$1.20	25	\$19.55	\$18,739	\$33,144	\$1.37	25	\$21.86	\$21,082	\$37,287	\$1.54
26	\$17.94	\$16,263	\$28,764	\$1.20	26	\$20.36	\$18,586	\$32,873	\$1.37	26	\$22.77	\$20,909	\$36,982	\$1.54
27	\$18.66	\$16,121	\$28,513	\$1.20	27	\$21.18	\$18,424	\$32,587	\$1.37	27	\$23.70	\$20,727	\$36,660	\$1.54
28	\$19.51	\$15,972	\$28,250	\$1.20	28	\$22.14	\$18,254	\$32,286	\$1.37	28	\$24.78	\$20,536	\$36,321	\$1.54
29	\$20.33	\$15,815	\$27,972	\$1.20	29	\$23.09	\$18,074	\$31,968	\$1.37	29	\$25.84	\$20,334	\$35,964	\$1.54
30	\$21.24	\$15,649	\$27,678	\$1.21	30	\$24.12	\$17,885	\$31,632	\$1.39	30	\$27.00	\$20,120	\$35,586	\$1.56
31	\$22.23	\$15,475	\$27,370	\$1.21	31	\$25.26	\$17,685	\$31,280	\$1.39	31	\$28.28	\$19,896	\$35,190	\$1.56
32	\$23.30	\$15,291	\$27,045	\$1.23	32	\$26.48	\$17,475	\$30,908	\$1.40	32	\$29.66	\$19,660	\$34,772	\$1.58
33	\$24.76	\$15,098	\$26,703	\$1.23	33	\$28.15	\$17,254	\$30,518	\$1.40	33	\$31.53	\$19,411	\$34,332	\$1.58
34	\$25.69	\$14,895	\$26,345	\$1.24	34	\$29.21	\$17,023	\$30,108	\$1.42	34	\$32.73	\$19,151	\$33,872	\$1.60
35	\$27.10	\$14,683	\$25,969	\$1.24	35	\$30.82	\$16,780	\$29,678	\$1.42	35	\$34.54	\$18,878	\$33,388	\$1.60
36	\$28.54	\$14,460	\$25,574	\$1.26	36	\$32.47	\$16,525	\$29,228	\$1.44	36	\$36.39	\$18,591	\$32,881	\$1.62
37	\$30.26	\$14,226	\$25,162	\$1.27	37	\$34.43	\$16,258	\$28,756	\$1.46	37	\$38.60	\$18,291	\$32,351	\$1.64
38	\$32.11	\$13,982	\$24,729	\$1.29	38	\$36.55	\$15,979	\$28,262	\$1.47	38	\$40.98	\$17,977	\$31,795	\$1.66
39	\$33.96	\$13,726	\$24,276	\$1.29	39	\$38.66	\$15,686	\$27,744	\$1.47	39	\$43.36	\$17,647	\$31,212	\$1.66
40	\$35.68	\$13,457	\$23,801	\$1.30	40	\$40.62	\$15,380	\$27,202	\$1.49	40	\$45.57	\$17,302	\$30,602	\$1.68
41	\$37.24	\$13,175	\$23,302	\$1.32	41	\$42.41	\$15,057	\$26,631	\$1.51	41	\$47.58	\$16,939	\$29,960	\$1.70
42	\$39.98	\$12,878	\$22,778	\$1.33	42	\$45.54	\$14,718	\$26,032	\$1.53	42	\$51.10	\$16,558	\$29,286	\$1.72
43	\$41.66	\$12,566	\$22,225	\$1.35	43	\$47.47	\$14,361	\$25,400	\$1.54	43	\$53.27	\$16,156	\$28,575	\$1.74
44	\$43.35	\$12,235	\$21,639	\$1.37	44	\$49.39	\$13,982	\$24,730	\$1.56	44	\$55.43	\$15,730	\$27,822	\$1.75
45	\$45.06	\$11,884	\$21,018	\$1.38	45	\$51.35	\$13,581	\$24,021	\$1.58	45	\$57.64	\$15,279	\$27,023	\$1.77
46	\$47.39	\$11,511	\$20,359	\$1.43	46	\$54.01	\$13,155	\$23,267	\$1.63	46	\$60.63	\$14,800	\$26,176	\$1.83
47	\$49.73	\$11,116	\$19,660	\$1.44	47	\$56.69	\$12,704	\$22,468	\$1.65	47	\$63.64	\$14,292	\$25,277	\$1.85
48	\$52.08	\$10,697	\$18,919	\$1.46	48	\$59.37	\$12,225	\$21,622	\$1.67	48	\$66.65	\$13,753	\$24,324	\$1.87
49	\$54.42	\$10,252	\$18,132	\$1.44	49	\$62.04	\$11,716	\$20,722	\$1.65	49	\$69.67	\$13,181	\$23,312	\$1.85
50	\$56.76	\$9,779	\$17,296	\$1.49	50	\$64.72	\$11,176	\$19,767	\$1.70	50	\$72.68	\$12,573	\$22,238	\$1.91
51	\$59.67	\$9,276	\$16,407	\$1.50	51	\$68.05	\$10,602	\$18,751	\$1.72	51	\$76.42	\$11,927	\$21,095	\$1.93
52	\$62.61	\$8,742	\$15,462	\$1.55	52	\$71.41	\$9,991	\$17,670	\$1.77	52	\$80.20	\$11,240	\$19,879	\$1.99
53	\$65.95	\$8,173	\$14,456	\$1.56	53	\$75.22	\$9,341	\$16,521	\$1.79	53	\$84.49	\$10,508	\$18,586	\$2.01
54	\$69.29	\$7,567	\$13,384	\$1.61	54	\$79.04	\$8,648	\$15,296	\$1.84	54	\$88.78	\$9,729	\$17,208	\$2.07
55	\$73.28	\$6,922	\$12,242	\$1.61	55	\$83.60	\$7,910	\$13,991	\$1.84	55	\$93.92	\$8,899	\$15,740	\$2.07
56*	\$78.21	\$7,115	\$12,295	\$1.64	56*	\$89.24	\$8,132	\$14,051	\$1.88	56*	\$100.26	\$9,148	\$15,808	\$2.11
57*	\$83.57	\$7,305	\$12,340	\$1.75	57*	\$95.36	\$8,349	\$14,103	\$2.00	57*	\$107.15	\$9,392	\$15,866	\$2.25
58*	\$89.35	\$7,494	\$12,382	\$1.73	58*	\$101.96	\$8,565	\$14,151	\$1.98	58*	\$114.57	\$9,635	\$15,920	\$2.23
59*	\$95.23	\$7,684	\$12,423	\$1.82	59*	\$108.68	\$8,781	\$14,198	\$2.09	59*	\$122.13	\$9,879	\$15,973	\$2.35
60*	\$100.89	\$7,874	\$12,465	\$1.89	60*	\$115.16	\$8,999	\$14,246	\$2.16	60*	\$129.42	\$10,124	\$16,027	\$2.42
61*	\$107.45	\$8,064	\$12,507	N/A	61*	\$122.65	\$9,216	\$14,293	N/A	61*	\$137.84	\$10,368	\$16,080	N/A
62*	\$118.00	\$8,497	\$12,917	N/A	62*	\$134.70	\$9,809	\$14,913	N/A	62*	\$151.41	\$11,121	\$16,907	N/A
63*	\$126.54	\$9,141	\$13,630	N/A	63*	\$144.47	\$10,546	\$15,725	N/A	63*	\$162.39	\$11,952	\$17,820	N/A
64*	\$135.10	\$9,758	\$14,278	N/A	64*	\$154.25	\$11,252	\$16,464	N/A	64*	\$173.40	\$12,748	\$18,653	N/A
65*	\$143.66	\$10,324	\$14,831	N/A	65*	\$164.03	\$11,901	\$17,097	N/A	65*	\$184.40	\$13,479	\$19,364	N/A
66*	\$154.23	\$11,215	\$15,825	N/A	66*	\$176.11	\$12,922	\$18,233	N/A	66*	\$197.99	\$14,630	\$20,643	N/A
67*	\$170.09	\$13,082	\$18,138	N/A	67*	\$194.24	\$15,059	\$20,878	N/A	67*	\$218.39	\$17,034	\$23,616	N/A
68*	\$183.29	\$14,424	\$19,654	N/A	68*	\$209.32	\$16,594	\$22,612	N/A	68*	\$235.36	\$18,764	\$25,568	N/A
69*	\$196.49	\$15,739	\$21,082	N/A	69*	\$224.41	\$18,100	\$24,245	N/A	69*	\$252.33	\$20,460	\$27,405	N/A
70*	\$212.34	\$17,565	\$23,133	N/A	70*	\$242.52	\$20,188	\$26,588	N/A	70*	\$272.70	\$22,813	\$30,045	N/A

The maximum face amount for an employee, spouse, children and grandchildren varies by account.

END-95 (ESO)(20/21)

*Cash Values and Paid-Up Values for ages 56-70 are for the tenth year rather than age 65.

Face Amount \$50,000					Face Amount \$55,000					Face Amount \$60,000				
Issue Age	Semi-Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Semi-Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Semi-Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$18.53	\$24,541	\$43,405	\$1.88	18	\$20.28	\$26,995	\$47,746	\$2.07	18	\$22.03	\$29,449	\$52,086	\$2.26
19	\$19.26	\$24,403	\$43,160	\$1.86	19	\$21.08	\$26,843	\$47,476	\$2.05	19	\$22.90	\$29,283	\$51,792	\$2.23
20	\$19.96	\$24,258	\$42,905	\$1.82	20	\$21.85	\$26,684	\$47,195	\$2.00	20	\$23.74	\$29,110	\$51,485	\$2.18
21	\$20.79	\$24,107	\$42,637	\$1.80	21	\$22.76	\$26,517	\$46,900	\$1.98	21	\$24.73	\$28,928	\$51,164	\$2.16
22	\$21.60	\$23,948	\$42,356	\$1.77	22	\$23.65	\$26,342	\$46,591	\$1.95	22	\$25.70	\$28,737	\$50,827	\$2.13
23	\$22.45	\$23,781	\$42,061	\$1.73	23	\$24.59	\$26,159	\$46,267	\$1.90	23	\$26.73	\$28,537	\$50,473	\$2.08
24	\$23.26	\$23,607	\$41,753	\$1.71	24	\$25.48	\$25,967	\$45,928	\$1.88	24	\$27.70	\$28,328	\$50,103	\$2.05
25	\$24.18	\$23,424	\$41,430	\$1.71	25	\$26.49	\$25,766	\$45,572	\$1.88	25	\$28.80	\$28,109	\$49,715	\$2.05
26	\$25.18	\$23,233	\$41,091	\$1.71	26	\$27.60	\$25,556	\$45,200	\$1.88	26	\$30.01	\$27,879	\$49,309	\$2.05
27	\$26.21	\$23,031	\$40,734	\$1.71	27	\$28.73	\$25,334	\$44,807	\$1.88	27	\$31.24	\$27,637	\$48,880	\$2.05
28	\$27.41	\$22,818	\$40,357	\$1.71	28	\$30.05	\$25,099	\$44,393	\$1.88	28	\$32.69	\$27,381	\$48,428	\$2.05
29	\$28.60	\$22,593	\$39,960	\$1.71	29	\$31.35	\$24,852	\$43,956	\$1.88	29	\$34.10	\$27,112	\$47,952	\$2.05
30	\$29.89	\$22,356	\$39,541	\$1.73	30	\$32.77	\$24,592	\$43,495	\$1.90	30	\$35.65	\$26,827	\$47,449	\$2.08
31	\$31.31	\$22,107	\$39,100	\$1.73	31	\$34.33	\$24,317	\$43,009	\$1.90	31	\$37.36	\$26,528	\$46,919	\$2.08
32	\$32.84	\$21,844	\$38,635	\$1.75	32	\$36.02	\$24,028	\$42,499	\$1.93	32	\$39.20	\$26,213	\$46,362	\$2.10
33	\$34.92	\$21,568	\$38,147	\$1.75	33	\$38.30	\$23,725	\$41,962	\$1.93	33	\$41.69	\$25,882	\$45,776	\$2.10
34	\$36.25	\$21,279	\$37,635	\$1.77	34	\$39.77	\$23,406	\$41,399	\$1.95	34	\$43.29	\$25,534	\$45,162	\$2.13
35	\$38.26	\$20,975	\$37,098	\$1.77	35	\$41.99	\$23,073	\$40,808	\$1.95	35	\$45.71	\$25,170	\$44,518	\$2.13
36	\$40.32	\$20,657	\$36,535	\$1.80	36	\$44.25	\$22,722	\$40,188	\$1.98	36	\$48.17	\$24,788	\$43,841	\$2.16
37	\$42.77	\$20,323	\$35,945	\$1.82	37	\$46.94	\$22,355	\$39,540	\$2.00	37	\$51.11	\$24,388	\$43,134	\$2.18
38	\$45.42	\$19,974	\$35,328	\$1.84	38	\$49.85	\$21,971	\$38,860	\$2.02	38	\$54.29	\$23,969	\$42,393	\$2.21
39	\$48.06	\$19,608	\$34,680	\$1.84	39	\$52.77	\$21,569	\$38,148	\$2.02	39	\$57.47	\$23,530	\$41,616	\$2.21
40	\$50.51	\$19,225	\$34,002	\$1.86	40	\$55.46	\$21,147	\$37,402	\$2.05	40	\$60.41	\$23,069	\$40,802	\$2.23
41	\$52.75	\$18,822	\$33,289	\$1.88	41	\$57.91	\$20,704	\$36,618	\$2.07	41	\$63.08	\$22,586	\$39,947	\$2.26
42	\$56.66	\$18,398	\$32,540	\$1.91	42	\$62.22	\$20,237	\$35,793	\$2.10	42	\$67.78	\$22,077	\$39,047	\$2.29
43	\$59.07	\$17,951	\$31,750	\$1.93	43	\$64.87	\$19,746	\$34,924	\$2.12	43	\$70.67	\$21,541	\$38,099	\$2.31
44	\$61.47	\$17,478	\$30,913	\$1.95	44	\$67.52	\$19,226	\$34,004	\$2.14	44	\$73.56	\$20,974	\$37,096	\$2.34
45	\$63.92	\$16,977	\$30,026	\$1.97	45	\$70.21	\$18,674	\$33,029	\$2.17	45	\$76.50	\$20,372	\$36,031	\$2.37
46	\$67.25	\$16,444	\$29,084	\$2.04	46	\$73.87	\$18,088	\$31,992	\$2.24	46	\$80.49	\$19,733	\$34,901	\$2.44
47	\$70.60	\$15,880	\$28,086	\$2.06	47	\$77.55	\$17,467	\$30,894	\$2.26	47	\$84.50	\$19,055	\$33,703	\$2.47
48	\$73.94	\$15,281	\$27,027	\$2.08	48	\$81.23	\$16,809	\$29,730	\$2.29	48	\$88.52	\$18,337	\$32,432	\$2.50
49	\$77.29	\$14,645	\$25,903	\$2.06	49	\$84.91	\$16,110	\$28,493	\$2.26	49	\$92.54	\$17,574	\$31,083	\$2.47
50	\$80.64	\$13,970	\$24,709	\$2.12	50	\$88.59	\$15,367	\$27,179	\$2.34	50	\$96.55	\$16,764	\$29,650	\$2.55
51	\$84.79	\$13,252	\$23,439	\$2.15	51	\$93.17	\$14,577	\$25,782	\$2.36	51	\$101.54	\$15,902	\$28,126	\$2.58
52	\$88.99	\$12,489	\$22,088	\$2.21	52	\$97.79	\$13,737	\$24,297	\$2.43	52	\$106.58	\$14,986	\$26,506	\$2.65
53	\$93.76	\$11,676	\$20,651	\$2.23	53	\$103.03	\$12,844	\$22,716	\$2.46	53	\$112.30	\$14,011	\$24,781	\$2.68
54	\$98.53	\$10,811	\$19,121	\$2.30	54	\$108.28	\$11,892	\$21,033	\$2.53	54	\$118.03	\$12,973	\$22,945	\$2.76
55	\$104.24	\$9,888	\$17,489	\$2.30	55	\$114.56	\$10,877	\$19,237	\$2.53	55	\$124.88	\$11,866	\$20,986	\$2.76
56*	\$111.28	\$10,165	\$17,564	\$2.34										
57*	\$118.94	\$10,436	\$17,629	\$2.50										
58*	\$127.19	\$10,706	\$17,689	\$2.47										
59*	\$135.59	\$10,977	\$17,748	\$2.61										
60*	\$143.68	\$11,249	\$17,808	\$2.69										
61*	\$153.04	\$11,520	\$17,867	N/A										
62*	\$168.11	\$12,433	\$18,902	N/A										
63*	\$180.32	\$13,356	\$19,915	N/A										
64*	\$192.55	\$14,244	\$20,841	N/A										
65*	\$204.78	\$15,058	\$21,632	N/A										
66*	\$219.87	\$16,336	\$23,051	N/A										
67*	\$242.53	\$19,011	\$26,357	N/A										
68*	\$261.39	\$20,934	\$28,525	N/A										
69*	\$280.25	\$22,821	\$30,568	N/A										
70*	\$302.89	\$25,437	\$33,500	N/A										

The maximum face amount for an employee, spouse, children and grandchildren varies by account.

END-95 (ESO)(20/21)

*Cash Values and Paid-Up Values for ages 56-70 are for the tenth year rather than age 65.

Face Amount \$65,000					Face Amount \$70,000					Face Amount \$75,000				
Issue Age	Semi-Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Semi-Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Semi-Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$23.78	\$31,903	\$56,427	\$2.45	18	\$25.52	\$34,357	\$60,767	\$2.64	18	\$27.27	\$36,812	\$65,108	\$2.82
19	\$24.72	\$31,723	\$56,108	\$2.42	19	\$26.54	\$34,164	\$60,424	\$2.61	19	\$28.36	\$36,604	\$64,740	\$2.79
20	\$25.63	\$31,535	\$55,776	\$2.36	20	\$27.52	\$33,961	\$60,066	\$2.54	20	\$29.41	\$36,387	\$64,357	\$2.73
21	\$26.71	\$31,338	\$55,427	\$2.33	21	\$28.68	\$33,749	\$59,691	\$2.51	21	\$30.65	\$36,160	\$63,955	\$2.69
22	\$27.76	\$31,132	\$55,062	\$2.31	22	\$29.81	\$33,527	\$59,298	\$2.48	22	\$31.87	\$35,921	\$63,533	\$2.66
23	\$28.87	\$30,915	\$54,679	\$2.25	23	\$31.01	\$33,293	\$58,885	\$2.42	23	\$33.15	\$35,672	\$63,092	\$2.59
24	\$29.92	\$30,688	\$54,278	\$2.22	24	\$32.14	\$33,049	\$58,454	\$2.39	24	\$34.36	\$35,410	\$62,629	\$2.56
25	\$31.11	\$30,451	\$53,858	\$2.22	25	\$33.43	\$32,794	\$58,001	\$2.39	25	\$35.74	\$35,136	\$62,144	\$2.56
26	\$32.42	\$30,202	\$53,418	\$2.22	26	\$34.83	\$32,526	\$57,527	\$2.39	26	\$37.25	\$34,849	\$61,637	\$2.56
27	\$33.76	\$29,940	\$52,954	\$2.22	27	\$36.27	\$32,243	\$57,027	\$2.39	27	\$38.79	\$34,546	\$61,100	\$2.56
28	\$35.32	\$29,663	\$52,464	\$2.22	28	\$37.96	\$31,945	\$56,500	\$2.39	28	\$40.59	\$34,226	\$60,536	\$2.56
29	\$36.86	\$29,371	\$51,948	\$2.22	29	\$39.61	\$31,630	\$55,944	\$2.39	29	\$42.37	\$33,890	\$59,940	\$2.56
30	\$38.54	\$29,063	\$51,403	\$2.25	30	\$41.42	\$31,298	\$55,357	\$2.42	30	\$44.30	\$33,534	\$59,311	\$2.59
31	\$40.38	\$28,738	\$50,829	\$2.25	31	\$43.41	\$30,949	\$54,739	\$2.42	31	\$46.43	\$33,160	\$58,649	\$2.59
32	\$42.37	\$28,397	\$50,226	\$2.28	32	\$45.55	\$30,582	\$54,089	\$2.45	32	\$48.73	\$32,766	\$57,953	\$2.63
33	\$45.08	\$28,038	\$49,591	\$2.28	33	\$48.46	\$30,195	\$53,406	\$2.45	33	\$51.85	\$32,352	\$57,221	\$2.63
34	\$46.81	\$27,662	\$48,926	\$2.31	34	\$50.33	\$29,790	\$52,689	\$2.48	34	\$53.85	\$31,918	\$56,453	\$2.66
35	\$49.43	\$27,268	\$48,227	\$2.31	35	\$53.15	\$29,365	\$51,937	\$2.48	35	\$56.87	\$31,463	\$55,647	\$2.66
36	\$52.10	\$26,853	\$47,495	\$2.33	36	\$56.03	\$28,919	\$51,148	\$2.51	36	\$59.95	\$30,985	\$54,802	\$2.69
37	\$55.29	\$26,420	\$46,729	\$2.36	37	\$59.46	\$28,452	\$50,323	\$2.54	37	\$63.63	\$30,485	\$53,918	\$2.73
38	\$58.73	\$25,966	\$45,926	\$2.39	38	\$63.16	\$27,964	\$49,459	\$2.58	38	\$67.60	\$29,961	\$52,991	\$2.76
39	\$62.17	\$25,490	\$45,084	\$2.39	39	\$66.87	\$27,451	\$48,552	\$2.58	39	\$71.57	\$29,412	\$52,020	\$2.76
40	\$65.35	\$24,992	\$44,203	\$2.42	40	\$70.30	\$26,914	\$47,603	\$2.61	40	\$75.24	\$28,837	\$51,003	\$2.79
41	\$68.25	\$24,468	\$43,276	\$2.45	41	\$73.42	\$26,350	\$46,605	\$2.64	41	\$78.59	\$28,232	\$49,934	\$2.82
42	\$73.34	\$23,917	\$42,301	\$2.48	42	\$78.90	\$25,757	\$45,555	\$2.67	42	\$84.46	\$27,596	\$48,809	\$2.86
43	\$76.47	\$23,336	\$41,274	\$2.51	43	\$82.27	\$25,131	\$44,449	\$2.70	43	\$88.07	\$26,927	\$47,624	\$2.89
44	\$79.60	\$22,721	\$40,187	\$2.53	44	\$85.64	\$24,469	\$43,278	\$2.73	44	\$91.68	\$26,217	\$46,370	\$2.92
45	\$82.78	\$22,069	\$39,034	\$2.56	45	\$89.07	\$23,767	\$42,036	\$2.76	45	\$95.36	\$25,465	\$45,039	\$2.96
46	\$87.11	\$21,377	\$37,809	\$2.65	46	\$93.73	\$23,022	\$40,718	\$2.85	46	\$100.35	\$24,666	\$43,626	\$3.05
47	\$91.46	\$20,643	\$36,511	\$2.68	47	\$98.41	\$22,231	\$39,320	\$2.88	47	\$105.37	\$23,819	\$42,128	\$3.09
48	\$95.81	\$19,865	\$35,135	\$2.70	48	\$103.10	\$21,393	\$37,838	\$2.91	48	\$110.39	\$22,922	\$40,541	\$3.12
49	\$100.16	\$19,039	\$33,673	\$2.68	49	\$107.78	\$20,503	\$36,264	\$2.88	49	\$115.41	\$21,968	\$38,854	\$3.09
50	\$104.51	\$18,161	\$32,121	\$2.76	50	\$112.47	\$19,558	\$34,592	\$2.97	50	\$120.43	\$20,955	\$37,063	\$3.19
51	\$109.91	\$17,228	\$30,470	\$2.79	51	\$118.29	\$18,553	\$32,814	\$3.00	51	\$126.66	\$19,878	\$35,158	\$3.22
52	\$115.37	\$16,235	\$28,714	\$2.87	52	\$124.17	\$17,484	\$30,923	\$3.10	52	\$132.96	\$18,733	\$33,132	\$3.32
53	\$121.57	\$15,179	\$26,846	\$2.90	53	\$130.84	\$16,346	\$28,911	\$3.13	53	\$140.11	\$17,514	\$30,977	\$3.35
54	\$127.77	\$14,054	\$24,857	\$2.99	54	\$137.52	\$15,135	\$26,769	\$3.22	54	\$147.27	\$16,216	\$28,681	\$3.45
55	\$135.19	\$12,854	\$22,735	\$2.99	55	\$145.51	\$13,843	\$24,484	\$3.22	55	\$155.83	\$14,832	\$26,233	\$3.45

The maximum face amount for an employee, spouse, children and grandchildren varies by account.

END-95 (ESO)(20/21)

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

Face Amount \$80,000					Face Amount \$85,000					Face Amount \$90,000				
Issue Age	Semi-Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Semi-Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Semi-Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$29.02	\$39,266	\$69,448	\$3.01	18	\$30.77	\$41,720	\$73,789	\$3.20	18	\$32.52	\$44,174	\$78,129	\$3.39
19	\$30.18	\$39,044	\$69,056	\$2.98	19	\$32.00	\$41,484	\$73,372	\$3.16	19	\$33.82	\$43,925	\$77,688	\$3.35
20	\$31.30	\$38,813	\$68,647	\$2.91	20	\$33.19	\$41,239	\$72,938	\$3.09	20	\$35.08	\$43,664	\$77,228	\$3.27
21	\$32.63	\$38,570	\$68,218	\$2.87	21	\$34.60	\$40,981	\$72,482	\$3.05	21	\$36.57	\$43,392	\$76,746	\$3.23
22	\$33.92	\$38,316	\$67,769	\$2.84	22	\$35.97	\$40,711	\$72,004	\$3.01	22	\$38.03	\$43,106	\$76,240	\$3.19
23	\$35.29	\$38,050	\$67,298	\$2.77	23	\$37.42	\$40,428	\$71,504	\$2.94	23	\$39.56	\$42,806	\$75,710	\$3.11
24	\$36.58	\$37,770	\$66,804	\$2.73	24	\$38.80	\$40,131	\$70,979	\$2.90	24	\$41.02	\$42,492	\$75,155	\$3.07
25	\$38.05	\$37,478	\$66,287	\$2.73	25	\$40.36	\$39,821	\$70,430	\$2.90	25	\$42.67	\$42,163	\$74,573	\$3.07
26	\$39.66	\$37,172	\$65,746	\$2.73	26	\$42.07	\$39,495	\$69,855	\$2.90	26	\$44.49	\$41,819	\$73,964	\$3.07
27	\$41.31	\$36,849	\$65,174	\$2.73	27	\$43.82	\$39,152	\$69,247	\$2.90	27	\$46.34	\$41,455	\$73,320	\$3.07
28	\$43.23	\$36,508	\$64,571	\$2.73	28	\$45.87	\$38,790	\$68,607	\$2.90	28	\$48.50	\$41,072	\$72,643	\$3.07
29	\$45.12	\$36,149	\$63,936	\$2.73	29	\$47.87	\$38,408	\$67,932	\$2.90	29	\$50.63	\$40,667	\$71,928	\$3.07
30	\$47.19	\$35,770	\$63,265	\$2.77	30	\$50.07	\$38,005	\$67,219	\$2.94	30	\$52.95	\$40,241	\$71,173	\$3.11
31	\$49.46	\$35,370	\$62,559	\$2.77	31	\$52.49	\$37,581	\$66,469	\$2.94	31	\$55.51	\$39,792	\$70,379	\$3.11
32	\$51.91	\$34,950	\$61,816	\$2.80	32	\$55.09	\$37,135	\$65,680	\$2.98	32	\$58.27	\$39,319	\$69,543	\$3.15
33	\$55.24	\$34,509	\$61,035	\$2.80	33	\$58.62	\$36,666	\$64,850	\$2.98	33	\$62.01	\$38,822	\$68,665	\$3.15
34	\$57.37	\$34,046	\$60,216	\$2.84	34	\$60.89	\$36,173	\$63,980	\$3.01	34	\$64.41	\$38,301	\$67,743	\$3.19
35	\$60.59	\$33,560	\$59,357	\$2.84	35	\$64.31	\$35,658	\$63,067	\$3.01	35	\$68.03	\$37,755	\$66,776	\$3.19
36	\$63.88	\$33,050	\$58,455	\$2.87	36	\$67.81	\$35,116	\$62,109	\$3.05	36	\$71.73	\$37,182	\$65,762	\$3.23
37	\$67.80	\$32,517	\$57,512	\$2.91	37	\$71.97	\$34,549	\$61,107	\$3.09	37	\$76.14	\$36,581	\$64,701	\$3.27
38	\$72.04	\$31,958	\$56,524	\$2.94	38	\$76.47	\$33,956	\$60,057	\$3.13	38	\$80.91	\$35,953	\$63,590	\$3.31
39	\$76.27	\$31,373	\$55,488	\$2.94	39	\$80.97	\$33,334	\$58,956	\$3.13	39	\$85.67	\$35,294	\$62,424	\$3.31
40	\$80.19	\$30,759	\$54,403	\$2.98	40	\$85.14	\$32,682	\$57,803	\$3.16	40	\$90.08	\$34,604	\$61,204	\$3.35
41	\$83.76	\$30,114	\$53,262	\$3.01	41	\$88.93	\$31,997	\$56,591	\$3.20	41	\$94.10	\$33,879	\$59,920	\$3.39
42	\$90.03	\$29,436	\$52,063	\$3.05	42	\$95.59	\$31,276	\$55,317	\$3.24	42	\$101.15	\$33,116	\$58,571	\$3.43
43	\$93.88	\$28,722	\$50,799	\$3.08	43	\$99.68	\$30,517	\$53,974	\$3.28	43	\$105.48	\$32,312	\$57,149	\$3.47
44	\$97.73	\$27,965	\$49,461	\$3.12	44	\$103.77	\$29,713	\$52,552	\$3.31	44	\$109.81	\$31,460	\$55,643	\$3.51
45	\$101.65	\$27,162	\$48,042	\$3.15	45	\$107.93	\$28,860	\$51,044	\$3.35	45	\$114.22	\$30,558	\$54,047	\$3.55
46	\$106.97	\$26,310	\$46,534	\$3.26	46	\$113.58	\$27,955	\$49,443	\$3.46	46	\$120.20	\$29,599	\$52,351	\$3.66
47	\$112.32	\$25,407	\$44,937	\$3.29	47	\$119.27	\$26,995	\$47,745	\$3.50	47	\$126.23	\$28,583	\$50,554	\$3.70
48	\$117.68	\$24,450	\$43,243	\$3.33	48	\$124.96	\$25,978	\$45,946	\$3.54	48	\$132.25	\$27,506	\$48,649	\$3.74
49	\$123.03	\$23,432	\$41,444	\$3.29	49	\$130.65	\$24,897	\$44,034	\$3.50	49	\$138.28	\$26,361	\$46,625	\$3.70
50	\$128.39	\$22,352	\$39,534	\$3.40	50	\$136.34	\$23,749	\$42,004	\$3.61	50	\$144.30	\$25,146	\$44,475	\$3.82
51	\$135.04	\$21,203	\$37,502	\$3.43	51	\$143.41	\$22,528	\$39,845	\$3.65	51	\$151.78	\$23,854	\$42,189	\$3.86
52	\$141.76	\$19,982	\$35,341	\$3.54	52	\$150.55	\$21,230	\$37,550	\$3.76	52	\$159.34	\$22,479	\$39,758	\$3.98
53	\$149.39	\$18,682	\$33,042	\$3.57	53	\$158.66	\$19,849	\$35,107	\$3.80	53	\$167.93	\$21,017	\$37,172	\$4.02
54	\$157.02	\$17,297	\$30,593	\$3.68	54	\$166.76	\$18,378	\$32,505	\$3.91	54	\$176.51	\$19,459	\$34,417	\$4.14
55	\$166.15	\$15,821	\$27,982	\$3.68	55	\$176.47	\$16,810	\$29,730	\$3.91	55	\$186.79	\$17,798	\$31,479	\$4.14

The maximum face amount for an employee, spouse, children and grandchildren varies by account.

END-95 (ESO)(20/21)

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

Face Amount \$95,000					Face Amount \$100,000				
Issue Age	Semi-Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Semi-Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$34.26	\$46,628	\$82,470	\$3.58	18	\$36.01	\$49,082	\$86,810	\$3.77
19	\$35.64	\$46,365	\$82,004	\$3.54	19	\$37.46	\$48,805	\$86,320	\$3.72
20	\$36.97	\$46,090	\$81,519	\$3.45	20	\$38.86	\$48,516	\$85,809	\$3.63
21	\$38.54	\$45,802	\$81,009	\$3.41	21	\$40.52	\$48,213	\$85,273	\$3.59
22	\$40.08	\$45,500	\$80,475	\$3.37	22	\$42.14	\$47,895	\$84,711	\$3.55
23	\$41.70	\$45,184	\$79,916	\$3.29	23	\$43.84	\$47,562	\$84,122	\$3.46
24	\$43.24	\$44,852	\$79,330	\$3.24	24	\$45.46	\$47,213	\$83,505	\$3.42
25	\$44.99	\$44,506	\$78,716	\$3.24	25	\$47.30	\$46,848	\$82,859	\$3.42
26	\$46.90	\$44,142	\$78,073	\$3.24	26	\$49.31	\$46,465	\$82,182	\$3.42
27	\$48.85	\$43,758	\$77,394	\$3.24	27	\$51.37	\$46,061	\$81,467	\$3.42
28	\$51.14	\$43,353	\$76,678	\$3.24	28	\$53.77	\$45,635	\$80,714	\$3.42
29	\$53.38	\$42,927	\$75,924	\$3.24	29	\$56.14	\$45,186	\$79,920	\$3.42
30	\$55.83	\$42,476	\$75,127	\$3.29	30	\$58.72	\$44,712	\$79,081	\$3.46
31	\$58.54	\$42,002	\$74,289	\$3.29	31	\$61.56	\$44,213	\$78,199	\$3.46
32	\$61.45	\$41,504	\$73,407	\$3.33	32	\$64.62	\$43,688	\$77,270	\$3.50
33	\$65.39	\$40,979	\$72,479	\$3.33	33	\$68.78	\$43,136	\$76,294	\$3.50
34	\$67.93	\$40,429	\$71,507	\$3.37	34	\$71.45	\$42,557	\$75,270	\$3.55
35	\$71.75	\$39,853	\$70,486	\$3.37	35	\$75.47	\$41,950	\$74,196	\$3.55
36	\$75.66	\$39,247	\$69,416	\$3.41	36	\$79.59	\$41,313	\$73,069	\$3.59
37	\$80.31	\$38,614	\$68,296	\$3.45	37	\$84.49	\$40,646	\$71,890	\$3.63
38	\$85.34	\$37,951	\$67,122	\$3.49	38	\$89.78	\$39,948	\$70,655	\$3.68
39	\$90.37	\$37,255	\$65,892	\$3.49	39	\$95.07	\$39,216	\$69,360	\$3.68
40	\$95.03	\$36,527	\$64,604	\$3.54	40	\$99.97	\$38,449	\$68,004	\$3.72
41	\$99.27	\$35,761	\$63,249	\$3.58	41	\$104.44	\$37,643	\$66,578	\$3.77
42	\$106.71	\$34,955	\$61,825	\$3.62	42	\$112.27	\$36,795	\$65,079	\$3.81
43	\$111.28	\$34,107	\$60,324	\$3.66	43	\$117.08	\$35,902	\$63,499	\$3.85
44	\$115.85	\$33,208	\$58,735	\$3.70	44	\$121.89	\$34,956	\$61,826	\$3.90
45	\$120.51	\$32,255	\$57,049	\$3.74	45	\$126.79	\$33,953	\$60,052	\$3.94
46	\$126.82	\$31,244	\$55,260	\$3.87	46	\$133.44	\$32,888	\$58,168	\$4.07
47	\$133.18	\$30,171	\$53,362	\$3.91	47	\$140.14	\$31,759	\$56,171	\$4.12
48	\$139.54	\$29,034	\$51,351	\$3.95	48	\$146.83	\$30,562	\$54,054	\$4.16
49	\$145.90	\$27,826	\$49,215	\$3.91	49	\$153.52	\$29,290	\$51,805	\$4.12
50	\$152.26	\$26,543	\$46,946	\$4.03	50	\$160.22	\$27,940	\$49,417	\$4.25
51	\$160.16	\$25,179	\$44,533	\$4.08	51	\$168.53	\$26,504	\$46,877	\$4.29
52	\$168.14	\$23,728	\$41,967	\$4.20	52	\$176.93	\$24,977	\$44,176	\$4.42
53	\$177.20	\$22,184	\$39,237	\$4.24	53	\$186.47	\$23,352	\$41,302	\$4.47
54	\$186.26	\$20,540	\$36,329	\$4.37	54	\$196.01	\$21,621	\$38,241	\$4.60
55	\$197.11	\$18,787	\$33,228	\$4.37	55	\$207.42	\$19,776	\$34,977	\$4.60

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END-95 (ESO)(20/21)

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

Face Amount \$5,000					Face Amount \$10,000					Face Amount \$15,000				
Issue Age	Semi-Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Semi-Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Semi-Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
0	\$2.14	\$2,336	\$4,617	N/A	0	\$3.23	\$4,672	\$9,235	N/A	0	\$4.32	\$7,008	\$13,852	N/A
1	\$1.93	\$2,330	\$4,605	N/A	1	\$2.81	\$4,660	\$9,211	N/A	1	\$3.69	\$6,990	\$13,816	N/A
2	\$1.95	\$2,323	\$4,592	N/A	2	\$2.84	\$4,647	\$9,185	N/A	2	\$3.74	\$6,970	\$13,777	N/A
3	\$1.97	\$2,316	\$4,579	N/A	3	\$2.88	\$4,633	\$9,157	N/A	3	\$3.80	\$6,949	\$13,736	N/A
4	\$1.99	\$2,309	\$4,564	N/A	4	\$2.92	\$4,618	\$9,128	N/A	4	\$3.86	\$6,927	\$13,692	N/A
5	\$2.01	\$2,301	\$4,549	\$0.17	5	\$2.96	\$4,603	\$9,098	\$0.34	5	\$3.91	\$6,904	\$13,647	\$0.51
6	\$2.03	\$2,293	\$4,533	\$0.17	6	\$3.01	\$4,587	\$9,066	\$0.34	6	\$3.99	\$6,880	\$13,599	\$0.51
7	\$2.06	\$2,285	\$4,517	\$0.18	7	\$3.07	\$4,570	\$9,033	\$0.35	7	\$4.07	\$6,855	\$13,550	\$0.52
8	\$2.09	\$2,276	\$4,499	\$0.18	8	\$3.12	\$4,553	\$8,999	\$0.36	8	\$4.16	\$6,829	\$13,498	\$0.53
9	\$2.12	\$2,267	\$4,481	\$0.18	9	\$3.18	\$4,534	\$8,962	\$0.36	9	\$4.24	\$6,801	\$13,443	\$0.54
10	\$2.14	\$2,258	\$4,462	\$0.18	10	\$3.23	\$4,515	\$8,925	\$0.37	10	\$4.32	\$6,773	\$13,387	\$0.55
11	\$2.19	\$2,248	\$4,443	\$0.19	11	\$3.32	\$4,495	\$8,886	\$0.37	11	\$4.45	\$6,743	\$13,328	\$0.55
12	\$2.24	\$2,237	\$4,422	\$0.19	12	\$3.42	\$4,475	\$8,844	\$0.37	12	\$4.61	\$6,712	\$13,266	\$0.56
13	\$2.28	\$2,226	\$4,401	\$0.19	13	\$3.51	\$4,453	\$8,802	\$0.38	13	\$4.74	\$6,679	\$13,202	\$0.57
14	\$2.33	\$2,215	\$4,379	\$0.19	14	\$3.61	\$4,431	\$8,757	\$0.38	14	\$4.89	\$6,646	\$13,136	\$0.57
15	\$2.38	\$2,204	\$4,356	\$0.20	15	\$3.70	\$4,407	\$8,712	\$0.39	15	\$5.03	\$6,611	\$13,067	\$0.58
16	\$2.42	\$2,192	\$4,333	\$0.20	16	\$3.79	\$4,384	\$8,665	\$0.39	16	\$5.16	\$6,576	\$12,998	\$0.58
17	\$2.47	\$2,180	\$4,309	\$0.20	17	\$3.89	\$4,360	\$8,618	\$0.39	17	\$5.31	\$6,540	\$12,927	\$0.58
18	\$2.80	\$2,454	\$4,341	\$0.19	18	\$4.55	\$4,908	\$8,681	\$0.38	18	\$6.30	\$7,362	\$13,022	\$0.57
19	\$2.88	\$2,440	\$4,316	\$0.19	19	\$4.70	\$4,881	\$8,632	\$0.37	19	\$6.52	\$7,321	\$12,948	\$0.56
20	\$2.95	\$2,426	\$4,290	\$0.18	20	\$4.84	\$4,852	\$8,581	\$0.37	20	\$6.73	\$7,277	\$12,871	\$0.55
21	\$3.03	\$2,411	\$4,264	\$0.18	21	\$5.00	\$4,821	\$8,527	\$0.36	21	\$6.97	\$7,232	\$12,791	\$0.54
22	\$3.11	\$2,395	\$4,236	\$0.18	22	\$5.16	\$4,790	\$8,471	\$0.36	22	\$7.22	\$7,184	\$12,707	\$0.53
23	\$3.19	\$2,378	\$4,206	\$0.18	23	\$5.33	\$4,756	\$8,412	\$0.35	23	\$7.47	\$7,134	\$12,618	\$0.52
24	\$3.28	\$2,361	\$4,175	\$0.17	24	\$5.50	\$4,721	\$8,351	\$0.34	24	\$7.72	\$7,082	\$12,526	\$0.51
25	\$3.37	\$2,342	\$4,143	\$0.17	25	\$5.68	\$4,685	\$8,286	\$0.34	25	\$7.99	\$7,027	\$12,429	\$0.51

Face Amount \$20,000					Face Amount \$25,000				
Issue Age	Semi-Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Semi-Monthly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
0	\$5.40	\$9,344	\$18,470	N/A	0	\$6.49	\$11,681	\$23,087	N/A
1	\$4.56	\$9,320	\$18,422	N/A	1	\$5.44	\$11,650	\$23,027	N/A
2	\$4.63	\$9,294	\$18,369	N/A	2	\$5.53	\$11,617	\$22,962	N/A
3	\$4.71	\$9,266	\$18,314	N/A	3	\$5.63	\$11,582	\$22,893	N/A
4	\$4.79	\$9,236	\$18,256	N/A	4	\$5.73	\$11,545	\$22,820	N/A
5	\$4.86	\$9,206	\$18,195	\$0.68	5	\$5.81	\$11,507	\$22,744	\$0.84
6	\$4.97	\$9,174	\$18,132	\$0.69	6	\$5.94	\$11,467	\$22,665	\$0.86
7	\$5.08	\$9,140	\$18,066	\$0.69	7	\$6.09	\$11,425	\$22,583	\$0.87
8	\$5.19	\$9,105	\$17,997	\$0.71	8	\$6.23	\$11,382	\$22,496	\$0.89
9	\$5.30	\$9,069	\$17,925	\$0.72	9	\$6.36	\$11,336	\$22,406	\$0.90
10	\$5.40	\$9,030	\$17,849	\$0.73	10	\$6.49	\$11,288	\$22,312	\$0.91
11	\$5.59	\$8,991	\$17,771	\$0.74	11	\$6.72	\$11,239	\$22,214	\$0.92
12	\$5.79	\$8,949	\$17,689	\$0.75	12	\$6.97	\$11,187	\$22,111	\$0.93
13	\$5.96	\$8,906	\$17,603	\$0.76	13	\$7.19	\$11,132	\$22,004	\$0.94
14	\$6.17	\$8,861	\$17,514	\$0.76	14	\$7.45	\$11,076	\$21,893	\$0.95
15	\$6.35	\$8,815	\$17,423	\$0.77	15	\$7.67	\$11,019	\$21,779	\$0.97
16	\$6.52	\$8,768	\$17,330	\$0.77	16	\$7.89	\$10,960	\$21,663	\$0.97
17	\$6.73	\$8,720	\$17,236	\$0.77	17	\$8.14	\$10,900	\$21,545	\$0.97
18	\$8.05	\$9,816	\$17,362	\$0.76	18	\$9.79	\$12,271	\$21,703	\$0.94
19	\$8.34	\$9,761	\$17,264	\$0.75	19	\$10.16	\$12,201	\$21,580	\$0.93
20	\$8.62	\$9,703	\$17,162	\$0.73	20	\$10.51	\$12,129	\$21,452	\$0.91
21	\$8.95	\$9,643	\$17,055	\$0.72	21	\$10.92	\$12,053	\$21,318	\$0.90
22	\$9.27	\$9,579	\$16,942	\$0.71	22	\$11.33	\$11,974	\$21,178	\$0.89
23	\$9.61	\$9,512	\$16,824	\$0.69	23	\$11.75	\$11,891	\$21,031	\$0.87
24	\$9.94	\$9,443	\$16,701	\$0.69	24	\$12.16	\$11,803	\$20,876	\$0.86
25	\$10.30	\$9,370	\$16,572	\$0.69	25	\$12.62	\$11,712	\$20,715	\$0.86

The maximum face amount for an employee, spouse, children and grandchildren varies by account.

END-95 (ESO)(20/21)

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