

Employee Life Option Plus

No Tobacco Rates

Issue Age	Face Amount	\$2.00 Per Week			\$3.00 Per Week				\$4.00 Per Week			
		Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$13,232	\$5,237	\$11,413	\$0.23	\$21,934	\$8,681	\$18,918	\$0.38	\$30,616	\$12,117	\$26,406	\$0.53
19	\$12,783	\$5,031	\$10,964	\$0.22	\$21,190	\$8,340	\$18,175	\$0.36	\$29,578	\$11,641	\$25,369	\$0.51
20	\$12,529	\$4,902	\$10,684	\$0.21	\$20,768	\$8,126	\$17,709	\$0.35	\$28,989	\$11,343	\$24,720	\$0.49
21	\$12,126	\$4,715	\$10,276	\$0.20	\$20,100	\$7,816	\$17,034	\$0.33	\$28,057	\$10,910	\$23,777	\$0.47
22	\$11,730	\$4,532	\$9,876	\$0.19	\$19,444	\$7,512	\$16,371	\$0.32	\$27,140	\$10,485	\$22,851	\$0.45
23	\$11,393	\$4,371	\$9,527	\$0.18	\$18,885	\$7,246	\$15,792	\$0.30	\$26,361	\$10,114	\$22,043	\$0.42
24	\$11,059	\$4,212	\$9,180	\$0.18	\$18,332	\$6,983	\$15,218	\$0.29	\$25,588	\$9,746	\$21,241	\$0.40
25	\$10,729	\$4,055	\$8,838	\$0.17	\$17,784	\$6,722	\$14,650	\$0.28	\$24,824	\$9,383	\$20,449	\$0.39
26	\$10,303	\$3,862	\$8,418	\$0.16	\$17,079	\$6,403	\$13,954	\$0.27	\$23,840	\$8,937	\$19,478	\$0.38
27	\$9,885	\$3,673	\$8,006	\$0.16	\$16,385	\$6,089	\$13,270	\$0.26	\$22,872	\$8,499	\$18,523	\$0.36
28	\$9,511	\$3,501	\$7,631	\$0.15	\$15,766	\$5,804	\$12,649	\$0.25	\$22,006	\$8,101	\$17,656	\$0.35
29	\$9,120	\$3,324	\$7,245	\$0.15	\$15,117	\$5,510	\$12,009	\$0.24	\$21,102	\$7,692	\$16,763	\$0.33
30	\$8,749	\$3,156	\$6,877	\$0.14	\$14,504	\$5,231	\$11,401	\$0.23	\$20,245	\$7,302	\$15,913	\$0.32
31	\$8,371	\$2,985	\$6,506	\$0.13	\$13,876	\$4,948	\$10,784	\$0.22	\$19,369	\$6,907	\$15,054	\$0.31
32	\$8,023	\$2,827	\$6,161	\$0.13	\$13,300	\$4,687	\$10,214	\$0.22	\$18,565	\$6,542	\$14,257	\$0.30
33	\$7,704	\$2,681	\$5,842	\$0.12	\$12,770	\$4,443	\$9,683	\$0.21	\$17,825	\$6,202	\$13,517	\$0.29
34	\$7,380	\$2,534	\$5,522	\$0.12	\$12,233	\$4,200	\$9,152	\$0.20	\$17,075	\$5,862	\$12,775	\$0.28
35	\$7,062	\$2,390	\$5,209	\$0.12	\$11,706	\$3,962	\$8,635	\$0.19	\$16,340	\$5,531	\$12,053	\$0.27
36	\$6,758	\$2,253	\$4,911	\$0.11	\$11,202	\$3,735	\$8,140	\$0.19	\$15,637	\$5,214	\$11,363	\$0.26
37	\$6,463	\$2,121	\$4,623	\$0.11	\$10,713	\$3,516	\$7,663	\$0.18	\$14,954	\$4,908	\$10,697	\$0.25
38	\$6,177	\$1,994	\$4,345	\$0.11	\$10,239	\$3,305	\$7,202	\$0.18	\$14,292	\$4,613	\$10,053	\$0.24
39	\$5,897	\$1,870	\$4,075	\$0.10	\$9,775	\$3,099	\$6,754	\$0.17	\$13,644	\$4,326	\$9,428	\$0.23
40	\$5,628	\$1,751	\$3,815	\$0.10	\$9,330	\$2,902	\$6,325	\$0.16	\$13,023	\$4,051	\$8,829	\$0.22
41	\$5,368	\$1,636	\$3,565	\$0.09	\$8,898	\$2,712	\$5,910	\$0.15	\$12,420	\$3,785	\$8,249	\$0.22
42	\$5,120	\$1,526	\$3,326	\$0.09	\$8,487	\$2,530	\$5,513	\$0.15	\$11,847	\$3,531	\$7,696	\$0.21
43	\$4,878	\$1,420	\$3,094	\$0.09	\$8,086	\$2,353	\$5,128	\$0.15	\$11,288	\$3,285	\$7,159	\$0.20
44	\$4,641	\$1,316	\$2,868	\$0.09	\$7,693	\$2,181	\$4,754	\$0.14	\$10,739	\$3,045	\$6,636	\$0.19
45	\$4,408	\$1,215	\$2,648	\$0.08	\$7,307	\$2,014	\$4,389	\$0.13	\$10,199	\$2,811	\$6,127	\$0.19
46	\$4,187	\$1,051	\$2,501	\$0.08	\$6,941	\$1,742	\$4,147	\$0.13	\$9,689	\$2,431	\$5,788	\$0.18
47	\$3,978	\$965	\$2,298	\$0.08	\$6,594	\$1,600	\$3,809	\$0.13	\$9,204	\$2,233	\$5,317	\$0.18
48	\$3,776	\$883	\$2,102	\$0.07	\$6,260	\$1,464	\$3,485	\$0.12	\$8,738	\$2,043	\$4,865	\$0.17
49	\$3,588	\$805	\$1,918	\$0.07	\$5,947	\$1,335	\$3,178	\$0.11	\$8,302	\$1,864	\$4,437	\$0.16
50	\$3,403	\$730	\$1,738	\$0.07	\$5,641	\$1,210	\$2,881	\$0.11	\$7,875	\$1,689	\$4,022	\$0.15
51	\$3,231	\$659	\$1,568	\$0.06	\$5,356	\$1,092	\$2,600	\$0.11	\$7,477	\$1,524	\$3,630	\$0.15
52	\$3,071	\$592	\$1,408	\$0.06	\$5,090	\$980	\$2,334	\$0.10	\$7,105	\$1,369	\$3,259	\$0.15
53	\$2,916	\$527	\$1,254	\$0.06	\$4,834	\$873	\$2,079	\$0.10	\$6,748	\$1,219	\$2,902	\$0.14
54	\$2,773	\$466	\$1,109	\$0.06	\$4,598	\$772	\$1,839	\$0.10	\$6,418	\$1,078	\$2,566	\$0.14
55	\$2,632	\$407	\$968	\$0.06	\$4,363	\$674	\$1,604	\$0.09	\$6,091	\$941	\$2,240	\$0.13
56*	\$2,477	\$401	\$923	\$0.06	\$4,107	\$666	\$1,531	\$0.09	\$5,733	\$929	\$2,137	\$0.12
57*	\$2,335	\$397	\$882	\$0.06	\$3,870	\$658	\$1,462	\$0.09	\$5,402	\$919	\$2,041	\$0.12
58*	\$2,197	\$392	\$842	\$0.05	\$3,642	\$650	\$1,395	\$0.09	\$5,084	\$907	\$1,948	\$0.12
59*	\$2,069	\$387	\$804	\$0.05	\$3,430	\$642	\$1,333	\$0.08	\$4,787	\$896	\$1,860	\$0.12
60*	\$1,956	\$384	\$771	\$0.05	\$3,243	\$637	\$1,278	\$0.08	\$4,526	\$888	\$1,784	\$0.11
61*	\$1,858	\$382	\$743	N/A	\$3,080	\$634	\$1,231	N/A	\$4,300	\$885	\$1,719	N/A
62*	\$1,764	\$381	\$716	N/A	\$2,924	\$631	\$1,186	N/A	\$4,082	\$881	\$1,656	N/A
63*	\$1,674	\$379	\$689	N/A	\$2,775	\$628	\$1,143	N/A	\$3,874	\$876	\$1,596	N/A
64*	\$1,588	\$376	\$664	N/A	\$2,633	\$624	\$1,101	N/A	\$3,675	\$871	\$1,537	N/A
65*	\$1,490	\$370	\$633	N/A	\$2,470	\$613	\$1,049	N/A	\$3,448	\$855	\$1,464	N/A
66*	\$1,405	\$365	\$606	N/A	\$2,329	\$604	\$1,004	N/A	\$3,251	\$844	\$1,401	N/A
67*	\$1,324	\$359	\$580	N/A	\$2,195	\$596	\$961	N/A	\$3,064	\$832	\$1,341	N/A
68*	\$1,248	\$354	\$555	N/A	\$2,070	\$587	\$921	N/A	\$2,889	\$820	\$1,285	N/A
69*	\$1,178	\$349	\$532	N/A	\$1,954	\$579	\$883	N/A	\$2,727	\$808	\$1,232	N/A
70*	\$1,091	\$340	\$504	N/A	\$1,809	\$564	\$836	N/A	\$2,525	\$787	\$1,167	N/A
71*	\$1,031	\$338	\$488	N/A	\$1,709	\$559	\$808	N/A	\$2,386	\$781	\$1,128	N/A
72*	\$973	\$334	\$471	N/A	\$1,613	\$554	\$781	N/A	\$2,252	\$774	\$1,090	N/A

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

Policy Series ICC18 END-95 (ESO)(6/18)

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

Employee Life Option Plus

No Tobacco Rates

Issue Age	Face Amount	\$5.00 Per Week			\$6.00 Per Week				\$7.00 Per Week			
		Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$39,297	\$15,552	\$33,894	\$0.68	\$47,979	\$18,988	\$41,382	\$0.84	\$56,681	\$22,432	\$48,887	\$0.99
19	\$37,965	\$14,942	\$32,563	\$0.65	\$46,353	\$18,243	\$39,757	\$0.80	\$54,760	\$21,551	\$46,968	\$0.94
20	\$37,208	\$14,558	\$31,728	\$0.63	\$45,429	\$17,775	\$38,738	\$0.76	\$53,668	\$20,999	\$45,764	\$0.90
21	\$36,012	\$14,004	\$30,519	\$0.60	\$43,968	\$17,097	\$37,262	\$0.73	\$51,942	\$20,198	\$44,019	\$0.86
22	\$34,835	\$13,458	\$29,330	\$0.57	\$42,532	\$16,432	\$35,811	\$0.70	\$50,246	\$19,412	\$42,306	\$0.82
23	\$33,836	\$12,983	\$28,294	\$0.54	\$41,311	\$15,851	\$34,544	\$0.66	\$48,804	\$18,726	\$40,810	\$0.78
24	\$32,843	\$12,510	\$27,264	\$0.52	\$40,100	\$15,274	\$33,288	\$0.63	\$47,373	\$18,044	\$39,325	\$0.75
25	\$31,862	\$12,043	\$26,247	\$0.50	\$38,902	\$14,704	\$32,046	\$0.61	\$45,958	\$17,371	\$37,858	\$0.72
26	\$30,600	\$11,472	\$25,001	\$0.48	\$37,361	\$14,006	\$30,525	\$0.59	\$44,137	\$16,547	\$36,061	\$0.70
27	\$29,357	\$10,909	\$23,775	\$0.46	\$35,843	\$13,320	\$29,028	\$0.57	\$42,344	\$15,735	\$34,293	\$0.67
28	\$28,246	\$10,398	\$22,662	\$0.45	\$34,487	\$12,696	\$27,669	\$0.54	\$40,742	\$14,999	\$32,688	\$0.64
29	\$27,085	\$9,873	\$21,516	\$0.43	\$33,069	\$12,054	\$26,270	\$0.52	\$39,067	\$14,240	\$31,035	\$0.62
30	\$25,985	\$9,372	\$20,425	\$0.42	\$31,726	\$11,443	\$24,938	\$0.51	\$37,480	\$13,518	\$29,460	\$0.60
31	\$24,860	\$8,866	\$19,321	\$0.40	\$30,353	\$10,824	\$23,590	\$0.48	\$35,858	\$12,788	\$27,869	\$0.57
32	\$23,829	\$8,397	\$18,300	\$0.39	\$29,094	\$10,252	\$22,343	\$0.47	\$34,370	\$12,111	\$26,395	\$0.56
33	\$22,879	\$7,961	\$17,349	\$0.37	\$27,935	\$9,720	\$21,183	\$0.45	\$33,001	\$11,482	\$25,024	\$0.53
34	\$21,917	\$7,524	\$16,398	\$0.36	\$26,759	\$9,186	\$20,021	\$0.44	\$31,613	\$10,853	\$23,652	\$0.52
35	\$20,973	\$7,099	\$15,471	\$0.34	\$25,607	\$8,667	\$18,889	\$0.42	\$30,251	\$10,239	\$22,315	\$0.50
36	\$20,071	\$6,692	\$14,585	\$0.33	\$24,505	\$8,171	\$17,808	\$0.41	\$28,950	\$9,653	\$21,038	\$0.48
37	\$19,194	\$6,300	\$13,730	\$0.32	\$23,434	\$7,692	\$16,763	\$0.39	\$27,685	\$9,087	\$19,803	\$0.47
38	\$18,345	\$5,921	\$12,904	\$0.31	\$22,398	\$7,229	\$15,755	\$0.38	\$26,460	\$8,540	\$18,613	\$0.45
39	\$17,513	\$5,553	\$12,101	\$0.30	\$21,382	\$6,779	\$14,775	\$0.36	\$25,260	\$8,009	\$17,454	\$0.43
40	\$16,716	\$5,200	\$11,332	\$0.29	\$20,409	\$6,349	\$13,836	\$0.35	\$24,110	\$7,500	\$16,345	\$0.42
41	\$15,942	\$4,858	\$10,588	\$0.28	\$19,465	\$5,932	\$12,927	\$0.34	\$22,995	\$7,008	\$15,272	\$0.40
42	\$15,206	\$4,532	\$9,878	\$0.27	\$18,566	\$5,534	\$12,060	\$0.33	\$21,933	\$6,537	\$14,247	\$0.39
43	\$14,488	\$4,216	\$9,189	\$0.26	\$17,689	\$5,148	\$11,219	\$0.32	\$20,898	\$6,082	\$13,254	\$0.37
44	\$13,784	\$3,908	\$8,518	\$0.25	\$16,829	\$4,772	\$10,400	\$0.30	\$19,882	\$5,638	\$12,286	\$0.36
45	\$13,091	\$3,608	\$7,864	\$0.24	\$15,983	\$4,406	\$9,601	\$0.29	\$18,882	\$5,205	\$11,343	\$0.34
46	\$12,437	\$3,121	\$7,430	\$0.24	\$15,185	\$3,810	\$9,072	\$0.29	\$17,939	\$4,501	\$10,717	\$0.34
47	\$11,814	\$2,867	\$6,825	\$0.23	\$14,424	\$3,500	\$8,333	\$0.27	\$17,040	\$4,135	\$9,844	\$0.33
48	\$11,216	\$2,623	\$6,245	\$0.22	\$13,694	\$3,202	\$7,624	\$0.26	\$16,178	\$3,783	\$9,007	\$0.31
49	\$10,656	\$2,392	\$5,695	\$0.20	\$13,010	\$2,920	\$6,953	\$0.25	\$15,370	\$3,450	\$8,215	\$0.29
50	\$10,108	\$2,168	\$5,162	\$0.20	\$12,341	\$2,647	\$6,303	\$0.24	\$14,579	\$3,127	\$7,446	\$0.29
51	\$9,597	\$1,957	\$4,659	\$0.19	\$11,717	\$2,389	\$5,688	\$0.23	\$13,842	\$2,822	\$6,720	\$0.27
52	\$9,120	\$1,757	\$4,183	\$0.19	\$11,135	\$2,145	\$5,107	\$0.23	\$13,154	\$2,534	\$6,033	\$0.27
53	\$8,661	\$1,565	\$3,725	\$0.18	\$10,575	\$1,910	\$4,549	\$0.22	\$12,493	\$2,257	\$5,373	\$0.26
54	\$8,238	\$1,384	\$3,294	\$0.18	\$10,058	\$1,689	\$4,022	\$0.21	\$11,882	\$1,996	\$4,751	\$0.25
55	\$7,818	\$1,207	\$2,875	\$0.17	\$9,545	\$1,474	\$3,510	\$0.20	\$11,276	\$1,742	\$4,147	\$0.24
56*	\$7,358	\$1,193	\$2,742	\$0.16	\$8,984	\$1,456	\$3,348	\$0.20	\$10,613	\$1,720	\$3,955	\$0.23
57*	\$6,934	\$1,179	\$2,620	\$0.16	\$8,467	\$1,440	\$3,199	\$0.20	\$10,002	\$1,701	\$3,779	\$0.23
58*	\$6,526	\$1,164	\$2,500	\$0.15	\$7,968	\$1,422	\$3,052	\$0.18	\$9,413	\$1,679	\$3,606	\$0.22
59*	\$6,145	\$1,150	\$2,387	\$0.15	\$7,503	\$1,404	\$2,915	\$0.18	\$8,863	\$1,659	\$3,443	\$0.21
60*	\$5,810	\$1,141	\$2,289	\$0.15	\$7,094	\$1,393	\$2,795	\$0.18	\$8,380	\$1,645	\$3,302	\$0.21
61*	\$5,519	\$1,136	\$2,206	N/A	\$6,739	\$1,387	\$2,694	N/A	\$7,961	\$1,639	\$3,183	N/A
62*	\$5,239	\$1,131	\$2,126	N/A	\$6,397	\$1,381	\$2,596	N/A	\$7,557	\$1,631	\$3,066	N/A
63*	\$4,973	\$1,125	\$2,048	N/A	\$6,072	\$1,373	\$2,501	N/A	\$7,173	\$1,622	\$2,954	N/A
64*	\$4,717	\$1,117	\$1,972	N/A	\$5,760	\$1,365	\$2,408	N/A	\$6,804	\$1,612	\$2,845	N/A
65*	\$4,425	\$1,097	\$1,879	N/A	\$5,403	\$1,340	\$2,294	N/A	\$6,383	\$1,583	\$2,710	N/A
66*	\$4,172	\$1,083	\$1,798	N/A	\$5,094	\$1,322	\$2,196	N/A	\$6,018	\$1,562	\$2,594	N/A
67*	\$3,933	\$1,067	\$1,722	N/A	\$4,803	\$1,303	\$2,103	N/A	\$5,674	\$1,540	\$2,484	N/A
68*	\$3,709	\$1,052	\$1,649	N/A	\$4,528	\$1,284	\$2,014	N/A	\$5,349	\$1,517	\$2,379	N/A
69*	\$3,501	\$1,038	\$1,582	N/A	\$4,274	\$1,267	\$1,931	N/A	\$5,049	\$1,497	\$2,281	N/A
70*	\$3,241	\$1,010	\$1,498	N/A	\$3,957	\$1,233	\$1,829	N/A	\$4,675	\$1,457	\$2,161	N/A
71*	\$3,062	\$1,002	\$1,448	N/A	\$3,739	\$1,224	\$1,768	N/A	\$4,417	\$1,446	\$2,089	N/A
72*	\$2,891	\$994	\$1,399	N/A	\$3,529	\$1,213	\$1,708	N/A	\$4,169	\$1,433	\$2,018	N/A

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

Policy Series ICC18 END-95 (ESO)(6/18)

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Employee Life Option Plus

No Tobacco Rates

Issue Age	Face Amount	\$8.00 Per Week			\$9.00 Per Week				\$10.00 Per Week			
		Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$65,364	\$25,868	\$56,376	\$1.14	\$74,044	\$29,304	\$63,863	\$1.29	\$82,746	\$32,748	\$71,368	\$1.44
19	\$63,148	\$24,853	\$54,163	\$1.08	\$71,534	\$28,153	\$61,355	\$1.23	\$79,941	\$31,462	\$68,566	\$1.37
20	\$61,889	\$24,215	\$52,774	\$1.04	\$70,108	\$27,431	\$59,782	\$1.18	\$78,348	\$30,655	\$66,809	\$1.32
21	\$59,899	\$23,292	\$50,763	\$0.99	\$67,854	\$26,386	\$57,504	\$1.12	\$75,828	\$29,486	\$64,262	\$1.26
22	\$57,943	\$22,386	\$48,786	\$0.95	\$65,638	\$25,359	\$55,265	\$1.08	\$73,352	\$28,339	\$61,760	\$1.20
23	\$56,280	\$21,594	\$47,061	\$0.90	\$63,754	\$24,462	\$53,311	\$1.02	\$71,246	\$27,336	\$59,576	\$1.14
24	\$54,629	\$20,808	\$45,349	\$0.86	\$61,884	\$23,572	\$51,371	\$0.98	\$69,157	\$26,342	\$57,409	\$1.09
25	\$52,997	\$20,032	\$43,657	\$0.84	\$60,036	\$22,692	\$49,455	\$0.95	\$67,091	\$25,359	\$55,267	\$1.06
26	\$50,898	\$19,081	\$41,585	\$0.80	\$57,657	\$21,615	\$47,107	\$0.91	\$64,433	\$24,155	\$52,643	\$1.02
27	\$48,830	\$18,146	\$39,546	\$0.77	\$55,315	\$20,556	\$44,798	\$0.87	\$61,815	\$22,971	\$50,062	\$0.97
28	\$46,982	\$17,296	\$37,694	\$0.74	\$53,222	\$19,593	\$42,701	\$0.84	\$59,477	\$21,896	\$47,719	\$0.94
29	\$45,051	\$16,422	\$35,789	\$0.71	\$51,034	\$18,602	\$40,541	\$0.81	\$57,032	\$20,789	\$45,306	\$0.90
30	\$43,222	\$15,589	\$33,974	\$0.69	\$48,962	\$17,659	\$38,486	\$0.78	\$54,716	\$19,734	\$43,008	\$0.87
31	\$41,351	\$14,747	\$32,138	\$0.66	\$46,842	\$16,705	\$36,406	\$0.75	\$52,347	\$18,668	\$40,684	\$0.84
32	\$39,635	\$13,967	\$30,438	\$0.64	\$44,899	\$15,822	\$34,481	\$0.73	\$50,176	\$17,681	\$38,533	\$0.81
33	\$38,056	\$13,241	\$28,857	\$0.62	\$43,110	\$15,000	\$32,690	\$0.70	\$48,177	\$16,763	\$36,532	\$0.78
34	\$36,455	\$12,515	\$27,275	\$0.60	\$41,296	\$14,177	\$30,897	\$0.68	\$46,150	\$15,843	\$34,529	\$0.76
35	\$34,885	\$11,808	\$25,733	\$0.57	\$39,518	\$13,376	\$29,150	\$0.65	\$44,162	\$14,948	\$32,576	\$0.72
36	\$33,384	\$11,132	\$24,260	\$0.55	\$37,818	\$12,610	\$27,482	\$0.63	\$42,262	\$14,092	\$30,711	\$0.70
37	\$31,925	\$10,478	\$22,836	\$0.54	\$36,165	\$11,870	\$25,869	\$0.61	\$40,416	\$13,265	\$28,910	\$0.68
38	\$30,513	\$9,849	\$21,464	\$0.52	\$34,566	\$11,157	\$24,315	\$0.59	\$38,628	\$12,468	\$27,172	\$0.66
39	\$29,130	\$9,236	\$20,129	\$0.50	\$32,998	\$10,462	\$22,801	\$0.56	\$36,876	\$11,692	\$25,481	\$0.63
40	\$27,804	\$8,649	\$18,849	\$0.48	\$31,496	\$9,797	\$21,352	\$0.54	\$35,198	\$10,949	\$23,862	\$0.60
41	\$26,517	\$8,081	\$17,611	\$0.46	\$30,039	\$9,154	\$19,950	\$0.52	\$33,569	\$10,230	\$22,295	\$0.58
42	\$25,293	\$7,539	\$16,430	\$0.45	\$28,652	\$8,540	\$18,612	\$0.51	\$32,020	\$9,544	\$20,800	\$0.56
43	\$24,099	\$7,013	\$15,284	\$0.43	\$27,299	\$7,944	\$17,314	\$0.49	\$30,508	\$8,878	\$19,349	\$0.54
44	\$22,927	\$6,501	\$14,168	\$0.41	\$25,972	\$7,364	\$16,050	\$0.47	\$29,024	\$8,230	\$17,936	\$0.52
45	\$21,775	\$6,002	\$13,081	\$0.40	\$24,667	\$6,799	\$14,818	\$0.45	\$27,566	\$7,598	\$16,559	\$0.50
46	\$20,687	\$5,191	\$12,358	\$0.39	\$23,434	\$5,880	\$13,999	\$0.44	\$26,188	\$6,571	\$15,645	\$0.49
47	\$19,650	\$4,768	\$11,352	\$0.37	\$22,260	\$5,401	\$12,860	\$0.42	\$24,876	\$6,036	\$14,371	\$0.47
48	\$18,656	\$4,363	\$10,387	\$0.36	\$21,134	\$4,942	\$11,767	\$0.41	\$23,618	\$5,523	\$13,150	\$0.45
49	\$17,724	\$3,979	\$9,473	\$0.34	\$20,078	\$4,507	\$10,731	\$0.38	\$22,438	\$5,037	\$11,992	\$0.43
50	\$16,812	\$3,606	\$8,586	\$0.33	\$19,045	\$4,085	\$9,726	\$0.37	\$21,284	\$4,565	\$10,870	\$0.42
51	\$15,962	\$3,254	\$7,749	\$0.32	\$18,082	\$3,687	\$8,778	\$0.36	\$20,208	\$4,120	\$9,810	\$0.40
52	\$15,169	\$2,922	\$6,957	\$0.31	\$17,184	\$3,310	\$7,881	\$0.35	\$19,204	\$3,699	\$8,807	\$0.39
53	\$14,407	\$2,603	\$6,197	\$0.30	\$16,320	\$2,948	\$7,020	\$0.34	\$18,238	\$3,295	\$7,845	\$0.38
54	\$13,702	\$2,301	\$5,479	\$0.29	\$15,522	\$2,607	\$6,207	\$0.33	\$17,346	\$2,913	\$6,936	\$0.37
55	\$13,004	\$2,008	\$4,782	\$0.28	\$14,731	\$2,275	\$5,417	\$0.31	\$16,462	\$2,543	\$6,054	\$0.35
56*	\$12,239	\$1,984	\$4,561	\$0.27	\$13,865	\$2,247	\$5,167	\$0.30	\$15,494	\$2,511	\$5,774	\$0.34
57*	\$11,534	\$1,961	\$4,358	\$0.27	\$13,066	\$2,222	\$4,936	\$0.30	\$14,602	\$2,483	\$5,517	\$0.34
58*	\$10,855	\$1,937	\$4,158	\$0.25	\$12,297	\$2,194	\$4,711	\$0.28	\$13,742	\$2,452	\$5,264	\$0.31
59*	\$10,221	\$1,913	\$3,971	\$0.25	\$11,579	\$2,167	\$4,498	\$0.28	\$12,939	\$2,422	\$5,027	\$0.31
60*	\$9,664	\$1,897	\$3,808	\$0.24	\$10,948	\$2,149	\$4,314	\$0.27	\$12,234	\$2,402	\$4,821	\$0.30
61*	\$9,181	\$1,890	\$3,670	N/A	\$10,400	\$2,141	\$4,158	N/A	\$11,622	\$2,392	\$4,646	N/A
62*	\$8,715	\$1,881	\$3,536	N/A	\$9,872	\$2,130	\$4,006	N/A	\$11,032	\$2,381	\$4,476	N/A
63*	\$8,272	\$1,871	\$3,407	N/A	\$9,370	\$2,119	\$3,859	N/A	\$10,471	\$2,368	\$4,312	N/A
64*	\$7,846	\$1,859	\$3,281	N/A	\$8,889	\$2,106	\$3,717	N/A	\$9,933	\$2,353	\$4,153	N/A
65*	\$7,361	\$1,826	\$3,125	N/A	\$8,339	\$2,068	\$3,540	N/A	\$9,319	\$2,311	\$3,956	N/A
66*	\$6,940	\$1,801	\$2,992	N/A	\$7,862	\$2,040	\$3,389	N/A	\$8,786	\$2,280	\$3,787	N/A
67*	\$6,543	\$1,776	\$2,864	N/A	\$7,412	\$2,011	\$3,245	N/A	\$8,283	\$2,248	\$3,626	N/A
68*	\$6,169	\$1,750	\$2,743	N/A	\$6,988	\$1,982	\$3,107	N/A	\$7,810	\$2,215	\$3,473	N/A
69*	\$5,823	\$1,726	\$2,631	N/A	\$6,596	\$1,955	\$2,980	N/A	\$7,371	\$2,185	\$3,330	N/A
70*	\$5,391	\$1,680	\$2,492	N/A	\$6,107	\$1,903	\$2,823	N/A	\$6,825	\$2,127	\$3,155	N/A
71*	\$5,094	\$1,668	\$2,409	N/A	\$5,771	\$1,889	\$2,729	N/A	\$6,449	\$2,111	\$3,050	N/A
72*	\$4,808	\$1,652	\$2,327	N/A	\$5,447	\$1,872	\$2,636	N/A	\$6,087	\$2,092	\$2,946	N/A

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

Policy Series ICC18 END-95 (ESO)(6/18)

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

Employee Life Option Plus

No Tobacco Rates

Issue Age	Face Amount	\$11.00 Per Week			\$12.00 Per Week				\$13.00 Per Week			
		Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$91,428	\$36,184	\$78,857	\$1.59	\$100,109	\$39,619	\$86,344	\$1.74	\$108,811	\$43,063	\$93,849	\$1.89
19	\$88,329	\$34,763	\$75,761	\$1.52	\$96,716	\$38,064	\$82,954	\$1.66	\$105,122	\$41,372	\$90,164	\$1.80
20	\$86,568	\$33,871	\$73,818	\$1.45	\$94,788	\$37,088	\$80,828	\$1.59	\$103,027	\$40,311	\$87,853	\$1.73
21	\$83,785	\$32,581	\$71,005	\$1.39	\$91,740	\$35,674	\$77,747	\$1.52	\$99,714	\$38,775	\$84,505	\$1.65
22	\$81,048	\$31,312	\$68,240	\$1.33	\$88,744	\$34,285	\$74,720	\$1.45	\$96,458	\$37,266	\$81,215	\$1.58
23	\$78,722	\$30,205	\$65,827	\$1.26	\$86,197	\$33,073	\$72,078	\$1.38	\$93,689	\$35,948	\$78,343	\$1.50
24	\$76,414	\$29,106	\$63,433	\$1.20	\$83,669	\$31,870	\$69,455	\$1.32	\$90,942	\$34,640	\$75,493	\$1.43
25	\$74,131	\$28,020	\$61,066	\$1.17	\$81,169	\$30,680	\$66,864	\$1.28	\$88,225	\$33,347	\$72,676	\$1.39
26	\$71,194	\$26,690	\$58,167	\$1.12	\$77,954	\$29,224	\$63,690	\$1.23	\$84,730	\$31,764	\$69,226	\$1.34
27	\$68,302	\$25,382	\$55,316	\$1.08	\$74,787	\$27,792	\$60,568	\$1.18	\$81,287	\$30,207	\$65,832	\$1.28
28	\$65,718	\$24,193	\$52,726	\$1.04	\$71,957	\$26,490	\$57,732	\$1.14	\$78,212	\$28,793	\$62,750	\$1.23
29	\$63,016	\$22,970	\$50,060	\$0.99	\$68,999	\$25,151	\$54,813	\$1.09	\$74,996	\$27,337	\$59,577	\$1.18
30	\$60,457	\$21,805	\$47,521	\$0.96	\$66,197	\$23,875	\$52,033	\$1.06	\$71,951	\$25,951	\$56,556	\$1.15
31	\$57,840	\$20,627	\$44,953	\$0.92	\$63,332	\$22,585	\$49,222	\$1.01	\$68,837	\$24,549	\$53,500	\$1.10
32	\$55,440	\$19,536	\$42,576	\$0.90	\$60,704	\$21,391	\$46,618	\$0.98	\$65,981	\$23,250	\$50,671	\$1.07
33	\$53,232	\$18,522	\$40,365	\$0.86	\$58,286	\$20,280	\$44,198	\$0.94	\$63,352	\$22,043	\$48,039	\$1.02
34	\$50,992	\$17,506	\$38,151	\$0.84	\$55,834	\$19,168	\$41,774	\$0.91	\$60,687	\$20,834	\$45,405	\$0.99
35	\$48,796	\$16,516	\$35,994	\$0.80	\$53,429	\$18,084	\$39,412	\$0.87	\$58,073	\$19,656	\$42,838	\$0.95
36	\$46,697	\$15,571	\$33,934	\$0.78	\$51,131	\$17,049	\$37,156	\$0.85	\$55,575	\$18,531	\$40,386	\$0.92
37	\$44,656	\$14,657	\$31,943	\$0.75	\$48,896	\$16,049	\$34,976	\$0.82	\$53,146	\$17,444	\$38,016	\$0.89
38	\$42,681	\$13,776	\$30,023	\$0.72	\$46,734	\$15,084	\$32,874	\$0.79	\$50,796	\$16,395	\$35,731	\$0.86
39	\$40,746	\$12,919	\$28,155	\$0.69	\$44,614	\$14,145	\$30,828	\$0.76	\$48,492	\$15,375	\$33,507	\$0.82
40	\$38,891	\$12,098	\$26,365	\$0.67	\$42,583	\$13,246	\$28,868	\$0.73	\$46,285	\$14,398	\$31,378	\$0.80
41	\$37,092	\$11,303	\$24,634	\$0.65	\$40,613	\$12,376	\$26,973	\$0.71	\$44,144	\$13,452	\$29,318	\$0.77
42	\$35,379	\$10,545	\$22,981	\$0.62	\$38,738	\$11,546	\$25,163	\$0.68	\$42,106	\$12,550	\$27,351	\$0.74
43	\$33,709	\$9,810	\$21,379	\$0.60	\$36,909	\$10,741	\$23,408	\$0.66	\$40,118	\$11,675	\$25,444	\$0.71
44	\$32,070	\$9,093	\$19,818	\$0.58	\$35,115	\$9,957	\$21,700	\$0.63	\$38,167	\$10,822	\$23,586	\$0.69
45	\$30,458	\$8,395	\$18,297	\$0.55	\$33,350	\$9,193	\$20,034	\$0.61	\$36,249	\$9,992	\$21,776	\$0.66
46	\$28,936	\$7,260	\$17,286	\$0.54	\$31,683	\$7,950	\$18,927	\$0.60	\$34,437	\$8,641	\$20,573	\$0.65
47	\$27,486	\$6,669	\$15,879	\$0.52	\$30,096	\$7,302	\$17,387	\$0.57	\$32,712	\$7,937	\$18,898	\$0.62
48	\$26,096	\$6,102	\$14,529	\$0.50	\$28,574	\$6,682	\$15,909	\$0.55	\$31,057	\$7,262	\$17,291	\$0.60
49	\$24,792	\$5,565	\$13,250	\$0.47	\$27,146	\$6,093	\$14,508	\$0.52	\$29,506	\$6,623	\$15,769	\$0.56
50	\$23,517	\$5,044	\$12,010	\$0.46	\$25,750	\$5,523	\$13,151	\$0.51	\$27,988	\$6,003	\$14,294	\$0.55
51	\$22,328	\$4,552	\$10,839	\$0.44	\$24,448	\$4,985	\$11,868	\$0.48	\$26,573	\$5,418	\$12,900	\$0.53
52	\$21,219	\$4,087	\$9,731	\$0.43	\$23,233	\$4,475	\$10,655	\$0.48	\$25,253	\$4,864	\$11,582	\$0.52
53	\$20,152	\$3,640	\$8,668	\$0.42	\$22,065	\$3,986	\$9,491	\$0.45	\$23,983	\$4,333	\$10,316	\$0.50
54	\$19,166	\$3,219	\$7,664	\$0.41	\$20,986	\$3,525	\$8,392	\$0.45	\$22,810	\$3,831	\$9,121	\$0.48
55	\$18,190	\$2,809	\$6,689	\$0.39	\$19,917	\$3,076	\$7,324	\$0.42	\$21,648	\$3,344	\$7,961	\$0.46
56*	\$17,120	\$2,775	\$6,380	\$0.37	\$18,745	\$3,038	\$6,986	\$0.41	\$20,375	\$3,302	\$7,594	\$0.44
57*	\$16,134	\$2,744	\$6,095	\$0.37	\$17,666	\$3,004	\$6,674	\$0.41	\$19,202	\$3,265	\$7,255	\$0.44
58*	\$15,184	\$2,709	\$5,817	\$0.35	\$16,626	\$2,966	\$6,369	\$0.38	\$18,071	\$3,224	\$6,922	\$0.41
59*	\$14,297	\$2,676	\$5,554	\$0.34	\$15,655	\$2,930	\$6,082	\$0.38	\$17,015	\$3,185	\$6,610	\$0.41
60*	\$13,518	\$2,654	\$5,327	\$0.34	\$14,802	\$2,906	\$5,833	\$0.37	\$16,088	\$3,158	\$6,340	\$0.40
61*	\$12,842	\$2,643	\$5,134	N/A	\$14,061	\$2,894	\$5,621	N/A	\$15,284	\$3,146	\$6,110	N/A
62*	\$12,190	\$2,631	\$4,946	N/A	\$13,347	\$2,880	\$5,416	N/A	\$14,508	\$3,131	\$5,887	N/A
63*	\$11,570	\$2,617	\$4,765	N/A	\$12,669	\$2,865	\$5,218	N/A	\$13,770	\$3,114	\$5,671	N/A
64*	\$10,976	\$2,600	\$4,589	N/A	\$12,018	\$2,847	\$5,025	N/A	\$13,062	\$3,094	\$5,461	N/A
65*	\$10,297	\$2,554	\$4,371	N/A	\$11,274	\$2,796	\$4,786	N/A	\$12,254	\$3,039	\$5,202	N/A
66*	\$9,708	\$2,519	\$4,185	N/A	\$10,630	\$2,758	\$4,582	N/A	\$11,554	\$2,998	\$4,981	N/A
67*	\$9,152	\$2,484	\$4,007	N/A	\$10,021	\$2,720	\$4,387	N/A	\$10,892	\$2,956	\$4,768	N/A
68*	\$8,629	\$2,448	\$3,837	N/A	\$9,448	\$2,680	\$4,201	N/A	\$10,270	\$2,913	\$4,567	N/A
69*	\$8,145	\$2,414	\$3,680	N/A	\$8,918	\$2,643	\$4,029	N/A	\$9,694	\$2,873	\$4,380	N/A
70*	\$7,541	\$2,350	\$3,486	N/A	\$8,257	\$2,573	\$3,817	N/A	\$8,975	\$2,797	\$4,149	N/A
71*	\$7,126	\$2,333	\$3,370	N/A	\$7,802	\$2,554	\$3,690	N/A	\$8,481	\$2,776	\$4,011	N/A
72*	\$6,726	\$2,312	\$3,255	N/A	\$7,364	\$2,531	\$3,564	N/A	\$8,004	\$2,751	\$3,874	N/A

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

Policy Series ICC18 END-95 (ESO)(6/18)

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Employee Life Option Plus

No Tobacco Rates

Issue Age	Face Amount	\$14.00 Per Week			\$15.00 Per Week				\$16.00 Per Week			
		Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$117,493	\$46,499	\$101,338	\$2.04	\$126,174	\$49,935	\$108,825	\$2.19	\$134,857	\$53,371	\$116,314	\$2.34
19	\$113,511	\$44,673	\$97,360	\$1.95	\$121,897	\$47,974	\$104,552	\$2.09	\$130,285	\$51,275	\$111,747	\$2.24
20	\$111,248	\$43,528	\$94,863	\$1.86	\$119,467	\$46,744	\$101,872	\$2.00	\$127,688	\$49,960	\$108,882	\$2.14
21	\$107,671	\$41,869	\$91,248	\$1.78	\$115,626	\$44,962	\$97,990	\$1.92	\$123,582	\$48,056	\$104,732	\$2.05
22	\$104,154	\$40,239	\$87,695	\$1.71	\$111,849	\$43,212	\$94,174	\$1.83	\$119,546	\$46,185	\$100,654	\$1.96
23	\$101,165	\$38,816	\$84,594	\$1.62	\$108,639	\$41,684	\$90,844	\$1.73	\$116,115	\$44,552	\$97,095	\$1.85
24	\$98,198	\$37,404	\$81,516	\$1.55	\$105,453	\$40,167	\$87,539	\$1.66	\$112,710	\$42,931	\$93,563	\$1.78
25	\$95,265	\$36,008	\$78,476	\$1.50	\$102,303	\$38,668	\$84,273	\$1.61	\$109,343	\$41,329	\$90,072	\$1.72
26	\$91,491	\$34,299	\$74,750	\$1.44	\$98,250	\$36,833	\$80,272	\$1.55	\$105,011	\$39,368	\$85,796	\$1.65
27	\$87,773	\$32,617	\$71,085	\$1.38	\$94,258	\$35,027	\$76,337	\$1.49	\$100,745	\$37,438	\$81,590	\$1.59
28	\$84,453	\$31,091	\$67,757	\$1.33	\$90,692	\$33,387	\$72,763	\$1.43	\$96,933	\$35,685	\$77,770	\$1.53
29	\$80,981	\$29,518	\$64,331	\$1.28	\$86,964	\$31,699	\$69,084	\$1.37	\$92,948	\$33,880	\$73,838	\$1.47
30	\$77,693	\$28,022	\$61,069	\$1.24	\$83,433	\$30,092	\$65,581	\$1.33	\$89,174	\$32,162	\$70,093	\$1.42
31	\$74,330	\$26,508	\$57,769	\$1.19	\$79,821	\$28,466	\$62,037	\$1.27	\$85,314	\$30,425	\$66,306	\$1.36
32	\$71,246	\$25,106	\$54,714	\$1.15	\$76,510	\$26,961	\$58,757	\$1.24	\$81,774	\$28,816	\$62,799	\$1.32
33	\$68,408	\$23,802	\$51,873	\$1.11	\$73,462	\$25,560	\$55,706	\$1.19	\$78,517	\$27,319	\$59,539	\$1.27
34	\$65,529	\$22,496	\$49,027	\$1.07	\$70,371	\$24,158	\$52,650	\$1.15	\$75,213	\$25,821	\$56,273	\$1.23
35	\$62,707	\$21,224	\$46,256	\$1.03	\$67,340	\$22,793	\$49,673	\$1.10	\$71,974	\$24,361	\$53,092	\$1.18
36	\$60,010	\$20,010	\$43,609	\$0.99	\$64,443	\$21,488	\$46,830	\$1.07	\$68,878	\$22,967	\$50,053	\$1.14
37	\$57,387	\$18,836	\$41,049	\$0.96	\$61,627	\$20,227	\$44,082	\$1.03	\$65,868	\$21,619	\$47,116	\$1.11
38	\$54,849	\$17,704	\$38,582	\$0.93	\$58,902	\$19,012	\$41,433	\$1.00	\$62,955	\$20,320	\$44,284	\$1.07
39	\$52,362	\$16,602	\$36,182	\$0.89	\$56,231	\$17,829	\$38,855	\$0.96	\$60,100	\$19,055	\$41,529	\$1.02
40	\$49,978	\$15,547	\$33,882	\$0.86	\$53,671	\$16,695	\$36,385	\$0.92	\$57,364	\$17,844	\$38,889	\$0.99
41	\$47,666	\$14,526	\$31,657	\$0.83	\$51,188	\$15,599	\$33,996	\$0.89	\$54,710	\$16,672	\$36,335	\$0.95
42	\$45,466	\$13,552	\$29,534	\$0.80	\$48,825	\$14,553	\$31,716	\$0.86	\$52,184	\$15,554	\$33,898	\$0.92
43	\$43,319	\$12,606	\$27,474	\$0.77	\$46,519	\$13,537	\$29,503	\$0.83	\$49,720	\$14,469	\$31,533	\$0.88
44	\$41,213	\$11,686	\$25,468	\$0.74	\$44,258	\$12,549	\$27,350	\$0.80	\$47,303	\$13,413	\$29,231	\$0.85
45	\$39,141	\$10,789	\$23,513	\$0.71	\$42,033	\$11,586	\$25,250	\$0.77	\$44,926	\$12,383	\$26,988	\$0.82
46	\$37,185	\$9,330	\$22,214	\$0.70	\$39,933	\$10,020	\$23,856	\$0.75	\$42,681	\$10,709	\$25,498	\$0.80
47	\$35,322	\$8,571	\$20,406	\$0.67	\$37,932	\$9,204	\$21,914	\$0.72	\$40,542	\$9,837	\$23,422	\$0.77
48	\$33,536	\$7,842	\$18,672	\$0.64	\$36,013	\$8,421	\$20,051	\$0.69	\$38,491	\$9,001	\$21,430	\$0.74
49	\$31,860	\$7,152	\$17,028	\$0.61	\$34,214	\$7,680	\$18,286	\$0.65	\$36,569	\$8,209	\$19,544	\$0.69
50	\$30,221	\$6,482	\$15,434	\$0.59	\$32,454	\$6,961	\$16,575	\$0.64	\$34,687	\$7,440	\$17,715	\$0.68
51	\$28,693	\$5,850	\$13,929	\$0.57	\$30,813	\$6,282	\$14,958	\$0.61	\$32,934	\$6,715	\$15,988	\$0.65
52	\$27,268	\$5,252	\$12,506	\$0.56	\$29,283	\$5,640	\$13,430	\$0.60	\$31,298	\$6,029	\$14,354	\$0.64
53	\$25,897	\$4,678	\$11,139	\$0.54	\$27,811	\$5,024	\$11,962	\$0.57	\$29,724	\$5,370	\$12,785	\$0.61
54	\$24,630	\$4,137	\$9,849	\$0.52	\$26,450	\$4,442	\$10,577	\$0.56	\$28,270	\$4,748	\$11,305	\$0.60
55	\$23,375	\$3,610	\$8,596	\$0.50	\$25,102	\$3,877	\$9,231	\$0.53	\$26,830	\$4,144	\$9,866	\$0.57
56*	\$22,001	\$3,566	\$8,200	\$0.48	\$23,626	\$3,829	\$8,805	\$0.51	\$25,252	\$4,093	\$9,411	\$0.55
57*	\$20,734	\$3,526	\$7,833	\$0.48	\$22,266	\$3,786	\$8,412	\$0.51	\$23,798	\$4,047	\$8,991	\$0.55
58*	\$19,513	\$3,481	\$7,475	\$0.45	\$20,955	\$3,739	\$8,027	\$0.48	\$22,397	\$3,996	\$8,580	\$0.51
59*	\$18,373	\$3,439	\$7,138	\$0.44	\$19,731	\$3,693	\$7,665	\$0.48	\$21,088	\$3,947	\$8,193	\$0.51
60*	\$17,372	\$3,410	\$6,846	\$0.43	\$18,656	\$3,662	\$7,352	\$0.46	\$19,939	\$3,914	\$7,857	\$0.50
61*	\$16,503	\$3,397	\$6,598	N/A	\$17,722	\$3,648	\$7,085	N/A	\$18,942	\$3,899	\$7,573	N/A
62*	\$15,665	\$3,381	\$6,356	N/A	\$16,823	\$3,631	\$6,826	N/A	\$17,980	\$3,880	\$7,295	N/A
63*	\$14,869	\$3,363	\$6,124	N/A	\$15,967	\$3,611	\$6,576	N/A	\$17,066	\$3,860	\$7,029	N/A
64*	\$14,105	\$3,341	\$5,898	N/A	\$15,147	\$3,588	\$6,333	N/A	\$16,189	\$3,835	\$6,769	N/A
65*	\$13,232	\$3,282	\$5,617	N/A	\$14,210	\$3,524	\$6,032	N/A	\$15,188	\$3,767	\$6,448	N/A
66*	\$12,476	\$3,238	\$5,378	N/A	\$13,397	\$3,477	\$5,775	N/A	\$14,319	\$3,716	\$6,173	N/A
67*	\$11,761	\$3,192	\$5,149	N/A	\$12,630	\$3,428	\$5,529	N/A	\$13,499	\$3,663	\$5,910	N/A
68*	\$11,089	\$3,146	\$4,931	N/A	\$11,909	\$3,378	\$5,296	N/A	\$12,728	\$3,611	\$5,660	N/A
69*	\$10,467	\$3,102	\$4,729	N/A	\$11,240	\$3,332	\$5,079	N/A	\$12,014	\$3,561	\$5,428	N/A
70*	\$9,691	\$3,020	\$4,480	N/A	\$10,408	\$3,244	\$4,812	N/A	\$11,124	\$3,467	\$5,143	N/A
71*	\$9,157	\$2,998	\$4,331	N/A	\$9,834	\$3,219	\$4,651	N/A	\$10,511	\$3,441	\$4,971	N/A
72*	\$8,643	\$2,970	\$4,183	N/A	\$9,282	\$3,190	\$4,492	N/A	\$9,921	\$3,410	\$4,801	N/A

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

Policy Series ICC18 END-95 (ESO)(6/18)

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

Employee Life Option Plus

No Tobacco Rates

Issue Age	Face Amount	\$17.00 Per Week			\$18.00 Per Week				\$19.00 Per Week			
		Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$143,558	\$56,815	\$123,819	\$2.49	\$152,241	\$60,251	\$131,308	\$2.64	\$160,921	\$63,686	\$138,794	\$2.79
19	\$138,692	\$54,584	\$118,958	\$2.38	\$147,080	\$57,885	\$126,152	\$2.52	\$155,466	\$61,185	\$133,345	\$2.67
20	\$135,927	\$53,184	\$115,908	\$2.28	\$144,148	\$56,401	\$122,918	\$2.42	\$152,367	\$59,617	\$129,926	\$2.55
21	\$131,557	\$51,157	\$111,491	\$2.18	\$139,513	\$54,251	\$118,233	\$2.31	\$147,468	\$57,344	\$124,975	\$2.44
22	\$127,260	\$49,166	\$107,149	\$2.08	\$134,957	\$52,139	\$113,630	\$2.21	\$142,652	\$55,112	\$120,109	\$2.34
23	\$123,608	\$47,427	\$103,361	\$1.97	\$131,083	\$50,295	\$109,612	\$2.09	\$138,558	\$53,163	\$115,862	\$2.21
24	\$119,983	\$45,702	\$99,600	\$1.89	\$127,239	\$48,465	\$105,624	\$2.01	\$134,494	\$51,229	\$111,646	\$2.12
25	\$116,399	\$43,996	\$95,885	\$1.83	\$123,438	\$46,657	\$101,683	\$1.95	\$130,477	\$49,318	\$107,482	\$2.06
26	\$111,787	\$41,908	\$91,332	\$1.76	\$118,548	\$44,442	\$96,856	\$1.87	\$125,308	\$46,977	\$102,379	\$1.98
27	\$107,245	\$39,853	\$86,855	\$1.69	\$113,731	\$42,264	\$92,107	\$1.79	\$120,216	\$44,673	\$97,359	\$1.89
28	\$103,188	\$37,988	\$82,789	\$1.63	\$109,429	\$40,285	\$87,796	\$1.72	\$115,668	\$42,582	\$92,802	\$1.82
29	\$98,946	\$36,067	\$78,603	\$1.56	\$104,930	\$38,248	\$83,356	\$1.65	\$110,913	\$40,429	\$88,109	\$1.75
30	\$94,928	\$34,238	\$74,616	\$1.52	\$100,669	\$36,308	\$79,129	\$1.61	\$106,410	\$38,379	\$83,641	\$1.70
31	\$90,819	\$32,388	\$70,585	\$1.45	\$96,312	\$34,347	\$74,854	\$1.54	\$101,804	\$36,305	\$79,122	\$1.62
32	\$87,051	\$30,675	\$66,852	\$1.41	\$92,316	\$32,530	\$70,895	\$1.49	\$97,580	\$34,385	\$74,938	\$1.58
33	\$83,583	\$29,082	\$63,380	\$1.35	\$88,638	\$30,841	\$67,213	\$1.43	\$93,693	\$32,600	\$71,046	\$1.51
34	\$80,067	\$27,487	\$59,905	\$1.31	\$84,909	\$29,149	\$63,527	\$1.39	\$89,750	\$30,811	\$67,149	\$1.47
35	\$76,618	\$25,933	\$56,517	\$1.26	\$81,252	\$27,501	\$59,936	\$1.33	\$85,885	\$29,070	\$63,353	\$1.41
36	\$73,323	\$24,449	\$53,283	\$1.22	\$77,757	\$25,927	\$56,505	\$1.29	\$82,191	\$27,406	\$59,727	\$1.36
37	\$70,118	\$23,014	\$50,156	\$1.18	\$74,359	\$24,406	\$53,190	\$1.25	\$78,599	\$25,798	\$56,223	\$1.32
38	\$67,017	\$21,631	\$47,142	\$1.14	\$71,070	\$22,939	\$49,993	\$1.21	\$75,123	\$24,247	\$52,844	\$1.28
39	\$63,978	\$20,285	\$44,208	\$1.09	\$67,847	\$21,512	\$46,882	\$1.15	\$71,716	\$22,738	\$49,555	\$1.22
40	\$61,066	\$18,996	\$41,398	\$1.05	\$64,759	\$20,145	\$43,902	\$1.11	\$68,451	\$21,293	\$46,405	\$1.18
41	\$58,240	\$17,748	\$38,680	\$1.01	\$61,763	\$18,822	\$41,019	\$1.07	\$65,285	\$19,895	\$43,358	\$1.14
42	\$55,552	\$16,558	\$36,085	\$0.98	\$58,912	\$17,559	\$38,268	\$1.04	\$62,271	\$18,560	\$40,450	\$1.10
43	\$52,929	\$15,403	\$33,569	\$0.94	\$56,130	\$16,334	\$35,599	\$1.00	\$59,330	\$17,266	\$37,628	\$1.05
44	\$50,355	\$14,278	\$31,117	\$0.91	\$53,401	\$15,142	\$33,000	\$0.96	\$56,446	\$16,005	\$34,881	\$1.02
45	\$47,824	\$13,182	\$28,729	\$0.87	\$50,717	\$13,980	\$30,467	\$0.92	\$53,609	\$14,777	\$32,204	\$0.98
46	\$45,435	\$11,400	\$27,143	\$0.85	\$48,182	\$12,089	\$28,784	\$0.91	\$50,930	\$12,779	\$30,426	\$0.96
47	\$43,158	\$10,472	\$24,933	\$0.82	\$45,768	\$11,105	\$26,441	\$0.87	\$48,378	\$11,738	\$27,948	\$0.92
48	\$40,975	\$9,582	\$22,813	\$0.79	\$43,453	\$10,161	\$24,193	\$0.84	\$45,931	\$10,741	\$25,573	\$0.88
49	\$38,928	\$8,738	\$20,805	\$0.74	\$41,283	\$9,267	\$22,064	\$0.78	\$43,637	\$9,795	\$23,322	\$0.83
50	\$36,926	\$7,921	\$18,858	\$0.72	\$39,159	\$8,400	\$19,999	\$0.77	\$41,392	\$8,879	\$21,139	\$0.81
51	\$35,059	\$7,148	\$17,019	\$0.69	\$37,179	\$7,580	\$18,049	\$0.74	\$39,299	\$8,013	\$19,078	\$0.78
52	\$33,317	\$6,418	\$15,280	\$0.68	\$35,332	\$6,806	\$16,204	\$0.72	\$37,347	\$7,194	\$17,128	\$0.76
53	\$31,642	\$5,716	\$13,610	\$0.65	\$33,556	\$6,062	\$14,433	\$0.69	\$35,470	\$6,408	\$15,256	\$0.73
54	\$30,095	\$5,054	\$12,034	\$0.64	\$31,915	\$5,360	\$12,762	\$0.68	\$33,735	\$5,666	\$13,490	\$0.72
55	\$28,561	\$4,411	\$10,503	\$0.61	\$30,288	\$4,678	\$11,138	\$0.64	\$32,015	\$4,945	\$11,773	\$0.68
56*	\$26,881	\$4,357	\$10,018	\$0.58	\$28,507	\$4,620	\$10,624	\$0.62	\$30,133	\$4,884	\$11,230	\$0.65
57*	\$25,333	\$4,308	\$9,571	\$0.58	\$26,866	\$4,569	\$10,150	\$0.62	\$28,397	\$4,829	\$10,728	\$0.66
58*	\$23,842	\$4,254	\$9,133	\$0.54	\$25,284	\$4,511	\$9,686	\$0.58	\$26,726	\$4,768	\$10,238	\$0.61
59*	\$22,449	\$4,202	\$8,721	\$0.54	\$23,807	\$4,456	\$9,249	\$0.57	\$25,164	\$4,710	\$9,776	\$0.61
60*	\$21,226	\$4,167	\$8,364	\$0.53	\$22,510	\$4,419	\$8,870	\$0.56	\$23,793	\$4,671	\$9,376	\$0.59
61*	\$20,164	\$4,151	\$8,061	N/A	\$21,384	\$4,402	\$8,549	N/A	\$22,603	\$4,653	\$9,036	N/A
62*	\$19,141	\$4,131	\$7,766	N/A	\$20,298	\$4,381	\$8,236	N/A	\$21,456	\$4,630	\$8,706	N/A
63*	\$18,167	\$4,109	\$7,482	N/A	\$19,266	\$4,357	\$7,935	N/A	\$20,365	\$4,606	\$8,387	N/A
64*	\$17,234	\$4,083	\$7,206	N/A	\$18,276	\$4,330	\$7,642	N/A	\$19,318	\$4,576	\$8,077	N/A
65*	\$16,168	\$4,010	\$6,864	N/A	\$17,146	\$4,252	\$7,279	N/A	\$18,123	\$4,495	\$7,694	N/A
66*	\$15,243	\$3,956	\$6,571	N/A	\$16,165	\$4,195	\$6,968	N/A	\$17,087	\$4,434	\$7,366	N/A
67*	\$14,371	\$3,900	\$6,291	N/A	\$15,240	\$4,136	\$6,672	N/A	\$16,109	\$4,372	\$7,052	N/A
68*	\$13,550	\$3,844	\$6,026	N/A	\$14,369	\$4,076	\$6,390	N/A	\$15,188	\$4,308	\$6,754	N/A
69*	\$12,789	\$3,791	\$5,778	N/A	\$13,563	\$4,020	\$6,128	N/A	\$14,336	\$4,249	\$6,477	N/A
70*	\$11,842	\$3,691	\$5,475	N/A	\$12,558	\$3,914	\$5,806	N/A	\$13,274	\$4,137	\$6,137	N/A
71*	\$11,189	\$3,663	\$5,292	N/A	\$11,866	\$3,884	\$5,612	N/A	\$12,542	\$4,106	\$5,932	N/A
72*	\$10,561	\$3,630	\$5,111	N/A	\$11,199	\$3,849	\$5,420	N/A	\$11,838	\$4,068	\$5,729	N/A

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

Policy Series ICC18 END-95 (ESO)(6/18)

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Employee Life Option Plus

No Tobacco Rates

Issue Age	Face Amount	\$20.00 Per Week			\$21.00 Per Week				\$22.00 Per Week			
		Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$169,623	\$67,130	\$146,300	\$2.95	\$178,306	\$70,566	\$153,789	\$3.10	\$186,986	\$74,002	\$161,275	\$3.25
19	\$163,873	\$64,494	\$140,556	\$2.81	\$172,261	\$67,795	\$147,750	\$2.96	\$180,648	\$71,096	\$154,944	\$3.10
20	\$160,607	\$62,841	\$136,953	\$2.69	\$168,828	\$66,057	\$138,963	\$2.83	\$177,047	\$69,273	\$150,972	\$2.97
21	\$155,442	\$60,445	\$131,732	\$2.58	\$163,399	\$63,539	\$138,476	\$2.71	\$171,354	\$66,633	\$145,217	\$2.84
22	\$150,366	\$58,092	\$126,604	\$2.46	\$158,062	\$61,066	\$133,083	\$2.59	\$165,758	\$64,039	\$139,563	\$2.71
23	\$146,050	\$56,038	\$122,127	\$2.33	\$153,526	\$58,906	\$128,378	\$2.45	\$161,000	\$61,774	\$134,628	\$2.57
24	\$141,767	\$53,999	\$117,684	\$2.23	\$149,024	\$56,763	\$123,708	\$2.35	\$156,279	\$59,527	\$129,730	\$2.46
25	\$137,532	\$51,984	\$113,293	\$2.17	\$144,572	\$54,645	\$119,093	\$2.28	\$151,610	\$57,306	\$124,890	\$2.39
26	\$132,084	\$49,517	\$107,915	\$2.08	\$138,844	\$52,051	\$113,438	\$2.19	\$145,604	\$54,585	\$118,961	\$2.29
27	\$126,717	\$47,089	\$102,624	\$2.00	\$133,203	\$49,500	\$107,877	\$2.10	\$139,688	\$51,909	\$113,129	\$2.20
28	\$121,923	\$44,885	\$97,820	\$1.92	\$128,164	\$47,182	\$102,827	\$2.02	\$134,404	\$49,479	\$107,834	\$2.12
29	\$116,911	\$42,615	\$92,874	\$1.84	\$122,895	\$44,796	\$97,628	\$1.94	\$128,878	\$46,977	\$102,381	\$2.03
30	\$112,164	\$40,454	\$88,164	\$1.79	\$117,905	\$42,525	\$92,677	\$1.88	\$123,645	\$44,595	\$97,189	\$1.97
31	\$107,309	\$38,269	\$83,401	\$1.71	\$112,801	\$40,227	\$87,669	\$1.80	\$118,293	\$42,186	\$91,937	\$1.89
32	\$102,856	\$36,244	\$78,989	\$1.66	\$108,121	\$38,100	\$83,033	\$1.75	\$113,385	\$39,955	\$87,075	\$1.83
33	\$98,759	\$34,362	\$74,888	\$1.60	\$103,814	\$36,121	\$78,721	\$1.68	\$108,868	\$37,880	\$82,554	\$1.76
34	\$94,604	\$32,478	\$70,781	\$1.55	\$99,446	\$34,140	\$74,404	\$1.63	\$104,288	\$35,802	\$78,026	\$1.71
35	\$90,529	\$30,641	\$66,779	\$1.48	\$95,163	\$32,210	\$70,197	\$1.56	\$99,796	\$33,778	\$73,615	\$1.63
36	\$86,635	\$28,888	\$62,957	\$1.44	\$91,070	\$30,366	\$66,180	\$1.51	\$95,504	\$31,845	\$69,402	\$1.58
37	\$82,849	\$27,193	\$59,263	\$1.39	\$87,090	\$28,585	\$62,296	\$1.46	\$91,330	\$29,976	\$65,329	\$1.53
38	\$79,185	\$25,559	\$55,701	\$1.35	\$83,238	\$26,867	\$58,552	\$1.41	\$87,291	\$28,175	\$61,403	\$1.48
39	\$75,594	\$23,968	\$52,235	\$1.28	\$79,464	\$25,195	\$54,909	\$1.35	\$83,332	\$26,421	\$57,582	\$1.41
40	\$72,153	\$22,445	\$48,915	\$1.24	\$75,846	\$23,593	\$51,418	\$1.30	\$79,539	\$24,742	\$53,922	\$1.37
41	\$68,815	\$20,971	\$45,703	\$1.20	\$72,337	\$22,044	\$48,042	\$1.26	\$75,859	\$23,117	\$50,381	\$1.32
42	\$65,638	\$19,564	\$42,637	\$1.15	\$68,998	\$20,566	\$44,820	\$1.21	\$72,357	\$21,567	\$47,002	\$1.27
43	\$62,539	\$18,199	\$39,663	\$1.11	\$65,740	\$19,131	\$41,694	\$1.17	\$68,940	\$20,062	\$43,723	\$1.23
44	\$59,498	\$16,871	\$36,767	\$1.07	\$62,544	\$17,734	\$38,650	\$1.13	\$65,589	\$18,598	\$40,531	\$1.18
45	\$56,508	\$15,576	\$33,945	\$1.03	\$59,400	\$16,373	\$35,683	\$1.08	\$62,292	\$17,170	\$37,420	\$1.13
46	\$53,684	\$13,470	\$32,071	\$1.01	\$56,432	\$14,159	\$33,712	\$1.06	\$59,179	\$14,849	\$35,354	\$1.11
47	\$50,994	\$12,373	\$29,460	\$0.97	\$53,604	\$13,006	\$30,968	\$1.02	\$56,214	\$13,640	\$32,475	\$1.07
48	\$48,415	\$11,321	\$26,956	\$0.93	\$50,893	\$11,901	\$28,335	\$0.98	\$53,371	\$12,480	\$29,715	\$1.02
49	\$45,996	\$10,325	\$24,583	\$0.87	\$48,351	\$10,853	\$25,841	\$0.92	\$50,705	\$11,382	\$27,099	\$0.96
50	\$43,630	\$9,359	\$22,282	\$0.86	\$45,863	\$9,838	\$23,423	\$0.90	\$48,096	\$10,317	\$24,563	\$0.94
51	\$41,424	\$8,446	\$20,109	\$0.82	\$43,545	\$8,878	\$21,139	\$0.86	\$45,665	\$9,311	\$22,168	\$0.90
52	\$39,367	\$7,583	\$18,054	\$0.80	\$41,382	\$7,971	\$18,979	\$0.84	\$43,396	\$8,359	\$19,902	\$0.89
53	\$37,388	\$6,754	\$16,081	\$0.77	\$39,301	\$7,100	\$16,904	\$0.81	\$41,215	\$7,445	\$17,727	\$0.85
54	\$35,559	\$5,972	\$14,219	\$0.75	\$37,379	\$6,278	\$14,947	\$0.79	\$39,199	\$6,583	\$15,675	\$0.83
55	\$33,747	\$5,212	\$12,410	\$0.72	\$35,474	\$5,479	\$13,045	\$0.75	\$37,201	\$5,746	\$13,680	\$0.79
56*	\$31,762	\$5,148	\$11,837	\$0.69	\$33,388	\$5,411	\$12,443	\$0.72	\$35,013	\$5,675	\$13,049	\$0.76
57*	\$29,933	\$5,090	\$11,309	\$0.69	\$31,465	\$5,351	\$11,887	\$0.72	\$32,997	\$5,611	\$12,466	\$0.76
58*	\$28,171	\$5,026	\$10,791	\$0.64	\$29,613	\$5,283	\$11,344	\$0.68	\$31,055	\$5,541	\$11,896	\$0.71
59*	\$26,525	\$4,964	\$10,305	\$0.64	\$27,883	\$5,219	\$10,833	\$0.67	\$29,240	\$5,473	\$11,360	\$0.70
60*	\$25,080	\$4,923	\$9,883	\$0.62	\$26,364	\$5,175	\$10,389	\$0.66	\$27,647	\$5,427	\$10,895	\$0.69
61*	\$23,825	\$4,904	\$9,525	N/A	\$25,045	\$5,155	\$10,013	N/A	\$26,264	\$5,406	\$10,500	N/A
62*	\$22,616	\$4,881	\$9,176	N/A	\$23,774	\$5,131	\$9,646	N/A	\$24,931	\$5,380	\$10,116	N/A
63*	\$21,466	\$4,855	\$8,841	N/A	\$22,565	\$5,103	\$9,293	N/A	\$23,663	\$5,352	\$9,746	N/A
64*	\$20,363	\$4,824	\$8,514	N/A	\$21,405	\$5,071	\$8,950	N/A	\$22,447	\$5,318	\$9,386	N/A
65*	\$19,104	\$4,738	\$8,110	N/A	\$20,081	\$4,980	\$8,525	N/A	\$21,059	\$5,223	\$8,940	N/A
66*	\$18,011	\$4,674	\$7,764	N/A	\$18,933	\$4,913	\$8,162	N/A	\$19,855	\$5,152	\$8,559	N/A
67*	\$16,980	\$4,608	\$7,434	N/A	\$17,849	\$4,844	\$7,814	N/A	\$18,718	\$5,080	\$8,195	N/A
68*	\$16,010	\$4,542	\$7,119	N/A	\$16,829	\$4,774	\$7,484	N/A	\$17,649	\$5,006	\$7,848	N/A
69*	\$15,111	\$4,479	\$6,828	N/A	\$15,885	\$4,708	\$7,177	N/A	\$16,658	\$4,937	\$7,527	N/A
70*	\$13,992	\$4,361	\$6,469	N/A	\$14,708	\$4,584	\$6,800	N/A	\$15,424	\$4,807	\$7,131	N/A
71*	\$13,221	\$4,328	\$6,253	N/A	\$13,897	\$4,549	\$6,573	N/A	\$14,574	\$4,771	\$6,893	N/A
72*	\$12,478	\$4,288	\$6,039	N/A	\$13,117	\$4,508	\$6,348	N/A	\$13,756	\$4,728	\$6,657	N/A

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

Policy Series ICC18 END-95 (ESO)(6/18)

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

Employee Life Option Plus

No Tobacco Rates

Issue Age	Face Amount	\$23.00 Per Week			\$24.00 Per Week				\$25.00 Per Week			
		Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$195,688	\$77,445	\$168,781	\$3.40	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
19	\$189,055	\$74,404	\$162,154	\$3.25	\$197,443	\$77,706	\$169,349	\$3.39	N/A	N/A	N/A	N/A
20	\$185,286	\$72,497	\$157,997	\$3.11	\$193,507	\$75,713	\$165,007	\$3.24	N/A	N/A	N/A	N/A
21	\$179,328	\$69,733	\$151,975	\$2.97	\$187,285	\$72,828	\$158,718	\$3.10	\$195,240	\$75,921	\$165,460	\$3.23
22	\$173,472	\$67,019	\$146,058	\$2.84	\$181,168	\$69,992	\$152,538	\$2.97	\$188,863	\$72,965	\$159,017	\$3.09
23	\$168,493	\$64,649	\$140,894	\$2.69	\$175,969	\$67,518	\$147,145	\$2.81	\$183,443	\$70,385	\$153,395	\$2.93
24	\$163,552	\$62,297	\$135,768	\$2.58	\$170,808	\$65,061	\$141,791	\$2.69	\$178,063	\$67,824	\$147,814	\$2.81
25	\$158,666	\$59,973	\$130,703	\$2.50	\$165,706	\$62,634	\$136,502	\$2.61	\$172,744	\$65,294	\$142,300	\$2.72
26	\$152,380	\$57,126	\$124,498	\$2.40	\$159,141	\$59,660	\$130,021	\$2.51	\$165,900	\$62,194	\$135,544	\$2.61
27	\$146,189	\$54,325	\$118,394	\$2.30	\$152,675	\$56,736	\$123,647	\$2.41	\$159,160	\$59,145	\$128,899	\$2.51
28	\$140,658	\$51,782	\$112,851	\$2.22	\$146,899	\$54,079	\$117,859	\$2.31	\$153,139	\$56,377	\$122,865	\$2.41
29	\$134,876	\$49,164	\$107,145	\$2.13	\$140,860	\$51,345	\$111,899	\$2.22	\$146,843	\$53,526	\$116,652	\$2.31
30	\$129,399	\$46,670	\$101,712	\$2.07	\$135,140	\$48,741	\$106,224	\$2.16	\$140,881	\$50,812	\$110,737	\$2.25
31	\$123,798	\$44,149	\$96,216	\$1.98	\$129,291	\$46,108	\$100,485	\$2.06	\$134,783	\$48,066	\$104,753	\$2.15
32	\$118,662	\$41,814	\$91,128	\$1.92	\$123,927	\$43,669	\$95,171	\$2.00	\$129,190	\$45,524	\$99,213	\$2.09
33	\$113,935	\$39,643	\$86,396	\$1.84	\$118,990	\$41,401	\$90,229	\$1.92	\$124,044	\$43,160	\$94,061	\$2.01
34	\$109,141	\$37,468	\$81,657	\$1.79	\$113,983	\$39,130	\$85,280	\$1.86	\$118,825	\$40,793	\$88,902	\$1.95
35	\$104,440	\$35,350	\$77,040	\$1.71	\$109,074	\$36,918	\$80,458	\$1.79	\$113,707	\$38,486	\$83,876	\$1.86
36	\$99,948	\$33,327	\$72,631	\$1.66	\$104,383	\$34,805	\$75,854	\$1.73	\$108,816	\$36,284	\$79,076	\$1.80
37	\$95,580	\$31,371	\$68,369	\$1.60	\$99,821	\$32,763	\$71,403	\$1.67	\$104,061	\$34,155	\$74,436	\$1.74
38	\$91,353	\$29,486	\$64,260	\$1.55	\$95,406	\$30,794	\$67,111	\$1.62	\$99,459	\$32,102	\$69,962	\$1.69
39	\$87,210	\$27,651	\$60,261	\$1.48	\$91,080	\$28,878	\$62,935	\$1.55	\$94,948	\$30,104	\$65,608	\$1.61
40	\$83,240	\$25,893	\$56,431	\$1.43	\$86,933	\$27,042	\$58,934	\$1.49	\$90,626	\$28,191	\$61,438	\$1.56
41	\$79,389	\$24,193	\$52,725	\$1.38	\$82,912	\$25,267	\$55,065	\$1.44	\$86,433	\$26,340	\$57,404	\$1.50
42	\$75,724	\$22,570	\$49,189	\$1.33	\$79,084	\$23,572	\$51,371	\$1.39	\$82,443	\$24,573	\$53,553	\$1.45
43	\$72,149	\$20,996	\$45,758	\$1.28	\$75,350	\$21,928	\$47,788	\$1.34	\$78,550	\$22,859	\$49,818	\$1.40
44	\$68,641	\$19,463	\$42,417	\$1.23	\$71,687	\$20,327	\$44,300	\$1.29	\$74,731	\$21,190	\$46,181	\$1.34
45	\$65,191	\$17,969	\$39,162	\$1.19	\$68,083	\$18,766	\$40,899	\$1.24	\$70,975	\$19,564	\$42,636	\$1.29
46	\$61,933	\$15,540	\$36,999	\$1.16	\$64,681	\$16,229	\$38,640	\$1.22	\$67,428	\$16,918	\$40,281	\$1.27
47	\$58,830	\$14,275	\$33,987	\$1.12	\$61,440	\$14,908	\$35,495	\$1.17	\$64,050	\$15,541	\$37,002	\$1.22
48	\$55,855	\$13,061	\$31,098	\$1.07	\$58,333	\$13,641	\$32,477	\$1.12	\$60,810	\$14,220	\$33,857	\$1.17
49	\$53,064	\$11,911	\$28,360	\$1.01	\$55,419	\$12,440	\$29,619	\$1.05	\$57,773	\$12,968	\$30,877	\$1.10
50	\$50,335	\$10,797	\$25,707	\$0.99	\$52,568	\$11,276	\$26,847	\$1.03	\$54,801	\$11,755	\$27,987	\$1.08
51	\$47,790	\$9,744	\$23,200	\$0.95	\$49,910	\$10,176	\$24,229	\$0.99	\$52,030	\$10,608	\$25,258	\$1.03
52	\$45,416	\$8,748	\$20,829	\$0.93	\$47,431	\$9,136	\$21,753	\$0.97	\$49,446	\$9,524	\$22,677	\$1.01
53	\$43,133	\$7,792	\$18,552	\$0.89	\$45,046	\$8,138	\$19,375	\$0.93	\$46,960	\$8,483	\$20,198	\$0.97
54	\$41,023	\$6,890	\$16,404	\$0.87	\$42,843	\$7,195	\$17,132	\$0.91	\$44,663	\$7,501	\$17,860	\$0.95
55	\$38,932	\$6,013	\$14,317	\$0.83	\$40,660	\$6,280	\$14,952	\$0.86	\$42,387	\$6,547	\$15,587	\$0.90
56*	\$36,643	\$5,939	\$13,656	\$0.79	\$38,269	\$6,202	\$14,262	\$0.83	\$39,894	\$6,466	\$14,868	\$0.86
57*	\$34,533	\$5,872	\$13,047	\$0.80	\$36,065	\$6,133	\$13,625	\$0.83	\$37,597	\$6,393	\$14,204	\$0.87
58*	\$32,500	\$5,798	\$12,450	\$0.74	\$33,942	\$6,056	\$13,002	\$0.78	\$35,384	\$6,313	\$13,555	\$0.81
59*	\$30,601	\$5,727	\$11,888	\$0.74	\$31,959	\$5,981	\$12,416	\$0.77	\$33,316	\$6,235	\$12,943	\$0.80
60*	\$28,934	\$5,680	\$11,402	\$0.72	\$30,218	\$5,932	\$11,908	\$0.75	\$31,501	\$6,184	\$12,413	\$0.78
61*	\$27,487	\$5,658	\$10,989	N/A	\$28,706	\$5,909	\$11,476	N/A	\$29,925	\$6,160	\$11,964	N/A
62*	\$26,091	\$5,631	\$10,586	N/A	\$27,249	\$5,881	\$11,056	N/A	\$28,406	\$6,130	\$11,526	N/A
63*	\$24,765	\$5,601	\$10,199	N/A	\$25,864	\$5,849	\$10,652	N/A	\$26,962	\$6,098	\$11,104	N/A
64*	\$23,492	\$5,565	\$9,822	N/A	\$24,534	\$5,812	\$10,258	N/A	\$25,576	\$6,059	\$10,694	N/A
65*	\$22,039	\$5,466	\$9,356	N/A	\$23,017	\$5,708	\$9,771	N/A	\$23,995	\$5,951	\$10,186	N/A
66*	\$20,779	\$5,392	\$8,957	N/A	\$21,701	\$5,631	\$9,355	N/A	\$22,622	\$5,870	\$9,752	N/A
67*	\$19,589	\$5,316	\$8,576	N/A	\$20,458	\$5,552	\$8,956	N/A	\$21,327	\$5,788	\$9,337	N/A
68*	\$18,470	\$5,239	\$8,213	N/A	\$19,289	\$5,472	\$8,578	N/A	\$20,109	\$5,704	\$8,942	N/A
69*	\$17,433	\$5,167	\$7,877	N/A	\$18,207	\$5,397	\$8,226	N/A	\$18,980	\$5,626	\$8,576	N/A
70*	\$16,142	\$5,031	\$7,463	N/A	\$16,858	\$5,254	\$7,794	N/A	\$17,574	\$5,477	\$8,125	N/A
71*	\$15,252	\$4,993	\$7,214	N/A	\$15,929	\$5,215	\$7,534	N/A	\$16,605	\$5,436	\$7,854	N/A
72*	\$14,396	\$4,948	\$6,967	N/A	\$15,035	\$5,167	\$7,276	N/A	\$15,673	\$5,387	\$7,585	N/A

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

Policy Series ICC18 END-95 (ESO)(6/18)

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

Employee Life Option Plus

No Tobacco Rates

Issue Age	Face Amount	\$26.00 Per Week			\$27.00 Per Week				\$28.00 Per Week			
		Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
19	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
20	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
21	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
22	\$196,560	\$75,939	\$165,498	\$3.22	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
23	\$190,919	\$73,254	\$159,646	\$3.05	\$198,411	\$76,128	\$165,911	\$3.17	N/A	N/A	N/A	N/A
24	\$185,320	\$70,588	\$153,838	\$2.92	\$192,593	\$73,359	\$159,875	\$3.03	\$199,849	\$76,122	\$165,899	\$3.15
25	\$179,784	\$67,955	\$148,099	\$2.83	\$186,839	\$70,621	\$153,910	\$2.94	\$193,879	\$73,282	\$159,710	\$3.06
26	\$172,661	\$64,729	\$141,067	\$2.72	\$179,437	\$67,269	\$146,604	\$2.83	\$186,198	\$69,804	\$152,127	\$2.93
27	\$165,646	\$61,556	\$134,152	\$2.61	\$172,147	\$63,972	\$139,417	\$2.71	\$178,633	\$66,382	\$144,670	\$2.82
28	\$159,380	\$58,674	\$127,872	\$2.51	\$165,634	\$60,977	\$132,890	\$2.61	\$171,875	\$63,274	\$137,897	\$2.71
29	\$152,827	\$55,707	\$121,406	\$2.41	\$158,825	\$57,893	\$126,171	\$2.50	\$164,809	\$60,075	\$130,924	\$2.60
30	\$146,622	\$52,882	\$115,249	\$2.34	\$152,376	\$54,957	\$119,772	\$2.43	\$158,117	\$57,028	\$124,285	\$2.52
31	\$140,275	\$50,025	\$109,022	\$2.24	\$145,780	\$51,988	\$113,300	\$2.33	\$151,273	\$53,947	\$117,569	\$2.41
32	\$134,455	\$47,379	\$103,256	\$2.17	\$139,732	\$49,239	\$107,309	\$2.26	\$144,997	\$51,094	\$111,352	\$2.34
33	\$129,099	\$44,919	\$97,894	\$2.09	\$134,165	\$46,681	\$101,736	\$2.17	\$139,221	\$48,441	\$105,570	\$2.25
34	\$123,667	\$42,455	\$92,525	\$2.02	\$128,521	\$44,121	\$96,157	\$2.10	\$133,363	\$45,784	\$99,780	\$2.18
35	\$118,341	\$40,055	\$87,294	\$1.94	\$122,985	\$41,627	\$90,720	\$2.01	\$127,619	\$43,195	\$94,138	\$2.09
36	\$113,251	\$37,762	\$82,298	\$1.88	\$117,695	\$39,244	\$85,528	\$1.95	\$122,130	\$40,723	\$88,751	\$2.02
37	\$108,302	\$35,547	\$77,470	\$1.82	\$112,552	\$36,942	\$80,510	\$1.89	\$116,793	\$38,334	\$83,543	\$1.96
38	\$103,512	\$33,411	\$72,813	\$1.76	\$107,574	\$34,722	\$75,671	\$1.83	\$111,627	\$36,030	\$78,522	\$1.89
39	\$98,818	\$31,331	\$68,282	\$1.68	\$102,696	\$32,561	\$70,962	\$1.74	\$106,565	\$33,788	\$73,635	\$1.81
40	\$94,319	\$29,340	\$63,942	\$1.62	\$98,021	\$30,491	\$66,451	\$1.68	\$101,714	\$31,640	\$68,955	\$1.75
41	\$89,956	\$27,413	\$59,743	\$1.56	\$93,486	\$28,489	\$62,088	\$1.62	\$97,008	\$29,562	\$64,427	\$1.69
42	\$85,803	\$25,574	\$55,736	\$1.51	\$89,170	\$26,578	\$57,923	\$1.57	\$92,530	\$27,579	\$60,106	\$1.63
43	\$81,751	\$23,790	\$51,848	\$1.45	\$84,960	\$24,724	\$53,883	\$1.51	\$88,161	\$25,656	\$55,913	\$1.57
44	\$77,777	\$22,054	\$48,063	\$1.40	\$80,829	\$22,919	\$49,949	\$1.45	\$83,875	\$23,783	\$51,831	\$1.51
45	\$73,868	\$20,361	\$44,374	\$1.34	\$76,767	\$21,160	\$46,115	\$1.40	\$79,659	\$21,957	\$47,853	\$1.45
46	\$70,176	\$17,608	\$41,923	\$1.32	\$72,930	\$18,299	\$43,568	\$1.37	\$75,678	\$18,988	\$45,210	\$1.42
47	\$66,660	\$16,174	\$38,510	\$1.27	\$69,276	\$16,809	\$40,021	\$1.32	\$71,886	\$17,442	\$41,529	\$1.37
48	\$63,289	\$14,800	\$35,237	\$1.22	\$65,772	\$15,380	\$36,619	\$1.26	\$68,251	\$15,960	\$37,999	\$1.31
49	\$60,127	\$13,497	\$32,135	\$1.14	\$62,487	\$14,026	\$33,396	\$1.19	\$64,841	\$14,555	\$34,654	\$1.23
50	\$57,034	\$12,234	\$29,128	\$1.12	\$59,272	\$12,714	\$30,271	\$1.16	\$61,506	\$13,193	\$31,412	\$1.21
51	\$54,151	\$11,041	\$26,288	\$1.07	\$56,276	\$11,474	\$27,319	\$1.11	\$58,396	\$11,906	\$28,348	\$1.16
52	\$51,461	\$9,912	\$23,601	\$1.05	\$53,480	\$10,301	\$24,527	\$1.09	\$55,495	\$10,689	\$25,451	\$1.13
53	\$48,874	\$8,829	\$21,022	\$1.01	\$50,792	\$9,176	\$21,847	\$1.05	\$52,705	\$9,521	\$22,669	\$1.09
54	\$46,483	\$7,807	\$18,588	\$0.99	\$48,307	\$8,113	\$19,317	\$1.02	\$50,127	\$8,419	\$20,045	\$1.06
55	\$44,114	\$6,813	\$16,222	\$0.94	\$45,845	\$7,081	\$16,859	\$0.97	\$47,573	\$7,348	\$17,495	\$1.01
56*	\$41,520	\$6,729	\$15,474	\$0.90	\$43,149	\$6,993	\$16,081	\$0.93	\$44,775	\$7,257	\$16,687	\$0.97
57*	\$39,129	\$6,654	\$14,783	\$0.90	\$40,665	\$6,915	\$15,363	\$0.94	\$42,197	\$7,176	\$15,942	\$0.97
58*	\$36,826	\$6,570	\$14,107	\$0.84	\$38,271	\$6,828	\$14,660	\$0.87	\$39,713	\$7,085	\$15,213	\$0.91
59*	\$34,674	\$6,490	\$13,471	\$0.84	\$36,035	\$6,744	\$14,000	\$0.87	\$37,393	\$6,998	\$14,527	\$0.90
60*	\$32,785	\$6,436	\$12,919	\$0.81	\$34,072	\$6,688	\$13,426	\$0.85	\$35,356	\$6,940	\$13,932	\$0.88
61*	\$31,145	\$6,411	\$12,451	N/A	\$32,367	\$6,662	\$12,940	N/A	\$33,587	\$6,914	\$13,428	N/A
62*	\$29,564	\$6,380	\$11,996	N/A	\$30,724	\$6,631	\$12,466	N/A	\$31,882	\$6,880	\$12,936	N/A
63*	\$28,061	\$6,346	\$11,557	N/A	\$29,162	\$6,595	\$12,010	N/A	\$30,261	\$6,844	\$12,463	N/A
64*	\$26,619	\$6,306	\$11,130	N/A	\$27,663	\$6,553	\$11,566	N/A	\$28,706	\$6,800	\$12,003	N/A
65*	\$24,973	\$6,194	\$10,602	N/A	\$25,953	\$6,437	\$11,018	N/A	\$26,930	\$6,679	\$11,432	N/A
66*	\$23,544	\$6,110	\$10,149	N/A	\$24,468	\$6,349	\$10,548	N/A	\$25,390	\$6,589	\$10,945	N/A
67*	\$22,196	\$6,024	\$9,717	N/A	\$23,067	\$6,260	\$10,099	N/A	\$23,937	\$6,496	\$10,479	N/A
68*	\$20,928	\$5,937	\$9,306	N/A	\$21,750	\$6,170	\$9,672	N/A	\$22,569	\$6,402	\$10,036	N/A
69*	\$19,754	\$5,855	\$8,925	N/A	\$20,529	\$6,085	\$9,276	N/A	\$21,303	\$6,314	\$9,625	N/A
70*	\$18,290	\$5,700	\$8,456	N/A	\$19,008	\$5,924	\$8,788	N/A	\$19,724	\$6,147	\$9,119	N/A
71*	\$17,282	\$5,657	\$8,174	N/A	\$17,960	\$5,879	\$8,494	N/A	\$18,637	\$6,101	\$8,815	N/A
72*	\$16,312	\$5,606	\$7,894	N/A	\$16,952	\$5,826	\$8,204	N/A	\$17,591	\$6,046	\$8,513	N/A

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

Policy Series ICC18 END-95 (ESO)(6/18)

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

Employee Life Option Plus

No Tobacco Rates

\$29.00 Per Week					\$30.00 Per Week				
Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	
18	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
19	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
20	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
21	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
22	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
23	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
24	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
26	\$192,958	\$72,338	\$157,651	\$3.04	\$199,734	\$74,878	\$163,187	\$3.15	
27	\$185,118	\$68,792	\$149,922	\$2.92	\$191,619	\$71,208	\$155,186	\$3.02	
28	\$178,115	\$65,571	\$142,903	\$2.81	\$184,370	\$67,874	\$147,922	\$2.91	
29	\$170,792	\$62,255	\$135,677	\$2.69	\$176,790	\$64,442	\$140,442	\$2.79	
30	\$163,857	\$59,098	\$128,797	\$2.61	\$169,611	\$61,174	\$133,319	\$2.71	
31	\$156,765	\$55,906	\$121,838	\$2.50	\$162,270	\$57,869	\$126,116	\$2.59	
32	\$150,261	\$52,949	\$115,394	\$2.43	\$155,537	\$54,808	\$119,446	\$2.51	
33	\$144,275	\$50,199	\$109,402	\$2.33	\$149,341	\$51,962	\$113,244	\$2.41	
34	\$138,204	\$47,445	\$103,401	\$2.26	\$143,058	\$49,112	\$107,033	\$2.34	
35	\$132,252	\$44,763	\$97,556	\$2.16	\$136,896	\$46,335	\$100,981	\$2.24	
36	\$126,564	\$42,202	\$91,973	\$2.10	\$131,008	\$43,683	\$95,202	\$2.17	
37	\$121,032	\$39,725	\$86,575	\$2.03	\$125,283	\$41,120	\$89,616	\$2.10	
38	\$115,680	\$37,338	\$81,373	\$1.96	\$119,742	\$38,649	\$84,230	\$2.03	
39	\$110,434	\$35,014	\$76,309	\$1.87	\$114,312	\$36,244	\$78,988	\$1.94	
40	\$105,407	\$32,789	\$71,459	\$1.81	\$109,108	\$33,940	\$73,968	\$1.87	
41	\$100,530	\$30,636	\$66,766	\$1.75	\$104,060	\$31,711	\$69,110	\$1.81	
42	\$95,889	\$28,581	\$62,288	\$1.68	\$99,256	\$29,584	\$64,475	\$1.74	
43	\$91,361	\$26,587	\$57,943	\$1.62	\$94,570	\$27,521	\$59,978	\$1.68	
44	\$86,920	\$24,646	\$53,713	\$1.56	\$89,972	\$25,512	\$55,599	\$1.62	
45	\$82,551	\$22,754	\$49,590	\$1.50	\$85,450	\$23,553	\$51,332	\$1.55	
46	\$78,426	\$19,678	\$46,852	\$1.47	\$81,180	\$20,369	\$48,497	\$1.53	
47	\$74,496	\$18,076	\$43,037	\$1.41	\$77,112	\$18,710	\$44,548	\$1.47	
48	\$70,728	\$16,539	\$39,379	\$1.36	\$73,212	\$17,120	\$40,762	\$1.41	
49	\$67,195	\$15,083	\$35,912	\$1.28	\$69,555	\$15,613	\$37,174	\$1.32	
50	\$63,738	\$13,672	\$32,552	\$1.25	\$65,977	\$14,152	\$33,695	\$1.29	
51	\$60,516	\$12,339	\$29,377	\$1.20	\$62,641	\$12,772	\$30,409	\$1.24	
52	\$57,510	\$11,078	\$26,375	\$1.17	\$59,529	\$11,466	\$27,301	\$1.22	
53	\$54,619	\$9,867	\$23,493	\$1.13	\$56,537	\$10,213	\$24,318	\$1.17	
54	\$51,947	\$8,725	\$20,773	\$1.10	\$53,771	\$9,031	\$21,502	\$1.14	
55	\$49,300	\$7,614	\$18,130	\$1.05	\$51,031	\$7,882	\$18,766	\$1.08	
56*	\$46,401	\$7,520	\$17,293	\$1.00	\$48,030	\$7,784	\$17,900	\$1.04	
57*	\$43,729	\$7,436	\$16,521	\$1.01	\$45,264	\$7,697	\$17,101	\$1.04	
58*	\$41,155	\$7,342	\$15,765	\$0.94	\$42,600	\$7,600	\$16,319	\$0.97	
59*	\$38,750	\$7,252	\$15,054	\$0.93	\$40,111	\$7,507	\$15,583	\$0.96	
60*	\$36,639	\$7,192	\$14,438	\$0.91	\$37,926	\$7,445	\$14,945	\$0.94	
61*	\$34,806	\$7,164	\$13,915	N/A	\$36,028	\$7,416	\$14,404	N/A	
62*	\$33,039	\$7,130	\$13,406	N/A	\$34,200	\$7,381	\$13,877	N/A	
63*	\$31,360	\$7,092	\$12,916	N/A	\$32,461	\$7,341	\$13,369	N/A	
64*	\$29,748	\$7,047	\$12,438	N/A	\$30,793	\$7,295	\$12,875	N/A	
65*	\$27,908	\$6,921	\$11,848	N/A	\$28,888	\$7,165	\$12,264	N/A	
66*	\$26,312	\$6,828	\$11,343	N/A	\$27,236	\$7,068	\$11,741	N/A	
67*	\$24,806	\$6,732	\$10,860	N/A	\$25,677	\$6,968	\$11,241	N/A	
68*	\$23,388	\$6,634	\$10,400	N/A	\$24,210	\$6,868	\$10,766	N/A	
69*	\$22,076	\$6,543	\$9,975	N/A	\$22,851	\$6,773	\$10,325	N/A	
70*	\$20,440	\$6,370	\$9,450	N/A	\$21,158	\$6,594	\$9,782	N/A	
71*	\$19,314	\$6,323	\$9,135	N/A	\$19,992	\$6,545	\$9,455	N/A	
72*	\$18,229	\$6,265	\$8,822	N/A	\$18,870	\$6,485	\$9,132	N/A	

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

Policy Series ICC18 END-95 (ESO)(6/18)

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

Employee Life Option Plus

**No Tobacco Rates
Dependent Children**

\$1.00 Per Week					\$2.00 Per Week					\$3.00 Per Week			
Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	
0	\$5,652	\$2,547	\$5,248	N/A	\$16,432	\$7,406	\$15,256	N/A	\$27,238	\$12,276	\$25,289	N/A	
1	\$7,012	\$3,152	\$6,494	N/A	\$20,385	\$9,165	\$18,880	N/A	\$33,790	\$15,191	\$31,295	N/A	
2	\$6,863	\$3,077	\$6,339	N/A	\$19,953	\$8,946	\$18,430	N/A	\$33,075	\$14,830	\$30,550	N/A	
3	\$6,721	\$3,005	\$6,190	N/A	\$19,540	\$8,736	\$17,996	N/A	\$32,389	\$14,480	\$29,830	N/A	
4	\$6,585	\$2,935	\$6,046	N/A	\$19,143	\$8,532	\$17,577	N/A	\$31,732	\$14,143	\$29,136	N/A	
5	\$6,470	\$2,875	\$5,922	\$0.10	\$18,809	\$8,357	\$17,215	\$0.29	\$31,178	\$13,852	\$28,536	\$0.49	
6	\$6,297	\$2,788	\$5,744	\$0.10	\$18,307	\$8,106	\$16,700	\$0.29	\$30,345	\$13,437	\$27,681	\$0.48	
7	\$6,119	\$2,700	\$5,562	\$0.10	\$17,788	\$7,849	\$16,169	\$0.28	\$29,487	\$13,011	\$26,804	\$0.47	
8	\$5,950	\$2,616	\$5,389	\$0.10	\$17,299	\$7,605	\$15,667	\$0.28	\$28,675	\$12,606	\$25,970	\$0.47	
9	\$5,791	\$2,536	\$5,224	\$0.10	\$16,835	\$7,372	\$15,188	\$0.28	\$27,907	\$12,221	\$25,176	\$0.46	
10	\$5,652	\$2,465	\$5,078	\$0.10	\$16,432	\$7,166	\$14,763	\$0.28	\$27,238	\$11,879	\$24,472	\$0.46	
11	\$5,427	\$2,357	\$4,855	\$0.09	\$15,779	\$6,852	\$14,116	\$0.27	\$26,155	\$11,358	\$23,399	\$0.45	
12	\$5,199	\$2,248	\$4,630	\$0.09	\$15,115	\$6,535	\$13,462	\$0.26	\$25,055	\$10,832	\$22,314	\$0.43	
13	\$5,008	\$2,155	\$4,439	\$0.09	\$14,560	\$6,265	\$12,906	\$0.25	\$24,136	\$10,385	\$21,394	\$0.42	
14	\$4,813	\$2,061	\$4,245	\$0.09	\$13,993	\$5,991	\$12,343	\$0.25	\$23,195	\$9,931	\$20,459	\$0.41	
15	\$4,649	\$1,980	\$4,080	\$0.08	\$13,517	\$5,758	\$11,862	\$0.24	\$22,405	\$9,545	\$19,662	\$0.40	
16	\$4,496	\$1,905	\$3,925	\$0.08	\$13,071	\$5,539	\$11,412	\$0.23	\$21,668	\$9,183	\$18,917	\$0.39	
17	\$4,338	\$1,829	\$3,767	\$0.08	\$12,612	\$5,317	\$10,953	\$0.23	\$20,907	\$8,813	\$18,156	\$0.37	
18	\$4,551	\$1,801	\$3,925	\$0.08	\$13,232	\$5,237	\$11,413	\$0.23	\$21,934	\$8,681	\$18,918	\$0.38	
19	\$4,397	\$1,730	\$3,771	\$0.08	\$12,783	\$5,031	\$10,964	\$0.22	\$21,190	\$8,340	\$18,175	\$0.36	
20	\$4,309	\$1,686	\$3,674	\$0.07	\$12,529	\$4,902	\$10,684	\$0.21	\$20,768	\$8,126	\$17,709	\$0.35	
21	\$4,171	\$1,622	\$3,535	\$0.07	\$12,126	\$4,715	\$10,276	\$0.20	\$20,100	\$7,816	\$17,034	\$0.33	
22	\$4,034	\$1,559	\$3,397	\$0.07	\$11,730	\$4,532	\$9,876	\$0.19	\$19,444	\$7,512	\$16,371	\$0.32	
23	\$3,919	\$1,504	\$3,277	\$0.06	\$11,393	\$4,371	\$9,527	\$0.18	\$18,885	\$7,246	\$15,792	\$0.30	
24	\$3,804	\$1,449	\$3,158	\$0.06	\$11,059	\$4,212	\$9,180	\$0.18	\$18,332	\$6,983	\$15,218	\$0.29	
25	\$3,690	\$1,395	\$3,040	\$0.06	\$10,729	\$4,055	\$8,838	\$0.17	\$17,784	\$6,722	\$14,650	\$0.28	

\$4.00 Per Week					\$5.00 Per Week				
Issue Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	
0	\$38,020	\$17,135	\$35,300	N/A	\$48,800	\$21,994	\$45,308	N/A	
1	\$47,166	\$21,205	\$43,684	N/A	\$60,539	\$27,217	\$56,069	N/A	
2	\$46,167	\$20,699	\$42,642	N/A	\$59,257	\$26,568	\$54,733	N/A	
3	\$45,211	\$20,212	\$41,639	N/A	\$58,029	\$25,943	\$53,445	N/A	
4	\$44,293	\$19,742	\$40,669	N/A	\$56,851	\$25,339	\$52,200	N/A	
5	\$43,519	\$19,335	\$39,832	\$0.68	\$55,859	\$24,818	\$51,126	\$0.87	
6	\$42,358	\$18,756	\$38,639	\$0.67	\$54,367	\$24,074	\$49,594	\$0.86	
7	\$41,159	\$18,161	\$37,414	\$0.66	\$52,829	\$23,311	\$48,022	\$0.84	
8	\$40,026	\$17,596	\$36,250	\$0.66	\$51,374	\$22,585	\$46,527	\$0.84	
9	\$38,954	\$17,059	\$35,142	\$0.65	\$49,998	\$21,895	\$45,106	\$0.83	
10	\$38,020	\$16,582	\$34,159	\$0.64	\$48,800	\$21,283	\$43,845	\$0.82	
11	\$36,509	\$15,855	\$32,662	\$0.62	\$46,860	\$20,350	\$41,922	\$0.80	
12	\$34,972	\$15,119	\$31,146	\$0.60	\$44,888	\$19,406	\$39,978	\$0.77	
13	\$33,690	\$14,496	\$29,863	\$0.59	\$43,242	\$18,606	\$38,330	\$0.75	
14	\$32,377	\$13,863	\$28,558	\$0.57	\$41,557	\$17,793	\$36,656	\$0.73	
15	\$31,275	\$13,323	\$27,447	\$0.56	\$40,142	\$17,100	\$35,228	\$0.72	
16	\$30,245	\$12,818	\$26,406	\$0.54	\$38,820	\$16,452	\$33,892	\$0.69	
17	\$29,183	\$12,302	\$25,343	\$0.52	\$37,457	\$15,790	\$32,528	\$0.67	
18	\$30,616	\$12,117	\$26,406	\$0.53	\$39,297	\$15,552	\$33,894	\$0.68	
19	\$29,578	\$11,641	\$25,369	\$0.51	\$37,965	\$14,942	\$32,563	\$0.65	
20	\$28,989	\$11,343	\$24,720	\$0.49	\$37,208	\$14,558	\$31,728	\$0.63	
21	\$28,057	\$10,910	\$23,777	\$0.47	\$36,012	\$14,004	\$30,519	\$0.60	
22	\$27,140	\$10,485	\$22,851	\$0.45	\$34,835	\$13,458	\$29,330	\$0.57	
23	\$26,361	\$10,114	\$22,043	\$0.42	\$33,836	\$12,983	\$28,294	\$0.54	
24	\$25,588	\$9,746	\$21,241	\$0.40	\$32,843	\$12,510	\$27,264	\$0.52	
25	\$24,824	\$9,383	\$20,449	\$0.39	\$31,862	\$12,043	\$26,247	\$0.50	

Policy Series ICC18 END-95 (ESO)(6/18)

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Issue Age	Face Amount	\$2.00 Per Week			\$3.00 Per Week				\$4.00 Per Week			
		Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$10,234	\$4,890	\$8,949	\$0.18	\$16,964	\$8,105	\$14,834	\$0.30	\$23,679	\$11,313.83	\$20,705.63	\$0.41
19	\$9,833	\$4,672	\$8,551	\$0.17	\$16,300	\$7,745	\$14,175	\$0.28	\$22,752	\$10,811.07	\$19,785.59	\$0.39
20	\$9,463	\$4,471	\$8,182	\$0.16	\$15,686	\$7,411	\$13,562	\$0.26	\$21,896	\$10,344.33	\$18,931.28	\$0.37
21	\$9,065	\$4,256	\$7,790	\$0.15	\$15,027	\$7,056	\$12,913	\$0.25	\$20,975	\$9,848.81	\$18,024.45	\$0.35
22	\$8,709	\$4,063	\$7,436	\$0.14	\$14,437	\$6,735	\$12,326	\$0.24	\$20,151	\$9,400.84	\$17,204.72	\$0.33
23	\$8,361	\$3,874	\$7,090	\$0.13	\$13,860	\$6,422	\$11,753	\$0.22	\$19,347	\$8,964.24	\$16,405.68	\$0.31
24	\$8,058	\$3,707	\$6,784	\$0.13	\$13,357	\$6,144	\$11,245	\$0.21	\$18,644	\$8,576.61	\$15,696.20	\$0.30
25	\$7,735	\$3,531	\$6,463	\$0.12	\$12,823	\$5,854	\$10,714	\$0.20	\$17,898	\$8,170.97	\$14,953.78	\$0.28
26	\$7,409	\$3,355	\$6,141	\$0.12	\$12,281	\$5,562	\$10,179	\$0.19	\$17,142	\$7,763.10	\$14,207.46	\$0.27
27	\$7,108	\$3,191	\$5,841	\$0.11	\$11,783	\$5,291	\$9,682	\$0.19	\$16,448	\$7,385.15	\$13,515.65	\$0.26
28	\$6,782	\$3,017	\$5,522	\$0.11	\$11,243	\$5,002	\$9,155	\$0.18	\$15,693	\$6,981.97	\$12,777.87	\$0.25
29	\$6,490	\$2,859	\$5,233	\$0.10	\$10,759	\$4,740	\$8,675	\$0.17	\$15,018	\$6,616.78	\$12,109.46	\$0.24
30	\$6,202	\$2,704	\$4,949	\$0.10	\$10,281	\$4,483	\$8,204	\$0.17	\$14,351	\$6,257.47	\$11,451.95	\$0.23
31	\$5,911	\$2,549	\$4,665	\$0.09	\$9,798	\$4,225	\$7,733	\$0.16	\$13,676	\$5,897.50	\$10,793.10	\$0.22
32	\$5,628	\$2,398	\$4,389	\$0.09	\$9,330	\$3,976	\$7,277	\$0.15	\$13,023	\$5,549.88	\$10,156.90	\$0.21
33	\$5,281	\$2,222	\$4,067	\$0.09	\$8,755	\$3,684	\$6,743	\$0.14	\$12,220	\$5,142.54	\$9,411.48	\$0.20
34	\$5,082	\$2,110	\$3,862	\$0.09	\$8,424	\$3,498	\$6,402	\$0.14	\$11,759	\$4,882.81	\$8,936.13	\$0.19
35	\$4,807	\$1,968	\$3,601	\$0.08	\$7,968	\$3,262	\$5,970	\$0.13	\$11,122	\$4,553.01	\$8,332.60	\$0.18
36	\$4,554	\$1,836	\$3,360	\$0.08	\$7,549	\$3,044	\$5,571	\$0.13	\$10,538	\$4,249.03	\$7,776.20	\$0.18
37	\$4,285	\$1,700	\$3,111	\$0.07	\$7,103	\$2,818	\$5,157	\$0.12	\$9,915	\$3,933.78	\$7,199.28	\$0.17
38	\$4,031	\$1,572	\$2,877	\$0.07	\$6,682	\$2,606	\$4,769	\$0.12	\$9,327	\$3,637.44	\$6,656.96	\$0.16
39	\$3,805	\$1,457	\$2,666	\$0.06	\$6,308	\$2,415	\$4,420	\$0.11	\$8,804	\$3,370.96	\$6,169.23	\$0.15
40	\$3,615	\$1,357	\$2,484	\$0.06	\$5,993	\$2,250	\$4,118	\$0.10	\$8,366	\$3,141.01	\$5,748.45	\$0.15
41	\$3,459	\$1,272	\$2,327	\$0.06	\$5,735	\$2,108	\$3,859	\$0.10	\$8,005	\$2,942.88	\$5,385.84	\$0.14
42	\$3,216	\$1,156	\$2,115	\$0.06	\$5,331	\$1,916	\$3,506	\$0.09	\$7,442	\$2,674.65	\$4,894.90	\$0.13
43	\$3,082	\$1,081	\$1,978	\$0.06	\$5,109	\$1,792	\$3,279	\$0.09	\$7,131	\$2,500.98	\$4,577.10	\$0.13
44	\$2,959	\$1,011	\$1,849	\$0.06	\$4,904	\$1,675	\$3,065	\$0.09	\$6,846	\$2,338.11	\$4,279.02	\$0.12
45	\$2,845	\$944	\$1,727	\$0.05	\$4,716	\$1,565	\$2,863	\$0.09	\$6,582	\$2,183.64	\$3,996.33	\$0.12
46	\$2,701	\$829	\$1,622	\$0.05	\$4,477	\$1,374	\$2,689	\$0.09	\$6,250	\$1,918.25	\$3,753.63	\$0.12
47	\$2,571	\$762	\$1,492	\$0.05	\$4,262	\$1,264	\$2,473	\$0.08	\$5,950	\$1,764.06	\$3,451.89	\$0.11
48	\$2,453	\$700	\$1,370	\$0.05	\$4,067	\$1,161	\$2,271	\$0.08	\$5,677	\$1,620.10	\$3,170.21	\$0.11
49	\$2,346	\$642	\$1,256	\$0.05	\$3,888	\$1,064	\$2,081	\$0.07	\$5,428	\$1,484.99	\$2,905.83	\$0.10
50	\$2,247	\$587	\$1,148	\$0.05	\$3,725	\$972	\$1,903	\$0.07	\$5,200	\$1,357.30	\$2,655.95	\$0.10
51	\$2,135	\$529	\$1,035	\$0.04	\$3,539	\$876	\$1,715	\$0.07	\$4,940	\$1,223.34	\$2,393.83	\$0.10
52	\$2,034	\$475	\$929	\$0.04	\$3,371	\$787	\$1,540	\$0.07	\$4,706	\$1,098.33	\$2,149.18	\$0.10
53	\$1,929	\$421	\$824	\$0.04	\$3,197	\$698	\$1,365	\$0.07	\$4,463	\$973.83	\$1,905.57	\$0.09
54	\$1,834	\$370	\$725	\$0.04	\$3,041	\$614	\$1,202	\$0.06	\$4,245	\$857.49	\$1,677.92	\$0.09
55	\$1,733	\$320	\$626	\$0.04	\$2,873	\$531	\$1,038	\$0.06	\$4,010	\$740.69	\$1,449.37	\$0.09
56*	\$1,622	\$309	\$588	\$0.04	\$2,689	\$512	\$975	\$0.06	\$3,753	\$714.31	\$1,360.20	\$0.08
57*	\$1,516	\$297	\$551	\$0.04	\$2,514	\$492	\$913	\$0.06	\$3,509	\$687.27	\$1,274.43	\$0.08
58*	\$1,417	\$285	\$516	\$0.03	\$2,350	\$473	\$855	\$0.06	\$3,280	\$660.43	\$1,193.33	\$0.08
59*	\$1,329	\$275	\$484	\$0.03	\$2,203	\$456	\$803	\$0.05	\$3,075	\$636.09	\$1,120.68	\$0.08
60*	\$1,253	\$266	\$457	\$0.03	\$2,078	\$441	\$759	\$0.05	\$2,901	\$616.17	\$1,059.10	\$0.07
61*	\$1,176	\$256	\$430	N/A	\$1,950	\$425	\$713	N/A	\$2,722	\$593.26	\$995.52	N/A
62*	\$1,070	\$239	\$392	N/A	\$1,774	\$396	\$650	N/A	\$2,476	\$553.39	\$907.18	N/A
63*	\$997	\$229	\$366	N/A	\$1,653	\$379	\$607	N/A	\$2,308	\$529.22	\$848.10	N/A
64*	\$933	\$221	\$347	N/A	\$1,547	\$367	\$575	N/A	\$2,160	\$512.09	\$802.74	N/A
65*	\$877	\$215	\$330	N/A	\$1,455	\$357	\$547	N/A	\$2,031	\$497.82	\$763.78	N/A
66*	\$817	\$207	\$311	N/A	\$1,354	\$343	\$516	N/A	\$1,890	\$479.17	\$719.90	N/A
67*	\$740	\$194	\$286	N/A	\$1,227	\$322	\$474	N/A	\$1,713	\$449.70	\$661.85	N/A
68*	\$686	\$187	\$269	N/A	\$1,138	\$310	\$447	N/A	\$1,589	\$432.61	\$623.89	N/A
69*	\$640	\$181	\$256	N/A	\$1,061	\$300	\$424	N/A	\$1,482	\$419.29	\$592.65	N/A
70*	\$592	\$174	\$242	N/A	\$982	\$289	\$401	N/A	\$1,370	\$403.56	\$559.21	N/A
71*	\$568	\$174	\$237	N/A	\$943	\$290	\$394	N/A	\$1,316	\$404.24	\$549.31	N/A
72*	\$537	\$172	\$230	N/A	\$891	\$286	\$381	N/A	\$1,243	\$398.80	\$531.66	N/A

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

Policy Series ICC18 END-95 (ESO)(6/18)

Employee Life Option Plus

Tobacco Rates

Issue Age	Face Amount	\$5.00 Per Week			\$6.00 Per Week				\$7.00 Per Week			
		Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$30,392	\$14,521	\$26,576	\$0.53	\$37,107	\$17,730	\$32,447	\$0.65	\$43,837	\$20,945.32	\$38,332.39	\$0.76
19	\$29,204	\$13,877	\$25,396	\$0.50	\$35,656	\$16,943	\$31,007	\$0.61	\$42,123	\$20,015.59	\$36,631.00	\$0.72
20	\$28,104	\$13,277	\$24,299	\$0.47	\$34,314	\$16,211	\$29,668	\$0.58	\$40,537	\$19,150.89	\$35,048.29	\$0.68
21	\$26,922	\$12,641	\$23,135	\$0.45	\$32,870	\$15,434	\$28,246	\$0.54	\$38,832	\$18,233.57	\$33,369.50	\$0.64
22	\$25,865	\$12,067	\$22,083	\$0.42	\$31,580	\$14,733	\$26,963	\$0.52	\$37,307	\$17,404.46	\$31,852.34	\$0.61
23	\$24,833	\$11,506	\$21,058	\$0.40	\$30,319	\$14,048	\$25,710	\$0.48	\$35,818	\$16,595.91	\$30,372.59	\$0.57
24	\$23,931	\$11,009	\$20,147	\$0.38	\$29,218	\$13,441	\$24,598	\$0.46	\$34,517	\$15,878.51	\$29,059.52	\$0.54
25	\$22,973	\$10,488	\$19,194	\$0.36	\$28,049	\$12,805	\$23,435	\$0.44	\$33,136	\$15,127.58	\$27,685.13	\$0.52
26	\$22,003	\$9,965	\$18,236	\$0.35	\$26,864	\$12,166	\$22,265	\$0.42	\$31,737	\$14,372.74	\$26,303.94	\$0.50
27	\$21,111	\$9,479	\$17,347	\$0.33	\$25,776	\$11,573	\$21,181	\$0.41	\$30,450	\$13,672.05	\$25,021.37	\$0.48
28	\$20,143	\$8,962	\$16,401	\$0.32	\$24,593	\$10,942	\$20,025	\$0.39	\$29,054	\$12,926.42	\$23,656.93	\$0.46
29	\$19,276	\$8,493	\$15,543	\$0.30	\$23,535	\$10,369	\$18,977	\$0.37	\$27,804	\$12,250.16	\$22,419.20	\$0.44
30	\$18,420	\$8,032	\$14,699	\$0.30	\$22,490	\$9,806	\$17,947	\$0.36	\$26,569	\$11,584.88	\$21,201.80	\$0.42
31	\$17,554	\$7,570	\$13,854	\$0.28	\$21,432	\$9,242	\$16,914	\$0.34	\$25,320	\$10,918.74	\$19,982.54	\$0.40
32	\$16,716	\$7,124	\$13,037	\$0.27	\$20,409	\$8,698	\$15,917	\$0.33	\$24,110	\$10,274.72	\$18,803.87	\$0.39
33	\$15,685	\$6,601	\$12,080	\$0.25	\$19,151	\$8,059	\$14,750	\$0.31	\$22,624	\$9,520.86	\$17,424.33	\$0.37
34	\$15,094	\$6,268	\$11,471	\$0.25	\$18,428	\$7,652	\$14,004	\$0.30	\$21,771	\$9,040.19	\$16,544.65	\$0.36
35	\$14,276	\$5,844	\$10,696	\$0.24	\$17,430	\$7,135	\$13,059	\$0.29	\$20,591	\$8,429.34	\$15,426.78	\$0.34
36	\$13,526	\$5,454	\$9,981	\$0.23	\$16,514	\$6,659	\$12,186	\$0.27	\$19,509	\$7,866.22	\$14,396.08	\$0.32
37	\$12,726	\$5,049	\$9,240	\$0.21	\$15,538	\$6,165	\$11,282	\$0.26	\$18,357	\$7,283.14	\$13,329.02	\$0.31
38	\$11,971	\$4,669	\$8,544	\$0.21	\$14,617	\$5,700	\$10,433	\$0.25	\$17,268	\$6,734.35	\$12,324.69	\$0.29
39	\$11,301	\$4,327	\$7,919	\$0.19	\$13,798	\$5,283	\$9,669	\$0.24	\$16,300	\$6,241.11	\$11,421.90	\$0.28
40	\$10,738	\$4,032	\$7,378	\$0.18	\$13,110	\$4,922	\$9,008	\$0.23	\$15,488	\$5,814.97	\$10,642.11	\$0.27
41	\$10,274	\$3,777	\$6,912	\$0.18	\$12,545	\$4,612	\$8,440	\$0.22	\$14,820	\$5,448.28	\$9,971.04	\$0.26
42	\$9,552	\$3,433	\$6,283	\$0.17	\$11,662	\$4,191	\$7,671	\$0.21	\$13,777	\$4,951.45	\$9,061.68	\$0.24
43	\$9,153	\$3,210	\$5,875	\$0.16	\$11,176	\$3,920	\$7,173	\$0.20	\$13,203	\$4,630.56	\$8,474.48	\$0.24
44	\$8,787	\$3,001	\$5,492	\$0.16	\$10,729	\$3,664	\$6,706	\$0.19	\$12,674	\$4,328.55	\$7,921.76	\$0.23
45	\$8,449	\$2,803	\$5,130	\$0.15	\$10,316	\$3,422	\$6,263	\$0.19	\$12,187	\$4,043.16	\$7,399.46	\$0.22
46	\$8,022	\$2,462	\$4,818	\$0.15	\$9,795	\$3,006	\$5,883	\$0.18	\$11,571	\$3,551.37	\$6,949.31	\$0.22
47	\$7,637	\$2,264	\$4,431	\$0.15	\$9,324	\$2,764	\$5,409	\$0.18	\$11,015	\$3,265.73	\$6,390.35	\$0.21
48	\$7,286	\$2,079	\$4,069	\$0.14	\$8,896	\$2,539	\$4,968	\$0.17	\$10,510	\$2,999.34	\$5,869.10	\$0.20
49	\$6,967	\$1,906	\$3,730	\$0.13	\$8,506	\$2,327	\$4,554	\$0.16	\$10,049	\$2,749.21	\$5,379.63	\$0.19
50	\$6,674	\$1,742	\$3,409	\$0.13	\$8,149	\$2,127	\$4,162	\$0.16	\$9,627	\$2,512.84	\$4,917.09	\$0.19
51	\$6,341	\$1,570	\$3,073	\$0.13	\$7,743	\$1,917	\$3,752	\$0.15	\$9,147	\$2,265.16	\$4,432.45	\$0.18
52	\$6,040	\$1,410	\$2,758	\$0.12	\$7,375	\$1,721	\$3,368	\$0.15	\$8,713	\$2,033.53	\$3,979.14	\$0.18
53	\$5,728	\$1,250	\$2,446	\$0.12	\$6,994	\$1,526	\$2,986	\$0.15	\$8,263	\$1,802.99	\$3,528.05	\$0.17
54	\$5,448	\$1,101	\$2,153	\$0.12	\$6,652	\$1,344	\$2,629	\$0.14	\$7,859	\$1,587.52	\$3,106.43	\$0.17
55	\$5,148	\$951	\$1,861	\$0.11	\$6,285	\$1,161	\$2,272	\$0.13	\$7,425	\$1,371.47	\$2,683.69	\$0.16
56*	\$4,818	\$917	\$1,746	\$0.11	\$5,882	\$1,120	\$2,132	\$0.13	\$6,949	\$1,322.60	\$2,518.53	\$0.15
57*	\$4,505	\$882	\$1,636	\$0.10	\$5,500	\$1,077	\$1,998	\$0.13	\$6,498	\$1,272.70	\$2,360.01	\$0.15
58*	\$4,210	\$848	\$1,532	\$0.10	\$5,140	\$1,035	\$1,870	\$0.12	\$6,073	\$1,222.80	\$2,209.48	\$0.14
59*	\$3,947	\$816	\$1,438	\$0.10	\$4,819	\$997	\$1,756	\$0.12	\$5,694	\$1,177.86	\$2,075.18	\$0.14
60*	\$3,723	\$791	\$1,359	\$0.09	\$4,546	\$966	\$1,660	\$0.11	\$5,371	\$1,140.80	\$1,960.84	\$0.13
61*	\$3,494	\$762	\$1,278	N/A	\$4,266	\$930	\$1,560	N/A	\$5,040	\$1,098.47	\$1,843.28	N/A
62*	\$3,179	\$711	\$1,165	N/A	\$3,881	\$867	\$1,422	N/A	\$4,585	\$1,024.75	\$1,679.90	N/A
63*	\$2,962	\$679	\$1,088	N/A	\$3,617	\$829	\$1,329	N/A	\$4,273	\$979.80	\$1,570.16	N/A
64*	\$2,773	\$657	\$1,031	N/A	\$3,385	\$803	\$1,258	N/A	\$4,000	\$948.32	\$1,486.56	N/A
65*	\$2,607	\$639	\$980	N/A	\$3,183	\$780	\$1,197	N/A	\$3,760	\$921.61	\$1,413.99	N/A
66*	\$2,427	\$615	\$924	N/A	\$2,963	\$751	\$1,129	N/A	\$3,500	\$887.36	\$1,333.15	N/A
67*	\$2,199	\$577	\$850	N/A	\$2,685	\$705	\$1,037	N/A	\$3,172	\$832.71	\$1,225.57	N/A
68*	\$2,040	\$555	\$801	N/A	\$2,490	\$678	\$978	N/A	\$2,942	\$800.96	\$1,155.12	N/A
69*	\$1,902	\$538	\$761	N/A	\$2,322	\$657	\$929	N/A	\$2,743	\$776.05	\$1,096.93	N/A
70*	\$1,759	\$518	\$718	N/A	\$2,148	\$633	\$877	N/A	\$2,537	\$747.32	\$1,035.55	N/A
71*	\$1,689	\$519	\$705	N/A	\$2,062	\$633	\$861	N/A	\$2,436	\$748.27	\$1,016.81	N/A
72*	\$1,596	\$512	\$683	N/A	\$1,949	\$625	\$834	N/A	\$2,302	\$738.57	\$984.61	N/A

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

Policy Series ICC18 END-95 (ESO)(6/18)

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Employee Life Option Plus

Tobacco Rates

Issue Age	Face Amount	\$8.00 Per Week			\$9.00 Per Week				\$10.00 Per Week			
		Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$50,552	\$24,154	\$44,204	\$0.88	\$57,266	\$27,362	\$50,075	\$0.99	\$63,996	\$30,577.29	\$55,960.02	\$1.11
19	\$48,575	\$23,081	\$42,242	\$0.84	\$55,026	\$26,147	\$47,852	\$0.95	\$61,493	\$29,219.63	\$53,475.54	\$1.06
20	\$46,747	\$22,085	\$40,417	\$0.78	\$52,955	\$25,018	\$45,785	\$0.89	\$59,178	\$27,957.46	\$51,165.30	\$0.99
21	\$44,780	\$21,026	\$38,481	\$0.74	\$50,727	\$23,819	\$43,591	\$0.84	\$56,689	\$26,618.32	\$48,714.56	\$0.94
22	\$43,022	\$20,071	\$36,732	\$0.70	\$48,736	\$22,736	\$41,610	\$0.80	\$54,463	\$25,408.08	\$46,499.96	\$0.89
23	\$41,305	\$19,138	\$35,025	\$0.66	\$46,791	\$21,680	\$39,677	\$0.75	\$52,289	\$24,227.59	\$44,339.50	\$0.84
24	\$39,805	\$18,311	\$33,511	\$0.63	\$45,091	\$20,743	\$37,962	\$0.71	\$50,390	\$23,180.41	\$42,422.84	\$0.79
25	\$38,212	\$17,445	\$31,926	\$0.60	\$43,287	\$19,762	\$36,166	\$0.68	\$48,374	\$22,084.18	\$40,416.48	\$0.76
26	\$36,598	\$16,574	\$30,333	\$0.58	\$41,459	\$18,776	\$34,362	\$0.65	\$46,331	\$20,981.92	\$38,399.60	\$0.73
27	\$35,115	\$15,767	\$28,855	\$0.55	\$39,778	\$17,860	\$32,686	\$0.63	\$44,453	\$19,959.40	\$36,527.92	\$0.70
28	\$33,504	\$14,906	\$27,280	\$0.53	\$37,954	\$16,886	\$30,904	\$0.60	\$42,415	\$18,870.86	\$34,535.99	\$0.67
29	\$32,063	\$14,127	\$25,853	\$0.51	\$36,321	\$16,003	\$29,287	\$0.57	\$40,589	\$17,883.11	\$32,728.13	\$0.64
30	\$30,639	\$13,360	\$24,450	\$0.49	\$34,708	\$15,134	\$27,697	\$0.55	\$38,787	\$16,912.30	\$30,951.64	\$0.62
31	\$29,198	\$12,591	\$23,043	\$0.47	\$33,076	\$14,263	\$26,104	\$0.53	\$36,963	\$15,939.55	\$29,171.20	\$0.59
32	\$27,804	\$11,849	\$21,685	\$0.45	\$31,496	\$13,422	\$24,564	\$0.51	\$35,198	\$14,999.98	\$27,451.62	\$0.57
33	\$26,090	\$10,979	\$20,094	\$0.42	\$29,555	\$12,438	\$22,762	\$0.48	\$33,029	\$13,899.59	\$25,437.94	\$0.54
34	\$25,106	\$10,425	\$19,079	\$0.41	\$28,440	\$11,809	\$21,613	\$0.47	\$31,782	\$13,197.16	\$24,152.41	\$0.52
35	\$23,746	\$9,721	\$17,791	\$0.39	\$26,899	\$11,012	\$20,153	\$0.44	\$30,060	\$12,305.66	\$22,520.95	\$0.49
36	\$22,498	\$9,071	\$16,602	\$0.37	\$25,486	\$10,276	\$18,807	\$0.42	\$28,481	\$11,483.82	\$21,016.70	\$0.47
37	\$21,169	\$8,399	\$15,371	\$0.36	\$23,980	\$9,514	\$17,412	\$0.40	\$26,798	\$10,632.11	\$19,458.03	\$0.45
38	\$19,913	\$7,766	\$14,213	\$0.34	\$22,557	\$8,797	\$16,100	\$0.38	\$25,208	\$9,830.87	\$17,991.71	\$0.43
39	\$18,797	\$7,197	\$13,172	\$0.32	\$21,294	\$8,153	\$14,921	\$0.36	\$23,796	\$9,111.25	\$16,674.57	\$0.40
40	\$17,860	\$6,706	\$12,272	\$0.31	\$20,232	\$7,596	\$13,902	\$0.35	\$22,610	\$8,488.92	\$15,535.78	\$0.39
41	\$17,090	\$6,283	\$11,498	\$0.30	\$19,360	\$7,117	\$13,026	\$0.34	\$21,635	\$7,953.68	\$14,556.24	\$0.38
42	\$15,888	\$5,710	\$10,450	\$0.28	\$17,998	\$6,468	\$11,838	\$0.32	\$20,113	\$7,228.61	\$13,229.12	\$0.36
43	\$15,225	\$5,340	\$9,772	\$0.27	\$17,247	\$6,049	\$11,070	\$0.31	\$19,274	\$6,759.78	\$12,371.21	\$0.34
44	\$14,616	\$4,992	\$9,136	\$0.26	\$16,557	\$5,655	\$10,349	\$0.30	\$18,503	\$6,319.33	\$11,565.12	\$0.33
45	\$14,054	\$4,663	\$8,533	\$0.26	\$15,920	\$5,282	\$9,666	\$0.29	\$17,791	\$5,902.34	\$10,801.98	\$0.33
46	\$13,344	\$4,096	\$8,014	\$0.25	\$15,116	\$4,639	\$9,078	\$0.29	\$16,893	\$5,184.80	\$10,145.60	\$0.32
47	\$12,702	\$3,766	\$7,369	\$0.24	\$14,389	\$4,266	\$8,348	\$0.27	\$16,080	\$4,767.40	\$9,328.81	\$0.31
48	\$12,120	\$3,459	\$6,768	\$0.23	\$13,729	\$3,918	\$7,667	\$0.27	\$15,343	\$4,378.59	\$8,567.99	\$0.30
49	\$11,588	\$3,170	\$6,204	\$0.22	\$13,127	\$3,591	\$7,027	\$0.25	\$14,670	\$4,013.42	\$7,853.44	\$0.28
50	\$11,101	\$2,898	\$5,670	\$0.22	\$12,576	\$3,283	\$6,423	\$0.25	\$14,054	\$3,668.38	\$7,178.22	\$0.28
51	\$10,548	\$2,612	\$5,111	\$0.21	\$11,949	\$2,959	\$5,790	\$0.24	\$13,353	\$3,306.74	\$6,470.60	\$0.27
52	\$10,047	\$2,345	\$4,588	\$0.21	\$11,382	\$2,656	\$5,198	\$0.23	\$12,719	\$2,968.49	\$5,808.64	\$0.26
53	\$9,528	\$2,079	\$4,068	\$0.20	\$10,794	\$2,355	\$4,609	\$0.22	\$12,062	\$2,631.93	\$5,150.11	\$0.25
54	\$9,062	\$1,831	\$3,582	\$0.19	\$10,266	\$2,074	\$4,058	\$0.22	\$11,472	\$2,317.34	\$4,534.54	\$0.24
55	\$8,562	\$1,581	\$3,095	\$0.18	\$9,700	\$1,792	\$3,506	\$0.21	\$10,840	\$2,002.26	\$3,918.01	\$0.23
56*	\$8,014	\$1,525	\$2,905	\$0.17	\$9,078	\$1,728	\$3,290	\$0.20	\$10,145	\$1,930.90	\$3,676.85	\$0.22
57*	\$7,493	\$1,468	\$2,721	\$0.17	\$8,488	\$1,662	\$3,083	\$0.20	\$9,486	\$1,857.93	\$3,445.22	\$0.22
58*	\$7,003	\$1,410	\$2,548	\$0.16	\$7,933	\$1,597	\$2,886	\$0.18	\$8,865	\$1,784.97	\$3,225.26	\$0.20
59*	\$6,566	\$1,358	\$2,393	\$0.16	\$7,438	\$1,539	\$2,711	\$0.18	\$8,312	\$1,719.42	\$3,029.31	\$0.20
60*	\$6,194	\$1,316	\$2,261	\$0.15	\$7,016	\$1,490	\$2,561	\$0.18	\$7,841	\$1,665.43	\$2,862.59	\$0.20
61*	\$5,812	\$1,267	\$2,126	N/A	\$6,584	\$1,435	\$2,408	N/A	\$7,358	\$1,603.68	\$2,691.04	N/A
62*	\$5,287	\$1,182	\$1,937	N/A	\$5,989	\$1,339	\$2,194	N/A	\$6,693	\$1,495.89	\$2,452.25	N/A
63*	\$4,927	\$1,130	\$1,810	N/A	\$5,581	\$1,280	\$2,051	N/A	\$6,237	\$1,430.14	\$2,291.85	N/A
64*	\$4,612	\$1,093	\$1,714	N/A	\$5,225	\$1,239	\$1,942	N/A	\$5,839	\$1,384.31	\$2,170.01	N/A
65*	\$4,336	\$1,063	\$1,631	N/A	\$4,912	\$1,204	\$1,847	N/A	\$5,489	\$1,345.41	\$2,064.19	N/A
66*	\$4,037	\$1,024	\$1,538	N/A	\$4,573	\$1,159	\$1,742	N/A	\$5,110	\$1,295.54	\$1,946.40	N/A
67*	\$3,658	\$960	\$1,413	N/A	\$4,144	\$1,088	\$1,601	N/A	\$4,631	\$1,215.73	\$1,789.28	N/A
68*	\$3,393	\$924	\$1,332	N/A	\$3,844	\$1,047	\$1,509	N/A	\$4,295	\$1,169.31	\$1,686.35	N/A
69*	\$3,164	\$895	\$1,265	N/A	\$3,584	\$1,014	\$1,433	N/A	\$4,005	\$1,133.09	\$1,601.60	N/A
70*	\$2,926	\$862	\$1,194	N/A	\$3,315	\$977	\$1,353	N/A	\$3,705	\$1,091.38	\$1,512.31	N/A
71*	\$2,810	\$863	\$1,173	N/A	\$3,183	\$978	\$1,329	N/A	\$3,557	\$1,092.60	\$1,484.73	N/A
72*	\$2,655	\$852	\$1,136	N/A	\$3,008	\$965	\$1,287	N/A	\$3,361	\$1,078.34	\$1,437.57	N/A

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

Policy Series ICC18 END-95 (ESO)(6/18)

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

Employee Life Option Plus

Tobacco Rates

Issue Age	Face Amount	\$11.00 Per Week			\$12.00 Per Week				\$13.00 Per Week			
		Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$70,711	\$33,786	\$61,832	\$1.23	\$77,425	\$36,994	\$67,703	\$1.35	\$84,155	\$40,209.26	\$73,587.66	\$1.46
19	\$67,945	\$32,285	\$59,086	\$1.17	\$74,397	\$35,351	\$64,697	\$1.28	\$80,863	\$38,423.67	\$70,320.08	\$1.39
20	\$65,388	\$30,891	\$56,534	\$1.10	\$71,596	\$33,824	\$61,902	\$1.20	\$77,819	\$36,764.03	\$67,282.31	\$1.31
21	\$62,637	\$29,411	\$53,826	\$1.04	\$68,584	\$32,204	\$58,936	\$1.14	\$74,546	\$35,003.07	\$64,059.61	\$1.23
22	\$60,178	\$28,074	\$51,379	\$0.99	\$65,892	\$30,740	\$56,258	\$1.08	\$71,619	\$33,411.70	\$61,147.59	\$1.17
23	\$57,776	\$26,770	\$48,992	\$0.92	\$63,262	\$29,312	\$53,644	\$1.01	\$68,761	\$31,859.72	\$58,307.27	\$1.10
24	\$55,677	\$25,613	\$46,874	\$0.88	\$60,964	\$28,045	\$51,325	\$0.96	\$66,263	\$30,482.31	\$55,786.16	\$1.05
25	\$53,450	\$24,402	\$44,657	\$0.84	\$58,525	\$26,718	\$48,898	\$0.92	\$63,612	\$29,040.79	\$53,147.83	\$1.00
26	\$51,193	\$23,184	\$42,429	\$0.81	\$56,053	\$25,385	\$46,457	\$0.88	\$60,925	\$27,591.10	\$50,495.25	\$0.96
27	\$49,118	\$22,054	\$40,361	\$0.78	\$53,781	\$24,148	\$44,193	\$0.85	\$58,456	\$26,246.74	\$48,034.46	\$0.92
28	\$46,865	\$20,851	\$38,159	\$0.74	\$51,315	\$22,831	\$41,783	\$0.81	\$55,775	\$24,814.86	\$45,414.24	\$0.88
29	\$44,848	\$19,760	\$36,162	\$0.71	\$49,107	\$21,636	\$39,596	\$0.78	\$53,375	\$23,516.49	\$43,037.86	\$0.84
30	\$42,857	\$18,687	\$34,199	\$0.69	\$46,926	\$20,461	\$37,446	\$0.75	\$51,005	\$22,239.71	\$40,701.48	\$0.81
31	\$40,842	\$17,612	\$32,233	\$0.65	\$44,719	\$19,284	\$35,292	\$0.72	\$48,606	\$20,960.37	\$38,359.86	\$0.78
32	\$38,891	\$16,574	\$30,332	\$0.63	\$42,583	\$18,147	\$33,211	\$0.69	\$46,285	\$19,724.82	\$36,098.60	\$0.75
33	\$36,494	\$15,358	\$28,107	\$0.59	\$39,959	\$16,816	\$30,775	\$0.65	\$43,433	\$18,277.91	\$33,450.79	\$0.70
34	\$35,117	\$14,582	\$26,687	\$0.57	\$38,451	\$15,966	\$29,220	\$0.63	\$41,794	\$17,354.54	\$31,760.93	\$0.69
35	\$33,215	\$13,597	\$24,885	\$0.54	\$36,368	\$14,888	\$27,247	\$0.60	\$39,529	\$16,181.99	\$29,615.13	\$0.65
36	\$31,470	\$12,689	\$23,222	\$0.52	\$34,458	\$13,894	\$25,427	\$0.57	\$37,453	\$15,101.42	\$27,637.32	\$0.62
37	\$29,610	\$11,748	\$21,500	\$0.50	\$32,421	\$12,863	\$23,541	\$0.54	\$35,240	\$13,981.47	\$25,587.76	\$0.59
38	\$27,853	\$10,862	\$19,880	\$0.47	\$30,498	\$11,894	\$21,767	\$0.52	\$33,149	\$12,927.78	\$23,659.44	\$0.56
39	\$26,293	\$10,067	\$18,424	\$0.45	\$28,790	\$11,023	\$20,174	\$0.49	\$31,292	\$11,981.39	\$21,927.24	\$0.53
40	\$24,982	\$9,379	\$17,166	\$0.43	\$27,354	\$10,270	\$18,795	\$0.47	\$29,732	\$11,162.88	\$20,429.45	\$0.51
41	\$23,905	\$8,788	\$16,084	\$0.42	\$26,175	\$9,623	\$17,611	\$0.45	\$28,450	\$10,459.07	\$19,141.44	\$0.50
42	\$22,223	\$7,987	\$14,617	\$0.39	\$24,333	\$8,745	\$16,005	\$0.43	\$26,448	\$9,505.41	\$17,395.91	\$0.47
43	\$21,297	\$7,469	\$13,670	\$0.38	\$23,319	\$8,178	\$14,968	\$0.42	\$25,346	\$8,889.35	\$16,268.58	\$0.45
44	\$20,445	\$6,983	\$12,779	\$0.37	\$22,386	\$7,645	\$13,992	\$0.40	\$24,332	\$8,310.11	\$15,208.47	\$0.44
45	\$19,658	\$6,522	\$11,936	\$0.36	\$21,524	\$7,141	\$13,069	\$0.39	\$23,395	\$7,761.53	\$14,204.51	\$0.43
46	\$18,665	\$5,729	\$11,210	\$0.35	\$20,437	\$6,273	\$12,274	\$0.39	\$22,214	\$6,817.92	\$13,341.28	\$0.42
47	\$17,768	\$5,268	\$10,308	\$0.34	\$19,455	\$5,768	\$11,287	\$0.37	\$21,146	\$6,269.37	\$12,267.85	\$0.40
48	\$16,953	\$4,838	\$9,467	\$0.33	\$18,562	\$5,297	\$10,366	\$0.36	\$20,176	\$5,757.83	\$11,266.88	\$0.39
49	\$16,209	\$4,434	\$8,677	\$0.31	\$17,748	\$4,856	\$9,501	\$0.34	\$19,291	\$5,277.63	\$10,327.24	\$0.37
50	\$15,528	\$4,053	\$7,931	\$0.30	\$17,003	\$4,438	\$8,684	\$0.33	\$18,481	\$4,823.91	\$9,439.36	\$0.36
51	\$14,754	\$3,654	\$7,149	\$0.29	\$16,155	\$4,001	\$7,828	\$0.32	\$17,560	\$4,348.56	\$8,509.22	\$0.35
52	\$14,054	\$3,280	\$6,418	\$0.29	\$15,389	\$3,592	\$7,028	\$0.31	\$16,726	\$3,903.68	\$7,638.60	\$0.34
53	\$13,328	\$2,908	\$5,691	\$0.27	\$14,593	\$3,184	\$6,231	\$0.30	\$15,862	\$3,461.09	\$6,772.60	\$0.33
54	\$12,676	\$2,561	\$5,010	\$0.27	\$13,880	\$2,804	\$5,486	\$0.30	\$15,086	\$3,047.37	\$5,963.04	\$0.32
55	\$11,977	\$2,212	\$4,329	\$0.26	\$13,114	\$2,422	\$4,740	\$0.28	\$14,254	\$2,632.86	\$5,151.97	\$0.30
56*	\$11,209	\$2,133	\$4,062	\$0.24	\$12,274	\$2,336	\$4,448	\$0.27	\$13,341	\$2,539.19	\$4,835.18	\$0.29
57*	\$10,481	\$2,053	\$3,807	\$0.24	\$11,476	\$2,248	\$4,168	\$0.27	\$12,474	\$2,443.16	\$4,530.43	\$0.29
58*	\$9,795	\$1,972	\$3,564	\$0.22	\$10,726	\$2,160	\$3,902	\$0.25	\$11,658	\$2,347.34	\$4,241.41	\$0.27
59*	\$9,184	\$1,900	\$3,347	\$0.22	\$10,056	\$2,080	\$3,665	\$0.24	\$10,931	\$2,261.19	\$3,983.80	\$0.26
60*	\$8,664	\$1,840	\$3,163	\$0.22	\$9,486	\$2,015	\$3,463	\$0.24	\$10,311	\$2,190.06	\$3,764.34	\$0.26
61*	\$8,130	\$1,772	\$2,973	N/A	\$8,902	\$1,940	\$3,256	N/A	\$9,675	\$2,108.67	\$3,538.44	N/A
62*	\$7,396	\$1,653	\$2,710	N/A	\$8,098	\$1,810	\$2,967	N/A	\$8,802	\$1,967.25	\$3,224.96	N/A
63*	\$6,892	\$1,580	\$2,533	N/A	\$7,546	\$1,730	\$2,773	N/A	\$8,202	\$1,880.72	\$3,013.91	N/A
64*	\$6,452	\$1,530	\$2,398	N/A	\$7,064	\$1,675	\$2,625	N/A	\$7,678	\$1,820.30	\$2,853.45	N/A
65*	\$6,065	\$1,487	\$2,281	N/A	\$6,641	\$1,628	\$2,497	N/A	\$7,218	\$1,769.20	\$2,714.40	N/A
66*	\$5,646	\$1,431	\$2,151	N/A	\$6,182	\$1,567	\$2,355	N/A	\$6,720	\$1,703.72	\$2,559.65	N/A
67*	\$5,117	\$1,343	\$1,977	N/A	\$5,603	\$1,471	\$2,165	N/A	\$6,090	\$1,598.75	\$2,352.99	N/A
68*	\$4,746	\$1,292	\$1,863	N/A	\$5,197	\$1,415	\$2,041	N/A	\$5,649	\$1,537.94	\$2,217.97	N/A
69*	\$4,425	\$1,252	\$1,770	N/A	\$4,846	\$1,371	\$1,938	N/A	\$5,267	\$1,490.14	\$2,106.27	N/A
70*	\$4,093	\$1,206	\$1,671	N/A	\$4,482	\$1,320	\$1,829	N/A	\$4,872	\$1,435.15	\$1,988.65	N/A
71*	\$3,930	\$1,207	\$1,640	N/A	\$4,304	\$1,322	\$1,797	N/A	\$4,678	\$1,436.94	\$1,952.64	N/A
72*	\$3,714	\$1,192	\$1,589	N/A	\$4,067	\$1,305	\$1,740	N/A	\$4,420	\$1,418.11	\$1,890.52	N/A

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

Policy Series ICC18 END-95 (ESO)(6/18)

Employee Life Option Plus

Tobacco Rates

Issue Age	Face Amount	\$14.00 Per Week			\$15.00 Per Week				\$16.00 Per Week			
		Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$90,870	\$43,418	\$79,459	\$1.58	\$97,584	\$46,626	\$85,330	\$1.70	\$104,299	\$49,834.06	\$91,202.17	\$1.81
19	\$87,316	\$41,490	\$75,932	\$1.50	\$93,767	\$44,555	\$81,542	\$1.61	\$100,219	\$47,621.06	\$87,152.45	\$1.72
20	\$84,029	\$39,698	\$72,651	\$1.41	\$90,237	\$42,631	\$78,019	\$1.51	\$96,447	\$45,564.46	\$83,388.08	\$1.62
21	\$80,494	\$37,796	\$69,171	\$1.33	\$86,441	\$40,588	\$74,281	\$1.43	\$92,390	\$43,381.72	\$79,393.50	\$1.53
22	\$77,334	\$36,078	\$66,027	\$1.27	\$83,047	\$38,743	\$70,905	\$1.36	\$88,762	\$41,409.25	\$75,784.11	\$1.45
23	\$74,247	\$34,402	\$62,959	\$1.19	\$79,733	\$36,943	\$67,611	\$1.27	\$85,220	\$39,485.83	\$72,264.00	\$1.36
24	\$71,550	\$32,914	\$60,237	\$1.13	\$76,837	\$35,347	\$64,688	\$1.21	\$82,124	\$37,778.68	\$69,139.37	\$1.29
25	\$68,688	\$31,358	\$57,389	\$1.08	\$73,763	\$33,675	\$61,629	\$1.16	\$78,839	\$35,992.37	\$65,869.98	\$1.24
26	\$65,787	\$29,793	\$54,525	\$1.04	\$70,647	\$31,994	\$58,553	\$1.11	\$75,509	\$34,195.76	\$62,582.61	\$1.19
27	\$63,121	\$28,341	\$51,868	\$0.99	\$67,784	\$30,435	\$55,699	\$1.07	\$72,449	\$32,529.60	\$59,532.79	\$1.14
28	\$60,226	\$26,795	\$49,038	\$0.95	\$64,675	\$28,775	\$52,661	\$1.02	\$69,126	\$30,754.85	\$56,285.15	\$1.09
29	\$57,634	\$25,393	\$46,472	\$0.91	\$61,892	\$27,269	\$49,905	\$0.98	\$66,151	\$29,145.47	\$53,339.54	\$1.04
30	\$55,075	\$24,014	\$43,949	\$0.88	\$59,144	\$25,789	\$47,196	\$0.94	\$63,214	\$27,563.20	\$50,444.14	\$1.01
31	\$52,485	\$22,633	\$41,421	\$0.84	\$56,363	\$24,305	\$44,482	\$0.90	\$60,241	\$25,977.73	\$47,542.20	\$0.96
32	\$49,978	\$21,299	\$38,979	\$0.81	\$53,671	\$22,872	\$41,859	\$0.87	\$57,364	\$24,446.24	\$44,739.33	\$0.93
33	\$46,898	\$19,736	\$36,119	\$0.76	\$50,363	\$21,194	\$38,788	\$0.81	\$53,829	\$22,652.86	\$41,457.48	\$0.87
34	\$45,129	\$18,739	\$34,295	\$0.74	\$48,463	\$20,124	\$36,829	\$0.79	\$51,798	\$21,508.60	\$39,363.37	\$0.85
35	\$42,684	\$17,474	\$31,979	\$0.70	\$45,837	\$18,764	\$34,341	\$0.75	\$48,992	\$20,055.86	\$36,704.81	\$0.80
36	\$40,441	\$16,306	\$29,842	\$0.67	\$43,429	\$17,511	\$32,047	\$0.72	\$46,418	\$18,716.20	\$34,252.77	\$0.77
37	\$38,051	\$15,097	\$27,629	\$0.64	\$40,863	\$16,212	\$29,671	\$0.69	\$43,675	\$17,328.06	\$31,712.42	\$0.73
38	\$35,794	\$13,959	\$25,547	\$0.61	\$38,439	\$14,991	\$27,435	\$0.65	\$41,084	\$16,022.35	\$29,322.88	\$0.70
39	\$33,789	\$12,937	\$23,677	\$0.57	\$36,286	\$13,894	\$25,427	\$0.62	\$38,783	\$14,849.62	\$27,176.41	\$0.66
40	\$32,105	\$12,054	\$22,060	\$0.55	\$34,477	\$12,944	\$23,690	\$0.59	\$36,849	\$13,834.96	\$25,319.68	\$0.63
41	\$30,720	\$11,294	\$20,669	\$0.54	\$32,990	\$12,128	\$22,196	\$0.57	\$35,260	\$12,962.63	\$23,723.28	\$0.61
42	\$28,559	\$10,264	\$18,784	\$0.50	\$30,669	\$11,022	\$20,172	\$0.54	\$32,779	\$11,780.77	\$21,560.06	\$0.58
43	\$27,368	\$9,599	\$17,566	\$0.49	\$29,390	\$10,308	\$18,864	\$0.52	\$31,413	\$11,017.17	\$20,162.75	\$0.56
44	\$26,273	\$8,973	\$16,422	\$0.47	\$28,214	\$9,636	\$17,635	\$0.51	\$30,156	\$10,299.18	\$18,848.71	\$0.54
45	\$25,262	\$8,381	\$15,338	\$0.46	\$27,129	\$9,000	\$16,472	\$0.49	\$28,996	\$9,619.71	\$17,605.21	\$0.53
46	\$23,986	\$7,362	\$14,406	\$0.45	\$25,759	\$7,906	\$15,470	\$0.48	\$27,531	\$8,449.81	\$16,534.57	\$0.52
47	\$22,833	\$6,770	\$13,247	\$0.43	\$24,520	\$7,270	\$14,225	\$0.47	\$26,208	\$7,770.15	\$15,204.57	\$0.50
48	\$21,786	\$6,217	\$12,166	\$0.42	\$23,396	\$6,677	\$13,065	\$0.45	\$25,006	\$7,136.21	\$13,964.10	\$0.48
49	\$20,830	\$5,699	\$11,151	\$0.40	\$22,369	\$6,120	\$11,975	\$0.43	\$23,909	\$6,541.02	\$12,799.44	\$0.45
50	\$19,955	\$5,209	\$10,192	\$0.39	\$21,430	\$5,594	\$10,946	\$0.42	\$22,904	\$5,978.40	\$11,698.45	\$0.45
51	\$18,961	\$4,696	\$9,188	\$0.38	\$20,362	\$5,042	\$9,867	\$0.40	\$21,763	\$5,389.39	\$10,545.91	\$0.43
52	\$18,061	\$4,215	\$8,248	\$0.37	\$19,395	\$4,527	\$8,858	\$0.40	\$20,730	\$4,838.17	\$9,467.18	\$0.42
53	\$17,128	\$3,737	\$7,313	\$0.35	\$18,393	\$4,013	\$7,853	\$0.38	\$19,659	\$4,289.59	\$8,393.80	\$0.41
54	\$16,290	\$3,291	\$6,439	\$0.35	\$17,494	\$3,534	\$6,915	\$0.37	\$18,698	\$3,777.00	\$7,390.76	\$0.40
55	\$15,392	\$2,843	\$5,563	\$0.33	\$16,529	\$3,053	\$5,974	\$0.35	\$17,666	\$3,263.09	\$6,385.20	\$0.38
56*	\$14,405	\$2,742	\$5,221	\$0.31	\$15,469	\$2,944	\$5,606	\$0.33	\$16,534	\$3,146.92	\$5,992.42	\$0.36
57*	\$13,469	\$2,638	\$4,892	\$0.31	\$14,464	\$2,833	\$5,253	\$0.33	\$15,460	\$3,028.00	\$5,614.92	\$0.36
58*	\$12,588	\$2,535	\$4,580	\$0.29	\$13,518	\$2,722	\$4,918	\$0.31	\$14,448	\$2,909.10	\$5,256.47	\$0.33
59*	\$11,803	\$2,442	\$4,302	\$0.28	\$12,675	\$2,622	\$4,619	\$0.30	\$13,547	\$2,802.33	\$4,937.20	\$0.33
60*	\$11,134	\$2,365	\$4,065	\$0.28	\$11,956	\$2,539	\$4,365	\$0.30	\$12,779	\$2,714.26	\$4,665.36	\$0.32
61*	\$10,447	\$2,277	\$3,821	N/A	\$11,219	\$2,445	\$4,103	N/A	\$11,991	\$2,613.44	\$4,385.47	N/A
62*	\$9,504	\$2,124	\$3,482	N/A	\$10,207	\$2,281	\$3,740	N/A	\$10,909	\$2,438.16	\$3,996.95	N/A
63*	\$8,857	\$2,031	\$3,255	N/A	\$9,511	\$2,181	\$3,495	N/A	\$10,166	\$2,331.06	\$3,735.60	N/A
64*	\$8,291	\$1,966	\$3,081	N/A	\$8,904	\$2,111	\$3,309	N/A	\$9,516	\$2,256.05	\$3,536.53	N/A
65*	\$7,794	\$1,910	\$2,931	N/A	\$8,370	\$2,052	\$3,148	N/A	\$8,946	\$2,192.75	\$3,364.23	N/A
66*	\$7,256	\$1,840	\$2,764	N/A	\$7,792	\$1,976	\$2,968	N/A	\$8,329	\$2,111.65	\$3,172.52	N/A
67*	\$6,576	\$1,726	\$2,541	N/A	\$7,062	\$1,854	\$2,729	N/A	\$7,547	\$1,981.24	\$2,915.93	N/A
68*	\$6,099	\$1,660	\$2,395	N/A	\$6,550	\$1,783	\$2,572	N/A	\$7,001	\$1,906.02	\$2,748.80	N/A
69*	\$5,687	\$1,609	\$2,274	N/A	\$6,107	\$1,728	\$2,442	N/A	\$6,528	\$1,846.90	\$2,610.55	N/A
70*	\$5,260	\$1,549	\$2,147	N/A	\$5,649	\$1,664	\$2,306	N/A	\$6,038	\$1,781.81	\$2,469.00	N/A
71*	\$5,051	\$1,552	\$2,108	N/A	\$5,424	\$1,666	\$2,264	N/A	\$5,797	\$1,780.66	\$2,419.73	N/A
72*	\$4,773	\$1,531	\$2,042	N/A	\$5,126	\$1,645	\$2,192	N/A	\$5,478	\$1,757.56	\$2,343.05	N/A

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

Policy Series ICC18 END-95 (ESO)(6/18)

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Employee Life Option Plus

Tobacco Rates

Issue Age	Face Amount	\$17.00 Per Week			\$18.00 Per Week				\$19.00 Per Week			
		Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$111,029	\$53,050	\$97,087	\$1.93	\$117,744	\$56,258	\$102,959	\$2.05	\$124,457	\$59,465.55	\$108,828.93	\$2.16
19	\$106,686	\$50,694	\$92,776	\$1.83	\$113,138	\$53,760	\$98,387	\$1.94	\$119,589	\$56,825.11	\$103,996.99	\$2.05
20	\$102,670	\$48,504	\$88,768	\$1.72	\$108,880	\$51,438	\$94,138	\$1.83	\$115,088	\$54,371.02	\$99,505.08	\$1.93
21	\$98,351	\$46,181	\$84,516	\$1.63	\$104,299	\$48,974	\$89,627	\$1.73	\$110,246	\$51,766.01	\$94,737.70	\$1.83
22	\$94,490	\$44,081	\$80,675	\$1.55	\$100,204	\$46,747	\$85,553	\$1.64	\$105,918	\$49,412.87	\$90,431.73	\$1.73
23	\$90,718	\$42,033	\$76,926	\$1.45	\$96,205	\$44,576	\$81,579	\$1.53	\$101,691	\$47,117.51	\$86,230.92	\$1.62
24	\$87,423	\$40,216	\$73,601	\$1.38	\$92,711	\$42,649	\$78,052	\$1.46	\$97,997	\$45,080.58	\$82,502.69	\$1.54
25	\$83,926	\$38,315	\$70,120	\$1.32	\$89,002	\$40,632	\$74,361	\$1.40	\$94,077	\$42,948.97	\$78,601.33	\$1.48
26	\$80,381	\$36,402	\$66,621	\$1.27	\$85,243	\$38,604	\$70,650	\$1.34	\$90,103	\$40,804.95	\$74,678.27	\$1.42
27	\$77,123	\$34,628	\$63,374	\$1.22	\$81,788	\$36,723	\$67,207	\$1.29	\$86,451	\$38,816.50	\$71,038.52	\$1.36
28	\$73,586	\$32,739	\$59,917	\$1.16	\$78,037	\$34,719	\$63,541	\$1.23	\$82,486	\$36,698.85	\$67,163.40	\$1.30
29	\$70,420	\$31,026	\$56,782	\$1.11	\$74,679	\$32,903	\$60,216	\$1.18	\$78,937	\$34,778.85	\$63,649.27	\$1.24
30	\$67,293	\$29,342	\$53,699	\$1.08	\$71,363	\$31,116	\$56,947	\$1.14	\$75,432	\$32,890.61	\$60,193.98	\$1.20
31	\$64,128	\$27,654	\$50,610	\$1.02	\$68,007	\$29,327	\$53,671	\$1.09	\$71,885	\$30,998.97	\$56,731.64	\$1.15
32	\$61,066	\$26,024	\$47,627	\$0.99	\$64,759	\$27,598	\$50,507	\$1.05	\$68,451	\$29,171.08	\$53,386.30	\$1.11
33	\$57,302	\$24,114	\$44,132	\$0.93	\$60,768	\$25,573	\$46,802	\$0.98	\$64,233	\$27,031.17	\$49,470.33	\$1.04
34	\$55,140	\$22,896	\$41,903	\$0.90	\$58,475	\$24,281	\$44,437	\$0.96	\$61,809	\$25,665.57	\$46,971.13	\$1.01
35	\$52,153	\$21,350	\$39,073	\$0.85	\$55,307	\$22,641	\$41,436	\$0.90	\$58,461	\$23,932.18	\$43,798.98	\$0.96
36	\$49,413	\$19,924	\$36,463	\$0.82	\$52,401	\$21,129	\$38,668	\$0.87	\$55,389	\$22,333.40	\$40,872.65	\$0.92
37	\$46,493	\$18,446	\$33,759	\$0.78	\$49,305	\$19,562	\$35,800	\$0.83	\$52,116	\$20,677.02	\$37,841.43	\$0.87
38	\$43,735	\$17,056	\$31,215	\$0.74	\$46,380	\$18,088	\$33,103	\$0.79	\$49,024	\$19,118.87	\$34,989.90	\$0.83
39	\$41,285	\$15,808	\$28,930	\$0.70	\$43,782	\$16,764	\$30,679	\$0.74	\$46,279	\$17,719.77	\$32,429.08	\$0.79
40	\$39,227	\$14,728	\$26,954	\$0.67	\$41,599	\$15,618	\$28,584	\$0.72	\$43,971	\$16,508.91	\$30,213.35	\$0.76
41	\$37,536	\$13,799	\$25,255	\$0.65	\$39,806	\$14,634	\$26,782	\$0.69	\$42,075	\$15,468.03	\$28,308.48	\$0.73
42	\$34,894	\$12,541	\$22,951	\$0.61	\$37,005	\$13,300	\$24,340	\$0.65	\$39,115	\$14,057.93	\$25,727.50	\$0.69
43	\$33,440	\$11,728	\$21,464	\$0.60	\$35,462	\$12,437	\$22,762	\$0.63	\$37,484	\$13,146.39	\$24,059.48	\$0.67
44	\$32,102	\$10,964	\$20,065	\$0.58	\$34,043	\$11,627	\$21,278	\$0.61	\$35,984	\$12,289.62	\$22,491.44	\$0.65
45	\$30,867	\$10,240	\$18,741	\$0.56	\$32,733	\$10,860	\$19,874	\$0.60	\$34,600	\$11,478.90	\$21,007.74	\$0.63
46	\$29,308	\$8,995	\$17,602	\$0.55	\$31,080	\$9,539	\$18,666	\$0.58	\$32,852	\$10,082.94	\$19,730.25	\$0.62
47	\$27,899	\$8,272	\$16,186	\$0.53	\$29,586	\$8,772	\$17,164	\$0.56	\$31,273	\$9,271.82	\$18,143.03	\$0.60
48	\$26,619	\$7,597	\$14,865	\$0.51	\$28,229	\$8,056	\$15,764	\$0.54	\$29,839	\$8,515.45	\$16,662.99	\$0.57
49	\$25,452	\$6,963	\$13,625	\$0.48	\$26,991	\$7,384	\$14,449	\$0.51	\$28,530	\$7,805.24	\$15,273.25	\$0.54
50	\$24,382	\$6,364	\$12,453	\$0.48	\$25,857	\$6,749	\$13,207	\$0.51	\$27,331	\$7,133.94	\$13,959.58	\$0.54
51	\$23,167	\$5,737	\$11,226	\$0.46	\$24,568	\$6,084	\$11,905	\$0.49	\$25,969	\$6,430.96	\$12,584.06	\$0.51
52	\$22,068	\$5,150	\$10,078	\$0.45	\$23,402	\$5,462	\$10,687	\$0.48	\$24,737	\$5,773.37	\$11,297.14	\$0.51
53	\$20,928	\$4,566	\$8,936	\$0.43	\$22,193	\$4,843	\$9,476	\$0.46	\$23,459	\$5,118.75	\$10,016.29	\$0.48
54	\$19,904	\$4,021	\$7,867	\$0.42	\$21,108	\$4,264	\$8,343	\$0.45	\$22,312	\$4,507.02	\$8,819.26	\$0.48
55	\$18,806	\$3,474	\$6,797	\$0.40	\$19,944	\$3,684	\$7,209	\$0.42	\$21,081	\$3,893.87	\$7,619.52	\$0.45
56*	\$17,601	\$3,350	\$6,379	\$0.38	\$18,665	\$3,553	\$6,765	\$0.40	\$19,730	\$3,755.21	\$7,150.74	\$0.43
57*	\$16,457	\$3,223	\$5,977	\$0.38	\$17,453	\$3,418	\$6,339	\$0.40	\$18,448	\$3,613.23	\$6,700.13	\$0.43
58*	\$15,381	\$3,097	\$5,596	\$0.35	\$16,311	\$3,284	\$5,934	\$0.37	\$17,241	\$3,471.48	\$6,272.62	\$0.39
59*	\$14,421	\$2,983	\$5,256	\$0.35	\$15,293	\$3,164	\$5,574	\$0.37	\$16,165	\$3,343.89	\$5,891.33	\$0.39
60*	\$13,604	\$2,889	\$4,967	\$0.34	\$14,426	\$3,064	\$5,267	\$0.36	\$15,249	\$3,238.89	\$5,567.10	\$0.38
61*	\$12,765	\$2,782	\$4,669	N/A	\$13,537	\$2,950	\$4,951	N/A	\$14,309	\$3,118.65	\$5,233.23	N/A
62*	\$11,613	\$2,596	\$4,255	N/A	\$12,315	\$2,752	\$4,512	N/A	\$13,018	\$2,909.52	\$4,769.67	N/A
63*	\$10,822	\$2,481	\$3,977	N/A	\$11,476	\$2,631	\$4,217	N/A	\$12,131	\$2,781.64	\$4,457.66	N/A
64*	\$10,131	\$2,402	\$3,765	N/A	\$10,743	\$2,547	\$3,993	N/A	\$11,356	\$2,692.28	\$4,220.34	N/A
65*	\$9,523	\$2,334	\$3,581	N/A	\$10,099	\$2,475	\$3,798	N/A	\$10,675	\$2,616.55	\$4,014.44	N/A
66*	\$8,866	\$2,248	\$3,377	N/A	\$9,402	\$2,384	\$3,581	N/A	\$9,938	\$2,519.58	\$3,785.38	N/A
67*	\$8,035	\$2,109	\$3,104	N/A	\$8,520	\$2,237	\$3,292	N/A	\$9,006	\$2,364.26	\$3,479.65	N/A
68*	\$7,453	\$2,029	\$2,926	N/A	\$7,903	\$2,152	\$3,103	N/A	\$8,354	\$2,274.38	\$3,280.03	N/A
69*	\$6,949	\$1,966	\$2,779	N/A	\$7,369	\$2,085	\$2,947	N/A	\$7,789	\$2,215.58	\$3,131.65	N/A
70*	\$6,428	\$1,949	\$2,701	N/A	\$6,816	\$2,115	\$2,931	N/A	\$7,205	\$2,282.11	\$3,162.27	N/A
71*	\$6,172	\$1,896	\$2,576	N/A	\$6,545	\$2,010	\$2,732	N/A	\$6,918	\$2,155.03	\$2,928.46	N/A
72*	\$5,832	\$1,871	\$2,494	N/A	\$6,185	\$1,984	\$2,645	N/A	\$6,537	\$2,112.04	\$2,815.62	N/A

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

Policy Series ICC18 END-95 (ESO)(6/18)

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Employee Life Option Plus

Tobacco Rates

Issue Age	Face Amount	\$20.00 Per Week			\$21.00 Per Week				\$22.00 Per Week			
		Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$131,187	\$62,681	\$114,714	\$2.28	\$137,902	\$65,890	\$120,586	\$2.40	\$144,616	\$69,097.52	\$126,456.57	\$2.51
19	\$126,056	\$59,898	\$109,621	\$2.16	\$132,509	\$62,964	\$115,232	\$2.28	\$138,960	\$66,029.62	\$120,842.40	\$2.39
20	\$121,311	\$57,311	\$104,885	\$2.04	\$127,521	\$60,245	\$110,255	\$2.14	\$133,729	\$63,177.59	\$115,622.09	\$2.24
21	\$116,208	\$54,565	\$99,861	\$1.92	\$122,156	\$57,358	\$104,972	\$2.02	\$128,103	\$60,150.76	\$110,082.75	\$2.12
22	\$111,646	\$52,085	\$95,322	\$1.83	\$117,360	\$54,751	\$100,201	\$1.92	\$123,074	\$57,416.48	\$105,079.35	\$2.01
23	\$107,190	\$49,665	\$90,894	\$1.71	\$112,676	\$52,207	\$95,546	\$1.80	\$118,162	\$54,749.18	\$100,197.83	\$1.89
24	\$103,296	\$47,518	\$86,964	\$1.63	\$108,583	\$49,950	\$91,415	\$1.71	\$113,870	\$52,382.48	\$95,866.01	\$1.80
25	\$99,164	\$45,271	\$82,852	\$1.56	\$104,240	\$47,589	\$87,093	\$1.64	\$109,315	\$49,905.58	\$91,332.68	\$1.72
26	\$94,975	\$43,011	\$78,716	\$1.50	\$99,837	\$45,213	\$82,746	\$1.57	\$104,697	\$47,414.13	\$86,773.92	\$1.65
27	\$91,126	\$40,916	\$74,880	\$1.44	\$95,791	\$43,010	\$78,713	\$1.51	\$100,454	\$45,103.85	\$82,545.06	\$1.58
28	\$86,947	\$38,684	\$70,796	\$1.37	\$91,397	\$40,663	\$74,419	\$1.44	\$95,847	\$42,643.29	\$78,042.46	\$1.51
29	\$83,206	\$36,660	\$67,091	\$1.31	\$87,465	\$38,536	\$70,526	\$1.38	\$91,723	\$40,412.24	\$73,959.01	\$1.44
30	\$79,511	\$34,669	\$63,449	\$1.27	\$83,581	\$36,444	\$66,697	\$1.33	\$87,650	\$38,218.03	\$69,943.82	\$1.40
31	\$75,772	\$32,675	\$59,799	\$1.21	\$79,650	\$34,347	\$62,860	\$1.27	\$83,528	\$36,019.78	\$65,920.30	\$1.33
32	\$72,153	\$30,749	\$56,274	\$1.17	\$75,846	\$32,323	\$59,154	\$1.23	\$79,539	\$33,896.34	\$62,034.06	\$1.29
33	\$67,706	\$28,493	\$52,145	\$1.09	\$71,172	\$29,951	\$54,815	\$1.15	\$74,637	\$31,409.49	\$57,483.18	\$1.21
34	\$65,151	\$27,053	\$49,511	\$1.07	\$68,486	\$28,438	\$52,045	\$1.12	\$71,821	\$29,822.95	\$54,579.65	\$1.18
35	\$61,622	\$25,226	\$46,167	\$1.01	\$64,776	\$26,517	\$48,530	\$1.06	\$67,930	\$27,808.50	\$50,893.16	\$1.11
36	\$58,384	\$23,541	\$43,083	\$0.97	\$61,373	\$24,746	\$45,288	\$1.02	\$64,361	\$25,951.00	\$47,493.27	\$1.07
37	\$54,934	\$21,795	\$39,888	\$0.92	\$57,746	\$22,911	\$41,929	\$0.97	\$60,558	\$24,026.39	\$43,971.16	\$1.02
38	\$51,675	\$20,153	\$36,882	\$0.88	\$54,320	\$21,184	\$38,770	\$0.92	\$56,965	\$22,215.78	\$40,657.63	\$0.97
39	\$48,781	\$18,678	\$34,182	\$0.83	\$51,278	\$19,634	\$35,932	\$0.87	\$53,775	\$20,589.91	\$37,681.76	\$0.91
40	\$46,349	\$17,402	\$31,847	\$0.80	\$48,722	\$18,293	\$33,478	\$0.84	\$51,094	\$19,183.24	\$35,107.71	\$0.88
41	\$44,351	\$16,305	\$29,840	\$0.77	\$46,621	\$17,139	\$31,367	\$0.81	\$48,891	\$17,973.80	\$32,894.35	\$0.85
42	\$41,230	\$14,818	\$27,119	\$0.72	\$43,340	\$15,576	\$28,506	\$0.76	\$45,450	\$16,334.73	\$29,894.28	\$0.80
43	\$39,511	\$13,857	\$25,361	\$0.70	\$41,534	\$14,567	\$26,659	\$0.74	\$43,556	\$15,275.96	\$27,956.85	\$0.78
44	\$37,930	\$12,954	\$23,708	\$0.68	\$39,872	\$13,617	\$24,922	\$0.72	\$41,813	\$14,280.39	\$26,134.80	\$0.75
45	\$36,471	\$12,100	\$22,144	\$0.66	\$38,338	\$12,719	\$23,277	\$0.70	\$40,204	\$13,338.08	\$24,410.26	\$0.73
46	\$34,629	\$10,628	\$20,797	\$0.65	\$36,402	\$11,173	\$21,862	\$0.69	\$38,174	\$11,716.36	\$22,926.54	\$0.72
47	\$32,964	\$9,773	\$19,124	\$0.63	\$34,652	\$10,274	\$20,103	\$0.66	\$36,339	\$10,773.79	\$21,082.07	\$0.69
48	\$31,452	\$8,976	\$17,564	\$0.60	\$33,062	\$9,435	\$18,463	\$0.63	\$34,672	\$9,894.70	\$19,361.88	\$0.67
49	\$30,073	\$8,227	\$16,099	\$0.57	\$31,612	\$8,648	\$16,923	\$0.60	\$33,151	\$9,069.45	\$17,747.06	\$0.63
50	\$28,809	\$7,520	\$14,714	\$0.57	\$30,284	\$7,905	\$15,468	\$0.60	\$31,758	\$8,289.47	\$16,220.72	\$0.62
51	\$27,374	\$6,779	\$13,265	\$0.54	\$28,775	\$7,126	\$13,944	\$0.57	\$30,176	\$7,472.78	\$14,622.69	\$0.60
52	\$26,074	\$6,085	\$11,908	\$0.53	\$27,409	\$6,397	\$12,517	\$0.56	\$28,743	\$6,708.33	\$13,126.64	\$0.59
53	\$24,727	\$5,395	\$10,558	\$0.51	\$25,993	\$5,672	\$11,098	\$0.54	\$27,258	\$5,947.70	\$11,638.35	\$0.56
54	\$23,518	\$4,751	\$9,296	\$0.50	\$24,722	\$4,994	\$9,772	\$0.53	\$25,926	\$5,237.05	\$10,247.77	\$0.55
55	\$22,221	\$4,104	\$8,032	\$0.47	\$23,358	\$4,314	\$8,443	\$0.50	\$24,496	\$4,524.66	\$8,853.83	\$0.52
56*	\$20,797	\$3,958	\$7,537	\$0.45	\$21,861	\$4,161	\$7,923	\$0.47	\$22,925	\$4,363.32	\$8,308.71	\$0.50
57*	\$19,445	\$3,809	\$7,062	\$0.45	\$20,441	\$4,004	\$7,424	\$0.47	\$21,436	\$4,198.45	\$7,785.34	\$0.49
58*	\$18,173	\$3,659	\$6,612	\$0.42	\$19,104	\$3,847	\$6,950	\$0.44	\$20,034	\$4,033.85	\$7,288.77	\$0.46
59*	\$17,040	\$3,525	\$6,210	\$0.41	\$17,912	\$3,705	\$6,528	\$0.43	\$18,784	\$3,885.66	\$6,845.83	\$0.45
60*	\$16,074	\$3,414	\$5,868	\$0.40	\$16,896	\$3,589	\$6,168	\$0.42	\$17,719	\$3,763.52	\$6,468.85	\$0.44
61*	\$15,083	\$3,287	\$5,516	N/A	\$15,855	\$3,456	\$5,799	N/A	\$16,627	\$3,623.85	\$6,080.99	N/A
62*	\$13,722	\$3,067	\$5,028	N/A	\$14,424	\$3,224	\$5,285	N/A	\$15,126	\$3,380.66	\$5,542.02	N/A
63*	\$12,787	\$2,932	\$4,699	N/A	\$13,441	\$3,082	\$4,939	N/A	\$14,096	\$3,232.21	\$5,179.72	N/A
64*	\$11,970	\$2,838	\$4,449	N/A	\$12,583	\$2,983	\$4,676	N/A	\$13,195	\$3,128.27	\$4,903.79	N/A
65*	\$11,252	\$2,758	\$4,231	N/A	\$11,828	\$2,899	\$4,448	N/A	\$12,404	\$3,040.34	\$4,664.65	N/A
66*	\$10,476	\$2,656	\$3,990	N/A	\$11,012	\$2,792	\$4,194	N/A	\$11,548	\$2,927.76	\$4,398.63	N/A
67*	\$9,493	\$2,492	\$3,668	N/A	\$9,979	\$2,620	\$3,856	N/A	\$10,465	\$2,747.27	\$4,043.36	N/A
68*	\$8,806	\$2,397	\$3,458	N/A	\$9,257	\$2,520	\$3,635	N/A	\$9,707	\$2,677.48	\$3,861.35	N/A
69*	\$8,211	\$2,378	\$3,361	N/A	\$8,631	\$2,540	\$3,590	N/A	\$9,051	\$2,701.72	\$3,818.80	N/A
70*	\$7,595	\$2,449	\$3,394	N/A	\$7,983	\$2,615	\$3,624	N/A	\$8,372	\$2,782.10	\$3,855.05	N/A
71*	\$7,292	\$2,316	\$3,148	N/A	\$7,665	\$2,477	\$3,366	N/A	\$8,039	\$2,638.40	\$3,585.31	N/A
72*	\$6,891	\$2,273	\$3,030	N/A	\$7,244	\$2,433	\$3,243	N/A	\$7,596	\$2,592.74	\$3,456.41	N/A

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

Policy Series ICC18 END-95 (ESO)(6/18)

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Employee Life Option Plus

Tobacco Rates

Issue Age	Face Amount	\$23.00 Per Week			\$24.00 Per Week				\$25.00 Per Week			
		Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$151,346	\$72,313	\$132,341	\$2.63	\$158,061	\$75,522	\$138,213	\$2.75	\$164,775	\$78,729.50	\$144,084.20	\$2.86
19	\$145,426	\$69,102	\$126,465	\$2.50	\$151,879	\$72,168	\$132,077	\$2.61	\$158,330	\$75,233.67	\$137,686.93	\$2.72
20	\$139,952	\$66,118	\$121,003	\$2.35	\$146,162	\$69,051	\$126,372	\$2.45	\$152,370	\$71,984.16	\$131,739.10	\$2.55
21	\$134,065	\$62,950	\$115,206	\$2.22	\$140,013	\$65,743	\$120,317	\$2.32	\$145,960	\$68,535.52	\$125,427.81	\$2.42
22	\$128,801	\$60,088	\$109,969	\$2.11	\$134,516	\$62,754	\$114,848	\$2.20	\$140,230	\$65,420.10	\$119,726.97	\$2.29
23	\$123,661	\$57,297	\$104,861	\$1.97	\$129,148	\$59,839	\$109,514	\$2.06	\$134,633	\$62,380.85	\$114,164.75	\$2.15
24	\$119,169	\$54,820	\$100,327	\$1.88	\$124,456	\$57,252	\$104,778	\$1.96	\$129,743	\$59,684.37	\$109,229.33	\$2.04
25	\$114,402	\$52,228	\$95,583	\$1.80	\$119,478	\$54,545	\$99,824	\$1.88	\$124,553	\$56,862.18	\$104,064.03	\$1.96
26	\$109,570	\$49,621	\$90,813	\$1.73	\$114,431	\$51,822	\$94,842	\$1.80	\$119,292	\$54,023.77	\$98,870.40	\$1.88
27	\$105,129	\$47,203	\$86,387	\$1.66	\$109,794	\$49,298	\$90,220	\$1.73	\$114,457	\$51,391.19	\$94,051.61	\$1.80
28	\$100,308	\$44,628	\$81,675	\$1.58	\$104,758	\$46,608	\$85,298	\$1.65	\$109,208	\$48,587.73	\$88,921.52	\$1.72
29	\$95,991	\$42,293	\$77,400	\$1.51	\$100,250	\$44,169	\$80,835	\$1.58	\$104,509	\$46,045.62	\$84,268.74	\$1.65
30	\$91,729	\$39,997	\$73,199	\$1.47	\$95,798	\$41,771	\$76,446	\$1.53	\$99,868	\$43,545.44	\$79,693.67	\$1.59
31	\$87,415	\$37,696	\$68,988	\$1.40	\$91,294	\$39,369	\$72,049	\$1.46	\$95,172	\$41,041.02	\$75,109.74	\$1.52
32	\$83,240	\$35,474	\$64,921	\$1.35	\$86,933	\$37,047	\$67,801	\$1.41	\$90,626	\$38,621.18	\$70,681.03	\$1.47
33	\$78,110	\$32,871	\$60,158	\$1.26	\$81,576	\$34,330	\$62,827	\$1.32	\$85,041	\$35,787.80	\$65,496.03	\$1.38
34	\$75,163	\$31,211	\$57,119	\$1.23	\$78,498	\$32,596	\$59,654	\$1.29	\$81,832	\$33,979.92	\$62,187.41	\$1.34
35	\$71,091	\$29,103	\$53,261	\$1.16	\$74,245	\$30,394	\$55,624	\$1.22	\$77,399	\$31,684.83	\$57,987.33	\$1.27
36	\$67,356	\$27,159	\$49,703	\$1.12	\$70,345	\$28,364	\$51,909	\$1.17	\$73,333	\$29,568.60	\$54,113.89	\$1.22
37	\$63,376	\$25,144	\$46,017	\$1.06	\$66,188	\$26,260	\$48,059	\$1.11	\$68,999	\$27,375.35	\$50,100.17	\$1.16
38	\$59,616	\$23,250	\$42,550	\$1.01	\$62,261	\$24,281	\$44,438	\$1.06	\$64,906	\$25,312.69	\$46,325.36	\$1.10
39	\$56,277	\$21,548	\$39,435	\$0.96	\$58,774	\$22,504	\$41,185	\$1.00	\$61,271	\$23,460.05	\$42,934.43	\$1.04
40	\$53,471	\$20,076	\$36,741	\$0.92	\$55,844	\$20,967	\$38,372	\$0.96	\$58,216	\$21,857.20	\$40,001.38	\$1.00
41	\$51,166	\$18,810	\$34,425	\$0.89	\$53,436	\$19,645	\$35,952	\$0.93	\$55,706	\$20,479.20	\$37,479.55	\$0.97
42	\$47,566	\$17,095	\$31,286	\$0.84	\$49,676	\$17,854	\$32,674	\$0.87	\$51,786	\$18,611.89	\$34,061.72	\$0.91
43	\$45,583	\$15,987	\$29,258	\$0.81	\$47,605	\$16,696	\$30,556	\$0.85	\$49,627	\$17,405.18	\$31,853.59	\$0.88
44	\$43,759	\$14,945	\$27,351	\$0.79	\$45,700	\$15,608	\$28,564	\$0.82	\$47,642	\$16,271.17	\$29,778.16	\$0.86
45	\$42,075	\$13,959	\$25,546	\$0.77	\$43,942	\$14,578	\$26,680	\$0.80	\$45,808	\$15,197.26	\$27,812.79	\$0.83
46	\$39,950	\$12,261	\$23,993	\$0.75	\$41,723	\$12,806	\$25,058	\$0.78	\$43,495	\$13,349.49	\$26,122.23	\$0.82
47	\$38,030	\$11,275	\$22,063	\$0.72	\$39,717	\$11,775	\$23,042	\$0.75	\$41,404	\$12,275.46	\$24,020.53	\$0.79
48	\$36,285	\$10,355	\$20,263	\$0.70	\$37,895	\$10,814	\$21,162	\$0.73	\$39,505	\$11,273.94	\$22,060.78	\$0.76
49	\$34,694	\$9,492	\$18,573	\$0.66	\$36,233	\$9,913	\$19,397	\$0.69	\$37,772	\$10,333.66	\$20,220.86	\$0.72
50	\$33,236	\$8,675	\$16,976	\$0.65	\$34,711	\$9,060	\$17,729	\$0.68	\$36,185	\$9,445.01	\$18,481.85	\$0.71
51	\$31,580	\$7,820	\$15,303	\$0.63	\$32,981	\$8,167	\$15,982	\$0.65	\$34,382	\$8,514.36	\$16,660.83	\$0.68
52	\$30,081	\$7,021	\$13,738	\$0.61	\$31,416	\$7,332	\$14,347	\$0.64	\$32,750	\$7,643.52	\$14,956.60	\$0.67
53	\$28,527	\$6,225	\$12,180	\$0.59	\$29,793	\$6,501	\$12,721	\$0.61	\$31,058	\$6,776.86	\$13,260.83	\$0.64
54	\$27,132	\$5,481	\$10,724	\$0.58	\$28,336	\$5,724	\$11,200	\$0.60	\$29,540	\$5,967.08	\$11,676.28	\$0.63
55	\$25,636	\$4,735	\$9,266	\$0.54	\$26,773	\$4,945	\$9,677	\$0.57	\$27,910	\$5,155.26	\$10,087.79	\$0.59
56*	\$23,992	\$4,566	\$8,695	\$0.52	\$25,057	\$4,769	\$9,081	\$0.54	\$26,121	\$4,971.61	\$9,467.03	\$0.57
57*	\$22,434	\$4,394	\$8,148	\$0.52	\$23,429	\$4,589	\$8,509	\$0.54	\$24,424	\$4,783.68	\$8,870.55	\$0.56
58*	\$20,966	\$4,222	\$7,628	\$0.48	\$21,896	\$4,409	\$7,966	\$0.50	\$22,826	\$4,596.02	\$8,304.56	\$0.52
59*	\$19,658	\$4,066	\$7,164	\$0.47	\$20,530	\$4,247	\$7,482	\$0.49	\$21,402	\$4,427.22	\$7,799.96	\$0.51
60*	\$18,544	\$3,939	\$6,770	\$0.46	\$19,366	\$4,113	\$7,070	\$0.48	\$20,189	\$4,288.14	\$7,370.60	\$0.50
61*	\$17,401	\$3,793	\$6,364	N/A	\$18,173	\$3,961	\$6,646	N/A	\$18,945	\$4,129.06	\$6,928.75	N/A
62*	\$15,830	\$3,538	\$5,800	N/A	\$16,532	\$3,695	\$6,057	N/A	\$17,235	\$3,852.02	\$6,314.73	N/A
63*	\$14,752	\$3,383	\$5,421	N/A	\$15,406	\$3,533	\$5,661	N/A	\$16,061	\$3,682.79	\$5,901.78	N/A
64*	\$13,809	\$3,274	\$5,132	N/A	\$14,422	\$3,419	\$5,360	N/A	\$15,035	\$3,564.50	\$5,587.61	N/A
65*	\$12,982	\$3,182	\$4,882	N/A	\$13,558	\$3,323	\$5,099	N/A	\$14,134	\$3,464.38	\$5,315.23	N/A
66*	\$12,086	\$3,064	\$4,604	N/A	\$12,622	\$3,200	\$4,808	N/A	\$13,158	\$3,335.95	\$5,011.88	N/A
67*	\$10,952	\$2,875	\$4,232	N/A	\$11,438	\$3,003	\$4,419	N/A	\$11,924	\$3,130.29	\$4,607.08	N/A
68*	\$10,159	\$2,838	\$4,092	N/A	\$10,610	\$2,998	\$4,323	N/A	\$11,061	\$3,158.03	\$4,554.37	N/A
69*	\$9,472	\$2,864	\$4,048	N/A	\$9,893	\$3,026	\$4,277	N/A	\$10,313	\$3,187.65	\$4,505.65	N/A
70*	\$8,762	\$2,949	\$4,087	N/A	\$9,150	\$3,115	\$4,317	N/A	\$9,539	\$3,281.89	\$4,547.62	N/A
71*	\$8,413	\$2,800	\$3,805	N/A	\$8,786	\$2,961	\$4,023	N/A	\$9,159	\$3,121.48	\$4,241.81	N/A
72*	\$7,950	\$2,753	\$3,670	N/A	\$8,303	\$2,913	\$3,884	N/A	\$8,655	\$3,073.22	\$4,096.93	N/A

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

Policy Series ICC18 END-95 (ESO)(6/18)

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Employee Life Option Plus

Tobacco Rates

Issue Age	Face Amount	\$26.00 Per Week			\$27.00 Per Week				\$28.00 Per Week			
		Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$171,490	\$81,938	\$149,956	\$2.98	\$178,220	\$85,154	\$155,841	\$3.10	\$184,935	\$88,361.94	\$161,712.71	\$3.21
19	\$164,782	\$78,299	\$143,298	\$2.83	\$171,249	\$81,372	\$148,922	\$2.94	\$177,702	\$84,438.66	\$154,533.21	\$3.05
20	\$158,580	\$74,918	\$137,108	\$2.66	\$164,803	\$77,858	\$142,489	\$2.76	\$171,013	\$80,791.67	\$147,857.84	\$2.87
21	\$151,909	\$71,329	\$130,540	\$2.52	\$157,870	\$74,128	\$135,662	\$2.61	\$163,819	\$76,921.21	\$140,774.58	\$2.71
22	\$145,945	\$68,086	\$124,606	\$2.39	\$151,672	\$70,758	\$129,496	\$2.48	\$157,387	\$73,424.18	\$134,375.45	\$2.58
23	\$140,120	\$64,923	\$118,818	\$2.24	\$145,619	\$67,471	\$123,481	\$2.32	\$151,105	\$70,012.99	\$128,132.51	\$2.41
24	\$135,030	\$62,117	\$113,680	\$2.13	\$140,329	\$64,554	\$118,142	\$2.21	\$145,616	\$66,986.27	\$122,592.65	\$2.29
25	\$129,629	\$59,180	\$108,305	\$2.04	\$134,716	\$61,502	\$112,555	\$2.12	\$139,792	\$63,819.24	\$116,796.22	\$2.20
26	\$124,153	\$56,225	\$102,899	\$1.96	\$129,026	\$58,432	\$106,938	\$2.03	\$133,887	\$60,633.41	\$110,966.88	\$2.11
27	\$119,122	\$53,486	\$97,885	\$1.88	\$123,796	\$55,584	\$101,726	\$1.95	\$128,461	\$57,678.99	\$105,558.97	\$2.02
28	\$113,658	\$50,568	\$92,545	\$1.79	\$118,119	\$52,552	\$96,177	\$1.86	\$122,569	\$54,532.17	\$99,800.58	\$1.93
29	\$108,768	\$47,922	\$87,703	\$1.71	\$113,036	\$49,803	\$91,144	\$1.78	\$117,295	\$51,679.00	\$94,578.48	\$1.85
30	\$103,937	\$45,320	\$82,941	\$1.66	\$108,016	\$47,098	\$86,196	\$1.72	\$112,086	\$48,872.86	\$89,443.51	\$1.79
31	\$99,050	\$42,713	\$78,170	\$1.58	\$102,937	\$44,390	\$81,238	\$1.64	\$106,816	\$46,062.26	\$84,299.19	\$1.71
32	\$94,319	\$40,195	\$73,561	\$1.53	\$98,021	\$41,773	\$76,449	\$1.59	\$101,714	\$43,346.44	\$79,328.78	\$1.64
33	\$88,507	\$37,246	\$68,165	\$1.43	\$91,980	\$38,708	\$70,840	\$1.49	\$95,446	\$40,166.54	\$73,509.65	\$1.54
34	\$85,167	\$35,365	\$64,722	\$1.39	\$88,509	\$36,752	\$67,262	\$1.45	\$91,844	\$38,137.30	\$69,795.93	\$1.50
35	\$80,553	\$32,976	\$60,350	\$1.32	\$83,714	\$34,270	\$62,719	\$1.37	\$86,869	\$35,561.56	\$65,082.25	\$1.42
36	\$76,321	\$30,773	\$56,319	\$1.26	\$79,316	\$31,981	\$58,529	\$1.32	\$82,305	\$33,186.20	\$60,734.51	\$1.36
37	\$71,811	\$28,491	\$52,142	\$1.20	\$74,629	\$29,609	\$54,188	\$1.25	\$77,441	\$30,724.72	\$56,229.91	\$1.30
38	\$67,551	\$26,344	\$48,213	\$1.15	\$70,202	\$27,378	\$50,105	\$1.19	\$72,847	\$28,409.60	\$51,993.09	\$1.24
39	\$63,768	\$24,416	\$44,684	\$1.08	\$66,270	\$25,374	\$46,437	\$1.13	\$68,767	\$26,330.20	\$48,187.10	\$1.17
40	\$60,588	\$22,748	\$41,631	\$1.04	\$62,966	\$23,641	\$43,265	\$1.08	\$65,339	\$24,531.53	\$44,895.73	\$1.12
41	\$57,976	\$21,314	\$39,007	\$1.01	\$60,251	\$22,150	\$40,537	\$1.05	\$62,521	\$22,984.60	\$42,064.75	\$1.09
42	\$53,897	\$19,371	\$35,450	\$0.95	\$56,012	\$20,131	\$36,841	\$0.99	\$58,122	\$20,889.05	\$38,229.16	\$1.02
43	\$51,650	\$18,115	\$33,152	\$0.92	\$53,677	\$18,826	\$34,453	\$0.96	\$55,699	\$19,534.75	\$35,750.96	\$0.99
44	\$49,583	\$16,934	\$30,991	\$0.89	\$51,529	\$17,599	\$32,208	\$0.93	\$53,470	\$18,261.61	\$33,420.89	\$0.96
45	\$47,675	\$15,817	\$28,946	\$0.87	\$49,546	\$16,437	\$30,082	\$0.90	\$51,413	\$17,056.78	\$31,215.92	\$0.93
46	\$45,268	\$13,894	\$27,187	\$0.85	\$47,044	\$14,439	\$28,254	\$0.88	\$48,817	\$14,982.91	\$29,318.51	\$0.92
47	\$43,091	\$12,776	\$24,999	\$0.82	\$44,782	\$13,277	\$25,980	\$0.85	\$46,470	\$13,777.43	\$26,959.57	\$0.88
48	\$41,115	\$11,733	\$22,960	\$0.79	\$42,728	\$12,194	\$23,861	\$0.82	\$44,338	\$12,653.18	\$24,759.67	\$0.85
49	\$39,312	\$10,755	\$21,045	\$0.75	\$40,854	\$11,177	\$21,871	\$0.78	\$42,394	\$11,598.15	\$22,695.20	\$0.81
50	\$37,660	\$9,830	\$19,235	\$0.74	\$39,138	\$10,216	\$19,990	\$0.77	\$40,613	\$10,600.81	\$20,743.50	\$0.80
51	\$35,783	\$8,861	\$17,340	\$0.71	\$37,188	\$9,209	\$18,021	\$0.74	\$38,589	\$9,556.18	\$18,699.46	\$0.76
52	\$34,085	\$7,955	\$15,566	\$0.70	\$35,423	\$8,267	\$16,177	\$0.72	\$36,757	\$8,578.72	\$16,786.55	\$0.75
53	\$32,324	\$7,053	\$13,801	\$0.67	\$33,592	\$7,330	\$14,343	\$0.69	\$34,858	\$7,606.02	\$14,883.32	\$0.72
54	\$30,743	\$6,210	\$12,152	\$0.65	\$31,950	\$6,454	\$12,629	\$0.68	\$33,154	\$6,697.11	\$13,104.78	\$0.70
55	\$29,048	\$5,365	\$10,499	\$0.62	\$30,188	\$5,576	\$10,911	\$0.64	\$31,325	\$5,786.04	\$11,322.11	\$0.66
56*	\$27,186	\$5,174	\$9,853	\$0.59	\$28,253	\$5,377	\$10,240	\$0.61	\$29,317	\$5,579.90	\$10,625.36	\$0.63
57*	\$25,420	\$4,979	\$9,232	\$0.59	\$26,417	\$5,174	\$9,594	\$0.61	\$27,413	\$5,369.11	\$9,956.13	\$0.63
58*	\$23,757	\$4,783	\$8,643	\$0.54	\$24,689	\$4,971	\$8,982	\$0.57	\$25,619	\$5,158.39	\$9,320.70	\$0.59
59*	\$22,275	\$4,608	\$8,118	\$0.54	\$23,149	\$4,789	\$8,437	\$0.56	\$24,021	\$4,968.98	\$8,754.45	\$0.58
60*	\$21,012	\$4,463	\$7,671	\$0.52	\$21,836	\$4,638	\$7,972	\$0.54	\$22,659	\$4,812.77	\$8,272.35	\$0.56
61*	\$19,717	\$4,297	\$7,211	N/A	\$20,491	\$4,466	\$7,494	N/A	\$21,263	\$4,634.27	\$7,776.52	N/A
62*	\$17,937	\$4,009	\$6,572	N/A	\$18,641	\$4,166	\$6,830	N/A	\$19,343	\$4,323.16	\$7,087.08	N/A
63*	\$16,715	\$3,833	\$6,142	N/A	\$17,371	\$3,983	\$6,383	N/A	\$18,026	\$4,133.36	\$6,623.83	N/A
64*	\$15,647	\$3,710	\$5,815	N/A	\$16,262	\$3,855	\$6,044	N/A	\$16,874	\$4,000.49	\$6,271.05	N/A
65*	\$14,710	\$3,606	\$5,532	N/A	\$15,287	\$3,747	\$5,749	N/A	\$15,863	\$3,888.18	\$5,965.44	N/A
66*	\$13,694	\$3,472	\$5,216	N/A	\$14,232	\$3,608	\$5,421	N/A	\$14,768	\$3,744.13	\$5,625.13	N/A
67*	\$12,410	\$3,263	\$4,802	N/A	\$12,897	\$3,420	\$5,034	N/A	\$13,383	\$3,577.54	\$5,265.27	N/A
68*	\$11,511	\$3,317	\$4,784	N/A	\$11,963	\$3,478	\$5,016	N/A	\$12,414	\$3,637.67	\$5,246.16	N/A
69*	\$10,733	\$3,349	\$4,734	N/A	\$11,154	\$3,512	\$4,964	N/A	\$11,575	\$3,673.56	\$5,192.43	N/A
70*	\$9,928	\$3,449	\$4,779	N/A	\$10,318	\$3,616	\$5,010	N/A	\$10,706	\$3,781.89	\$5,240.48	N/A
71*	\$9,532	\$3,282	\$4,460	N/A	\$9,907	\$3,444	\$4,680	N/A	\$10,280	\$3,604.68	\$4,898.42	N/A
72*	\$9,008	\$3,234	\$4,311	N/A	\$9,361	\$3,394	\$4,524	N/A	\$9,714	\$3,553.67	\$4,737.42	N/A

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

Policy Series ICC18 END-95 (ESO)(6/18)

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

Issue Age	Face Amount	\$29.00 Per Week			\$30.00 Per Week			
		Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$191,649	\$91,570	\$167,584	\$3.33	\$198,379	\$94,785	\$173,469	\$3.45
19	\$184,153	\$87,504	\$160,143	\$3.16	\$190,619	\$90,576	\$165,766	\$3.27
20	\$177,221	\$83,725	\$153,225	\$2.97	\$183,444	\$86,664	\$158,606	\$3.08
21	\$169,766	\$79,714	\$145,885	\$2.81	\$175,727	\$82,513	\$151,007	\$2.91
22	\$163,101	\$76,090	\$139,254	\$2.67	\$168,828	\$78,762	\$144,144	\$2.76
23	\$156,591	\$72,555	\$132,784	\$2.50	\$162,090	\$75,103	\$137,447	\$2.59
24	\$150,903	\$69,418	\$127,044	\$2.38	\$156,202	\$71,856	\$131,505	\$2.46
25	\$144,867	\$66,136	\$121,036	\$2.28	\$149,954	\$68,459	\$125,287	\$2.36
26	\$138,748	\$62,835	\$114,996	\$2.19	\$143,620	\$65,041	\$119,034	\$2.26
27	\$133,124	\$59,773	\$109,391	\$2.10	\$137,799	\$61,872	\$113,232	\$2.17
28	\$127,019	\$56,512	\$103,424	\$2.00	\$131,479	\$58,496	\$107,055	\$2.07
29	\$121,553	\$53,555	\$98,012	\$1.92	\$125,822	\$55,436	\$101,454	\$1.98
30	\$116,155	\$50,647	\$92,691	\$1.85	\$120,234	\$52,426	\$95,946	\$1.92
31	\$110,693	\$47,734	\$87,359	\$1.77	\$114,581	\$49,411	\$90,427	\$1.83
32	\$105,407	\$44,920	\$82,209	\$1.70	\$109,108	\$46,497	\$85,096	\$1.76
33	\$98,911	\$41,625	\$76,178	\$1.60	\$102,384	\$43,086	\$78,853	\$1.65
34	\$95,178	\$39,522	\$72,330	\$1.56	\$98,521	\$40,910	\$74,870	\$1.61
35	\$90,022	\$36,852	\$67,444	\$1.47	\$93,183	\$38,146	\$69,813	\$1.53
36	\$85,293	\$34,391	\$62,939	\$1.41	\$88,288	\$35,599	\$65,149	\$1.46
37	\$80,253	\$31,840	\$58,272	\$1.35	\$83,071	\$32,958	\$60,318	\$1.39
38	\$75,491	\$29,441	\$53,880	\$1.28	\$78,142	\$30,475	\$55,772	\$1.33
39	\$71,264	\$27,286	\$49,937	\$1.21	\$73,766	\$28,244	\$51,690	\$1.25
40	\$67,711	\$25,422	\$46,526	\$1.16	\$70,088	\$26,315	\$48,159	\$1.20
41	\$64,791	\$23,819	\$43,592	\$1.13	\$67,066	\$24,655	\$45,123	\$1.17
42	\$60,232	\$21,647	\$39,617	\$1.06	\$62,347	\$22,408	\$41,008	\$1.10
43	\$57,721	\$20,244	\$37,049	\$1.03	\$59,748	\$20,955	\$38,350	\$1.06
44	\$55,412	\$18,925	\$34,635	\$1.00	\$57,357	\$19,589	\$35,850	\$1.03
45	\$53,280	\$17,676	\$32,349	\$0.97	\$55,151	\$18,297	\$33,485	\$1.00
46	\$50,589	\$15,527	\$30,383	\$0.95	\$52,365	\$16,072	\$31,449	\$0.99
47	\$48,157	\$14,278	\$27,938	\$0.92	\$49,848	\$14,779	\$28,919	\$0.95
48	\$45,948	\$13,113	\$25,659	\$0.88	\$47,561	\$13,573	\$26,559	\$0.91
49	\$43,933	\$12,019	\$23,519	\$0.84	\$45,476	\$12,441	\$24,345	\$0.87
50	\$42,087	\$10,986	\$21,496	\$0.83	\$43,565	\$11,371	\$22,251	\$0.85
51	\$39,990	\$9,903	\$19,378	\$0.79	\$41,394	\$10,251	\$20,059	\$0.82
52	\$38,092	\$8,890	\$17,396	\$0.78	\$39,429	\$9,202	\$18,007	\$0.81
53	\$36,124	\$7,882	\$15,424	\$0.75	\$37,392	\$8,159	\$15,965	\$0.77
54	\$34,357	\$6,940	\$13,580	\$0.73	\$35,564	\$7,184	\$14,057	\$0.75
55	\$32,462	\$5,996	\$11,733	\$0.69	\$33,602	\$6,207	\$12,145	\$0.71
56*	\$30,381	\$5,782	\$11,011	\$0.66	\$31,448	\$5,986	\$11,398	\$0.68
57*	\$28,408	\$5,564	\$10,318	\$0.66	\$29,405	\$5,759	\$10,680	\$0.68
58*	\$26,549	\$5,346	\$9,659	\$0.61	\$27,482	\$5,534	\$9,999	\$0.63
59*	\$24,893	\$5,149	\$9,072	\$0.60	\$25,767	\$5,330	\$9,391	\$0.62
60*	\$23,482	\$4,988	\$8,573	\$0.58	\$24,306	\$5,163	\$8,874	\$0.60
61*	\$22,035	\$4,803	\$8,059	N/A	\$22,808	\$4,971	\$8,342	N/A
62*	\$20,046	\$4,480	\$7,345	N/A	\$20,750	\$4,638	\$7,603	N/A
63*	\$18,680	\$4,283	\$6,864	N/A	\$19,336	\$4,434	\$7,105	N/A
64*	\$17,487	\$4,146	\$6,499	N/A	\$18,101	\$4,291	\$6,727	N/A
65*	\$16,439	\$4,029	\$6,182	N/A	\$17,016	\$4,171	\$6,399	N/A
66*	\$15,304	\$3,880	\$5,829	N/A	\$15,841	\$4,016	\$6,034	N/A
67*	\$13,869	\$3,734	\$5,496	N/A	\$14,356	\$3,892	\$5,728	N/A
68*	\$12,865	\$3,798	\$5,477	N/A	\$13,316	\$3,958	\$5,708	N/A
69*	\$11,995	\$3,836	\$5,422	N/A	\$12,416	\$3,998	\$5,651	N/A
70*	\$11,095	\$3,949	\$5,472	N/A	\$11,485	\$4,116	\$5,703	N/A
71*	\$10,653	\$3,765	\$5,117	N/A	\$11,027	\$3,927	\$5,336	N/A
72*	\$10,067	\$3,714	\$4,951	N/A	\$10,420	\$3,874	\$5,165	N/A

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

Policy Series ICC18 END-95 (ESO)(6/18)

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Issue Age	\$1.00 Per Week				\$2.00 Per Week				\$3.00 Per Week			
	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
0	\$5,652	\$2,547	\$5,248	N/A	\$16,432	\$7,406	\$15,256	N/A	\$27,238	\$12,276	\$25,289	N/A
1	\$7,012	\$3,152	\$6,494	N/A	\$20,385	\$9,165	\$18,880	N/A	\$33,790	\$15,191	\$31,295	N/A
2	\$6,863	\$3,077	\$6,339	N/A	\$19,953	\$8,946	\$18,430	N/A	\$33,075	\$14,830	\$30,550	N/A
3	\$6,721	\$3,005	\$6,190	N/A	\$19,540	\$8,736	\$17,996	N/A	\$32,389	\$14,480	\$29,830	N/A
4	\$6,585	\$2,935	\$6,046	N/A	\$19,143	\$8,532	\$17,577	N/A	\$31,732	\$14,143	\$29,136	N/A
5	\$6,470	\$2,875	\$5,922	\$0.10	\$18,809	\$8,357	\$17,215	\$0.29	\$31,178	\$13,852	\$28,536	\$0.49
6	\$6,297	\$2,788	\$5,744	\$0.10	\$18,307	\$8,106	\$16,700	\$0.29	\$30,345	\$13,437	\$27,681	\$0.48
7	\$6,119	\$2,700	\$5,562	\$0.10	\$17,788	\$7,849	\$16,169	\$0.28	\$29,487	\$13,011	\$26,804	\$0.47
8	\$5,950	\$2,616	\$5,389	\$0.10	\$17,299	\$7,605	\$15,667	\$0.28	\$28,675	\$12,606	\$25,970	\$0.47
9	\$5,791	\$2,536	\$5,224	\$0.10	\$16,835	\$7,372	\$15,188	\$0.28	\$27,907	\$12,221	\$25,176	\$0.46
10	\$5,652	\$2,465	\$5,078	\$0.10	\$16,432	\$7,166	\$14,763	\$0.28	\$27,238	\$11,879	\$24,472	\$0.46
11	\$5,427	\$2,357	\$4,855	\$0.09	\$15,779	\$6,852	\$14,116	\$0.27	\$26,155	\$11,358	\$23,399	\$0.45
12	\$5,199	\$2,248	\$4,630	\$0.09	\$15,115	\$6,535	\$13,462	\$0.26	\$25,055	\$10,832	\$22,314	\$0.43
13	\$5,008	\$2,155	\$4,439	\$0.09	\$14,560	\$6,265	\$12,906	\$0.25	\$24,136	\$10,385	\$21,394	\$0.42
14	\$4,813	\$2,061	\$4,245	\$0.09	\$13,993	\$5,991	\$12,343	\$0.25	\$23,195	\$9,931	\$20,459	\$0.41
15	\$4,649	\$1,980	\$4,080	\$0.08	\$13,517	\$5,758	\$11,862	\$0.24	\$22,405	\$9,545	\$19,662	\$0.40
16	\$4,496	\$1,905	\$3,925	\$0.08	\$13,071	\$5,539	\$11,412	\$0.23	\$21,668	\$9,183	\$18,917	\$0.39
17	\$4,338	\$1,829	\$3,767	\$0.08	\$12,612	\$5,317	\$10,953	\$0.23	\$20,907	\$8,813	\$18,156	\$0.37
18	\$3,520	\$1,682	\$3,078	\$0.06	\$10,234	\$4,890	\$8,949	\$0.18	\$16,964	\$8,105	\$14,834	\$0.30
19	\$3,382	\$1,607	\$2,941	\$0.06	\$9,833	\$4,672	\$8,551	\$0.17	\$16,300	\$7,745	\$14,175	\$0.28
20	\$3,255	\$1,538	\$2,814	\$0.06	\$9,463	\$4,471	\$8,182	\$0.16	\$15,686	\$7,411	\$13,562	\$0.26
21	\$3,118	\$1,464	\$2,679	\$0.05	\$9,065	\$4,256	\$7,790	\$0.15	\$15,027	\$7,056	\$12,913	\$0.25
22	\$2,995	\$1,397	\$2,557	\$0.05	\$8,709	\$4,063	\$7,436	\$0.14	\$14,437	\$6,735	\$12,326	\$0.24
23	\$2,876	\$1,333	\$2,439	\$0.05	\$8,361	\$3,874	\$7,090	\$0.13	\$13,860	\$6,422	\$11,753	\$0.22
24	\$2,771	\$1,275	\$2,333	\$0.04	\$8,058	\$3,707	\$6,784	\$0.13	\$13,357	\$6,144	\$11,245	\$0.21
25	\$2,661	\$1,215	\$2,223	\$0.04	\$7,735	\$3,531	\$6,463	\$0.12	\$12,823	\$5,854	\$10,714	\$0.20

Issue Age	\$4.00 Per Week				\$5.00 Per Week			
	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
0	\$38,020	\$17,135	\$35,300	N/A	\$48,800	\$21,994	\$45,308	N/A
1	\$47,166	\$21,205	\$43,684	N/A	\$60,539	\$27,217	\$56,069	N/A
2	\$46,167	\$20,699	\$42,642	N/A	\$59,257	\$26,568	\$54,733	N/A
3	\$45,211	\$20,212	\$41,639	N/A	\$58,029	\$25,943	\$53,445	N/A
4	\$44,293	\$19,742	\$40,669	N/A	\$56,851	\$25,339	\$52,200	N/A
5	\$43,519	\$19,335	\$39,832	\$0.68	\$55,859	\$24,818	\$51,126	\$0.87
6	\$42,358	\$18,756	\$38,639	\$0.67	\$54,367	\$24,074	\$49,594	\$0.86
7	\$41,159	\$18,161	\$37,414	\$0.66	\$52,829	\$23,311	\$48,022	\$0.84
8	\$40,026	\$17,596	\$36,250	\$0.66	\$51,374	\$22,585	\$46,527	\$0.84
9	\$38,954	\$17,059	\$35,142	\$0.65	\$49,998	\$21,895	\$45,106	\$0.83
10	\$38,020	\$16,582	\$34,159	\$0.64	\$48,800	\$21,283	\$43,845	\$0.82
11	\$36,509	\$15,855	\$32,662	\$0.62	\$46,860	\$20,350	\$41,922	\$0.80
12	\$34,972	\$15,119	\$31,146	\$0.60	\$44,888	\$19,406	\$39,978	\$0.77
13	\$33,690	\$14,496	\$29,863	\$0.59	\$43,242	\$18,606	\$38,330	\$0.75
14	\$32,377	\$13,863	\$28,558	\$0.57	\$41,557	\$17,793	\$36,656	\$0.73
15	\$31,275	\$13,323	\$27,447	\$0.56	\$40,142	\$17,100	\$35,228	\$0.72
16	\$30,245	\$12,818	\$26,406	\$0.54	\$38,820	\$16,452	\$33,892	\$0.69
17	\$29,183	\$12,302	\$25,343	\$0.52	\$37,457	\$15,790	\$32,528	\$0.67
18	\$23,679	\$11,314	\$20,706	\$0.41	\$30,392	\$14,521	\$26,576	\$0.53
19	\$22,752	\$10,811	\$19,786	\$0.39	\$29,204	\$13,877	\$25,396	\$0.50
20	\$21,896	\$10,344	\$18,931	\$0.37	\$28,104	\$13,277	\$24,299	\$0.47
21	\$20,975	\$9,849	\$18,024	\$0.35	\$26,922	\$12,641	\$23,135	\$0.45
22	\$20,151	\$9,401	\$17,205	\$0.33	\$25,865	\$12,067	\$22,083	\$0.42
23	\$19,347	\$8,964	\$16,406	\$0.31	\$24,833	\$11,506	\$21,058	\$0.40
24	\$18,644	\$8,577	\$15,696	\$0.30	\$23,931	\$11,009	\$20,147	\$0.38
25	\$17,898	\$8,171	\$14,954	\$0.28	\$22,973	\$10,488	\$19,194	\$0.36

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