

Employee Life Option Plus

No Tobacco Rates

Face Amount \$5,000					Face Amount \$10,000					Face Amount \$15,000				
Issue Age	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$1.11	\$2,053	\$4,277	\$0.09	18	\$1.73	\$4,106	\$8,555	\$0.17	18	\$2.35	\$6,159	\$12,832	\$0.26
19	\$1.13	\$2,041	\$4,253	\$0.09	19	\$1.77	\$4,082	\$8,506	\$0.17	19	\$2.42	\$6,123	\$12,758	\$0.26
20	\$1.14	\$2,029	\$4,227	\$0.08	20	\$1.80	\$4,058	\$8,454	\$0.17	20	\$2.46	\$6,087	\$12,681	\$0.25
21	\$1.16	\$2,016	\$4,200	\$0.08	21	\$1.84	\$4,032	\$8,401	\$0.17	21	\$2.52	\$6,048	\$12,601	\$0.25
22	\$1.18	\$2,003	\$4,172	\$0.08	22	\$1.89	\$4,005	\$8,345	\$0.16	22	\$2.59	\$6,008	\$12,517	\$0.24
23	\$1.20	\$1,988	\$4,143	\$0.08	23	\$1.93	\$3,977	\$8,286	\$0.16	23	\$2.65	\$5,965	\$12,429	\$0.24
24	\$1.23	\$1,974	\$4,112	\$0.08	24	\$1.97	\$3,947	\$8,224	\$0.16	24	\$2.72	\$5,921	\$12,336	\$0.24
25	\$1.25	\$1,958	\$4,080	\$0.08	25	\$2.02	\$3,916	\$8,159	\$0.16	25	\$2.79	\$5,874	\$12,239	\$0.24
26	\$1.28	\$1,942	\$4,045	\$0.08	26	\$2.08	\$3,883	\$8,091	\$0.16	26	\$2.88	\$5,825	\$12,136	\$0.24
27	\$1.32	\$1,924	\$4,009	\$0.08	27	\$2.15	\$3,849	\$8,019	\$0.16	27	\$2.99	\$5,773	\$12,028	\$0.24
28	\$1.35	\$1,906	\$3,971	\$0.08	28	\$2.22	\$3,812	\$7,942	\$0.16	28	\$3.09	\$5,718	\$11,914	\$0.24
29	\$1.39	\$1,887	\$3,931	\$0.08	29	\$2.29	\$3,774	\$7,862	\$0.16	29	\$3.20	\$5,660	\$11,794	\$0.24
30	\$1.42	\$1,867	\$3,889	\$0.08	30	\$2.37	\$3,733	\$7,778	\$0.16	30	\$3.31	\$5,600	\$11,667	\$0.24
31	\$1.47	\$1,845	\$3,845	\$0.08	31	\$2.45	\$3,691	\$7,690	\$0.16	31	\$3.44	\$5,536	\$11,534	\$0.24
32	\$1.51	\$1,823	\$3,798	\$0.08	32	\$2.54	\$3,646	\$7,597	\$0.16	32	\$3.57	\$5,469	\$11,395	\$0.24
33	\$1.55	\$1,800	\$3,750	\$0.08	33	\$2.63	\$3,600	\$7,500	\$0.16	33	\$3.70	\$5,399	\$11,249	\$0.24
34	\$1.60	\$1,775	\$3,699	\$0.08	34	\$2.72	\$3,551	\$7,398	\$0.16	34	\$3.84	\$5,326	\$11,097	\$0.24
35	\$1.65	\$1,750	\$3,646	\$0.08	35	\$2.82	\$3,500	\$7,293	\$0.16	35	\$3.99	\$5,250	\$10,939	\$0.24
36	\$1.70	\$1,724	\$3,592	\$0.08	36	\$2.92	\$3,448	\$7,183	\$0.17	36	\$4.15	\$5,171	\$10,775	\$0.25
37	\$1.76	\$1,696	\$3,535	\$0.08	37	\$3.03	\$3,393	\$7,069	\$0.17	37	\$4.31	\$5,089	\$10,604	\$0.25
38	\$1.82	\$1,668	\$3,475	\$0.09	38	\$3.15	\$3,336	\$6,950	\$0.17	38	\$4.49	\$5,004	\$10,425	\$0.25
39	\$1.88	\$1,638	\$3,413	\$0.09	39	\$3.28	\$3,276	\$6,826	\$0.17	39	\$4.68	\$4,914	\$10,239	\$0.25
40	\$1.95	\$1,607	\$3,348	\$0.09	40	\$3.42	\$3,214	\$6,695	\$0.17	40	\$4.88	\$4,820	\$10,043	\$0.26
41	\$2.02	\$1,574	\$3,279	\$0.09	41	\$3.56	\$3,148	\$6,558	\$0.17	41	\$5.09	\$4,721	\$9,837	\$0.26
42	\$2.09	\$1,539	\$3,206	\$0.09	42	\$3.70	\$3,078	\$6,413	\$0.18	42	\$5.31	\$4,617	\$9,619	\$0.26
43	\$2.17	\$1,502	\$3,130	\$0.09	43	\$3.87	\$3,005	\$6,260	\$0.18	43	\$5.56	\$4,507	\$9,390	\$0.27
44	\$2.26	\$1,463	\$3,049	\$0.09	44	\$4.04	\$2,927	\$6,098	\$0.18	44	\$5.82	\$4,390	\$9,147	\$0.27
45	\$2.35	\$1,422	\$2,963	\$0.09	45	\$4.23	\$2,845	\$5,927	\$0.18	45	\$6.10	\$4,267	\$8,890	\$0.27
46	\$2.45	\$1,379	\$2,873	\$0.09	46	\$4.42	\$2,758	\$5,745	\$0.19	46	\$6.40	\$4,136	\$8,618	\$0.28
47	\$2.56	\$1,333	\$2,776	\$0.09	47	\$4.63	\$2,665	\$5,553	\$0.19	47	\$6.71	\$3,998	\$8,329	\$0.28
48	\$2.67	\$1,284	\$2,674	\$0.10	48	\$4.85	\$2,567	\$5,349	\$0.19	48	\$7.04	\$3,851	\$8,023	\$0.29
49	\$2.78	\$1,232	\$2,566	\$0.09	49	\$5.08	\$2,463	\$5,132	\$0.19	49	\$7.38	\$3,695	\$7,698	\$0.28
50	\$2.91	\$1,176	\$2,451	\$0.10	50	\$5.33	\$2,353	\$4,902	\$0.20	50	\$7.76	\$3,529	\$7,353	\$0.29
51	\$3.03	\$1,118	\$2,329	\$0.10	51	\$5.59	\$2,235	\$4,658	\$0.20	51	\$8.14	\$3,353	\$6,986	\$0.30
52	\$3.17	\$1,056	\$2,199	\$0.10	52	\$5.86	\$2,111	\$4,399	\$0.20	52	\$8.54	\$3,167	\$6,598	\$0.31
53	\$3.31	\$990	\$2,062	\$0.10	53	\$6.14	\$1,979	\$4,124	\$0.21	53	\$8.97	\$2,969	\$6,186	\$0.31
54	\$3.46	\$920	\$1,917	\$0.11	54	\$6.43	\$1,840	\$3,833	\$0.21	54	\$9.41	\$2,760	\$5,750	\$0.32
55	\$3.62	\$846	\$1,762	\$0.11	55	\$6.75	\$1,692	\$3,525	\$0.21	55	\$9.89	\$2,537	\$5,287	\$0.32
56*	\$3.81	\$884	\$1,788	\$0.11	56*	\$7.14	\$1,768	\$3,577	\$0.22	56*	\$10.47	\$2,652	\$5,365	\$0.32
57*	\$4.02	\$924	\$1,815	\$0.12	57*	\$7.55	\$1,848	\$3,630	\$0.23	57*	\$11.09	\$2,772	\$5,445	\$0.35
58*	\$4.24	\$966	\$1,843	\$0.11	58*	\$7.99	\$1,931	\$3,685	\$0.23	58*	\$11.75	\$2,897	\$5,528	\$0.34
59*	\$4.47	\$1,009	\$1,871	\$0.12	59*	\$8.46	\$2,018	\$3,743	\$0.24	59*	\$12.45	\$3,027	\$5,614	\$0.36
60*	\$4.70	\$1,055	\$1,901	\$0.12	60*	\$8.92	\$2,109	\$3,802	\$0.25	60*	\$13.14	\$3,164	\$5,703	\$0.37
61*	\$4.92	\$1,102	\$1,931	N/A	61*	\$9.36	\$2,204	\$3,863	N/A	61*	\$13.80	\$3,306	\$5,794	N/A
62*	\$5.16	\$1,151	\$1,963	N/A	62*	\$9.84	\$2,303	\$3,926	N/A	62*	\$14.51	\$3,454	\$5,889	N/A
63*	\$5.41	\$1,203	\$1,996	N/A	63*	\$10.34	\$2,405	\$3,991	N/A	63*	\$15.27	\$3,608	\$5,987	N/A
64*	\$5.68	\$1,256	\$2,029	N/A	64*	\$10.87	\$2,511	\$4,058	N/A	64*	\$16.07	\$3,767	\$6,087	N/A
65*	\$6.02	\$1,310	\$2,063	N/A	65*	\$11.56	\$2,621	\$4,126	N/A	65*	\$17.10	\$3,931	\$6,190	N/A
66*	\$6.36	\$1,367	\$2,098	N/A	66*	\$12.23	\$2,734	\$4,197	N/A	66*	\$18.11	\$4,101	\$6,295	N/A
67*	\$6.71	\$1,425	\$2,134	N/A	67*	\$12.94	\$2,851	\$4,269	N/A	67*	\$19.18	\$4,276	\$6,403	N/A
68*	\$7.09	\$1,486	\$2,171	N/A	68*	\$13.70	\$2,972	\$4,343	N/A	68*	\$20.31	\$4,458	\$6,514	N/A
69*	\$7.48	\$1,558	\$2,223	N/A	69*	\$14.49	\$3,115	\$4,446	N/A	69*	\$21.49	\$4,673	\$6,668	N/A
70*	\$8.04	\$1,632	\$2,276	N/A	70*	\$15.61	\$3,265	\$4,553	N/A	70*	\$23.17	\$4,897	\$6,829	N/A

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

END-95 (ESO)(20/21)

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

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

Employee Life Option Plus

No Tobacco Rates

Face Amount \$20,000					Face Amount \$25,000					Face Amount \$30,000				
Issue Age	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$2.98	\$8,212	\$17,109	\$0.35	18	\$3.60	\$10,265	\$21,387	\$0.43	18	\$4.23	\$12,318	\$25,664	\$0.52
19	\$3.06	\$8,165	\$17,011	\$0.34	19	\$3.71	\$10,206	\$21,264	\$0.43	19	\$4.35	\$12,247	\$25,517	\$0.51
20	\$3.12	\$8,115	\$16,909	\$0.33	20	\$3.77	\$10,144	\$21,136	\$0.42	20	\$4.43	\$12,173	\$25,363	\$0.50
21	\$3.21	\$8,064	\$16,802	\$0.33	21	\$3.89	\$10,080	\$21,002	\$0.41	21	\$4.57	\$12,096	\$25,202	\$0.50
22	\$3.30	\$8,010	\$16,689	\$0.33	22	\$4.00	\$10,013	\$20,862	\$0.41	22	\$4.70	\$12,015	\$25,034	\$0.49
23	\$3.38	\$7,954	\$16,571	\$0.32	23	\$4.10	\$9,942	\$20,714	\$0.40	23	\$4.83	\$11,930	\$24,857	\$0.48
24	\$3.47	\$7,894	\$16,448	\$0.32	24	\$4.21	\$9,868	\$20,560	\$0.39	24	\$4.96	\$11,842	\$24,672	\$0.47
25	\$3.56	\$7,832	\$16,318	\$0.32	25	\$4.33	\$9,790	\$20,398	\$0.39	25	\$5.10	\$11,748	\$24,477	\$0.47
26	\$3.68	\$7,767	\$16,182	\$0.32	26	\$4.48	\$9,708	\$20,227	\$0.39	26	\$5.28	\$11,650	\$24,273	\$0.47
27	\$3.82	\$7,697	\$16,037	\$0.32	27	\$4.66	\$9,622	\$20,047	\$0.39	27	\$5.49	\$11,546	\$24,056	\$0.47
28	\$3.96	\$7,624	\$15,885	\$0.32	28	\$4.82	\$9,530	\$19,856	\$0.39	28	\$5.69	\$11,436	\$23,827	\$0.47
29	\$4.10	\$7,547	\$15,725	\$0.32	29	\$5.01	\$9,434	\$19,656	\$0.39	29	\$5.92	\$11,321	\$23,587	\$0.47
30	\$4.25	\$7,466	\$15,556	\$0.32	30	\$5.20	\$9,333	\$19,446	\$0.40	30	\$6.14	\$11,200	\$23,335	\$0.48
31	\$4.43	\$7,381	\$15,379	\$0.32	31	\$5.41	\$9,227	\$19,224	\$0.40	31	\$6.40	\$11,072	\$23,069	\$0.48
32	\$4.60	\$7,292	\$15,193	\$0.32	32	\$5.63	\$9,115	\$18,992	\$0.40	32	\$6.65	\$10,938	\$22,790	\$0.48
33	\$4.77	\$7,199	\$14,999	\$0.32	33	\$5.84	\$8,999	\$18,749	\$0.40	33	\$6.91	\$10,799	\$22,499	\$0.48
34	\$4.96	\$7,102	\$14,796	\$0.33	34	\$6.07	\$8,877	\$18,496	\$0.41	34	\$7.19	\$10,652	\$22,195	\$0.49
35	\$5.16	\$7,000	\$14,585	\$0.33	35	\$6.33	\$8,751	\$18,232	\$0.41	35	\$7.50	\$10,501	\$21,878	\$0.49
36	\$5.37	\$6,895	\$14,366	\$0.33	36	\$6.59	\$8,619	\$17,958	\$0.41	36	\$7.81	\$10,343	\$21,549	\$0.50
37	\$5.59	\$6,786	\$14,138	\$0.33	37	\$6.87	\$8,482	\$17,673	\$0.42	37	\$8.14	\$10,179	\$21,208	\$0.50
38	\$5.83	\$6,672	\$13,900	\$0.34	38	\$7.16	\$8,340	\$17,376	\$0.42	38	\$8.50	\$10,007	\$20,851	\$0.51
39	\$6.08	\$6,552	\$13,652	\$0.34	39	\$7.48	\$8,191	\$17,065	\$0.42	39	\$8.88	\$9,829	\$20,478	\$0.51
40	\$6.35	\$6,427	\$13,391	\$0.34	40	\$7.82	\$8,034	\$16,739	\$0.43	40	\$9.28	\$9,641	\$20,086	\$0.51
41	\$6.63	\$6,295	\$13,116	\$0.35	41	\$8.17	\$7,869	\$16,395	\$0.43	41	\$9.71	\$9,443	\$19,674	\$0.52
42	\$6.93	\$6,156	\$12,826	\$0.35	42	\$8.54	\$7,695	\$16,032	\$0.44	42	\$10.15	\$9,234	\$19,239	\$0.53
43	\$7.25	\$6,009	\$12,520	\$0.36	43	\$8.94	\$7,511	\$15,650	\$0.45	43	\$10.63	\$9,014	\$18,780	\$0.53
44	\$7.60	\$5,854	\$12,197	\$0.36	44	\$9.38	\$7,317	\$15,246	\$0.45	44	\$11.16	\$8,781	\$18,295	\$0.54
45	\$7.97	\$5,689	\$11,854	\$0.36	45	\$9.85	\$7,112	\$14,817	\$0.45	45	\$11.72	\$8,534	\$17,780	\$0.54
46	\$8.37	\$5,515	\$11,491	\$0.38	46	\$10.34	\$6,894	\$14,363	\$0.47	46	\$12.31	\$8,273	\$17,236	\$0.56
47	\$8.78	\$5,330	\$11,106	\$0.38	47	\$10.86	\$6,663	\$13,882	\$0.48	47	\$12.93	\$7,995	\$16,658	\$0.57
48	\$9.22	\$5,134	\$10,697	\$0.38	48	\$11.41	\$6,418	\$13,372	\$0.48	48	\$13.60	\$7,701	\$16,046	\$0.57
49	\$9.68	\$4,926	\$10,263	\$0.38	49	\$11.98	\$6,158	\$12,829	\$0.48	49	\$14.28	\$7,389	\$15,395	\$0.57
50	\$10.18	\$4,705	\$9,803	\$0.39	50	\$12.61	\$5,882	\$12,254	\$0.49	50	\$15.03	\$7,058	\$14,705	\$0.59
51	\$10.69	\$4,471	\$9,315	\$0.40	51	\$13.25	\$5,589	\$11,644	\$0.49	51	\$15.80	\$6,706	\$13,973	\$0.59
52	\$11.23	\$4,222	\$8,797	\$0.41	52	\$13.92	\$5,278	\$10,996	\$0.51	52	\$16.61	\$6,333	\$13,196	\$0.61
53	\$11.80	\$3,959	\$8,248	\$0.41	53	\$14.63	\$4,949	\$10,310	\$0.51	53	\$17.46	\$5,938	\$12,372	\$0.62
54	\$12.38	\$3,680	\$7,667	\$0.42	54	\$15.36	\$4,600	\$9,583	\$0.53	54	\$18.33	\$5,519	\$11,500	\$0.64
55	\$13.03	\$3,383	\$7,049	\$0.42	55	\$16.16	\$4,229	\$8,811	\$0.53	55	\$19.30	\$5,075	\$10,574	\$0.64
56*	\$13.81	\$3,536	\$7,153	\$0.43	56*	\$17.14	\$4,420	\$8,941	\$0.54	56*	\$20.47	\$5,304	\$10,730	\$0.65
57*	\$14.62	\$3,696	\$7,260	\$0.46	57*	\$18.16	\$4,620	\$9,076	\$0.57	57*	\$21.69	\$5,543	\$10,891	\$0.69
58*	\$15.51	\$3,862	\$7,371	\$0.46	58*	\$19.26	\$4,828	\$9,214	\$0.57	58*	\$23.02	\$5,793	\$11,056	\$0.69
59*	\$16.44	\$4,036	\$7,485	\$0.48	59*	\$20.43	\$5,046	\$9,357	\$0.60	59*	\$24.42	\$6,059	\$11,236	\$0.72
60*	\$17.36	\$4,218	\$7,603	\$0.50	60*	\$21.58	\$5,273	\$9,504	\$0.62	60*	\$25.80	\$6,388	\$11,514	\$0.75
61*	\$18.24	\$4,408	\$7,725	N/A	61*	\$22.68	\$5,510	\$9,657	N/A	61*	\$27.12	\$6,670	\$11,691	N/A
62*	\$19.19	\$4,605	\$7,852	N/A	62*	\$23.87	\$5,756	\$9,815	N/A	62*	\$28.55	\$6,966	\$11,878	N/A
63*	\$20.20	\$4,810	\$7,982	N/A	63*	\$25.13	\$6,013	\$9,978	N/A	63*	\$30.06	\$7,265	\$12,057	N/A
64*	\$21.26	\$5,022	\$8,116	N/A	64*	\$26.46	\$6,278	\$10,145	N/A	64*	\$31.66	\$7,566	\$12,227	N/A
65*	\$22.63	\$5,241	\$8,253	N/A	65*	\$28.17	\$6,574	\$10,350	N/A	65*	\$33.71	\$8,016	\$12,621	N/A
66*	\$23.98	\$5,468	\$8,393	N/A	66*	\$29.86	\$6,900	\$10,591	N/A	66*	\$35.73	\$8,408	\$12,907	N/A
67*	\$25.41	\$5,702	\$8,537	N/A	67*	\$31.64	\$7,221	\$10,813	N/A	67*	\$37.87	\$8,798	\$13,173	N/A
68*	\$26.92	\$5,944	\$8,686	N/A	68*	\$33.53	\$7,539	\$11,018	N/A	68*	\$40.14	\$9,180	\$13,415	N/A
69*	\$28.49	\$6,230	\$8,891	N/A	69*	\$35.49	\$7,858	\$11,214	N/A	69*	\$42.49	\$9,565	\$13,649	N/A
70*	\$30.73	\$6,666	\$9,295	N/A	70*	\$38.29	\$8,503	\$11,858	N/A	70*	\$45.86	\$10,342	\$14,421	N/A

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

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

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Face Amount \$35,000					Face Amount \$40,000					Face Amount \$45,000				
Issue Age	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$4.85	\$14,371	\$29,941	\$0.61	18	\$5.47	\$16,424	\$34,219	\$0.69	18	\$6.10	\$18,477	\$38,496	\$0.78
19	\$5.00	\$14,288	\$29,770	\$0.60	19	\$5.64	\$16,329	\$34,022	\$0.69	19	\$6.29	\$18,370	\$38,275	\$0.77
20	\$5.09	\$14,202	\$29,590	\$0.59	20	\$5.75	\$16,231	\$33,817	\$0.67	20	\$6.41	\$18,260	\$38,044	\$0.75
21	\$5.25	\$14,112	\$29,403	\$0.58	21	\$5.93	\$16,128	\$33,603	\$0.66	21	\$6.61	\$18,144	\$37,804	\$0.75
22	\$5.41	\$14,018	\$29,206	\$0.57	22	\$6.11	\$16,020	\$33,379	\$0.66	22	\$6.82	\$18,023	\$37,551	\$0.74
23	\$5.55	\$13,919	\$29,000	\$0.56	23	\$6.27	\$15,907	\$33,143	\$0.64	23	\$7.00	\$17,896	\$37,288	\$0.72
24	\$5.71	\$13,815	\$28,784	\$0.55	24	\$6.45	\$15,789	\$32,896	\$0.63	24	\$7.20	\$17,762	\$37,008	\$0.71
25	\$5.87	\$13,706	\$28,557	\$0.55	25	\$6.64	\$15,664	\$32,636	\$0.63	25	\$7.41	\$17,622	\$36,716	\$0.71
26	\$6.09	\$13,592	\$28,318	\$0.55	26	\$6.89	\$15,533	\$32,364	\$0.63	26	\$7.69	\$17,475	\$36,409	\$0.71
27	\$6.33	\$13,470	\$28,065	\$0.55	27	\$7.16	\$15,394	\$32,074	\$0.63	27	\$8.00	\$17,319	\$36,084	\$0.71
28	\$6.56	\$13,342	\$27,798	\$0.55	28	\$7.43	\$15,248	\$31,770	\$0.63	28	\$8.30	\$17,154	\$35,741	\$0.71
29	\$6.82	\$13,208	\$27,518	\$0.55	29	\$7.73	\$15,094	\$31,450	\$0.63	29	\$8.63	\$16,981	\$35,381	\$0.71
30	\$7.08	\$13,066	\$27,224	\$0.56	30	\$8.03	\$14,933	\$31,113	\$0.64	30	\$8.97	\$16,799	\$35,002	\$0.72
31	\$7.39	\$12,917	\$26,914	\$0.56	31	\$8.37	\$14,763	\$30,758	\$0.64	31	\$9.36	\$16,608	\$34,603	\$0.72
32	\$7.68	\$12,761	\$26,588	\$0.57	32	\$8.71	\$14,584	\$30,387	\$0.65	32	\$9.74	\$16,407	\$34,185	\$0.73
33	\$7.99	\$12,598	\$26,249	\$0.57	33	\$9.06	\$14,398	\$29,998	\$0.65	33	\$10.13	\$16,198	\$33,748	\$0.73
34	\$8.31	\$12,428	\$25,894	\$0.57	34	\$9.43	\$14,203	\$29,593	\$0.66	34	\$10.55	\$15,979	\$33,292	\$0.74
35	\$8.67	\$12,251	\$25,524	\$0.57	35	\$9.84	\$14,001	\$29,171	\$0.66	35	\$11.00	\$15,751	\$32,817	\$0.74
36	\$9.03	\$12,067	\$25,141	\$0.58	36	\$10.26	\$13,790	\$28,732	\$0.66	36	\$11.48	\$15,514	\$32,324	\$0.75
37	\$9.42	\$11,875	\$24,742	\$0.59	37	\$10.70	\$13,572	\$28,277	\$0.67	37	\$11.98	\$15,268	\$31,811	\$0.75
38	\$9.83	\$11,675	\$24,326	\$0.59	38	\$11.17	\$13,343	\$27,801	\$0.68	38	\$12.50	\$15,011	\$31,276	\$0.76
39	\$10.28	\$11,467	\$23,891	\$0.59	39	\$11.68	\$13,105	\$27,304	\$0.68	39	\$13.09	\$14,743	\$30,717	\$0.76
40	\$10.75	\$11,247	\$23,434	\$0.60	40	\$12.22	\$12,854	\$26,782	\$0.69	40	\$13.69	\$14,461	\$30,129	\$0.77
41	\$11.25	\$11,016	\$22,953	\$0.61	41	\$12.78	\$12,590	\$26,232	\$0.69	41	\$14.32	\$14,164	\$29,511	\$0.78
42	\$11.76	\$10,773	\$22,445	\$0.61	42	\$13.37	\$12,312	\$25,652	\$0.70	42	\$14.98	\$13,851	\$28,858	\$0.79
43	\$12.33	\$10,516	\$21,910	\$0.62	43	\$14.02	\$12,018	\$25,040	\$0.71	43	\$15.71	\$13,520	\$28,170	\$0.80
44	\$12.94	\$10,244	\$21,344	\$0.63	44	\$14.71	\$11,708	\$24,393	\$0.72	44	\$16.49	\$13,171	\$27,442	\$0.81
45	\$13.59	\$9,956	\$20,744	\$0.64	45	\$15.46	\$11,378	\$23,707	\$0.73	45	\$17.34	\$12,801	\$26,671	\$0.82
46	\$14.28	\$9,651	\$20,109	\$0.66	46	\$16.25	\$11,030	\$22,981	\$0.75	46	\$18.22	\$12,409	\$25,854	\$0.84
47	\$15.01	\$9,328	\$19,435	\$0.66	47	\$17.08	\$10,660	\$22,211	\$0.76	47	\$19.16	\$11,993	\$24,988	\$0.85
48	\$15.78	\$8,985	\$18,720	\$0.67	48	\$17.97	\$10,268	\$21,394	\$0.77	48	\$20.15	\$11,552	\$24,069	\$0.86
49	\$16.58	\$8,621	\$17,961	\$0.66	49	\$18.88	\$9,852	\$20,527	\$0.76	49	\$21.18	\$11,084	\$23,093	\$0.85
50	\$17.46	\$8,234	\$17,156	\$0.69	50	\$19.88	\$9,410	\$19,607	\$0.78	50	\$22.31	\$10,587	\$22,058	\$0.88
51	\$18.36	\$7,824	\$16,301	\$0.69	51	\$20.91	\$8,942	\$18,630	\$0.79	51	\$23.46	\$10,059	\$20,959	\$0.89
52	\$19.30	\$7,389	\$15,395	\$0.71	52	\$21.98	\$8,444	\$17,594	\$0.82	52	\$24.67	\$9,500	\$19,793	\$0.92
53	\$20.29	\$6,928	\$14,434	\$0.72	53	\$23.12	\$7,918	\$16,496	\$0.82	53	\$25.95	\$8,907	\$18,558	\$0.93
54	\$21.31	\$6,439	\$13,417	\$0.74	54	\$24.29	\$7,359	\$15,333	\$0.85	54	\$27.26	\$8,279	\$17,250	\$0.95
55	\$22.43	\$5,921	\$12,336	\$0.74	55	\$25.57	\$6,766	\$14,098	\$0.85	55	\$28.71	\$7,612	\$15,860	\$0.95
56*	\$23.80	\$6,188	\$12,518	\$0.76	56*	\$27.13	\$7,072	\$14,306	\$0.87	56*	\$30.46	\$7,956	\$16,094	\$0.97
57*	\$25.22	\$6,467	\$12,706	\$0.81	57*	\$28.76	\$7,391	\$14,521	\$0.92	57*	\$32.30	\$8,334	\$16,372	\$1.04
58*	\$26.77	\$6,759	\$12,899	\$0.80	58*	\$30.53	\$7,805	\$14,895	\$0.91	58*	\$34.29	\$8,858	\$16,905	\$1.03
59*	\$28.41	\$7,171	\$13,298	\$0.84	59*	\$32.40	\$8,284	\$15,363	\$0.96	59*	\$36.39	\$9,396	\$17,424	\$1.08
60*	\$30.02	\$7,556	\$13,620	\$0.87	60*	\$34.24	\$8,724	\$15,725	\$0.99	60*	\$38.46	\$9,891	\$17,828	\$1.12
61*	\$31.56	\$7,886	\$13,821	N/A	61*	\$36.01	\$9,101	\$15,952	N/A	61*	\$40.45	\$10,316	\$18,082	N/A
62*	\$33.23	\$8,232	\$14,035	N/A	62*	\$37.90	\$9,496	\$16,192	N/A	62*	\$42.58	\$10,762	\$18,350	N/A
63*	\$34.99	\$8,581	\$14,240	N/A	63*	\$39.92	\$9,896	\$16,423	N/A	63*	\$44.84	\$11,212	\$18,607	N/A
64*	\$36.85	\$8,933	\$14,436	N/A	64*	\$42.05	\$10,300	\$16,646	N/A	64*	\$47.24	\$11,668	\$18,855	N/A
65*	\$39.25	\$9,458	\$14,892	N/A	65*	\$44.79	\$10,902	\$17,165	N/A	65*	\$50.33	\$12,344	\$19,436	N/A
66*	\$41.61	\$9,916	\$15,222	N/A	66*	\$47.48	\$11,427	\$17,540	N/A	66*	\$53.36	\$12,935	\$19,856	N/A
67*	\$44.10	\$10,373	\$15,532	N/A	67*	\$50.34	\$11,947	\$17,889	N/A	67*	\$56.57	\$13,523	\$20,247	N/A
68*	\$46.75	\$10,820	\$15,812	N/A	68*	\$53.36	\$12,460	\$18,209	N/A	68*	\$59.97	\$14,101	\$20,606	N/A
69*	\$49.50	\$11,271	\$16,085	N/A	69*	\$56.50	\$12,977	\$18,520	N/A	69*	\$63.50	\$14,684	\$20,955	N/A
70*	\$53.42	\$12,179	\$16,984	N/A	70*	\$60.98	\$14,016	\$19,546	N/A	70*	\$68.54	\$15,855	\$22,110	N/A

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

END-95 (ESO)(20/21)

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

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

Employee Life Option Plus

No Tobacco Rates

Face Amount \$50,000					Face Amount \$55,000					Face Amount \$60,000				
Issue Age	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$6.72	\$20,530	\$42,774	\$0.87	18	\$7.35	\$22,582	\$47,051	\$0.96	18	\$7.97	\$24,635	\$51,328	\$1.04
19	\$6.93	\$20,412	\$42,528	\$0.86	19	\$7.58	\$22,453	\$46,781	\$0.94	19	\$8.22	\$24,494	\$51,034	\$1.03
20	\$7.06	\$20,289	\$42,272	\$0.84	20	\$7.72	\$22,317	\$46,499	\$0.92	20	\$8.38	\$24,346	\$50,726	\$1.01
21	\$7.30	\$20,160	\$42,004	\$0.83	21	\$7.98	\$22,176	\$46,204	\$0.91	21	\$8.66	\$24,192	\$50,405	\$0.99
22	\$7.52	\$20,026	\$41,724	\$0.82	22	\$8.22	\$22,028	\$45,896	\$0.90	22	\$8.93	\$24,031	\$50,068	\$0.98
23	\$7.72	\$19,884	\$41,429	\$0.80	23	\$8.44	\$21,872	\$45,571	\$0.88	23	\$9.17	\$23,861	\$49,714	\$0.96
24	\$7.94	\$19,736	\$41,121	\$0.79	24	\$8.69	\$21,710	\$45,233	\$0.87	24	\$9.43	\$23,683	\$49,345	\$0.95
25	\$8.17	\$19,580	\$40,796	\$0.79	25	\$8.95	\$21,538	\$44,875	\$0.87	25	\$9.71	\$23,496	\$48,955	\$0.95
26	\$8.49	\$19,417	\$40,455	\$0.79	26	\$9.29	\$21,358	\$44,500	\$0.87	26	\$10.09	\$23,300	\$48,545	\$0.95
27	\$8.83	\$19,243	\$40,093	\$0.79	27	\$9.67	\$21,167	\$44,102	\$0.87	27	\$10.50	\$23,092	\$48,112	\$0.95
28	\$9.16	\$19,060	\$39,712	\$0.79	28	\$10.03	\$20,966	\$43,683	\$0.87	28	\$10.90	\$22,872	\$47,654	\$0.95
29	\$9.54	\$18,868	\$39,312	\$0.79	29	\$10.44	\$20,755	\$43,243	\$0.87	29	\$11.35	\$22,642	\$47,174	\$0.95
30	\$9.91	\$18,666	\$38,891	\$0.80	30	\$10.85	\$20,533	\$42,780	\$0.88	30	\$11.80	\$22,399	\$46,669	\$0.96
31	\$10.35	\$18,454	\$38,448	\$0.80	31	\$11.33	\$20,299	\$42,293	\$0.88	31	\$12.32	\$22,144	\$46,138	\$0.96
32	\$10.77	\$18,231	\$37,984	\$0.81	32	\$11.80	\$20,054	\$41,782	\$0.89	32	\$12.83	\$21,877	\$45,580	\$0.97
33	\$11.20	\$17,998	\$37,498	\$0.81	33	\$12.28	\$19,797	\$41,248	\$0.89	33	\$13.35	\$21,597	\$44,998	\$0.97
34	\$11.67	\$17,754	\$36,991	\$0.82	34	\$12.79	\$19,529	\$40,690	\$0.90	34	\$13.91	\$21,305	\$44,389	\$0.98
35	\$12.17	\$17,501	\$36,464	\$0.82	35	\$13.34	\$19,251	\$40,110	\$0.90	35	\$14.51	\$21,001	\$43,756	\$0.98
36	\$12.70	\$17,238	\$35,916	\$0.83	36	\$13.92	\$18,962	\$39,507	\$0.91	36	\$15.14	\$20,686	\$43,099	\$0.99
37	\$13.25	\$16,965	\$35,346	\$0.84	37	\$14.53	\$18,661	\$38,881	\$0.92	37	\$15.81	\$20,357	\$42,415	\$1.01
38	\$13.84	\$16,679	\$34,751	\$0.85	38	\$15.17	\$18,347	\$38,226	\$0.93	38	\$16.51	\$20,015	\$41,701	\$1.02
39	\$14.49	\$16,381	\$34,130	\$0.85	39	\$15.89	\$18,019	\$37,543	\$0.93	39	\$17.29	\$19,657	\$40,956	\$1.02
40	\$15.15	\$16,068	\$33,477	\$0.86	40	\$16.62	\$17,674	\$36,825	\$0.94	40	\$18.09	\$19,281	\$40,172	\$1.03
41	\$15.86	\$15,738	\$32,790	\$0.87	41	\$17.40	\$17,311	\$36,068	\$0.96	41	\$18.93	\$18,885	\$39,347	\$1.04
42	\$16.60	\$15,390	\$32,065	\$0.88	42	\$18.21	\$16,928	\$35,271	\$0.97	42	\$19.82	\$18,467	\$38,477	\$1.05
43	\$17.40	\$15,023	\$31,300	\$0.89	43	\$19.10	\$16,525	\$34,429	\$0.98	43	\$20.79	\$18,027	\$37,559	\$1.07
44	\$18.27	\$14,635	\$30,492	\$0.90	44	\$20.05	\$16,098	\$33,541	\$0.99	44	\$21.83	\$17,561	\$36,590	\$1.08
45	\$19.21	\$14,223	\$29,634	\$0.91	45	\$21.08	\$15,645	\$32,597	\$1.00	45	\$22.96	\$17,068	\$35,561	\$1.09
46	\$20.19	\$13,788	\$28,727	\$0.94	46	\$22.16	\$15,166	\$31,599	\$1.03	46	\$24.13	\$16,545	\$34,472	\$1.13
47	\$21.23	\$13,326	\$27,764	\$0.95	47	\$23.30	\$14,658	\$30,540	\$1.04	47	\$25.38	\$15,991	\$33,317	\$1.14
48	\$22.34	\$12,836	\$26,743	\$0.96	48	\$24.53	\$14,119	\$29,417	\$1.05	48	\$26.71	\$15,403	\$32,092	\$1.15
49	\$23.48	\$12,315	\$25,659	\$0.95	49	\$25.78	\$13,547	\$28,224	\$1.04	49	\$28.08	\$14,778	\$30,790	\$1.14
50	\$24.73	\$11,763	\$24,509	\$0.98	50	\$27.16	\$12,939	\$26,959	\$1.08	50	\$29.58	\$14,116	\$29,410	\$1.17
51	\$26.02	\$11,177	\$23,288	\$0.99	51	\$28.57	\$12,295	\$25,616	\$1.09	51	\$31.12	\$13,412	\$27,945	\$1.19
52	\$27.36	\$10,556	\$21,993	\$1.02	52	\$30.05	\$11,611	\$24,192	\$1.12	52	\$32.73	\$12,667	\$26,391	\$1.22
53	\$28.78	\$9,897	\$20,621	\$1.03	53	\$31.61	\$10,887	\$22,683	\$1.13	53	\$34.44	\$11,876	\$24,745	\$1.24
54	\$30.24	\$9,199	\$19,167	\$1.06	54	\$33.21	\$10,119	\$21,083	\$1.17	54	\$36.19	\$11,039	\$23,000	\$1.27
55	\$31.84	\$8,458	\$17,623	\$1.06	55	\$34.98	\$9,304	\$19,385	\$1.17	55	\$38.11	\$10,150	\$21,147	\$1.27
56*	\$33.79	\$8,840	\$17,883	\$1.08										
57*	\$35.83	\$9,329	\$18,328	\$1.15										
58*	\$38.04	\$9,910	\$18,913	\$1.14										
59*	\$40.37	\$10,508	\$19,487	\$1.20										
60*	\$42.68	\$11,060	\$19,935	\$1.24										
61*	\$44.89	\$11,532	\$20,212	N/A										
62*	\$47.26	\$12,028	\$20,508	N/A										
63*	\$49.77	\$12,529	\$20,792	N/A										
64*	\$52.44	\$13,034	\$21,063	N/A										
65*	\$55.86	\$13,786	\$21,707	N/A										
66*	\$59.24	\$14,445	\$22,173	N/A										
67*	\$62.80	\$15,098	\$22,607	N/A										
68*	\$66.58	\$15,742	\$23,004	N/A										
69*	\$70.50	\$16,390	\$23,389	N/A										
70*	\$76.11	\$17,693	\$24,673	N/A										

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

END-95 (ESO)(20/21)

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

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Employee Life Option Plus

No Tobacco Rates

Face Amount \$65,000					Face Amount \$70,000					Face Amount \$75,000				
Issue Age	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$8.59	\$26,688	\$55,606	\$1.13	18	\$9.22	\$28,741	\$59,883	\$1.22	18	\$9.84	\$30,794	\$64,160	\$1.30
19	\$8.87	\$26,535	\$55,286	\$1.11	19	\$9.51	\$28,576	\$59,539	\$1.20	19	\$10.16	\$30,617	\$63,792	\$1.29
20	\$9.04	\$26,375	\$54,953	\$1.09	20	\$9.70	\$28,404	\$59,180	\$1.17	20	\$10.36	\$30,433	\$63,407	\$1.26
21	\$9.34	\$26,208	\$54,605	\$1.08	21	\$10.02	\$28,224	\$58,806	\$1.16	21	\$10.70	\$30,240	\$63,006	\$1.24
22	\$9.63	\$26,033	\$54,241	\$1.06	22	\$10.33	\$28,036	\$58,413	\$1.14	22	\$11.04	\$30,038	\$62,585	\$1.23
23	\$9.89	\$25,849	\$53,857	\$1.04	23	\$10.62	\$27,838	\$58,000	\$1.12	23	\$11.34	\$29,826	\$62,143	\$1.20
24	\$10.18	\$25,657	\$53,457	\$1.02	24	\$10.93	\$27,630	\$57,569	\$1.10	24	\$11.67	\$29,604	\$61,681	\$1.18
25	\$10.48	\$25,454	\$53,034	\$1.02	25	\$11.25	\$27,412	\$57,114	\$1.10	25	\$12.02	\$29,370	\$61,193	\$1.18
26	\$10.89	\$25,241	\$52,591	\$1.02	26	\$11.69	\$27,183	\$56,636	\$1.10	26	\$12.49	\$29,125	\$60,682	\$1.18
27	\$11.34	\$25,016	\$52,121	\$1.02	27	\$12.17	\$26,940	\$56,130	\$1.10	27	\$13.01	\$28,865	\$60,140	\$1.18
28	\$11.77	\$24,778	\$51,626	\$1.02	28	\$12.64	\$26,684	\$55,597	\$1.10	28	\$13.51	\$28,590	\$59,568	\$1.18
29	\$12.25	\$24,528	\$51,106	\$1.02	29	\$13.16	\$26,415	\$55,037	\$1.10	29	\$14.07	\$28,302	\$58,968	\$1.18
30	\$12.74	\$24,266	\$50,558	\$1.04	30	\$13.68	\$26,132	\$54,447	\$1.12	30	\$14.63	\$27,999	\$58,337	\$1.20
31	\$13.30	\$23,990	\$49,982	\$1.04	31	\$14.29	\$25,835	\$53,827	\$1.12	31	\$15.28	\$27,680	\$57,672	\$1.20
32	\$13.86	\$23,700	\$49,379	\$1.05	32	\$14.89	\$25,523	\$53,177	\$1.13	32	\$15.92	\$27,346	\$56,975	\$1.21
33	\$14.42	\$23,397	\$48,747	\$1.05	33	\$15.49	\$25,197	\$52,497	\$1.13	33	\$16.57	\$26,996	\$56,247	\$1.21
34	\$15.02	\$23,080	\$48,088	\$1.06	34	\$16.14	\$24,856	\$51,787	\$1.14	34	\$17.26	\$26,631	\$55,487	\$1.23
35	\$15.68	\$22,751	\$47,403	\$1.06	35	\$16.85	\$24,501	\$51,049	\$1.14	35	\$18.02	\$26,252	\$54,695	\$1.23
36	\$16.36	\$22,409	\$46,690	\$1.08	36	\$17.59	\$24,133	\$50,282	\$1.16	36	\$18.81	\$25,857	\$53,873	\$1.24
37	\$17.09	\$22,054	\$45,950	\$1.09	37	\$18.36	\$23,750	\$49,484	\$1.17	37	\$19.64	\$25,447	\$53,019	\$1.26
38	\$17.85	\$21,683	\$45,176	\$1.10	38	\$19.18	\$23,351	\$48,651	\$1.19	38	\$20.52	\$25,019	\$52,127	\$1.27
39	\$18.69	\$21,295	\$44,369	\$1.10	39	\$20.09	\$22,933	\$47,782	\$1.19	39	\$21.49	\$24,572	\$51,195	\$1.27
40	\$19.55	\$20,888	\$43,520	\$1.11	40	\$21.02	\$22,495	\$46,868	\$1.20	40	\$22.49	\$24,101	\$50,216	\$1.29
41	\$20.47	\$20,459	\$42,626	\$1.13	41	\$22.01	\$22,033	\$45,905	\$1.22	41	\$23.55	\$23,606	\$49,184	\$1.30
42	\$21.43	\$20,006	\$41,684	\$1.14	42	\$23.04	\$21,545	\$44,890	\$1.23	42	\$24.65	\$23,084	\$48,097	\$1.32
43	\$22.48	\$19,529	\$40,689	\$1.16	43	\$24.17	\$21,032	\$43,819	\$1.24	43	\$25.86	\$22,534	\$46,949	\$1.33
44	\$23.61	\$19,025	\$39,639	\$1.17	44	\$25.39	\$20,488	\$42,688	\$1.26	44	\$27.17	\$21,952	\$45,737	\$1.35
45	\$24.83	\$18,490	\$38,524	\$1.18	45	\$26.70	\$19,912	\$41,488	\$1.27	45	\$28.58	\$21,335	\$44,451	\$1.36
46	\$26.10	\$17,924	\$37,344	\$1.22	46	\$28.08	\$19,303	\$40,217	\$1.32	46	\$30.05	\$20,681	\$43,090	\$1.41
47	\$27.45	\$17,323	\$36,093	\$1.23	47	\$29.53	\$18,656	\$38,870	\$1.33	47	\$31.60	\$19,988	\$41,646	\$1.42
48	\$28.90	\$16,686	\$34,766	\$1.25	48	\$31.08	\$17,970	\$37,440	\$1.34	48	\$33.27	\$19,253	\$40,115	\$1.44
49	\$30.38	\$16,010	\$33,356	\$1.23	49	\$32.68	\$17,241	\$35,922	\$1.33	49	\$34.98	\$18,473	\$38,488	\$1.42
50	\$32.01	\$15,292	\$31,861	\$1.27	50	\$34.44	\$16,468	\$34,312	\$1.37	50	\$36.86	\$17,645	\$36,763	\$1.47
51	\$33.68	\$14,530	\$30,274	\$1.29	51	\$36.23	\$15,648	\$32,603	\$1.38	51	\$38.78	\$16,766	\$34,931	\$1.48
52	\$35.42	\$13,722	\$28,590	\$1.32	52	\$38.11	\$14,778	\$30,790	\$1.43	52	\$40.80	\$15,833	\$32,989	\$1.53
53	\$37.27	\$12,866	\$26,807	\$1.34	53	\$40.10	\$13,856	\$28,869	\$1.44	53	\$42.93	\$14,846	\$30,931	\$1.54
54	\$39.16	\$11,959	\$24,916	\$1.38	54	\$42.14	\$12,879	\$26,833	\$1.48	54	\$45.11	\$13,799	\$28,750	\$1.59
55	\$41.25	\$10,995	\$22,909	\$1.38	55	\$44.39	\$11,841	\$24,672	\$1.48	55	\$47.52	\$12,698	\$26,456	\$1.59

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

END-95 (ESO)(20/21)

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

Employee Life Option Plus

No Tobacco Rates

Face Amount \$80,000					Face Amount \$85,000					Face Amount \$90,000				
Issue Age	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$10.47	\$32,847	\$68,438	\$1.39	18	\$11.09	\$34,900	\$72,715	\$1.48	18	\$11.71	\$36,953	\$76,992	\$1.56
19	\$10.81	\$32,658	\$68,045	\$1.37	19	\$11.45	\$34,700	\$72,298	\$1.46	19	\$12.10	\$36,741	\$76,550	\$1.54
20	\$11.02	\$32,462	\$67,634	\$1.34	20	\$11.67	\$34,490	\$71,862	\$1.42	20	\$12.33	\$36,519	\$76,089	\$1.51
21	\$11.39	\$32,256	\$67,206	\$1.32	21	\$12.07	\$34,272	\$71,407	\$1.41	21	\$12.75	\$36,288	\$75,607	\$1.49
22	\$11.74	\$32,041	\$66,758	\$1.31	22	\$12.44	\$34,043	\$70,930	\$1.39	22	\$13.15	\$36,046	\$75,102	\$1.47
23	\$12.07	\$31,814	\$66,286	\$1.28	23	\$12.79	\$33,803	\$70,428	\$1.36	23	\$13.51	\$35,791	\$74,571	\$1.44
24	\$12.42	\$31,578	\$65,793	\$1.26	24	\$13.17	\$33,551	\$69,905	\$1.34	24	\$13.91	\$35,525	\$74,017	\$1.42
25	\$12.79	\$31,328	\$65,273	\$1.26	25	\$13.56	\$33,286	\$69,352	\$1.34	25	\$14.33	\$35,244	\$73,432	\$1.42
26	\$13.29	\$31,066	\$64,727	\$1.26	26	\$14.09	\$33,008	\$68,773	\$1.34	26	\$14.89	\$34,950	\$72,818	\$1.42
27	\$13.84	\$30,789	\$64,149	\$1.26	27	\$14.68	\$32,713	\$68,158	\$1.34	27	\$15.51	\$34,637	\$72,167	\$1.42
28	\$14.38	\$30,496	\$63,539	\$1.26	28	\$15.24	\$32,402	\$67,510	\$1.34	28	\$16.11	\$34,308	\$71,482	\$1.42
29	\$14.97	\$30,189	\$62,899	\$1.26	29	\$15.88	\$32,076	\$66,830	\$1.34	29	\$16.78	\$33,962	\$70,762	\$1.42
30	\$15.57	\$29,866	\$62,226	\$1.28	30	\$16.51	\$31,732	\$66,115	\$1.36	30	\$17.46	\$33,599	\$70,004	\$1.44
31	\$16.27	\$29,526	\$61,517	\$1.28	31	\$17.25	\$31,371	\$65,362	\$1.36	31	\$18.24	\$33,216	\$69,206	\$1.44
32	\$16.94	\$29,169	\$60,774	\$1.29	32	\$17.97	\$30,992	\$64,572	\$1.37	32	\$19.00	\$32,815	\$68,370	\$1.45
33	\$17.64	\$28,796	\$59,997	\$1.29	33	\$18.71	\$30,596	\$63,747	\$1.37	33	\$19.78	\$32,396	\$67,496	\$1.45
34	\$18.38	\$28,406	\$59,186	\$1.31	34	\$19.50	\$30,182	\$62,885	\$1.39	34	\$20.62	\$31,957	\$66,584	\$1.47
35	\$19.19	\$28,002	\$58,342	\$1.31	35	\$20.36	\$29,752	\$61,988	\$1.39	35	\$21.53	\$31,502	\$65,634	\$1.47
36	\$20.03	\$27,581	\$57,465	\$1.32	36	\$21.25	\$29,305	\$61,056	\$1.41	36	\$22.47	\$31,028	\$64,648	\$1.49
37	\$20.92	\$27,143	\$56,554	\$1.34	37	\$22.19	\$28,840	\$60,088	\$1.42	37	\$23.47	\$30,536	\$63,623	\$1.51
38	\$21.86	\$26,686	\$55,602	\$1.36	38	\$23.19	\$28,354	\$59,077	\$1.44	38	\$24.53	\$30,022	\$62,552	\$1.53
39	\$22.89	\$26,210	\$54,608	\$1.36	39	\$24.29	\$27,848	\$58,021	\$1.44	39	\$25.69	\$29,486	\$61,434	\$1.53
40	\$23.96	\$25,708	\$53,563	\$1.37	40	\$25.42	\$27,315	\$56,911	\$1.46	40	\$26.89	\$28,922	\$60,259	\$1.54
41	\$25.09	\$25,180	\$52,463	\$1.39	41	\$26.62	\$26,754	\$55,742	\$1.48	41	\$28.16	\$28,328	\$59,021	\$1.56
42	\$26.27	\$24,623	\$51,303	\$1.41	42	\$27.88	\$26,162	\$54,510	\$1.49	42	\$29.49	\$27,701	\$57,716	\$1.58
43	\$27.56	\$24,036	\$50,079	\$1.42	43	\$29.25	\$25,538	\$53,209	\$1.51	43	\$30.94	\$27,041	\$56,339	\$1.60
44	\$28.95	\$23,415	\$48,786	\$1.44	44	\$30.72	\$24,879	\$51,836	\$1.53	44	\$32.50	\$26,342	\$54,885	\$1.62
45	\$30.45	\$22,757	\$47,414	\$1.45	45	\$32.32	\$24,179	\$50,378	\$1.54	45	\$34.20	\$25,601	\$53,341	\$1.64
46	\$32.02	\$22,060	\$45,962	\$1.50	46	\$33.99	\$23,439	\$48,835	\$1.60	46	\$35.96	\$24,818	\$51,708	\$1.69
47	\$33.68	\$21,321	\$44,422	\$1.52	47	\$35.76	\$22,653	\$47,199	\$1.61	47	\$37.83	\$23,986	\$49,975	\$1.71
48	\$35.46	\$20,537	\$42,789	\$1.53	48	\$37.64	\$21,820	\$45,463	\$1.63	48	\$39.83	\$23,104	\$48,137	\$1.73
49	\$37.28	\$19,704	\$41,054	\$1.52	49	\$39.58	\$20,936	\$43,619	\$1.61	49	\$41.88	\$22,167	\$46,185	\$1.71
50	\$39.29	\$18,821	\$39,214	\$1.57	50	\$41.71	\$19,997	\$41,664	\$1.66	50	\$44.14	\$21,173	\$44,115	\$1.76
51	\$41.34	\$17,883	\$37,260	\$1.58	51	\$43.89	\$19,001	\$39,589	\$1.68	51	\$46.44	\$20,119	\$41,918	\$1.78
52	\$43.49	\$16,889	\$35,188	\$1.63	52	\$46.17	\$17,944	\$37,387	\$1.73	52	\$48.86	\$19,000	\$39,587	\$1.83
53	\$45.77	\$15,835	\$32,993	\$1.65	53	\$48.59	\$16,825	\$35,055	\$1.75	53	\$51.42	\$17,815	\$37,117	\$1.85
54	\$48.09	\$14,718	\$30,666	\$1.70	54	\$51.07	\$15,638	\$32,583	\$1.80	54	\$54.04	\$16,558	\$34,500	\$1.91
55	\$50.66	\$13,582	\$28,298	\$1.70	55	\$53.79	\$14,470	\$30,150	\$1.80	55	\$56.93	\$15,357	\$31,996	\$1.91

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END-95 (ESO)(20/21)

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

Employee Life Option Plus

No Tobacco Rates

Face Amount \$95,000					Face Amount \$100,000				
Issue Age	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$12.34	\$39,006	\$81,270	\$1.65	18	\$12.96	\$41,059	\$85,547	\$1.74
19	\$12.74	\$38,782	\$80,803	\$1.63	19	\$13.39	\$40,823	\$85,056	\$1.72
20	\$12.99	\$38,548	\$80,316	\$1.59	20	\$13.65	\$40,577	\$84,543	\$1.68
21	\$13.43	\$38,304	\$79,808	\$1.57	21	\$14.11	\$40,320	\$84,008	\$1.66
22	\$13.85	\$38,048	\$79,275	\$1.55	22	\$14.56	\$40,051	\$83,447	\$1.64
23	\$14.24	\$37,780	\$78,714	\$1.52	23	\$14.96	\$39,768	\$82,857	\$1.59
24	\$14.66	\$37,498	\$78,129	\$1.50	24	\$15.40	\$39,472	\$82,241	\$1.58
25	\$15.10	\$37,202	\$77,511	\$1.50	25	\$15.87	\$39,160	\$81,591	\$1.58
26	\$15.69	\$36,891	\$76,864	\$1.50	26	\$16.49	\$38,833	\$80,909	\$1.58
27	\$16.35	\$36,562	\$76,177	\$1.50	27	\$17.18	\$38,486	\$80,186	\$1.58
28	\$16.98	\$36,214	\$75,453	\$1.50	28	\$17.85	\$38,120	\$79,424	\$1.58
29	\$17.69	\$35,849	\$74,693	\$1.50	29	\$18.59	\$37,736	\$78,624	\$1.58
30	\$18.40	\$35,465	\$73,893	\$1.52	30	\$19.34	\$37,332	\$77,782	\$1.59
31	\$19.22	\$35,062	\$73,051	\$1.52	31	\$20.21	\$36,907	\$76,896	\$1.59
32	\$20.03	\$34,638	\$72,169	\$1.53	32	\$21.06	\$36,461	\$75,967	\$1.62
33	\$20.85	\$34,195	\$71,246	\$1.53	33	\$21.93	\$35,995	\$74,996	\$1.62
34	\$21.74	\$33,733	\$70,283	\$1.55	34	\$22.86	\$35,508	\$73,982	\$1.64
35	\$22.70	\$33,252	\$69,281	\$1.55	35	\$23.87	\$35,002	\$72,927	\$1.64
36	\$23.69	\$32,752	\$68,239	\$1.57	36	\$24.92	\$34,476	\$71,831	\$1.66
37	\$24.75	\$32,233	\$67,157	\$1.59	37	\$26.03	\$33,929	\$70,692	\$1.68
38	\$25.86	\$31,690	\$66,027	\$1.61	38	\$27.20	\$33,358	\$69,502	\$1.70
39	\$27.09	\$31,124	\$64,847	\$1.61	39	\$28.49	\$32,762	\$68,260	\$1.70
40	\$28.36	\$30,528	\$63,606	\$1.63	40	\$29.82	\$32,135	\$66,954	\$1.72
41	\$29.70	\$29,901	\$62,300	\$1.65	41	\$31.24	\$31,475	\$65,579	\$1.74
42	\$31.10	\$29,240	\$60,923	\$1.67	42	\$32.71	\$30,779	\$64,129	\$1.76
43	\$32.63	\$28,543	\$59,469	\$1.69	43	\$34.33	\$30,045	\$62,599	\$1.78
44	\$34.28	\$27,806	\$57,934	\$1.71	44	\$36.06	\$29,269	\$60,983	\$1.80
45	\$36.07	\$27,024	\$56,305	\$1.73	45	\$37.94	\$28,446	\$59,268	\$1.82
46	\$37.93	\$26,196	\$54,580	\$1.78	46	\$39.90	\$27,575	\$57,453	\$1.88
47	\$39.91	\$25,318	\$52,752	\$1.80	47	\$41.98	\$26,651	\$55,528	\$1.90
48	\$42.01	\$24,387	\$50,812	\$1.82	48	\$44.20	\$25,671	\$53,486	\$1.92
49	\$44.18	\$23,399	\$48,751	\$1.80	49	\$46.48	\$24,630	\$51,317	\$1.90
50	\$46.56	\$22,350	\$46,566	\$1.86	50	\$48.99	\$23,526	\$49,017	\$1.96
51	\$49.00	\$21,236	\$44,246	\$1.88	51	\$51.55	\$22,354	\$46,575	\$1.98
52	\$51.55	\$20,055	\$41,786	\$1.94	52	\$54.24	\$21,111	\$43,985	\$2.04
53	\$54.25	\$18,804	\$39,179	\$1.96	53	\$57.09	\$19,794	\$41,241	\$2.06
54	\$57.02	\$17,484	\$36,428	\$2.01	54	\$59.99	\$18,437	\$38,414	\$2.12
55	\$60.07	\$16,246	\$33,849	\$2.01	55	\$63.20	\$17,131	\$35,693	\$2.12

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

END-95 (ESO)(20/21)

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

Employee Life Option Plus

No Tobacco Rates

Dependent Children

Face Amount \$5,000					Face Amount \$10,000					Face Amount \$15,000				
Issue Age	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
0	\$0.98	\$2,336	\$4,617	N/A	0	\$1.48	\$4,672	\$9,235	N/A	0	\$1.99	\$7,008	\$13,852	N/A
1	\$0.89	\$2,330	\$4,605	N/A	1	\$1.29	\$4,660	\$9,211	N/A	1	\$1.70	\$6,990	\$13,816	N/A
2	\$0.89	\$2,323	\$4,592	N/A	2	\$1.31	\$4,647	\$9,185	N/A	2	\$1.72	\$6,970	\$13,777	N/A
3	\$0.90	\$2,316	\$4,579	N/A	3	\$1.32	\$4,633	\$9,157	N/A	3	\$1.75	\$6,949	\$13,736	N/A
4	\$0.91	\$2,309	\$4,564	N/A	4	\$1.34	\$4,618	\$9,128	N/A	4	\$1.77	\$6,927	\$13,692	N/A
5	\$0.92	\$2,301	\$4,549	\$0.08	5	\$1.36	\$4,603	\$9,098	\$0.15	5	\$1.80	\$6,904	\$13,647	\$0.23
6	\$0.93	\$2,293	\$4,533	\$0.08	6	\$1.38	\$4,587	\$9,066	\$0.16	6	\$1.83	\$6,880	\$13,599	\$0.24
7	\$0.95	\$2,285	\$4,517	\$0.08	7	\$1.41	\$4,570	\$9,033	\$0.16	7	\$1.87	\$6,855	\$13,550	\$0.24
8	\$0.96	\$2,276	\$4,499	\$0.08	8	\$1.44	\$4,553	\$8,999	\$0.16	8	\$1.91	\$6,829	\$13,498	\$0.24
9	\$0.97	\$2,267	\$4,481	\$0.08	9	\$1.46	\$4,534	\$8,962	\$0.17	9	\$1.95	\$6,801	\$13,443	\$0.25
10	\$0.98	\$2,258	\$4,462	\$0.08	10	\$1.48	\$4,515	\$8,925	\$0.17	10	\$1.99	\$6,773	\$13,387	\$0.25
11	\$1.00	\$2,248	\$4,443	\$0.09	11	\$1.53	\$4,495	\$8,886	\$0.17	11	\$2.05	\$6,743	\$13,328	\$0.25
12	\$1.03	\$2,237	\$4,422	\$0.09	12	\$1.57	\$4,475	\$8,844	\$0.17	12	\$2.12	\$6,712	\$13,266	\$0.26
13	\$1.05	\$2,226	\$4,401	\$0.09	13	\$1.61	\$4,453	\$8,802	\$0.17	13	\$2.18	\$6,679	\$13,202	\$0.26
14	\$1.07	\$2,215	\$4,379	\$0.09	14	\$1.66	\$4,431	\$8,757	\$0.18	14	\$2.25	\$6,646	\$13,136	\$0.26
15	\$1.09	\$2,204	\$4,356	\$0.09	15	\$1.70	\$4,407	\$8,712	\$0.18	15	\$2.31	\$6,611	\$13,067	\$0.27
16	\$1.11	\$2,192	\$4,333	\$0.09	16	\$1.74	\$4,384	\$8,665	\$0.18	16	\$2.37	\$6,576	\$12,998	\$0.27
17	\$1.14	\$2,180	\$4,309	\$0.09	17	\$1.79	\$4,360	\$8,618	\$0.18	17	\$2.44	\$6,540	\$12,927	\$0.27
18	\$1.11	\$2,053	\$4,277	\$0.09	18	\$1.73	\$4,106	\$8,555	\$0.17	18	\$2.35	\$6,159	\$12,832	\$0.26
19	\$1.13	\$2,041	\$4,253	\$0.09	19	\$1.77	\$4,082	\$8,506	\$0.17	19	\$2.42	\$6,123	\$12,758	\$0.26
20	\$1.14	\$2,029	\$4,227	\$0.08	20	\$1.80	\$4,058	\$8,454	\$0.17	20	\$2.46	\$6,087	\$12,681	\$0.25
21	\$1.16	\$2,016	\$4,200	\$0.08	21	\$1.84	\$4,032	\$8,401	\$0.17	21	\$2.52	\$6,048	\$12,601	\$0.25
22	\$1.18	\$2,003	\$4,172	\$0.08	22	\$1.89	\$4,005	\$8,345	\$0.16	22	\$2.59	\$6,008	\$12,517	\$0.24
23	\$1.20	\$1,988	\$4,143	\$0.08	23	\$1.93	\$3,977	\$8,286	\$0.16	23	\$2.65	\$5,965	\$12,429	\$0.24
24	\$1.23	\$1,974	\$4,112	\$0.08	24	\$1.97	\$3,947	\$8,224	\$0.16	24	\$2.72	\$5,921	\$12,336	\$0.24
25	\$1.25	\$1,958	\$4,080	\$0.08	25	\$2.02	\$3,916	\$8,159	\$0.16	25	\$2.79	\$5,874	\$12,239	\$0.24

Face Amount \$20,000					Face Amount \$25,000				
Issue Age	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
0	\$2.49	\$9,344	\$18,470	N/A	0	\$2.99	\$11,681	\$23,087	N/A
1	\$2.10	\$9,320	\$18,422	N/A	1	\$2.51	\$11,650	\$23,027	N/A
2	\$2.13	\$9,294	\$18,369	N/A	2	\$2.55	\$11,617	\$22,962	N/A
3	\$2.17	\$9,266	\$18,314	N/A	3	\$2.59	\$11,582	\$22,893	N/A
4	\$2.21	\$9,236	\$18,256	N/A	4	\$2.64	\$11,545	\$22,820	N/A
5	\$2.24	\$9,206	\$18,195	\$0.31	5	\$2.68	\$11,507	\$22,744	\$0.39
6	\$2.29	\$9,174	\$18,132	\$0.32	6	\$2.74	\$11,467	\$22,665	\$0.39
7	\$2.34	\$9,140	\$18,066	\$0.32	7	\$2.80	\$11,425	\$22,583	\$0.40
8	\$2.39	\$9,105	\$17,997	\$0.33	8	\$2.87	\$11,382	\$22,496	\$0.41
9	\$2.44	\$9,069	\$17,925	\$0.33	9	\$2.93	\$11,336	\$22,406	\$0.41
10	\$2.49	\$9,030	\$17,849	\$0.33	10	\$2.99	\$11,288	\$22,312	\$0.42
11	\$2.57	\$8,991	\$17,771	\$0.34	11	\$3.10	\$11,239	\$22,214	\$0.42
12	\$2.67	\$8,949	\$17,689	\$0.34	12	\$3.21	\$11,187	\$22,111	\$0.43
13	\$2.75	\$8,906	\$17,603	\$0.35	13	\$3.31	\$11,132	\$22,004	\$0.43
14	\$2.84	\$8,861	\$17,514	\$0.35	14	\$3.43	\$11,076	\$21,893	\$0.44
15	\$2.92	\$8,815	\$17,423	\$0.36	15	\$3.54	\$11,019	\$21,779	\$0.45
16	\$3.00	\$8,768	\$17,330	\$0.36	16	\$3.64	\$10,960	\$21,663	\$0.45
17	\$3.10	\$8,720	\$17,236	\$0.36	17	\$3.75	\$10,900	\$21,545	\$0.45
18	\$2.98	\$8,212	\$17,109	\$0.35	18	\$3.60	\$10,265	\$21,387	\$0.43
19	\$3.06	\$8,165	\$17,011	\$0.34	19	\$3.71	\$10,206	\$21,264	\$0.43
20	\$3.12	\$8,115	\$16,909	\$0.33	20	\$3.77	\$10,144	\$21,136	\$0.42
21	\$3.21	\$8,064	\$16,802	\$0.33	21	\$3.89	\$10,080	\$21,002	\$0.41
22	\$3.30	\$8,010	\$16,689	\$0.33	22	\$4.00	\$10,013	\$20,862	\$0.41
23	\$3.38	\$7,954	\$16,571	\$0.32	23	\$4.10	\$9,942	\$20,714	\$0.40
24	\$3.47	\$7,894	\$16,448	\$0.32	24	\$4.21	\$9,868	\$20,560	\$0.39
25	\$3.56	\$7,832	\$16,318	\$0.32	25	\$4.33	\$9,790	\$20,398	\$0.39

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

END-95 (ESO)(20/21)

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Employee Life Option Plus

Tobacco Rates

Face Amount \$5,000					Face Amount \$10,000					Face Amount \$15,000				
Issue Age	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$1.29	\$2,454	\$4,341	\$0.09	18	\$2.10	\$4,908	\$8,681	\$0.17	18	\$2.90	\$7,362	\$13,022	\$0.26
19	\$1.32	\$2,440	\$4,316	\$0.09	19	\$2.16	\$4,881	\$8,632	\$0.17	19	\$3.00	\$7,321	\$12,948	\$0.26
20	\$1.35	\$2,426	\$4,290	\$0.08	20	\$2.23	\$4,852	\$8,581	\$0.17	20	\$3.10	\$7,277	\$12,871	\$0.25
21	\$1.39	\$2,411	\$4,264	\$0.08	21	\$2.30	\$4,821	\$8,527	\$0.17	21	\$3.21	\$7,232	\$12,791	\$0.25
22	\$1.43	\$2,395	\$4,236	\$0.08	22	\$2.38	\$4,790	\$8,471	\$0.16	22	\$3.33	\$7,184	\$12,707	\$0.24
23	\$1.47	\$2,378	\$4,206	\$0.08	23	\$2.46	\$4,756	\$8,412	\$0.16	23	\$3.44	\$7,134	\$12,618	\$0.24
24	\$1.51	\$2,361	\$4,175	\$0.08	24	\$2.53	\$4,721	\$8,351	\$0.16	24	\$3.56	\$7,082	\$12,526	\$0.24
25	\$1.55	\$2,342	\$4,143	\$0.08	25	\$2.61	\$4,685	\$8,286	\$0.16	25	\$3.68	\$7,027	\$12,429	\$0.24
26	\$1.59	\$2,323	\$4,109	\$0.08	26	\$2.71	\$4,647	\$8,218	\$0.16	26	\$3.82	\$6,970	\$12,327	\$0.24
27	\$1.64	\$2,303	\$4,073	\$0.08	27	\$2.80	\$4,606	\$8,147	\$0.16	27	\$3.96	\$6,909	\$12,220	\$0.24
28	\$1.70	\$2,282	\$4,036	\$0.08	28	\$2.91	\$4,564	\$8,071	\$0.16	28	\$4.13	\$6,845	\$12,107	\$0.24
29	\$1.75	\$2,259	\$3,996	\$0.08	29	\$3.02	\$4,519	\$7,992	\$0.16	29	\$4.29	\$6,778	\$11,988	\$0.24
30	\$1.81	\$2,236	\$3,954	\$0.08	30	\$3.14	\$4,471	\$7,908	\$0.16	30	\$4.47	\$6,707	\$11,862	\$0.24
31	\$1.88	\$2,211	\$3,910	\$0.08	31	\$3.27	\$4,421	\$7,820	\$0.16	31	\$4.67	\$6,632	\$11,730	\$0.24
32	\$1.95	\$2,184	\$3,864	\$0.08	32	\$3.42	\$4,369	\$7,727	\$0.16	32	\$4.88	\$6,553	\$11,591	\$0.24
33	\$2.04	\$2,157	\$3,815	\$0.08	33	\$3.61	\$4,314	\$7,629	\$0.16	33	\$5.17	\$6,470	\$11,444	\$0.24
34	\$2.10	\$2,128	\$3,764	\$0.08	34	\$3.73	\$4,256	\$7,527	\$0.16	34	\$5.35	\$6,384	\$11,291	\$0.24
35	\$2.20	\$2,098	\$3,710	\$0.08	35	\$3.92	\$4,195	\$7,420	\$0.16	35	\$5.63	\$6,293	\$11,129	\$0.24
36	\$2.29	\$2,066	\$3,653	\$0.08	36	\$4.11	\$4,131	\$7,307	\$0.17	36	\$5.92	\$6,197	\$10,960	\$0.25
37	\$2.41	\$2,032	\$3,595	\$0.08	37	\$4.33	\$4,065	\$7,189	\$0.17	37	\$6.26	\$6,097	\$10,784	\$0.25
38	\$2.53	\$1,997	\$3,533	\$0.09	38	\$4.58	\$3,995	\$7,066	\$0.17	38	\$6.62	\$5,992	\$10,598	\$0.25
39	\$2.65	\$1,961	\$3,468	\$0.09	39	\$4.82	\$3,922	\$6,936	\$0.17	39	\$6.99	\$5,882	\$10,404	\$0.25
40	\$2.76	\$1,922	\$3,400	\$0.09	40	\$5.05	\$3,845	\$6,800	\$0.17	40	\$7.33	\$5,767	\$10,201	\$0.26
41	\$2.87	\$1,882	\$3,329	\$0.09	41	\$5.25	\$3,764	\$6,658	\$0.17	41	\$7.64	\$5,646	\$9,987	\$0.26
42	\$3.05	\$1,840	\$3,254	\$0.09	42	\$5.62	\$3,680	\$6,508	\$0.18	42	\$8.18	\$5,519	\$9,762	\$0.26
43	\$3.16	\$1,795	\$3,175	\$0.09	43	\$5.84	\$3,590	\$6,350	\$0.18	43	\$8.51	\$5,385	\$9,525	\$0.27
44	\$3.27	\$1,748	\$3,091	\$0.09	44	\$6.06	\$3,496	\$6,183	\$0.18	44	\$8.85	\$5,243	\$9,274	\$0.27
45	\$3.38	\$1,698	\$3,003	\$0.09	45	\$6.28	\$3,395	\$6,005	\$0.18	45	\$9.19	\$5,093	\$9,008	\$0.27
46	\$3.54	\$1,644	\$2,908	\$0.09	46	\$6.59	\$3,289	\$5,817	\$0.19	46	\$9.65	\$4,933	\$8,725	\$0.28
47	\$3.69	\$1,588	\$2,809	\$0.09	47	\$6.90	\$3,176	\$5,617	\$0.19	47	\$10.11	\$4,764	\$8,426	\$0.28
48	\$3.84	\$1,528	\$2,703	\$0.10	48	\$7.21	\$3,056	\$5,405	\$0.19	48	\$10.57	\$4,584	\$8,108	\$0.29
49	\$4.00	\$1,465	\$2,590	\$0.09	49	\$7.52	\$2,929	\$5,181	\$0.19	49	\$11.04	\$4,394	\$7,771	\$0.28
50	\$4.15	\$1,397	\$2,471	\$0.10	50	\$7.83	\$2,794	\$4,942	\$0.20	50	\$11.50	\$4,191	\$7,413	\$0.29
51	\$4.35	\$1,325	\$2,344	\$0.10	51	\$8.21	\$2,650	\$4,688	\$0.20	51	\$12.08	\$3,976	\$7,032	\$0.30
52	\$4.54	\$1,249	\$2,209	\$0.10	52	\$8.60	\$2,498	\$4,418	\$0.20	52	\$12.66	\$3,747	\$6,626	\$0.31
53	\$4.76	\$1,168	\$2,065	\$0.10	53	\$9.04	\$2,335	\$4,130	\$0.21	53	\$13.32	\$3,503	\$6,195	\$0.31
54	\$4.98	\$1,081	\$1,912	\$0.11	54	\$9.48	\$2,162	\$3,824	\$0.21	54	\$13.98	\$3,243	\$5,736	\$0.32
55	\$5.24	\$989	\$1,749	\$0.11	55	\$10.01	\$1,978	\$3,498	\$0.21	55	\$14.77	\$2,966	\$5,247	\$0.32
56*	\$5.57	\$1,016	\$1,756	\$0.11	56*	\$10.66	\$2,033	\$3,513	\$0.22	56*	\$15.74	\$3,049	\$5,269	\$0.32
57*	\$5.92	\$1,044	\$1,763	\$0.12	57*	\$11.36	\$2,087	\$3,526	\$0.23	57*	\$16.81	\$3,131	\$5,289	\$0.35
58*	\$6.30	\$1,071	\$1,769	\$0.11	58*	\$12.13	\$2,141	\$3,538	\$0.23	58*	\$17.95	\$3,212	\$5,307	\$0.34
59*	\$6.69	\$1,098	\$1,775	\$0.12	59*	\$12.90	\$2,195	\$3,550	\$0.24	59*	\$19.11	\$3,293	\$5,324	\$0.36
60*	\$7.06	\$1,125	\$1,781	\$0.12	60*	\$13.65	\$2,250	\$3,562	\$0.25	60*	\$20.23	\$3,375	\$5,342	\$0.37
61*	\$7.50	\$1,152	\$1,787	N/A	61*	\$14.51	\$2,304	\$3,573	N/A	61*	\$21.53	\$3,456	\$5,360	N/A
62*	\$8.19	\$1,179	\$1,793	N/A	62*	\$15.90	\$2,359	\$3,586	N/A	62*	\$23.61	\$3,538	\$5,378	N/A
63*	\$8.76	\$1,217	\$1,814	N/A	63*	\$17.03	\$2,433	\$3,628	N/A	63*	\$25.30	\$3,650	\$5,442	N/A
64*	\$9.32	\$1,255	\$1,836	N/A	64*	\$18.16	\$2,509	\$3,672	N/A	64*	\$27.00	\$3,777	\$5,526	N/A
65*	\$9.88	\$1,294	\$1,859	N/A	65*	\$19.29	\$2,588	\$3,718	N/A	65*	\$28.69	\$4,013	\$5,764	N/A
66*	\$10.58	\$1,335	\$1,884	N/A	66*	\$20.68	\$2,679	\$3,781	N/A	66*	\$30.78	\$4,387	\$6,190	N/A
67*	\$11.63	\$1,379	\$1,912	N/A	67*	\$22.77	\$3,202	\$4,439	N/A	67*	\$33.92	\$5,178	\$7,178	N/A
68*	\$12.50	\$1,427	\$1,945	N/A	68*	\$24.51	\$3,574	\$4,869	N/A	68*	\$36.53	\$5,743	\$7,826	N/A
69*	\$13.37	\$1,575	\$2,110	N/A	69*	\$26.25	\$3,936	\$5,273	N/A	69*	\$39.14	\$6,297	\$8,434	N/A
70*	\$14.41	\$1,819	\$2,395	N/A	70*	\$28.35	\$4,443	\$5,851	N/A	70*	\$42.28	\$7,067	\$9,308	N/A

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

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

END-95 (ESO)(20/21)

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Employee Life Option Plus

Tobacco Rates

Face Amount \$20,000					Face Amount \$25,000					Face Amount \$30,000				
Issue Age	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$3.71	\$9,816	\$17,362	\$0.35	18	\$4.51	\$12,271	\$21,703	\$0.43	18	\$5.32	\$14,725	\$26,043	\$0.52
19	\$3.84	\$9,761	\$17,264	\$0.34	19	\$4.68	\$12,201	\$21,580	\$0.43	19	\$5.52	\$14,642	\$25,896	\$0.51
20	\$3.97	\$9,703	\$17,162	\$0.33	20	\$4.84	\$12,129	\$21,452	\$0.42	20	\$5.72	\$14,555	\$25,743	\$0.50
21	\$4.12	\$9,643	\$17,055	\$0.33	21	\$5.04	\$12,053	\$21,318	\$0.41	21	\$5.95	\$14,464	\$25,582	\$0.50
22	\$4.27	\$9,579	\$16,942	\$0.33	22	\$5.22	\$11,974	\$21,178	\$0.41	22	\$6.17	\$14,369	\$25,413	\$0.49
23	\$4.43	\$9,512	\$16,824	\$0.32	23	\$5.42	\$11,891	\$21,031	\$0.40	23	\$6.41	\$14,269	\$25,237	\$0.48
24	\$4.58	\$9,443	\$16,701	\$0.32	24	\$5.61	\$11,803	\$20,876	\$0.39	24	\$6.63	\$14,164	\$25,052	\$0.47
25	\$4.75	\$9,370	\$16,572	\$0.32	25	\$5.82	\$11,712	\$20,715	\$0.39	25	\$6.88	\$14,054	\$24,858	\$0.47
26	\$4.94	\$9,293	\$16,436	\$0.32	26	\$6.05	\$11,616	\$20,546	\$0.39	26	\$7.16	\$13,940	\$24,655	\$0.47
27	\$5.13	\$9,212	\$16,293	\$0.32	27	\$6.29	\$11,515	\$20,367	\$0.39	27	\$7.45	\$13,818	\$24,440	\$0.47
28	\$5.35	\$9,127	\$16,143	\$0.32	28	\$6.56	\$11,409	\$20,179	\$0.39	28	\$7.78	\$13,691	\$24,214	\$0.47
29	\$5.57	\$9,037	\$15,984	\$0.32	29	\$6.84	\$11,297	\$19,980	\$0.39	29	\$8.11	\$13,556	\$23,976	\$0.47
30	\$5.80	\$8,942	\$15,816	\$0.32	30	\$7.14	\$11,178	\$19,770	\$0.40	30	\$8.47	\$13,414	\$23,724	\$0.48
31	\$6.07	\$8,843	\$15,640	\$0.32	31	\$7.46	\$11,053	\$19,550	\$0.40	31	\$8.86	\$13,264	\$23,460	\$0.48
32	\$6.35	\$8,738	\$15,454	\$0.32	32	\$7.82	\$10,922	\$19,318	\$0.40	32	\$9.28	\$13,106	\$23,181	\$0.48
33	\$6.73	\$8,627	\$15,259	\$0.32	33	\$8.30	\$10,784	\$19,074	\$0.40	33	\$9.86	\$12,941	\$22,888	\$0.48
34	\$6.98	\$8,511	\$15,054	\$0.33	34	\$8.60	\$10,639	\$18,818	\$0.41	34	\$10.23	\$12,767	\$22,581	\$0.49
35	\$7.35	\$8,390	\$14,839	\$0.33	35	\$9.07	\$10,488	\$18,549	\$0.41	35	\$10.79	\$12,585	\$22,259	\$0.49
36	\$7.73	\$8,263	\$14,614	\$0.33	36	\$9.54	\$10,328	\$18,267	\$0.41	36	\$11.35	\$12,394	\$21,921	\$0.50
37	\$8.18	\$8,129	\$14,378	\$0.33	37	\$10.11	\$10,162	\$17,973	\$0.42	37	\$12.03	\$12,194	\$21,567	\$0.50
38	\$8.67	\$7,990	\$14,131	\$0.34	38	\$10.72	\$9,987	\$17,664	\$0.42	38	\$12.77	\$11,984	\$21,197	\$0.51
39	\$9.16	\$7,843	\$13,872	\$0.34	39	\$11.33	\$9,804	\$17,340	\$0.42	39	\$13.50	\$11,765	\$20,808	\$0.51
40	\$9.61	\$7,690	\$13,601	\$0.34	40	\$11.89	\$9,612	\$17,001	\$0.43	40	\$14.18	\$11,535	\$20,401	\$0.51
41	\$10.03	\$7,529	\$13,316	\$0.35	41	\$12.41	\$9,411	\$16,645	\$0.43	41	\$14.80	\$11,293	\$19,973	\$0.52
42	\$10.75	\$7,359	\$13,016	\$0.35	42	\$13.31	\$9,199	\$16,270	\$0.44	42	\$15.88	\$11,039	\$19,524	\$0.53
43	\$11.19	\$7,180	\$12,700	\$0.36	43	\$13.87	\$8,976	\$15,875	\$0.45	43	\$16.55	\$10,771	\$19,050	\$0.53
44	\$11.64	\$6,991	\$12,365	\$0.36	44	\$14.42	\$8,739	\$15,457	\$0.45	44	\$17.21	\$10,487	\$18,548	\$0.54
45	\$12.09	\$6,791	\$12,010	\$0.36	45	\$14.99	\$8,488	\$15,013	\$0.45	45	\$17.89	\$10,186	\$18,016	\$0.54
46	\$12.70	\$6,578	\$11,634	\$0.38	46	\$15.76	\$8,222	\$14,542	\$0.47	46	\$18.81	\$9,866	\$17,450	\$0.56
47	\$13.32	\$6,352	\$11,234	\$0.38	47	\$16.53	\$7,940	\$14,043	\$0.48	47	\$19.74	\$9,528	\$16,851	\$0.57
48	\$13.94	\$6,112	\$10,811	\$0.38	48	\$17.30	\$7,641	\$13,514	\$0.48	48	\$20.67	\$9,169	\$16,216	\$0.57
49	\$14.56	\$5,858	\$10,361	\$0.38	49	\$18.08	\$7,323	\$12,951	\$0.48	49	\$21.59	\$8,787	\$15,542	\$0.57
50	\$15.17	\$5,588	\$9,883	\$0.39	50	\$18.85	\$6,985	\$12,354	\$0.49	50	\$22.52	\$8,382	\$14,825	\$0.59
51	\$15.94	\$5,301	\$9,375	\$0.40	51	\$19.81	\$6,626	\$11,719	\$0.49	51	\$23.67	\$7,951	\$14,063	\$0.59
52	\$16.72	\$4,995	\$8,835	\$0.41	52	\$20.78	\$6,244	\$11,044	\$0.51	52	\$24.83	\$7,493	\$13,253	\$0.61
53	\$17.60	\$4,670	\$8,260	\$0.41	53	\$21.88	\$5,838	\$10,326	\$0.51	53	\$26.16	\$7,006	\$12,391	\$0.62
54	\$18.48	\$4,324	\$7,648	\$0.42	54	\$22.98	\$5,405	\$9,560	\$0.53	54	\$27.48	\$6,486	\$11,472	\$0.64
55	\$19.53	\$3,955	\$6,995	\$0.42	55	\$24.29	\$4,944	\$8,744	\$0.53	55	\$29.06	\$5,933	\$10,493	\$0.64
56*	\$20.83	\$4,066	\$7,026	\$0.43	56*	\$25.92	\$5,082	\$8,782	\$0.54	56*	\$31.01	\$6,099	\$10,538	\$0.65
57*	\$22.25	\$4,174	\$7,051	\$0.46	57*	\$27.69	\$5,218	\$8,814	\$0.57	57*	\$33.13	\$6,262	\$10,577	\$0.69
58*	\$23.77	\$4,282	\$7,075	\$0.46	58*	\$29.59	\$5,353	\$8,844	\$0.57	58*	\$35.41	\$6,424	\$10,613	\$0.69
59*	\$25.32	\$4,391	\$7,099	\$0.48	59*	\$31.53	\$5,488	\$8,874	\$0.60	59*	\$37.74	\$6,586	\$10,649	\$0.72
60*	\$26.82	\$4,499	\$7,123	\$0.50	60*	\$33.40	\$5,624	\$8,904	\$0.62	60*	\$39.98	\$6,749	\$10,685	\$0.75
61*	\$28.54	\$4,608	\$7,147	N/A	61*	\$35.56	\$5,760	\$8,933	N/A	61*	\$42.57	\$6,912	\$10,720	N/A
62*	\$31.32	\$4,717	\$7,171	N/A	62*	\$39.04	\$5,896	\$8,964	N/A	62*	\$46.75	\$7,185	\$10,923	N/A
63*	\$33.58	\$4,925	\$7,343	N/A	63*	\$41.85	\$6,330	\$9,438	N/A	63*	\$50.13	\$7,736	\$11,534	N/A
64*	\$35.84	\$5,272	\$7,714	N/A	64*	\$44.68	\$6,767	\$9,902	N/A	64*	\$53.51	\$8,263	\$12,090	N/A
65*	\$38.09	\$5,590	\$8,031	N/A	65*	\$47.50	\$7,168	\$10,298	N/A	65*	\$56.90	\$8,746	\$12,565	N/A
66*	\$40.88	\$6,094	\$8,599	N/A	66*	\$50.98	\$7,801	\$11,007	N/A	66*	\$61.08	\$9,507	\$13,415	N/A
67*	\$45.07	\$7,154	\$9,918	N/A	67*	\$56.21	\$9,130	\$12,658	N/A	67*	\$67.36	\$11,106	\$15,398	N/A
68*	\$48.55	\$7,914	\$10,784	N/A	68*	\$60.56	\$10,084	\$13,741	N/A	68*	\$72.58	\$12,255	\$16,699	N/A
69*	\$52.03	\$8,657	\$11,596	N/A	69*	\$64.92	\$11,018	\$14,758	N/A	69*	\$77.80	\$13,378	\$17,919	N/A
70*	\$56.21	\$9,692	\$12,764	N/A	70*	\$70.14	\$12,316	\$16,221	N/A	70*	\$84.07	\$14,940	\$19,676	N/A

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

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

END-95 (ESO)(20/21)

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

Employee Life Option Plus

Tobacco Rates

Face Amount \$35,000					Face Amount \$40,000					Face Amount \$45,000				
Issue Age	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$6.13	\$17,179	\$30,384	\$0.61	18	\$6.94	\$19,633	\$34,724	\$0.69	18	\$7.74	\$22,087	\$39,065	\$0.78
19	\$6.36	\$17,082	\$30,212	\$0.60	19	\$7.20	\$19,522	\$34,528	\$0.69	19	\$8.04	\$21,962	\$38,844	\$0.77
20	\$6.59	\$16,981	\$30,033	\$0.59	20	\$7.46	\$19,406	\$34,324	\$0.67	20	\$8.33	\$21,832	\$38,614	\$0.75
21	\$6.86	\$16,875	\$29,846	\$0.58	21	\$7.77	\$19,285	\$34,109	\$0.66	21	\$8.68	\$21,696	\$38,373	\$0.75
22	\$7.12	\$16,763	\$29,649	\$0.57	22	\$8.07	\$19,158	\$33,884	\$0.66	22	\$9.01	\$21,553	\$38,120	\$0.74
23	\$7.39	\$16,647	\$29,443	\$0.56	23	\$8.38	\$19,025	\$33,649	\$0.64	23	\$9.37	\$21,403	\$37,855	\$0.72
24	\$7.66	\$16,525	\$29,227	\$0.55	24	\$8.68	\$18,885	\$33,402	\$0.63	24	\$9.70	\$21,246	\$37,577	\$0.71
25	\$7.95	\$16,397	\$29,001	\$0.55	25	\$9.02	\$18,739	\$33,144	\$0.63	25	\$10.09	\$21,082	\$37,287	\$0.71
26	\$8.28	\$16,263	\$28,764	\$0.55	26	\$9.39	\$18,586	\$32,873	\$0.63	26	\$10.51	\$20,909	\$36,982	\$0.71
27	\$8.61	\$16,121	\$28,513	\$0.55	27	\$9.77	\$18,424	\$32,587	\$0.63	27	\$10.93	\$20,727	\$36,660	\$0.71
28	\$9.00	\$15,972	\$28,250	\$0.55	28	\$10.21	\$18,254	\$32,286	\$0.63	28	\$11.43	\$20,536	\$36,321	\$0.71
29	\$9.38	\$15,815	\$27,972	\$0.55	29	\$10.65	\$18,074	\$31,968	\$0.63	29	\$11.92	\$20,334	\$35,964	\$0.71
30	\$9.80	\$15,649	\$27,678	\$0.56	30	\$11.13	\$17,885	\$31,632	\$0.64	30	\$12.46	\$20,120	\$35,586	\$0.72
31	\$10.26	\$15,475	\$27,370	\$0.56	31	\$11.65	\$17,685	\$31,280	\$0.64	31	\$13.05	\$19,896	\$35,190	\$0.72
32	\$10.75	\$15,291	\$27,045	\$0.57	32	\$12.22	\$17,475	\$30,908	\$0.65	32	\$13.69	\$19,660	\$34,772	\$0.73
33	\$11.42	\$15,098	\$26,703	\$0.57	33	\$12.99	\$17,254	\$30,518	\$0.65	33	\$14.55	\$19,411	\$34,332	\$0.73
34	\$11.85	\$14,895	\$26,345	\$0.57	34	\$13.48	\$17,023	\$30,108	\$0.66	34	\$15.10	\$19,151	\$33,872	\$0.74
35	\$12.50	\$14,683	\$25,969	\$0.57	35	\$14.22	\$16,780	\$29,678	\$0.66	35	\$15.94	\$18,878	\$33,388	\$0.74
36	\$13.17	\$14,460	\$25,574	\$0.58	36	\$14.98	\$16,525	\$29,228	\$0.66	36	\$16.79	\$18,591	\$32,881	\$0.75
37	\$13.96	\$14,226	\$25,162	\$0.59	37	\$15.89	\$16,258	\$28,756	\$0.67	37	\$17.81	\$18,291	\$32,351	\$0.75
38	\$14.81	\$13,982	\$24,729	\$0.59	38	\$16.86	\$15,979	\$28,262	\$0.68	38	\$18.91	\$17,977	\$31,795	\$0.76
39	\$15.67	\$13,726	\$24,276	\$0.59	39	\$17.84	\$15,686	\$27,744	\$0.68	39	\$20.01	\$17,647	\$31,212	\$0.76
40	\$16.46	\$13,457	\$23,801	\$0.60	40	\$18.74	\$15,380	\$27,202	\$0.69	40	\$21.03	\$17,302	\$30,602	\$0.77
41	\$17.18	\$13,175	\$23,302	\$0.61	41	\$19.57	\$15,057	\$26,631	\$0.69	41	\$21.95	\$16,939	\$29,960	\$0.78
42	\$18.45	\$12,878	\$22,778	\$0.61	42	\$21.02	\$14,718	\$26,032	\$0.70	42	\$23.58	\$16,558	\$29,286	\$0.79
43	\$19.22	\$12,566	\$22,225	\$0.62	43	\$21.90	\$14,361	\$25,400	\$0.71	43	\$24.58	\$16,156	\$28,575	\$0.80
44	\$20.00	\$12,235	\$21,639	\$0.63	44	\$22.79	\$13,982	\$24,730	\$0.72	44	\$25.58	\$15,730	\$27,822	\$0.81
45	\$20.79	\$11,884	\$21,018	\$0.64	45	\$23.70	\$13,581	\$24,021	\$0.73	45	\$26.60	\$15,279	\$27,023	\$0.82
46	\$21.87	\$11,511	\$20,359	\$0.66	46	\$24.92	\$13,155	\$23,267	\$0.75	46	\$27.98	\$14,800	\$26,176	\$0.84
47	\$22.95	\$11,116	\$19,660	\$0.66	47	\$26.16	\$12,704	\$22,468	\$0.76	47	\$29.37	\$14,292	\$25,277	\$0.85
48	\$24.03	\$10,697	\$18,919	\$0.67	48	\$27.40	\$12,225	\$21,622	\$0.77	48	\$30.76	\$13,753	\$24,324	\$0.86
49	\$25.11	\$10,252	\$18,132	\$0.66	49	\$28.63	\$11,716	\$20,722	\$0.76	49	\$32.15	\$13,181	\$23,312	\$0.85
50	\$26.19	\$9,779	\$17,296	\$0.69	50	\$29.87	\$11,176	\$19,767	\$0.78	50	\$33.54	\$12,573	\$22,238	\$0.88
51	\$27.54	\$9,276	\$16,407	\$0.69	51	\$31.40	\$10,602	\$18,751	\$0.79	51	\$35.27	\$11,927	\$21,095	\$0.89
52	\$28.89	\$8,742	\$15,462	\$0.71	52	\$32.95	\$9,991	\$17,670	\$0.82	52	\$37.01	\$11,240	\$19,879	\$0.92
53	\$30.43	\$8,173	\$14,456	\$0.72	53	\$34.71	\$9,341	\$16,521	\$0.82	53	\$38.99	\$10,508	\$18,586	\$0.93
54	\$31.98	\$7,567	\$13,384	\$0.74	54	\$36.48	\$8,648	\$15,296	\$0.85	54	\$40.97	\$9,729	\$17,208	\$0.95
55	\$33.82	\$6,922	\$12,242	\$0.74	55	\$38.58	\$7,910	\$13,991	\$0.85	55	\$43.35	\$8,899	\$15,740	\$0.95
56*	\$36.10	\$7,115	\$12,295	\$0.76	56*	\$41.18	\$8,132	\$14,051	\$0.87	56*	\$46.27	\$9,148	\$15,808	\$0.97
57*	\$38.57	\$7,305	\$12,340	\$0.81	57*	\$44.01	\$8,349	\$14,103	\$0.92	57*	\$49.45	\$9,392	\$15,866	\$1.04
58*	\$41.23	\$7,494	\$12,382	\$0.80	58*	\$47.06	\$8,565	\$14,151	\$0.91	58*	\$52.88	\$9,635	\$15,920	\$1.03
59*	\$43.95	\$7,684	\$12,423	\$0.84	59*	\$50.16	\$8,781	\$14,198	\$0.96	59*	\$56.37	\$9,879	\$15,973	\$1.08
60*	\$46.56	\$7,874	\$12,465	\$0.87	60*	\$53.15	\$8,999	\$14,246	\$0.99	60*	\$59.73	\$10,124	\$16,027	\$1.12
61*	\$49.59	\$8,064	\$12,507	N/A	61*	\$56.61	\$9,216	\$14,293	N/A	61*	\$63.62	\$10,368	\$16,080	N/A
62*	\$54.46	\$8,497	\$12,917	N/A	62*	\$62.17	\$9,809	\$14,913	N/A	62*	\$69.88	\$11,121	\$16,907	N/A
63*	\$58.40	\$9,141	\$13,630	N/A	63*	\$66.68	\$10,546	\$15,725	N/A	63*	\$74.95	\$11,952	\$17,820	N/A
64*	\$62.35	\$9,758	\$14,278	N/A	64*	\$71.19	\$11,252	\$16,464	N/A	64*	\$80.03	\$12,748	\$18,653	N/A
65*	\$66.31	\$10,324	\$14,831	N/A	65*	\$75.71	\$11,901	\$17,097	N/A	65*	\$85.11	\$13,479	\$19,364	N/A
66*	\$71.18	\$11,215	\$15,825	N/A	66*	\$81.28	\$12,922	\$18,233	N/A	66*	\$91.38	\$14,630	\$20,643	N/A
67*	\$78.50	\$13,082	\$18,138	N/A	67*	\$89.65	\$15,059	\$20,878	N/A	67*	\$100.80	\$17,034	\$23,616	N/A
68*	\$84.59	\$14,424	\$19,654	N/A	68*	\$96.61	\$16,594	\$22,612	N/A	68*	\$108.63	\$18,764	\$25,568	N/A
69*	\$90.69	\$15,739	\$21,082	N/A	69*	\$103.57	\$18,100	\$24,245	N/A	69*	\$116.46	\$20,460	\$27,405	N/A
70*	\$98.00	\$17,565	\$23,133	N/A	70*	\$111.94	\$20,188	\$26,588	N/A	70*	\$125.87	\$22,813	\$30,045	N/A

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END-95 (ESO)(20/21)

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

Employee Life Option Plus

Tobacco Rates

Face Amount \$50,000					Face Amount \$55,000					Face Amount \$60,000				
Issue Age	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$8.55	\$24,541	\$43,405	\$0.87	18	\$9.36	\$26,995	\$47,746	\$0.96	18	\$10.16	\$29,449	\$52,086	\$1.04
19	\$8.88	\$24,403	\$43,160	\$0.86	19	\$9.72	\$26,843	\$47,476	\$0.94	19	\$10.56	\$29,283	\$51,792	\$1.03
20	\$9.21	\$24,258	\$42,905	\$0.84	20	\$10.08	\$26,684	\$47,195	\$0.92	20	\$10.95	\$29,110	\$51,485	\$1.01
21	\$9.59	\$24,107	\$42,637	\$0.83	21	\$10.50	\$26,517	\$46,900	\$0.91	21	\$11.41	\$28,928	\$51,164	\$0.99
22	\$9.96	\$23,948	\$42,356	\$0.82	22	\$10.91	\$26,342	\$46,591	\$0.90	22	\$11.86	\$28,737	\$50,827	\$0.98
23	\$10.36	\$23,781	\$42,061	\$0.80	23	\$11.34	\$26,159	\$46,267	\$0.88	23	\$12.33	\$28,537	\$50,473	\$0.96
24	\$10.73	\$23,607	\$41,753	\$0.79	24	\$11.75	\$25,967	\$45,928	\$0.87	24	\$12.78	\$28,328	\$50,103	\$0.95
25	\$11.15	\$23,424	\$41,430	\$0.79	25	\$12.22	\$25,766	\$45,572	\$0.87	25	\$13.29	\$28,109	\$49,715	\$0.95
26	\$11.62	\$23,233	\$41,091	\$0.79	26	\$12.73	\$25,556	\$45,200	\$0.87	26	\$13.84	\$27,879	\$49,309	\$0.95
27	\$12.09	\$23,031	\$40,734	\$0.79	27	\$13.25	\$25,334	\$44,807	\$0.87	27	\$14.41	\$27,637	\$48,880	\$0.95
28	\$12.65	\$22,818	\$40,357	\$0.79	28	\$13.87	\$25,099	\$44,393	\$0.87	28	\$15.08	\$27,381	\$48,428	\$0.95
29	\$13.19	\$22,593	\$39,960	\$0.79	29	\$14.46	\$24,852	\$43,956	\$0.87	29	\$15.74	\$27,112	\$47,952	\$0.95
30	\$13.79	\$22,356	\$39,541	\$0.80	30	\$15.12	\$24,592	\$43,495	\$0.88	30	\$16.45	\$26,827	\$47,449	\$0.96
31	\$14.44	\$22,107	\$39,100	\$0.80	31	\$15.84	\$24,317	\$43,009	\$0.88	31	\$17.24	\$26,528	\$46,919	\$0.96
32	\$15.15	\$21,844	\$38,635	\$0.81	32	\$16.62	\$24,028	\$42,499	\$0.89	32	\$18.09	\$26,213	\$46,362	\$0.97
33	\$16.11	\$21,568	\$38,147	\$0.81	33	\$17.67	\$23,725	\$41,962	\$0.89	33	\$19.24	\$25,882	\$45,776	\$0.97
34	\$16.73	\$21,279	\$37,635	\$0.82	34	\$18.35	\$23,406	\$41,399	\$0.90	34	\$19.98	\$25,534	\$45,162	\$0.98
35	\$17.66	\$20,975	\$37,098	\$0.82	35	\$19.37	\$23,073	\$40,808	\$0.90	35	\$21.09	\$25,170	\$44,518	\$0.98
36	\$18.61	\$20,657	\$36,535	\$0.83	36	\$20.42	\$22,722	\$40,188	\$0.91	36	\$22.23	\$24,788	\$43,841	\$0.99
37	\$19.74	\$20,323	\$35,945	\$0.84	37	\$21.66	\$22,355	\$39,540	\$0.92	37	\$23.59	\$24,388	\$43,134	\$1.01
38	\$20.96	\$19,974	\$35,328	\$0.85	38	\$23.00	\$21,971	\$38,860	\$0.93	38	\$25.05	\$23,969	\$42,393	\$1.02
39	\$22.18	\$19,608	\$34,680	\$0.85	39	\$24.35	\$21,569	\$38,148	\$0.93	39	\$26.52	\$23,530	\$41,616	\$1.02
40	\$23.31	\$19,225	\$34,002	\$0.86	40	\$25.59	\$21,147	\$37,402	\$0.94	40	\$27.88	\$23,069	\$40,802	\$1.03
41	\$24.34	\$18,822	\$33,289	\$0.87	41	\$26.73	\$20,704	\$36,618	\$0.96	41	\$29.11	\$22,586	\$39,947	\$1.04
42	\$26.15	\$18,398	\$32,540	\$0.88	42	\$28.71	\$20,237	\$35,793	\$0.97	42	\$31.28	\$22,077	\$39,047	\$1.05
43	\$27.26	\$17,951	\$31,750	\$0.89	43	\$29.94	\$19,746	\$34,924	\$0.98	43	\$32.61	\$21,541	\$38,099	\$1.07
44	\$28.37	\$17,478	\$30,913	\$0.90	44	\$31.16	\$19,226	\$34,004	\$0.99	44	\$33.95	\$20,974	\$37,096	\$1.08
45	\$29.50	\$16,977	\$30,026	\$0.91	45	\$32.40	\$18,674	\$33,029	\$1.00	45	\$35.30	\$20,372	\$36,031	\$1.09
46	\$31.03	\$16,444	\$29,084	\$0.94	46	\$34.09	\$18,088	\$31,992	\$1.03	46	\$37.15	\$19,733	\$34,901	\$1.13
47	\$32.58	\$15,880	\$28,086	\$0.95	47	\$35.79	\$17,467	\$30,894	\$1.04	47	\$39.00	\$19,055	\$33,703	\$1.14
48	\$34.12	\$15,281	\$27,027	\$0.96	48	\$37.49	\$16,809	\$29,730	\$1.05	48	\$40.85	\$18,337	\$32,432	\$1.15
49	\$35.67	\$14,645	\$25,903	\$0.95	49	\$39.19	\$16,110	\$28,493	\$1.04	49	\$42.71	\$17,574	\$31,083	\$1.14
50	\$37.21	\$13,970	\$24,709	\$0.98	50	\$40.89	\$15,367	\$27,179	\$1.08	50	\$44.56	\$16,764	\$29,650	\$1.17
51	\$39.13	\$13,252	\$23,439	\$0.99	51	\$43.00	\$14,577	\$25,782	\$1.09	51	\$46.86	\$15,902	\$28,126	\$1.19
52	\$41.07	\$12,489	\$22,088	\$1.02	52	\$45.13	\$13,737	\$24,297	\$1.12	52	\$49.19	\$14,986	\$26,506	\$1.22
53	\$43.27	\$11,676	\$20,651	\$1.03	53	\$47.55	\$12,844	\$22,716	\$1.13	53	\$51.83	\$14,011	\$24,781	\$1.24
54	\$45.47	\$10,811	\$19,121	\$1.06	54	\$49.97	\$11,892	\$21,033	\$1.17	54	\$54.47	\$12,973	\$22,945	\$1.27
55	\$48.11	\$9,888	\$17,489	\$1.06	55	\$52.87	\$10,877	\$19,237	\$1.17	55	\$57.63	\$11,866	\$20,986	\$1.27
56*	\$51.36	\$10,165	\$17,564	\$1.08										
57*	\$54.89	\$10,436	\$17,629	\$1.15										
58*	\$58.70	\$10,706	\$17,689	\$1.14										
59*	\$62.58	\$10,977	\$17,748	\$1.20										
60*	\$66.31	\$11,249	\$17,808	\$1.24										
61*	\$70.63	\$11,520	\$17,867	N/A										
62*	\$77.59	\$12,433	\$18,902	N/A										
63*	\$83.23	\$13,356	\$19,915	N/A										
64*	\$88.87	\$14,244	\$20,841	N/A										
65*	\$94.51	\$15,058	\$21,632	N/A										
66*	\$101.48	\$16,336	\$23,051	N/A										
67*	\$111.94	\$19,011	\$26,357	N/A										
68*	\$120.64	\$20,934	\$28,525	N/A										
69*	\$129.35	\$22,821	\$30,568	N/A										
70*	\$139.80	\$25,437	\$33,500	N/A										

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END-95 (ESO)(20/21)

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

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Employee Life Option Plus

Tobacco Rates

Face Amount \$65,000					Face Amount \$70,000					Face Amount \$75,000				
Issue Age	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$10.97	\$31,903	\$56,427	\$1.13	18	\$11.77	\$34,357	\$60,767	\$1.22	18	\$12.58	\$36,812	\$65,108	\$1.30
19	\$11.40	\$31,723	\$56,108	\$1.11	19	\$12.24	\$34,164	\$60,424	\$1.20	19	\$13.08	\$36,604	\$64,740	\$1.29
20	\$11.82	\$31,535	\$55,776	\$1.09	20	\$12.70	\$33,961	\$60,066	\$1.17	20	\$13.57	\$36,387	\$64,357	\$1.26
21	\$12.32	\$31,338	\$55,427	\$1.08	21	\$13.23	\$33,749	\$59,691	\$1.16	21	\$14.14	\$36,160	\$63,955	\$1.24
22	\$12.81	\$31,132	\$55,062	\$1.06	22	\$13.75	\$33,527	\$59,298	\$1.14	22	\$14.70	\$35,921	\$63,533	\$1.23
23	\$13.32	\$30,915	\$54,679	\$1.04	23	\$14.31	\$33,293	\$58,885	\$1.12	23	\$15.29	\$35,672	\$63,092	\$1.20
24	\$13.80	\$30,688	\$54,278	\$1.02	24	\$14.83	\$33,049	\$58,454	\$1.10	24	\$15.85	\$35,410	\$62,629	\$1.18
25	\$14.35	\$30,451	\$53,858	\$1.02	25	\$15.42	\$32,794	\$58,001	\$1.10	25	\$16.49	\$35,136	\$62,144	\$1.18
26	\$14.96	\$30,202	\$53,418	\$1.02	26	\$16.07	\$32,526	\$57,527	\$1.10	26	\$17.19	\$34,849	\$61,637	\$1.18
27	\$15.58	\$29,940	\$52,954	\$1.02	27	\$16.74	\$32,243	\$57,027	\$1.10	27	\$17.90	\$34,546	\$61,100	\$1.18
28	\$16.30	\$29,663	\$52,464	\$1.02	28	\$17.51	\$31,945	\$56,500	\$1.10	28	\$18.73	\$34,226	\$60,536	\$1.18
29	\$17.01	\$29,371	\$51,948	\$1.02	29	\$18.28	\$31,630	\$55,944	\$1.10	29	\$19.55	\$33,890	\$59,940	\$1.18
30	\$17.78	\$29,063	\$51,403	\$1.04	30	\$19.11	\$31,298	\$55,357	\$1.12	30	\$20.44	\$33,534	\$59,311	\$1.20
31	\$18.63	\$28,738	\$50,829	\$1.04	31	\$20.03	\$30,949	\$54,739	\$1.12	31	\$21.43	\$33,160	\$58,649	\$1.20
32	\$19.55	\$28,397	\$50,226	\$1.05	32	\$21.02	\$30,582	\$54,089	\$1.13	32	\$22.49	\$32,766	\$57,953	\$1.21
33	\$20.80	\$28,038	\$49,591	\$1.05	33	\$22.36	\$30,195	\$53,406	\$1.13	33	\$23.93	\$32,352	\$57,221	\$1.21
34	\$21.60	\$27,662	\$48,926	\$1.06	34	\$23.23	\$29,790	\$52,689	\$1.14	34	\$24.85	\$31,918	\$56,453	\$1.23
35	\$22.81	\$27,268	\$48,227	\$1.06	35	\$24.53	\$29,365	\$51,937	\$1.14	35	\$26.24	\$31,463	\$55,647	\$1.23
36	\$24.04	\$26,853	\$47,495	\$1.08	36	\$25.86	\$28,919	\$51,148	\$1.16	36	\$27.67	\$30,985	\$54,802	\$1.24
37	\$25.51	\$26,420	\$46,729	\$1.09	37	\$27.44	\$28,452	\$50,323	\$1.17	37	\$29.36	\$30,485	\$53,918	\$1.26
38	\$27.10	\$25,966	\$45,926	\$1.10	38	\$29.15	\$27,964	\$49,459	\$1.19	38	\$31.20	\$29,961	\$52,991	\$1.27
39	\$28.69	\$25,490	\$45,084	\$1.10	39	\$30.86	\$27,451	\$48,552	\$1.19	39	\$33.03	\$29,412	\$52,020	\$1.27
40	\$30.16	\$24,992	\$44,203	\$1.11	40	\$32.44	\$26,914	\$47,603	\$1.20	40	\$34.72	\$28,837	\$51,003	\$1.29
41	\$31.50	\$24,468	\$43,276	\$1.13	41	\$33.88	\$26,350	\$46,605	\$1.22	41	\$36.27	\$28,232	\$49,934	\$1.30
42	\$33.85	\$23,917	\$42,301	\$1.14	42	\$36.41	\$25,757	\$45,555	\$1.23	42	\$38.98	\$27,596	\$48,809	\$1.32
43	\$35.29	\$23,336	\$41,274	\$1.16	43	\$37.97	\$25,131	\$44,449	\$1.24	43	\$40.65	\$26,927	\$47,624	\$1.33
44	\$36.73	\$22,721	\$40,187	\$1.17	44	\$39.52	\$24,469	\$43,278	\$1.26	44	\$42.31	\$26,217	\$46,370	\$1.35
45	\$38.20	\$22,069	\$39,034	\$1.18	45	\$41.11	\$23,767	\$42,036	\$1.27	45	\$44.01	\$25,465	\$45,039	\$1.36
46	\$40.20	\$21,377	\$37,809	\$1.22	46	\$43.26	\$23,022	\$40,718	\$1.32	46	\$46.31	\$24,666	\$43,626	\$1.41
47	\$42.21	\$20,643	\$36,511	\$1.23	47	\$45.42	\$22,231	\$39,320	\$1.33	47	\$48.63	\$23,819	\$42,128	\$1.42
48	\$44.22	\$19,865	\$35,135	\$1.25	48	\$47.58	\$21,393	\$37,838	\$1.34	48	\$50.95	\$22,922	\$40,541	\$1.44
49	\$46.22	\$19,039	\$33,673	\$1.23	49	\$49.74	\$20,503	\$36,264	\$1.33	49	\$53.26	\$21,968	\$38,854	\$1.42
50	\$48.23	\$18,161	\$32,121	\$1.27	50	\$51.91	\$19,558	\$34,592	\$1.37	50	\$55.58	\$20,955	\$37,063	\$1.47
51	\$50.73	\$17,228	\$30,470	\$1.29	51	\$54.59	\$18,553	\$32,814	\$1.38	51	\$58.46	\$19,878	\$35,158	\$1.48
52	\$53.25	\$16,235	\$28,714	\$1.32	52	\$57.31	\$17,484	\$30,923	\$1.43	52	\$61.37	\$18,733	\$33,132	\$1.53
53	\$56.11	\$15,179	\$26,846	\$1.34	53	\$60.39	\$16,346	\$28,911	\$1.44	53	\$64.67	\$17,514	\$30,977	\$1.54
54	\$58.97	\$14,054	\$24,857	\$1.38	54	\$63.47	\$15,135	\$26,769	\$1.48	54	\$67.97	\$16,216	\$28,681	\$1.59
55	\$62.40	\$12,854	\$22,735	\$1.38	55	\$67.16	\$13,843	\$24,484	\$1.48	55	\$71.92	\$14,832	\$26,233	\$1.59

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

END-95 (ESO)(20/21)

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

Employee Life Option Plus

Tobacco Rates

Face Amount \$80,000					Face Amount \$85,000					Face Amount \$90,000				
Issue Age	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$13.39	\$39,266	\$69,448	\$1.39	18	\$14.20	\$41,720	\$73,789	\$1.48	18	\$15.00	\$44,174	\$78,129	\$1.56
19	\$13.92	\$39,044	\$69,056	\$1.37	19	\$14.76	\$41,484	\$73,372	\$1.46	19	\$15.60	\$43,925	\$77,688	\$1.54
20	\$14.44	\$38,813	\$68,647	\$1.34	20	\$15.31	\$41,239	\$72,938	\$1.42	20	\$16.19	\$43,664	\$77,228	\$1.51
21	\$15.05	\$38,570	\$68,218	\$1.32	21	\$15.96	\$40,981	\$72,482	\$1.41	21	\$16.88	\$43,392	\$76,746	\$1.49
22	\$15.65	\$38,316	\$67,769	\$1.31	22	\$16.60	\$40,711	\$72,004	\$1.39	22	\$17.55	\$43,106	\$76,240	\$1.47
23	\$16.28	\$38,050	\$67,298	\$1.28	23	\$17.27	\$40,428	\$71,504	\$1.36	23	\$18.26	\$42,806	\$75,710	\$1.44
24	\$16.88	\$37,770	\$66,804	\$1.26	24	\$17.90	\$40,131	\$70,979	\$1.34	24	\$18.93	\$42,492	\$75,155	\$1.42
25	\$17.56	\$37,478	\$66,287	\$1.26	25	\$18.62	\$39,821	\$70,430	\$1.34	25	\$19.69	\$42,163	\$74,573	\$1.42
26	\$18.30	\$37,172	\$65,746	\$1.26	26	\$19.41	\$39,495	\$69,855	\$1.34	26	\$20.53	\$41,819	\$73,964	\$1.42
27	\$19.06	\$36,849	\$65,174	\$1.26	27	\$20.22	\$39,152	\$69,247	\$1.34	27	\$21.38	\$41,455	\$73,320	\$1.42
28	\$19.95	\$36,508	\$64,571	\$1.26	28	\$21.17	\$38,790	\$68,607	\$1.34	28	\$22.38	\$41,072	\$72,643	\$1.42
29	\$20.82	\$36,149	\$63,936	\$1.26	29	\$22.09	\$38,408	\$67,932	\$1.34	29	\$23.36	\$40,667	\$71,928	\$1.42
30	\$21.77	\$35,770	\$63,265	\$1.28	30	\$23.10	\$38,005	\$67,219	\$1.36	30	\$24.44	\$40,241	\$71,173	\$1.44
31	\$22.82	\$35,370	\$62,559	\$1.28	31	\$24.22	\$37,581	\$66,469	\$1.36	31	\$25.62	\$39,792	\$70,379	\$1.44
32	\$23.96	\$34,950	\$61,816	\$1.29	32	\$25.42	\$37,135	\$65,680	\$1.37	32	\$26.89	\$39,319	\$69,543	\$1.45
33	\$25.49	\$34,509	\$61,035	\$1.29	33	\$27.05	\$36,666	\$64,850	\$1.37	33	\$28.62	\$38,822	\$68,665	\$1.45
34	\$26.48	\$34,046	\$60,216	\$1.31	34	\$28.10	\$36,173	\$63,980	\$1.39	34	\$29.72	\$38,301	\$67,743	\$1.47
35	\$27.96	\$33,560	\$59,357	\$1.31	35	\$29.68	\$35,658	\$63,067	\$1.39	35	\$31.40	\$37,755	\$66,776	\$1.47
36	\$29.48	\$33,050	\$58,455	\$1.32	36	\$31.29	\$35,116	\$62,109	\$1.41	36	\$33.10	\$37,182	\$65,762	\$1.49
37	\$31.29	\$32,517	\$57,512	\$1.34	37	\$33.21	\$34,549	\$61,107	\$1.42	37	\$35.14	\$36,581	\$64,701	\$1.51
38	\$33.24	\$31,958	\$56,524	\$1.36	38	\$35.29	\$33,956	\$60,057	\$1.44	38	\$37.34	\$35,953	\$63,590	\$1.53
39	\$35.20	\$31,373	\$55,488	\$1.36	39	\$37.37	\$33,334	\$58,956	\$1.44	39	\$39.54	\$35,294	\$62,424	\$1.53
40	\$37.01	\$30,759	\$54,403	\$1.37	40	\$39.29	\$32,682	\$57,803	\$1.46	40	\$41.57	\$34,604	\$61,204	\$1.54
41	\$38.66	\$30,114	\$53,262	\$1.39	41	\$41.04	\$31,997	\$56,591	\$1.48	41	\$43.43	\$33,879	\$59,920	\$1.56
42	\$41.55	\$29,436	\$52,063	\$1.41	42	\$44.11	\$31,276	\$55,317	\$1.49	42	\$46.68	\$33,116	\$58,571	\$1.58
43	\$43.33	\$28,722	\$50,799	\$1.42	43	\$46.00	\$30,517	\$53,974	\$1.51	43	\$48.68	\$32,312	\$57,149	\$1.60
44	\$45.10	\$27,965	\$49,461	\$1.44	44	\$47.89	\$29,713	\$52,552	\$1.53	44	\$50.68	\$31,460	\$55,643	\$1.62
45	\$46.91	\$27,162	\$48,042	\$1.45	45	\$49.81	\$28,860	\$51,044	\$1.54	45	\$52.71	\$30,558	\$54,047	\$1.64
46	\$49.37	\$26,310	\$46,534	\$1.50	46	\$52.42	\$27,955	\$49,443	\$1.60	46	\$55.48	\$29,599	\$52,351	\$1.69
47	\$51.84	\$25,407	\$44,937	\$1.52	47	\$55.05	\$26,995	\$47,745	\$1.61	47	\$58.26	\$28,583	\$50,554	\$1.71
48	\$54.31	\$24,450	\$43,243	\$1.53	48	\$57.67	\$25,978	\$45,946	\$1.63	48	\$61.04	\$27,506	\$48,649	\$1.73
49	\$56.78	\$23,432	\$41,444	\$1.52	49	\$60.30	\$24,897	\$44,034	\$1.61	49	\$63.82	\$26,361	\$46,625	\$1.71
50	\$59.25	\$22,352	\$39,534	\$1.57	50	\$62.93	\$23,749	\$42,004	\$1.66	50	\$66.60	\$25,146	\$44,475	\$1.76
51	\$62.32	\$21,203	\$37,502	\$1.58	51	\$66.19	\$22,528	\$39,845	\$1.68	51	\$70.05	\$23,854	\$42,189	\$1.78
52	\$65.43	\$19,982	\$35,341	\$1.63	52	\$69.48	\$21,230	\$37,550	\$1.73	52	\$73.54	\$22,479	\$39,758	\$1.83
53	\$68.95	\$18,682	\$33,042	\$1.65	53	\$73.23	\$19,849	\$35,107	\$1.75	53	\$77.51	\$21,017	\$37,172	\$1.85
54	\$72.47	\$17,297	\$30,593	\$1.70	54	\$76.97	\$18,378	\$32,505	\$1.80	54	\$81.47	\$19,459	\$34,417	\$1.91
55	\$76.69	\$15,821	\$27,982	\$1.70	55	\$81.45	\$16,810	\$29,730	\$1.80	55	\$86.21	\$17,798	\$31,479	\$1.91

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END-95 (ESO)(20/21)

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

Employee Life Option Plus

Tobacco Rates

Face Amount \$95,000					Face Amount \$100,000				
Issue Age	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$15.81	\$46,628	\$82,470	\$1.65	18	\$16.62	\$49,082	\$86,810	\$1.74
19	\$16.44	\$46,365	\$82,004	\$1.63	19	\$17.28	\$48,805	\$86,320	\$1.72
20	\$17.06	\$46,090	\$81,519	\$1.59	20	\$17.93	\$48,516	\$85,809	\$1.68
21	\$17.78	\$45,802	\$81,009	\$1.57	21	\$18.70	\$48,213	\$85,273	\$1.66
22	\$18.50	\$45,500	\$80,475	\$1.55	22	\$19.44	\$47,895	\$84,711	\$1.64
23	\$19.24	\$45,184	\$79,916	\$1.52	23	\$20.23	\$47,562	\$84,122	\$1.59
24	\$19.95	\$44,852	\$79,330	\$1.50	24	\$20.98	\$47,213	\$83,505	\$1.58
25	\$20.76	\$44,506	\$78,716	\$1.50	25	\$21.83	\$46,848	\$82,859	\$1.58
26	\$21.64	\$44,142	\$78,073	\$1.50	26	\$22.76	\$46,465	\$82,182	\$1.58
27	\$22.54	\$43,758	\$77,394	\$1.50	27	\$23.70	\$46,061	\$81,467	\$1.58
28	\$23.60	\$43,353	\$76,678	\$1.50	28	\$24.81	\$45,635	\$80,714	\$1.58
29	\$24.63	\$42,927	\$75,924	\$1.50	29	\$25.91	\$45,186	\$79,920	\$1.58
30	\$25.77	\$42,476	\$75,127	\$1.52	30	\$27.10	\$44,712	\$79,081	\$1.59
31	\$27.01	\$42,002	\$74,289	\$1.52	31	\$28.41	\$44,213	\$78,199	\$1.59
32	\$28.36	\$41,504	\$73,407	\$1.53	32	\$29.82	\$43,688	\$77,270	\$1.62
33	\$30.18	\$40,979	\$72,479	\$1.53	33	\$31.74	\$43,136	\$76,294	\$1.62
34	\$31.35	\$40,429	\$71,507	\$1.55	34	\$32.97	\$42,557	\$75,270	\$1.64
35	\$33.11	\$39,853	\$70,486	\$1.55	35	\$34.83	\$41,950	\$74,196	\$1.64
36	\$34.92	\$39,247	\$69,416	\$1.57	36	\$36.73	\$41,313	\$73,069	\$1.66
37	\$37.06	\$38,614	\$68,296	\$1.59	37	\$38.99	\$40,646	\$71,890	\$1.68
38	\$39.39	\$37,951	\$67,122	\$1.61	38	\$41.44	\$39,948	\$70,655	\$1.70
39	\$41.71	\$37,255	\$65,892	\$1.61	39	\$43.88	\$39,216	\$69,360	\$1.70
40	\$43.86	\$36,527	\$64,604	\$1.63	40	\$46.14	\$38,449	\$68,004	\$1.72
41	\$45.81	\$35,761	\$63,249	\$1.65	41	\$48.20	\$37,643	\$66,578	\$1.74
42	\$49.25	\$34,955	\$61,825	\$1.67	42	\$51.81	\$36,795	\$65,079	\$1.76
43	\$51.36	\$34,107	\$60,324	\$1.69	43	\$54.04	\$35,902	\$63,499	\$1.78
44	\$53.47	\$33,208	\$58,735	\$1.71	44	\$56.26	\$34,956	\$61,826	\$1.80
45	\$55.62	\$32,255	\$57,049	\$1.73	45	\$58.52	\$33,953	\$60,052	\$1.82
46	\$58.53	\$31,244	\$55,260	\$1.78	46	\$61.59	\$32,888	\$58,168	\$1.88
47	\$61.47	\$30,171	\$53,362	\$1.80	47	\$64.68	\$31,759	\$56,171	\$1.90
48	\$64.40	\$29,034	\$51,351	\$1.82	48	\$67.77	\$30,562	\$54,054	\$1.92
49	\$67.34	\$27,826	\$49,215	\$1.80	49	\$70.86	\$29,290	\$51,805	\$1.90
50	\$70.27	\$26,543	\$46,946	\$1.86	50	\$73.95	\$27,940	\$49,417	\$1.96
51	\$73.92	\$25,179	\$44,533	\$1.88	51	\$77.78	\$26,504	\$46,877	\$1.98
52	\$77.60	\$23,728	\$41,967	\$1.94	52	\$81.66	\$24,977	\$44,176	\$2.04
53	\$81.78	\$22,184	\$39,237	\$1.96	53	\$86.06	\$23,352	\$41,302	\$2.06
54	\$85.97	\$20,540	\$36,329	\$2.01	54	\$90.47	\$21,621	\$38,241	\$2.12
55	\$90.97	\$18,787	\$33,228	\$2.01	55	\$95.74	\$19,776	\$34,977	\$2.12

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Face Amount \$5,000					Face Amount \$10,000					Face Amount \$15,000				
Issue Age	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
0	\$0.98	\$2,336	\$4,617	N/A	0	\$1.48	\$4,672	\$9,235	N/A	0	\$1.99	\$7,008	\$13,852	N/A
1	\$0.89	\$2,330	\$4,605	N/A	1	\$1.29	\$4,660	\$9,211	N/A	1	\$1.70	\$6,990	\$13,816	N/A
2	\$0.89	\$2,323	\$4,592	N/A	2	\$1.31	\$4,647	\$9,185	N/A	2	\$1.72	\$6,970	\$13,777	N/A
3	\$0.90	\$2,316	\$4,579	N/A	3	\$1.32	\$4,633	\$9,157	N/A	3	\$1.75	\$6,949	\$13,736	N/A
4	\$0.91	\$2,309	\$4,564	N/A	4	\$1.34	\$4,618	\$9,128	N/A	4	\$1.77	\$6,927	\$13,692	N/A
5	\$0.92	\$2,301	\$4,549	\$0.08	5	\$1.36	\$4,603	\$9,098	\$0.15	5	\$1.80	\$6,904	\$13,647	\$0.23
6	\$0.93	\$2,293	\$4,533	\$0.08	6	\$1.38	\$4,587	\$9,066	\$0.16	6	\$1.83	\$6,880	\$13,599	\$0.24
7	\$0.95	\$2,285	\$4,517	\$0.08	7	\$1.41	\$4,570	\$9,033	\$0.16	7	\$1.87	\$6,855	\$13,550	\$0.24
8	\$0.96	\$2,276	\$4,499	\$0.08	8	\$1.44	\$4,553	\$8,999	\$0.16	8	\$1.91	\$6,829	\$13,498	\$0.24
9	\$0.97	\$2,267	\$4,481	\$0.08	9	\$1.46	\$4,534	\$8,962	\$0.17	9	\$1.95	\$6,801	\$13,443	\$0.25
10	\$0.98	\$2,258	\$4,462	\$0.08	10	\$1.48	\$4,515	\$8,925	\$0.17	10	\$1.99	\$6,773	\$13,387	\$0.25
11	\$1.00	\$2,248	\$4,443	\$0.09	11	\$1.53	\$4,495	\$8,886	\$0.17	11	\$2.05	\$6,743	\$13,328	\$0.25
12	\$1.03	\$2,237	\$4,422	\$0.09	12	\$1.57	\$4,475	\$8,844	\$0.17	12	\$2.12	\$6,712	\$13,266	\$0.26
13	\$1.05	\$2,226	\$4,401	\$0.09	13	\$1.61	\$4,453	\$8,802	\$0.17	13	\$2.18	\$6,679	\$13,202	\$0.26
14	\$1.07	\$2,215	\$4,379	\$0.09	14	\$1.66	\$4,431	\$8,757	\$0.18	14	\$2.25	\$6,646	\$13,136	\$0.26
15	\$1.09	\$2,204	\$4,356	\$0.09	15	\$1.70	\$4,407	\$8,712	\$0.18	15	\$2.31	\$6,611	\$13,067	\$0.27
16	\$1.11	\$2,192	\$4,333	\$0.09	16	\$1.74	\$4,384	\$8,665	\$0.18	16	\$2.37	\$6,576	\$12,998	\$0.27
17	\$1.14	\$2,180	\$4,309	\$0.09	17	\$1.79	\$4,360	\$8,618	\$0.18	17	\$2.44	\$6,540	\$12,927	\$0.27
18	\$1.29	\$2,454	\$4,341	\$0.09	18	\$2.10	\$4,908	\$8,681	\$0.17	18	\$2.90	\$7,362	\$13,022	\$0.26
19	\$1.32	\$2,440	\$4,316	\$0.09	19	\$2.16	\$4,881	\$8,632	\$0.17	19	\$3.00	\$7,321	\$12,948	\$0.26
20	\$1.35	\$2,426	\$4,290	\$0.08	20	\$2.23	\$4,852	\$8,581	\$0.17	20	\$3.10	\$7,277	\$12,871	\$0.25
21	\$1.39	\$2,411	\$4,264	\$0.08	21	\$2.30	\$4,821	\$8,527	\$0.17	21	\$3.21	\$7,232	\$12,791	\$0.25
22	\$1.43	\$2,395	\$4,236	\$0.08	22	\$2.38	\$4,790	\$8,471	\$0.16	22	\$3.33	\$7,184	\$12,707	\$0.24
23	\$1.47	\$2,378	\$4,206	\$0.08	23	\$2.46	\$4,756	\$8,412	\$0.16	23	\$3.44	\$7,134	\$12,618	\$0.24
24	\$1.51	\$2,361	\$4,175	\$0.08	24	\$2.53	\$4,721	\$8,351	\$0.16	24	\$3.56	\$7,082	\$12,526	\$0.24
25	\$1.55	\$2,342	\$4,143	\$0.08	25	\$2.61	\$4,685	\$8,286	\$0.16	25	\$3.68	\$7,027	\$12,429	\$0.24

Face Amount \$20,000					Face Amount \$25,000				
Issue Age	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Issue Age	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
0	\$2.49	\$9,344	\$18,470	N/A	0	\$2.99	\$11,681	\$23,087	N/A
1	\$2.10	\$9,320	\$18,422	N/A	1	\$2.51	\$11,650	\$23,027	N/A
2	\$2.13	\$9,294	\$18,369	N/A	2	\$2.55	\$11,617	\$22,962	N/A
3	\$2.17	\$9,266	\$18,314	N/A	3	\$2.59	\$11,582	\$22,893	N/A
4	\$2.21	\$9,236	\$18,256	N/A	4	\$2.64	\$11,545	\$22,820	N/A
5	\$2.24	\$9,206	\$18,195	\$0.31	5	\$2.68	\$11,507	\$22,744	\$0.39
6	\$2.29	\$9,174	\$18,132	\$0.32	6	\$2.74	\$11,467	\$22,665	\$0.39
7	\$2.34	\$9,140	\$18,066	\$0.32	7	\$2.80	\$11,425	\$22,583	\$0.40
8	\$2.39	\$9,105	\$17,997	\$0.33	8	\$2.87	\$11,382	\$22,496	\$0.41
9	\$2.44	\$9,069	\$17,925	\$0.33	9	\$2.93	\$11,336	\$22,406	\$0.41
10	\$2.49	\$9,030	\$17,849	\$0.33	10	\$2.99	\$11,288	\$22,312	\$0.42
11	\$2.57	\$8,991	\$17,771	\$0.34	11	\$3.10	\$11,239	\$22,214	\$0.42
12	\$2.67	\$8,949	\$17,689	\$0.34	12	\$3.21	\$11,187	\$22,111	\$0.43
13	\$2.75	\$8,906	\$17,603	\$0.35	13	\$3.31	\$11,132	\$22,004	\$0.43
14	\$2.84	\$8,861	\$17,514	\$0.35	14	\$3.43	\$11,076	\$21,893	\$0.44
15	\$2.92	\$8,815	\$17,423	\$0.36	15	\$3.54	\$11,019	\$21,779	\$0.45
16	\$3.00	\$8,768	\$17,330	\$0.36	16	\$3.64	\$10,960	\$21,663	\$0.45
17	\$3.10	\$8,720	\$17,236	\$0.36	17	\$3.75	\$10,900	\$21,545	\$0.45
18	\$3.71	\$9,816	\$17,362	\$0.35	18	\$4.51	\$12,271	\$21,703	\$0.43
19	\$3.84	\$9,761	\$17,264	\$0.34	19	\$4.68	\$12,201	\$21,580	\$0.43
20	\$3.97	\$9,703	\$17,162	\$0.33	20	\$4.84	\$12,129	\$21,452	\$0.42
21	\$4.12	\$9,643	\$17,055	\$0.33	21	\$5.04	\$12,053	\$21,318	\$0.41
22	\$4.27	\$9,579	\$16,942	\$0.33	22	\$5.22	\$11,974	\$21,178	\$0.41
23	\$4.43	\$9,512	\$16,824	\$0.32	23	\$5.42	\$11,891	\$21,031	\$0.40
24	\$4.58	\$9,443	\$16,701	\$0.32	24	\$5.61	\$11,803	\$20,876	\$0.39
25	\$4.75	\$9,370	\$16,572	\$0.32	25	\$5.82	\$11,712	\$20,715	\$0.39

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

END-95 (ESO)(20/21)

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