



••• Whole Life Insurance

EMPLOYEE LIFE OPTION PLUS



FAMILY MATTERS. NO MATTER WHAT.®



••• What is whole life insurance?

Whole life insurance is more than just life insurance at an affordable price. It combines the guaranteed premiums, coverage and values that have always been so attractive in whole life insurance with the advantages of cash accumulation at current interest rates.

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

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

I don't need whole life insurance...do I? •••

If you have a family – Whole life insurance enables you to build a cash reserve for yourself, your spouse and your children for less than 1 hour's pay per week. It's a sound way to protect your family without exceeding your present budget.

If you're single with no dependents – The flexibility of the whole life plan allows you to expand your coverage to meet future responsibilities.

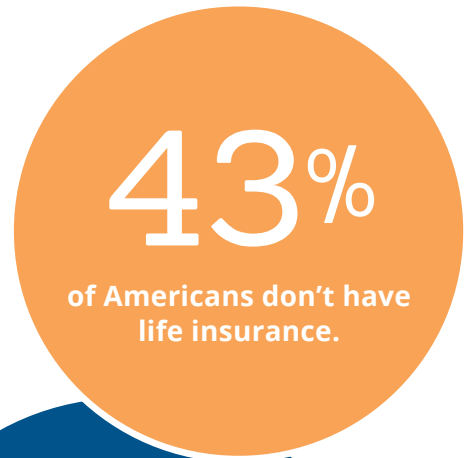
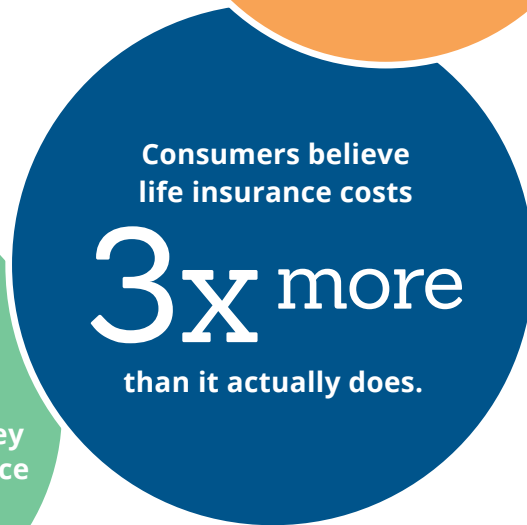
If you are nearing retirement – Obligations and responsibilities have probably come and gone in the past few years. Now you can think about your future. Your whole life plan can be continued after retirement.

Whole life insurance coverage highlights ●●●

- **Affordable, flexible protection**
You choose the amount of insurance or the amount of premium that best suits your needs and budget.
- **Guaranteed benefits**
Guaranteed premiums, benefits, and values for the entire life of the policy!
- **Constant coverage worldwide**
You're covered 24/7, no matter where you are.
- **Policy values***
As long as premiums are paid, your policy will accumulate cash value over the years.
- **Benefits you can keep**
Take your coverage with you and pay on your own if you leave your job or retire.

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

●●● DID YOU KNOW?*



* Facts from 2019 LIMRA Life Insurance Barometer Study.

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

We know it's not easy to figure out which insurance fits your needs. Whole life insurance provides protection and financial security that can ensure your family is taken care of when the unexpected happens. Speak with a representative to talk about what might work for you and your family.

This information is not intended to be a complete description of the insurance coverage available. For complete details of coverage and availability, please refer to the policy form or contact your Boston Mutual representative. Policies underwritten by Boston Mutual Life Insurance Company under policy series ICC18 END-95 (ESO)(6/18).

ABOUT BOSTON MUTUAL

ESTABLISHED IN 1891

Boston Mutual Life Insurance Company is a national insurance carrier providing flexible insurance products for working Americans in the private and public sectors from coast to coast. At Boston Mutual, we offer a range of insurance coverage options for both individuals and employers, with a product portfolio that includes life, accident, critical illness, and disability insurance coverage. Founded in 1891, we are headquartered in Canton, Massachusetts, and are proud of our long history of financial strength and stability.



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120 Royall Street, Canton, MA 02021 | 800.669.2668 | www.bostonmutual.com

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	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$1.06	\$1,979	\$4,313	\$0.09	\$1.63	\$3,958	\$8,625	\$0.17	\$2.21	\$5,936	\$12,938	\$0.26
19	\$1.08	\$1,968	\$4,289	\$0.09	\$1.67	\$3,936	\$8,577	\$0.17	\$2.27	\$5,903	\$12,866	\$0.26
20	\$1.09	\$1,956	\$4,264	\$0.08	\$1.70	\$3,913	\$8,527	\$0.17	\$2.31	\$5,869	\$12,791	\$0.25
21	\$1.11	\$1,944	\$4,237	\$0.08	\$1.74	\$3,889	\$8,475	\$0.17	\$2.37	\$5,833	\$12,712	\$0.25
22	\$1.13	\$1,932	\$4,210	\$0.08	\$1.78	\$3,863	\$8,420	\$0.16	\$2.43	\$5,795	\$12,630	\$0.24
23	\$1.15	\$1,918	\$4,181	\$0.08	\$1.82	\$3,837	\$8,362	\$0.16	\$2.49	\$5,755	\$12,543	\$0.24
24	\$1.17	\$1,905	\$4,151	\$0.08	\$1.86	\$3,809	\$8,301	\$0.16	\$2.55	\$5,714	\$12,452	\$0.24
25	\$1.19	\$1,890	\$4,119	\$0.08	\$1.90	\$3,780	\$8,238	\$0.16	\$2.61	\$5,670	\$12,356	\$0.24
26	\$1.22	\$1,874	\$4,085	\$0.08	\$1.96	\$3,749	\$8,170	\$0.16	\$2.70	\$5,623	\$12,255	\$0.24
27	\$1.25	\$1,858	\$4,049	\$0.08	\$2.02	\$3,716	\$8,099	\$0.16	\$2.79	\$5,574	\$12,148	\$0.24
28	\$1.28	\$1,841	\$4,012	\$0.08	\$2.08	\$3,681	\$8,023	\$0.16	\$2.88	\$5,522	\$12,035	\$0.24
29	\$1.32	\$1,823	\$3,972	\$0.08	\$2.15	\$3,645	\$7,944	\$0.16	\$2.99	\$5,468	\$11,916	\$0.24
30	\$1.35	\$1,803	\$3,930	\$0.08	\$2.22	\$3,607	\$7,860	\$0.16	\$3.09	\$5,410	\$11,790	\$0.24
31	\$1.39	\$1,783	\$3,886	\$0.08	\$2.30	\$3,566	\$7,772	\$0.16	\$3.21	\$5,349	\$11,658	\$0.24
32	\$1.43	\$1,762	\$3,840	\$0.08	\$2.38	\$3,524	\$7,680	\$0.16	\$3.33	\$5,286	\$11,519	\$0.24
33	\$1.47	\$1,740	\$3,791	\$0.08	\$2.46	\$3,479	\$7,583	\$0.16	\$3.45	\$5,219	\$11,374	\$0.24
34	\$1.51	\$1,717	\$3,741	\$0.08	\$2.55	\$3,433	\$7,482	\$0.16	\$3.58	\$5,150	\$11,223	\$0.24
35	\$1.56	\$1,692	\$3,688	\$0.08	\$2.64	\$3,385	\$7,377	\$0.16	\$3.72	\$5,077	\$11,065	\$0.24
36	\$1.61	\$1,667	\$3,633	\$0.08	\$2.73	\$3,334	\$7,267	\$0.17	\$3.86	\$5,002	\$10,900	\$0.25
37	\$1.66	\$1,641	\$3,577	\$0.08	\$2.84	\$3,282	\$7,153	\$0.17	\$4.02	\$4,923	\$10,730	\$0.25
38	\$1.71	\$1,614	\$3,517	\$0.09	\$2.95	\$3,228	\$7,034	\$0.17	\$4.18	\$4,842	\$10,551	\$0.25
39	\$1.77	\$1,585	\$3,455	\$0.09	\$3.06	\$3,171	\$6,910	\$0.17	\$4.35	\$4,756	\$10,365	\$0.25
40	\$1.83	\$1,555	\$3,390	\$0.09	\$3.19	\$3,111	\$6,779	\$0.17	\$4.54	\$4,666	\$10,169	\$0.26
41	\$1.90	\$1,524	\$3,321	\$0.09	\$3.32	\$3,047	\$6,641	\$0.17	\$4.74	\$4,571	\$9,962	\$0.26
42	\$1.97	\$1,490	\$3,248	\$0.09	\$3.45	\$2,981	\$6,496	\$0.18	\$4.94	\$4,471	\$9,744	\$0.26
43	\$2.04	\$1,455	\$3,171	\$0.09	\$3.60	\$2,910	\$6,342	\$0.18	\$5.16	\$4,365	\$9,513	\$0.27
44	\$2.12	\$1,418	\$3,090	\$0.09	\$3.76	\$2,836	\$6,180	\$0.18	\$5.40	\$4,253	\$9,269	\$0.27
45	\$2.21	\$1,378	\$3,004	\$0.09	\$3.94	\$2,756	\$6,007	\$0.18	\$5.66	\$4,135	\$9,011	\$0.27
46	\$2.30	\$1,255	\$2,987	\$0.09	\$4.12	\$2,509	\$5,974	\$0.19	\$5.94	\$3,764	\$8,961	\$0.28
47	\$2.40	\$1,213	\$2,889	\$0.09	\$4.31	\$2,426	\$5,777	\$0.19	\$6.22	\$3,640	\$8,666	\$0.28
48	\$2.50	\$1,169	\$2,784	\$0.10	\$4.51	\$2,338	\$5,568	\$0.19	\$6.53	\$3,508	\$8,351	\$0.29
49	\$2.60	\$1,122	\$2,672	\$0.09	\$4.73	\$2,245	\$5,345	\$0.19	\$6.85	\$3,367	\$8,017	\$0.28
50	\$2.72	\$1,073	\$2,554	\$0.10	\$4.95	\$2,145	\$5,107	\$0.20	\$7.19	\$3,218	\$7,661	\$0.29
51	\$2.84	\$1,019	\$2,427	\$0.10	\$5.19	\$2,039	\$4,855	\$0.20	\$7.55	\$3,058	\$7,282	\$0.30
52	\$2.96	\$963	\$2,293	\$0.10	\$5.44	\$1,926	\$4,586	\$0.20	\$7.92	\$2,889	\$6,879	\$0.31
53	\$3.09	\$903	\$2,151	\$0.10	\$5.70	\$1,807	\$4,301	\$0.21	\$8.32	\$2,710	\$6,452	\$0.31
54	\$3.23	\$840	\$1,999	\$0.11	\$5.97	\$1,680	\$3,999	\$0.21	\$8.72	\$2,519	\$5,998	\$0.32
55	\$3.37	\$772	\$1,839	\$0.11	\$6.27	\$1,545	\$3,677	\$0.21	\$9.16	\$2,317	\$5,516	\$0.32
56*	\$3.55	\$810	\$1,863	\$0.11	\$6.63	\$1,621	\$3,727	\$0.22	\$9.70	\$2,431	\$5,590	\$0.32
57*	\$3.74	\$850	\$1,889	\$0.12	\$7.00	\$1,701	\$3,778	\$0.23	\$10.27	\$2,551	\$5,667	\$0.35
58*	\$3.95	\$892	\$1,915	\$0.11	\$7.41	\$1,784	\$3,831	\$0.23	\$10.88	\$2,676	\$5,746	\$0.34
59*	\$4.16	\$936	\$1,943	\$0.12	\$7.84	\$1,872	\$3,885	\$0.24	\$11.52	\$2,807	\$5,828	\$0.36
60*	\$4.37	\$982	\$1,970	\$0.12	\$8.27	\$1,963	\$3,941	\$0.25	\$12.16	\$2,945	\$5,911	\$0.37
61*	\$4.58	\$1,029	\$1,999	N/A	\$8.68	\$2,058	\$3,998	N/A	\$12.77	\$3,088	\$5,997	N/A
62*	\$4.80	\$1,079	\$2,029	N/A	\$9.11	\$2,158	\$4,058	N/A	\$13.43	\$3,237	\$6,086	N/A
63*	\$5.03	\$1,131	\$2,059	N/A	\$9.58	\$2,262	\$4,119	N/A	\$14.12	\$3,392	\$6,178	N/A
64*	\$5.28	\$1,185	\$2,091	N/A	\$10.07	\$2,369	\$4,181	N/A	\$14.86	\$3,554	\$6,272	N/A
65*	\$5.59	\$1,240	\$2,123	N/A	\$10.70	\$2,480	\$4,245	N/A	\$15.81	\$3,720	\$6,368	N/A
66*	\$5.90	\$1,298	\$2,155	N/A	\$11.32	\$2,595	\$4,311	N/A	\$16.74	\$3,893	\$6,466	N/A
67*	\$6.23	\$1,357	\$2,189	N/A	\$11.98	\$2,714	\$4,378	N/A	\$17.73	\$4,071	\$6,567	N/A
68*	\$6.58	\$1,418	\$2,223	N/A	\$12.68	\$2,837	\$4,447	N/A	\$18.77	\$4,255	\$6,670	N/A
69*	\$6.94	\$1,482	\$2,259	N/A	\$13.40	\$2,964	\$4,518	N/A	\$19.86	\$4,446	\$6,777	N/A
70*	\$7.46	\$1,558	\$2,312	N/A	\$14.44	\$3,117	\$4,623	N/A	\$21.41	\$4,675	\$6,935	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.

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

Employee Life Option Plus

No Tobacco Rates

Issue Age	Face Amount \$20,000				Face Amount \$25,000				Face Amount \$30,000			
	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$2.78	\$7,915	\$17,250	\$0.35	\$3.36	\$9,894	\$21,563	\$0.43	\$3.93	\$11,873	\$25,875	\$0.52
19	\$2.86	\$7,871	\$17,154	\$0.34	\$3.46	\$9,839	\$21,443	\$0.43	\$4.05	\$11,807	\$25,731	\$0.51
20	\$2.91	\$7,825	\$17,054	\$0.33	\$3.52	\$9,782	\$21,318	\$0.42	\$4.13	\$11,738	\$25,582	\$0.50
21	\$2.99	\$7,777	\$16,949	\$0.33	\$3.62	\$9,722	\$21,187	\$0.41	\$4.25	\$11,666	\$25,424	\$0.50
22	\$3.08	\$7,727	\$16,839	\$0.33	\$3.73	\$9,659	\$21,049	\$0.41	\$4.38	\$11,590	\$25,259	\$0.49
23	\$3.15	\$7,674	\$16,724	\$0.32	\$3.82	\$9,592	\$20,905	\$0.40	\$4.49	\$11,511	\$25,086	\$0.48
24	\$3.24	\$7,618	\$16,602	\$0.32	\$3.92	\$9,523	\$20,753	\$0.39	\$4.61	\$11,427	\$24,904	\$0.47
25	\$3.32	\$7,560	\$16,475	\$0.32	\$4.03	\$9,450	\$20,594	\$0.39	\$4.74	\$11,339	\$24,713	\$0.47
26	\$3.44	\$7,498	\$16,340	\$0.32	\$4.18	\$9,372	\$20,426	\$0.39	\$4.92	\$11,247	\$24,511	\$0.47
27	\$3.56	\$7,432	\$16,197	\$0.32	\$4.33	\$9,290	\$20,247	\$0.39	\$5.10	\$11,148	\$24,296	\$0.47
28	\$3.68	\$7,363	\$16,046	\$0.32	\$4.48	\$9,204	\$20,058	\$0.39	\$5.28	\$11,044	\$24,069	\$0.47
29	\$3.82	\$7,290	\$15,888	\$0.32	\$4.66	\$9,113	\$19,860	\$0.39	\$5.49	\$10,935	\$23,832	\$0.47
30	\$3.96	\$7,213	\$15,721	\$0.32	\$4.83	\$9,017	\$19,651	\$0.40	\$5.70	\$10,820	\$23,581	\$0.48
31	\$4.12	\$7,132	\$15,544	\$0.32	\$5.03	\$8,916	\$19,430	\$0.40	\$5.94	\$10,699	\$23,316	\$0.48
32	\$4.28	\$7,048	\$15,359	\$0.32	\$5.23	\$8,810	\$19,199	\$0.40	\$6.18	\$10,571	\$23,039	\$0.48
33	\$4.44	\$6,959	\$15,166	\$0.32	\$5.42	\$8,699	\$18,957	\$0.40	\$6.41	\$10,438	\$22,749	\$0.48
34	\$4.61	\$6,866	\$14,964	\$0.33	\$5.64	\$8,583	\$18,705	\$0.41	\$6.67	\$10,299	\$22,445	\$0.49
35	\$4.79	\$6,769	\$14,753	\$0.33	\$5.87	\$8,462	\$18,441	\$0.41	\$6.95	\$10,154	\$22,130	\$0.49
36	\$4.99	\$6,669	\$14,534	\$0.33	\$6.12	\$8,336	\$18,167	\$0.41	\$7.24	\$10,003	\$21,801	\$0.50
37	\$5.19	\$6,564	\$14,306	\$0.33	\$6.37	\$8,206	\$17,883	\$0.42	\$7.55	\$9,847	\$21,459	\$0.50
38	\$5.41	\$6,455	\$14,069	\$0.34	\$6.64	\$8,069	\$17,586	\$0.42	\$7.88	\$9,683	\$21,103	\$0.51
39	\$5.65	\$6,341	\$13,820	\$0.34	\$6.94	\$7,927	\$17,275	\$0.42	\$8.23	\$9,512	\$20,730	\$0.51
40	\$5.89	\$6,221	\$13,559	\$0.34	\$7.25	\$7,777	\$16,948	\$0.43	\$8.60	\$9,332	\$20,338	\$0.51
41	\$6.16	\$6,095	\$13,283	\$0.35	\$7.57	\$7,619	\$16,604	\$0.43	\$8.99	\$9,142	\$19,924	\$0.52
42	\$6.43	\$5,961	\$12,992	\$0.35	\$7.92	\$7,452	\$16,240	\$0.44	\$9.40	\$8,942	\$19,487	\$0.53
43	\$6.73	\$5,820	\$12,684	\$0.36	\$8.29	\$7,275	\$15,856	\$0.45	\$9.85	\$8,730	\$19,027	\$0.53
44	\$7.04	\$5,671	\$12,359	\$0.36	\$8.68	\$7,089	\$15,449	\$0.45	\$10.33	\$8,507	\$18,539	\$0.54
45	\$7.39	\$5,513	\$12,014	\$0.36	\$9.12	\$6,891	\$15,018	\$0.45	\$10.85	\$8,269	\$18,022	\$0.54
46	\$7.75	\$5,018	\$11,948	\$0.38	\$9.57	\$6,273	\$14,935	\$0.47	\$11.39	\$7,527	\$17,922	\$0.56
47	\$8.14	\$4,853	\$11,554	\$0.38	\$10.05	\$6,066	\$14,443	\$0.48	\$11.97	\$7,279	\$17,331	\$0.57
48	\$8.55	\$4,677	\$11,135	\$0.38	\$10.56	\$5,846	\$13,919	\$0.48	\$12.58	\$7,015	\$16,703	\$0.57
49	\$8.97	\$4,489	\$10,689	\$0.38	\$11.09	\$5,612	\$13,361	\$0.48	\$13.21	\$6,734	\$16,034	\$0.57
50	\$9.43	\$4,290	\$10,214	\$0.39	\$11.67	\$5,363	\$12,768	\$0.49	\$13.90	\$6,435	\$15,321	\$0.59
51	\$9.91	\$4,078	\$9,709	\$0.40	\$12.26	\$5,097	\$12,136	\$0.49	\$14.62	\$6,117	\$14,564	\$0.59
52	\$10.40	\$3,852	\$9,172	\$0.41	\$12.88	\$4,816	\$11,466	\$0.51	\$15.36	\$5,779	\$13,759	\$0.61
53	\$10.93	\$3,613	\$8,602	\$0.41	\$13.54	\$4,516	\$10,753	\$0.51	\$16.15	\$5,420	\$12,904	\$0.62
54	\$11.46	\$3,359	\$7,998	\$0.42	\$14.21	\$4,199	\$9,997	\$0.53	\$16.95	\$5,039	\$11,996	\$0.64
55	\$12.05	\$3,089	\$7,355	\$0.42	\$14.95	\$3,861	\$9,194	\$0.53	\$17.84	\$4,634	\$11,032	\$0.64
56*	\$12.77	\$3,241	\$7,454	\$0.43	\$15.85	\$4,052	\$9,317	\$0.54	\$18.92	\$4,862	\$11,181	\$0.65
57*	\$13.53	\$3,401	\$7,556	\$0.46	\$16.79	\$4,251	\$9,445	\$0.57	\$20.05	\$5,102	\$11,334	\$0.69
58*	\$14.34	\$3,568	\$7,661	\$0.46	\$17.81	\$4,460	\$9,577	\$0.57	\$21.27	\$5,352	\$11,492	\$0.69
59*	\$15.20	\$3,743	\$7,770	\$0.48	\$18.88	\$4,679	\$9,713	\$0.60	\$22.56	\$5,615	\$11,655	\$0.72
60*	\$16.05	\$3,926	\$7,881	\$0.50	\$19.94	\$4,908	\$9,852	\$0.62	\$23.84	\$5,889	\$11,822	\$0.75
61*	\$16.87	\$4,117	\$7,996	N/A	\$20.97	\$5,146	\$9,995	N/A	\$25.07	\$6,175	\$11,994	N/A
62*	\$17.75	\$4,316	\$8,115	N/A	\$22.06	\$5,395	\$10,144	N/A	\$26.38	\$6,474	\$12,173	N/A
63*	\$18.67	\$4,523	\$8,237	N/A	\$23.22	\$5,654	\$10,296	N/A	\$27.77	\$6,785	\$12,356	N/A
64*	\$19.66	\$4,738	\$8,362	N/A	\$24.45	\$5,923	\$10,453	N/A	\$29.25	\$7,107	\$12,544	N/A
65*	\$20.92	\$4,960	\$8,490	N/A	\$26.03	\$6,200	\$10,613	N/A	\$31.14	\$7,440	\$12,736	N/A
66*	\$22.16	\$5,190	\$8,622	N/A	\$27.58	\$6,488	\$10,777	N/A	\$33.00	\$7,785	\$12,932	N/A
67*	\$23.48	\$5,428	\$8,756	N/A	\$29.23	\$6,785	\$10,945	N/A	\$34.98	\$8,141	\$13,134	N/A
68*	\$24.87	\$5,673	\$8,894	N/A	\$30.97	\$7,092	\$11,117	N/A	\$37.07	\$8,510	\$13,341	N/A
69*	\$26.32	\$5,928	\$9,037	N/A	\$32.78	\$7,410	\$11,296	N/A	\$39.24	\$8,892	\$13,555	N/A
70*	\$28.39	\$6,233	\$9,247	N/A	\$35.37	\$7,792	\$11,558	N/A	\$42.34	\$9,350	\$13,870	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.

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

Employee Life Option Plus

No 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	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	
18	\$4.51	\$13,852	\$30,188	\$0.61	\$5.08	\$15,830	\$34,500	\$0.69	\$5.66	\$17,809	\$38,813	\$0.78	
19	\$4.65	\$13,775	\$30,020	\$0.60	\$5.25	\$15,742	\$34,308	\$0.69	\$5.84	\$17,710	\$38,597	\$0.77	
20	\$4.74	\$13,694	\$29,845	\$0.59	\$5.34	\$15,651	\$34,109	\$0.67	\$5.95	\$17,607	\$38,372	\$0.75	
21	\$4.88	\$13,610	\$29,661	\$0.58	\$5.50	\$15,554	\$33,899	\$0.66	\$6.13	\$17,499	\$38,136	\$0.75	
22	\$5.03	\$13,522	\$29,469	\$0.57	\$5.68	\$15,454	\$33,679	\$0.66	\$6.32	\$17,385	\$37,889	\$0.74	
23	\$5.16	\$13,429	\$29,267	\$0.56	\$5.83	\$15,348	\$33,448	\$0.64	\$6.50	\$17,266	\$37,629	\$0.72	
24	\$5.30	\$13,332	\$29,054	\$0.55	\$5.99	\$15,236	\$33,205	\$0.63	\$6.68	\$17,141	\$37,355	\$0.71	
25	\$5.45	\$13,229	\$28,832	\$0.55	\$6.16	\$15,119	\$32,950	\$0.63	\$6.87	\$17,009	\$37,069	\$0.71	
26	\$5.65	\$13,121	\$28,596	\$0.55	\$6.39	\$14,996	\$32,681	\$0.63	\$7.13	\$16,870	\$36,766	\$0.71	
27	\$5.87	\$13,006	\$28,345	\$0.55	\$6.64	\$14,864	\$32,395	\$0.63	\$7.42	\$16,722	\$36,444	\$0.71	
28	\$6.09	\$12,885	\$28,081	\$0.55	\$6.89	\$14,726	\$32,092	\$0.63	\$7.69	\$16,566	\$36,104	\$0.71	
29	\$6.33	\$12,758	\$27,804	\$0.55	\$7.16	\$14,580	\$31,776	\$0.63	\$8.00	\$16,403	\$35,748	\$0.71	
30	\$6.57	\$12,623	\$27,511	\$0.56	\$7.44	\$14,427	\$31,441	\$0.64	\$8.32	\$16,230	\$35,371	\$0.72	
31	\$6.85	\$12,482	\$27,202	\$0.56	\$7.76	\$14,265	\$31,088	\$0.64	\$8.67	\$16,048	\$34,974	\$0.72	
32	\$7.12	\$12,333	\$26,879	\$0.57	\$8.07	\$14,095	\$30,718	\$0.65	\$9.02	\$15,857	\$34,558	\$0.73	
33	\$7.40	\$12,178	\$26,540	\$0.57	\$8.39	\$13,918	\$30,332	\$0.65	\$9.38	\$15,657	\$34,123	\$0.73	
34	\$7.70	\$12,016	\$26,186	\$0.57	\$8.74	\$13,732	\$29,927	\$0.66	\$9.77	\$15,449	\$33,668	\$0.74	
35	\$8.03	\$11,846	\$25,818	\$0.57	\$9.11	\$13,539	\$29,506	\$0.66	\$10.19	\$15,231	\$33,194	\$0.74	
36	\$8.37	\$11,670	\$25,434	\$0.58	\$9.49	\$13,338	\$29,068	\$0.66	\$10.62	\$15,005	\$32,701	\$0.75	
37	\$8.73	\$11,488	\$25,036	\$0.59	\$9.91	\$13,129	\$28,612	\$0.67	\$11.09	\$14,770	\$32,189	\$0.75	
38	\$9.11	\$11,297	\$24,620	\$0.59	\$10.34	\$12,911	\$28,137	\$0.68	\$11.58	\$14,525	\$31,654	\$0.76	
39	\$9.52	\$11,097	\$24,185	\$0.59	\$10.81	\$12,682	\$27,640	\$0.68	\$12.10	\$14,268	\$31,095	\$0.76	
40	\$9.95	\$10,887	\$23,728	\$0.60	\$11.30	\$12,443	\$27,117	\$0.69	\$12.66	\$13,998	\$30,507	\$0.77	
41	\$10.41	\$10,666	\$23,245	\$0.61	\$11.83	\$12,190	\$26,566	\$0.69	\$13.25	\$13,713	\$29,886	\$0.78	
42	\$10.89	\$10,432	\$22,735	\$0.61	\$12.38	\$11,922	\$25,983	\$0.70	\$13.87	\$13,413	\$29,231	\$0.79	
43	\$11.41	\$10,185	\$22,198	\$0.62	\$12.97	\$11,640	\$25,369	\$0.71	\$14.53	\$13,095	\$28,540	\$0.80	
44	\$11.97	\$9,924	\$21,629	\$0.63	\$13.61	\$11,342	\$24,718	\$0.72	\$15.25	\$12,760	\$27,808	\$0.81	
45	\$12.57	\$9,647	\$21,025	\$0.64	\$14.30	\$11,026	\$24,029	\$0.73	\$16.03	\$12,404	\$27,032	\$0.82	
46	\$13.21	\$8,782	\$20,909	\$0.66	\$15.03	\$10,036	\$23,896	\$0.75	\$16.85	\$11,291	\$26,883	\$0.84	
47	\$13.88	\$8,492	\$20,220	\$0.66	\$15.80	\$9,706	\$23,108	\$0.76	\$17.71	\$10,919	\$25,997	\$0.85	
48	\$14.59	\$8,184	\$19,487	\$0.67	\$16.61	\$9,354	\$22,270	\$0.77	\$18.63	\$10,523	\$25,054	\$0.86	
49	\$15.34	\$7,856	\$18,706	\$0.66	\$17.46	\$8,979	\$21,378	\$0.76	\$19.58	\$10,101	\$24,050	\$0.85	
50	\$16.14	\$7,508	\$17,875	\$0.69	\$18.38	\$8,580	\$20,428	\$0.78	\$20.62	\$9,653	\$22,982	\$0.88	
51	\$16.98	\$7,136	\$16,991	\$0.69	\$19.33	\$8,156	\$19,418	\$0.79	\$21.69	\$9,175	\$21,845	\$0.89	
52	\$17.84	\$6,742	\$16,052	\$0.71	\$20.32	\$7,705	\$18,345	\$0.82	\$22.80	\$8,668	\$20,638	\$0.92	
53	\$18.76	\$6,323	\$15,054	\$0.72	\$21.37	\$7,226	\$17,205	\$0.82	\$23.98	\$8,129	\$19,355	\$0.93	
54	\$19.70	\$5,878	\$13,996	\$0.74	\$22.44	\$6,718	\$15,995	\$0.85	\$25.19	\$7,558	\$17,995	\$0.95	
55	\$20.73	\$5,406	\$12,871	\$0.74	\$23.62	\$6,178	\$14,710	\$0.85	\$26.52	\$6,950	\$16,548	\$0.95	
56*	\$22.00	\$5,672	\$13,044	\$0.76	\$25.07	\$6,483	\$14,908	\$0.87	\$28.14	\$7,293	\$16,771	\$0.97	
57*	\$23.31	\$5,952	\$13,223	\$0.81	\$26.57	\$6,802	\$15,112	\$0.92	\$29.83	\$7,652	\$17,001	\$1.04	
58*	\$24.74	\$6,244	\$13,407	\$0.80	\$28.20	\$7,136	\$15,323	\$0.91	\$31.67	\$8,028	\$17,238	\$1.03	
59*	\$26.24	\$6,551	\$13,598	\$0.84	\$29.92	\$7,486	\$15,540	\$0.96	\$33.60	\$8,422	\$17,483	\$1.08	
60*	\$27.73	\$6,871	\$13,792	\$0.87	\$31.62	\$7,852	\$15,762	\$0.99	\$35.51	\$8,834	\$17,733	\$1.12	
61*	\$29.16	\$7,204	\$13,993	N/A	\$33.26	\$8,234	\$15,992	N/A	\$37.36	\$9,263	\$17,991	N/A	
62*	\$30.70	\$7,553	\$14,201	N/A	\$35.01	\$8,632	\$16,230	N/A	\$39.33	\$9,711	\$18,259	N/A	
63*	\$32.31	\$7,916	\$14,415	N/A	\$36.86	\$9,046	\$16,474	N/A	\$41.41	\$10,177	\$18,533	N/A	
64*	\$34.04	\$8,292	\$14,634	N/A	\$38.83	\$9,476	\$16,725	N/A	\$43.63	\$10,661	\$18,815	N/A	
65*	\$36.25	\$8,680	\$14,858	N/A	\$41.36	\$9,920	\$16,981	N/A	\$46.47	\$11,160	\$19,103	N/A	
66*	\$38.42	\$9,083	\$15,088	N/A	\$43.84	\$10,380	\$17,243	N/A	\$49.26	\$11,678	\$19,399	N/A	
67*	\$40.72	\$9,498	\$15,323	N/A	\$46.47	\$10,855	\$17,512	N/A	\$52.22	\$12,212	\$19,701	N/A	
68*	\$43.16	\$9,928	\$15,564	N/A	\$49.26	\$11,347	\$17,788	N/A	\$55.36	\$12,765	\$20,011	N/A	
69*	\$45.70	\$10,374	\$15,814	N/A	\$52.16	\$11,856	\$18,073	N/A	\$58.62	\$13,338	\$20,332	N/A	
70*	\$49.32	\$10,908	\$16,182	N/A	\$56.30	\$12,466	\$18,493	N/A	\$63.27	\$14,025	\$20,805	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.

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

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	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$6.24	\$19,788	\$43,125	\$0.87	\$6.81	\$21,767	\$47,438	\$0.96	\$7.39	\$23,746	\$51,750	\$1.04
19	\$6.44	\$19,678	\$42,886	\$0.86	\$7.03	\$21,646	\$47,174	\$0.94	\$7.63	\$23,614	\$51,463	\$1.03
20	\$6.56	\$19,564	\$42,636	\$0.84	\$7.17	\$21,520	\$46,900	\$0.92	\$7.78	\$23,476	\$51,163	\$1.01
21	\$6.76	\$19,443	\$42,374	\$0.83	\$7.39	\$21,387	\$46,611	\$0.91	\$8.02	\$23,332	\$50,848	\$0.99
22	\$6.97	\$19,317	\$42,099	\$0.82	\$7.62	\$21,249	\$46,308	\$0.90	\$8.27	\$23,180	\$50,518	\$0.98
23	\$7.17	\$19,185	\$41,810	\$0.80	\$7.83	\$21,103	\$45,991	\$0.88	\$8.50	\$23,021	\$50,172	\$0.96
24	\$7.37	\$19,045	\$41,506	\$0.79	\$8.06	\$20,950	\$45,657	\$0.87	\$8.74	\$22,854	\$49,807	\$0.95
25	\$7.58	\$18,899	\$41,188	\$0.79	\$8.29	\$20,789	\$45,307	\$0.87	\$9.00	\$22,679	\$49,426	\$0.95
26	\$7.87	\$18,745	\$40,851	\$0.79	\$8.61	\$20,619	\$44,936	\$0.87	\$9.35	\$22,493	\$49,021	\$0.95
27	\$8.19	\$18,581	\$40,494	\$0.79	\$8.95	\$20,439	\$44,543	\$0.87	\$9.73	\$22,297	\$48,592	\$0.95
28	\$8.49	\$18,407	\$40,116	\$0.79	\$9.29	\$20,248	\$44,127	\$0.87	\$10.09	\$22,088	\$48,139	\$0.95
29	\$8.83	\$18,226	\$39,720	\$0.79	\$9.67	\$20,048	\$43,692	\$0.87	\$10.50	\$21,871	\$47,664	\$0.95
30	\$9.19	\$18,034	\$39,302	\$0.80	\$10.06	\$19,837	\$43,232	\$0.88	\$10.93	\$21,640	\$47,162	\$0.96
31	\$9.58	\$17,831	\$38,860	\$0.80	\$10.49	\$19,614	\$42,746	\$0.88	\$11.40	\$21,397	\$46,632	\$0.96
32	\$9.97	\$17,619	\$38,398	\$0.81	\$10.92	\$19,381	\$42,238	\$0.89	\$11.87	\$21,143	\$46,078	\$0.97
33	\$10.37	\$17,397	\$37,915	\$0.81	\$11.35	\$19,137	\$41,706	\$0.89	\$12.34	\$20,876	\$45,497	\$0.97
34	\$10.80	\$17,165	\$37,409	\$0.82	\$11.83	\$18,882	\$41,150	\$0.90	\$12.86	\$20,598	\$44,891	\$0.98
35	\$11.26	\$16,924	\$36,883	\$0.82	\$12.34	\$18,616	\$40,571	\$0.90	\$13.42	\$20,308	\$44,259	\$0.98
36	\$11.75	\$16,672	\$36,335	\$0.83	\$12.88	\$18,339	\$39,968	\$0.91	\$14.00	\$20,006	\$43,601	\$0.99
37	\$12.26	\$16,411	\$35,766	\$0.84	\$13.44	\$18,052	\$39,342	\$0.92	\$14.62	\$19,693	\$42,919	\$1.01
38	\$12.81	\$16,139	\$35,172	\$0.85	\$14.04	\$17,752	\$38,689	\$0.93	\$15.28	\$19,366	\$42,206	\$1.02
39	\$13.39	\$15,853	\$34,550	\$0.85	\$14.69	\$17,438	\$38,004	\$0.93	\$15.98	\$19,024	\$41,459	\$1.02
40	\$14.01	\$15,554	\$33,897	\$0.86	\$15.36	\$17,109	\$37,286	\$0.94	\$16.72	\$18,664	\$40,676	\$1.03
41	\$14.67	\$15,237	\$33,207	\$0.87	\$16.09	\$16,761	\$36,528	\$0.96	\$17.51	\$18,284	\$39,848	\$1.04
42	\$15.35	\$14,903	\$32,479	\$0.88	\$16.84	\$16,393	\$35,727	\$0.97	\$18.33	\$17,884	\$38,975	\$1.05
43	\$16.09	\$14,551	\$31,711	\$0.89	\$17.65	\$16,006	\$34,882	\$0.98	\$19.21	\$17,461	\$38,053	\$1.07
44	\$16.89	\$14,178	\$30,898	\$0.90	\$18.53	\$15,595	\$33,988	\$0.99	\$20.17	\$17,013	\$37,078	\$1.08
45	\$17.76	\$13,782	\$30,036	\$0.91	\$19.49	\$15,160	\$33,040	\$1.00	\$21.21	\$16,538	\$36,043	\$1.09
46	\$18.67	\$12,546	\$29,870	\$0.94	\$20.48	\$13,800	\$32,857	\$1.03	\$22.30	\$15,055	\$35,844	\$1.13
47	\$19.62	\$12,132	\$28,886	\$0.95	\$21.54	\$13,345	\$31,774	\$1.04	\$23.45	\$14,558	\$34,663	\$1.14
48	\$20.64	\$11,692	\$27,838	\$0.96	\$22.66	\$12,861	\$30,622	\$1.05	\$24.68	\$14,030	\$33,406	\$1.15
49	\$21.71	\$11,224	\$26,723	\$0.95	\$23.83	\$12,346	\$29,395	\$1.04	\$25.95	\$13,468	\$32,067	\$1.14
50	\$22.85	\$10,725	\$25,536	\$0.98	\$25.09	\$11,798	\$28,089	\$1.08	\$27.33	\$12,870	\$30,643	\$1.17
51	\$24.05	\$10,195	\$24,273	\$0.99	\$26.40	\$11,214	\$26,700	\$1.09	\$28.76	\$12,233	\$29,127	\$1.19
52	\$25.28	\$9,631	\$22,931	\$1.02	\$27.76	\$10,594	\$25,224	\$1.12	\$30.24	\$11,557	\$27,517	\$1.22
53	\$26.59	\$9,033	\$21,506	\$1.03	\$29.20	\$9,936	\$23,657	\$1.13	\$31.81	\$10,839	\$25,807	\$1.24
54	\$27.93	\$8,398	\$19,994	\$1.06	\$30.68	\$9,237	\$21,993	\$1.17	\$33.42	\$10,077	\$23,993	\$1.27
55	\$29.41	\$7,723	\$18,387	\$1.06	\$32.30	\$8,495	\$20,226	\$1.17	\$35.19	\$9,267	\$22,064	\$1.27
56*	\$31.22	\$8,104	\$18,635	\$1.08								
57*	\$33.09	\$8,503	\$18,890	\$1.15								
58*	\$35.13	\$8,921	\$19,154	\$1.14								
59*	\$37.28	\$9,358	\$19,425	\$1.20								
60*	\$39.40	\$9,815	\$19,703	\$1.24								
61*	\$41.45	\$10,292	\$19,990	N/A								
62*	\$43.65	\$10,791	\$20,288	N/A								
63*	\$45.96	\$11,308	\$20,593	N/A								
64*	\$48.42	\$11,845	\$20,906	N/A								
65*	\$51.58	\$12,401	\$21,226	N/A								
66*	\$54.68	\$12,975	\$21,554	N/A								
67*	\$57.97	\$13,569	\$21,890	N/A								
68*	\$61.46	\$14,184	\$22,235	N/A								
69*	\$65.08	\$14,820	\$22,592	N/A								
70*	\$70.25	\$15,583	\$23,117	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.

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

Employee Life Option Plus

No Tobacco Rates

Issue Age	Face Amount \$65,000				Face Amount \$70,000				Face Amount \$75,000			
	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$7.96	\$25,724	\$56,063	\$1.13	\$8.54	\$27,703	\$60,375	\$1.22	\$9.11	\$29,682	\$64,688	\$1.30
19	\$8.23	\$25,581	\$55,751	\$1.11	\$8.82	\$27,549	\$60,040	\$1.20	\$9.42	\$29,517	\$64,328	\$1.29
20	\$8.38	\$25,433	\$55,427	\$1.09	\$8.99	\$27,389	\$59,690	\$1.17	\$9.60	\$29,345	\$63,954	\$1.26
21	\$8.65	\$25,276	\$55,086	\$1.08	\$9.27	\$27,220	\$59,323	\$1.16	\$9.90	\$29,165	\$63,560	\$1.24
22	\$8.92	\$25,112	\$54,728	\$1.06	\$9.57	\$27,044	\$58,938	\$1.14	\$10.22	\$28,976	\$63,148	\$1.23
23	\$9.17	\$24,940	\$54,353	\$1.04	\$9.84	\$26,858	\$58,534	\$1.12	\$10.51	\$28,777	\$62,715	\$1.20
24	\$9.43	\$24,759	\$53,958	\$1.02	\$10.12	\$26,663	\$58,108	\$1.10	\$10.81	\$28,568	\$62,259	\$1.18
25	\$9.71	\$24,569	\$53,544	\$1.02	\$10.42	\$26,459	\$57,663	\$1.10	\$11.13	\$28,349	\$61,782	\$1.18
26	\$10.09	\$24,368	\$53,106	\$1.02	\$10.83	\$26,242	\$57,191	\$1.10	\$11.57	\$28,117	\$61,277	\$1.18
27	\$10.50	\$24,155	\$52,642	\$1.02	\$11.27	\$26,013	\$56,691	\$1.10	\$12.04	\$27,871	\$60,740	\$1.18
28	\$10.89	\$23,929	\$52,150	\$1.02	\$11.69	\$25,770	\$56,162	\$1.10	\$12.49	\$27,611	\$60,173	\$1.18
29	\$11.34	\$23,693	\$51,636	\$1.02	\$12.17	\$25,516	\$55,608	\$1.10	\$13.01	\$27,338	\$59,580	\$1.18
30	\$11.80	\$23,444	\$51,092	\$1.04	\$12.67	\$25,247	\$55,022	\$1.12	\$13.54	\$27,050	\$58,952	\$1.20
31	\$12.31	\$23,180	\$50,518	\$1.04	\$13.22	\$24,963	\$54,404	\$1.12	\$14.13	\$26,747	\$58,290	\$1.20
32	\$12.82	\$22,905	\$49,917	\$1.05	\$13.77	\$24,667	\$53,757	\$1.13	\$14.72	\$26,429	\$57,597	\$1.21
33	\$13.33	\$22,616	\$49,289	\$1.05	\$14.32	\$24,356	\$53,080	\$1.13	\$15.31	\$26,096	\$56,872	\$1.21
34	\$13.90	\$22,315	\$48,632	\$1.06	\$14.93	\$24,031	\$52,373	\$1.14	\$15.96	\$25,748	\$56,114	\$1.23
35	\$14.50	\$22,001	\$47,947	\$1.06	\$15.58	\$23,693	\$51,636	\$1.14	\$16.66	\$25,385	\$55,324	\$1.23
36	\$15.13	\$21,674	\$47,235	\$1.08	\$16.26	\$23,341	\$50,868	\$1.16	\$17.38	\$25,008	\$54,502	\$1.24
37	\$15.80	\$21,334	\$46,495	\$1.09	\$16.98	\$22,975	\$50,072	\$1.17	\$18.16	\$24,617	\$53,648	\$1.26
38	\$16.51	\$20,980	\$45,723	\$1.10	\$17.74	\$22,594	\$49,240	\$1.19	\$18.97	\$24,208	\$52,757	\$1.27
39	\$17.27	\$20,609	\$44,914	\$1.10	\$18.56	\$22,194	\$48,369	\$1.19	\$19.85	\$23,780	\$51,824	\$1.27
40	\$18.07	\$20,220	\$44,065	\$1.11	\$19.42	\$21,775	\$47,455	\$1.20	\$20.78	\$23,330	\$50,845	\$1.29
41	\$18.92	\$19,808	\$43,169	\$1.13	\$20.34	\$21,332	\$46,490	\$1.22	\$21.76	\$22,856	\$49,811	\$1.30
42	\$19.82	\$19,374	\$42,223	\$1.14	\$21.30	\$20,864	\$45,471	\$1.23	\$22.79	\$22,355	\$48,719	\$1.32
43	\$20.77	\$18,916	\$41,224	\$1.16	\$22.34	\$20,371	\$44,395	\$1.24	\$23.90	\$21,826	\$47,567	\$1.33
44	\$21.81	\$18,431	\$40,167	\$1.17	\$23.45	\$19,849	\$43,257	\$1.26	\$25.09	\$21,266	\$46,347	\$1.35
45	\$22.94	\$17,917	\$39,047	\$1.18	\$24.67	\$19,295	\$42,050	\$1.27	\$26.40	\$20,673	\$45,054	\$1.36
46	\$24.12	\$16,309	\$38,831	\$1.22	\$25.94	\$17,564	\$41,818	\$1.32	\$27.76	\$18,818	\$44,805	\$1.41
47	\$25.37	\$15,772	\$37,551	\$1.23	\$27.28	\$16,985	\$40,440	\$1.33	\$29.20	\$18,198	\$43,328	\$1.42
48	\$26.69	\$15,200	\$36,189	\$1.25	\$28.71	\$16,369	\$38,973	\$1.34	\$30.73	\$17,538	\$41,757	\$1.44
49	\$28.07	\$14,591	\$34,739	\$1.23	\$30.19	\$15,713	\$37,412	\$1.33	\$32.32	\$16,835	\$40,084	\$1.42
50	\$29.57	\$13,943	\$33,196	\$1.27	\$31.80	\$15,015	\$35,750	\$1.37	\$34.04	\$16,088	\$38,303	\$1.47
51	\$31.12	\$13,253	\$31,554	\$1.29	\$33.47	\$14,272	\$33,982	\$1.38	\$35.83	\$15,292	\$36,409	\$1.48
52	\$32.72	\$12,520	\$29,810	\$1.32	\$35.20	\$13,483	\$32,103	\$1.43	\$37.68	\$14,447	\$34,397	\$1.53
53	\$34.42	\$11,742	\$27,958	\$1.34	\$37.04	\$12,646	\$30,108	\$1.44	\$39.65	\$13,549	\$32,259	\$1.54
54	\$36.17	\$10,917	\$25,992	\$1.38	\$38.92	\$11,757	\$27,992	\$1.48	\$41.66	\$12,596	\$29,991	\$1.59
55	\$38.09	\$10,039	\$23,903	\$1.38	\$40.98	\$10,812	\$25,742	\$1.48	\$43.87	\$11,584	\$27,581	\$1.59

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

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 \$80,000				Face Amount \$85,000				Face Amount \$90,000			
	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$9.69	\$31,661	\$69,000	\$1.39	\$10.27	\$33,640	\$73,313	\$1.48	\$10.84	\$35,618	\$77,625	\$1.56
19	\$10.01	\$31,485	\$68,617	\$1.37	\$10.61	\$33,453	\$72,905	\$1.46	\$11.20	\$35,420	\$77,194	\$1.54
20	\$10.21	\$31,302	\$68,218	\$1.34	\$10.81	\$33,258	\$72,481	\$1.42	\$11.42	\$35,214	\$76,745	\$1.51
21	\$10.53	\$31,109	\$67,798	\$1.32	\$11.16	\$33,053	\$72,035	\$1.41	\$11.79	\$34,997	\$76,272	\$1.49
22	\$10.87	\$30,907	\$67,358	\$1.31	\$11.52	\$32,839	\$71,567	\$1.39	\$12.17	\$34,771	\$75,777	\$1.47
23	\$11.17	\$30,695	\$66,896	\$1.28	\$11.84	\$32,614	\$71,077	\$1.36	\$12.51	\$34,532	\$75,258	\$1.44
24	\$11.50	\$30,472	\$66,410	\$1.26	\$12.19	\$32,377	\$70,560	\$1.34	\$12.88	\$34,281	\$74,711	\$1.42
25	\$11.84	\$30,238	\$65,901	\$1.26	\$12.55	\$32,128	\$70,020	\$1.34	\$13.26	\$34,018	\$74,138	\$1.42
26	\$12.31	\$29,991	\$65,362	\$1.26	\$13.05	\$31,866	\$69,447	\$1.34	\$13.78	\$33,740	\$73,532	\$1.42
27	\$12.81	\$29,729	\$64,790	\$1.26	\$13.58	\$31,587	\$68,839	\$1.34	\$14.35	\$33,445	\$72,888	\$1.42
28	\$13.29	\$29,451	\$64,185	\$1.26	\$14.09	\$31,292	\$68,196	\$1.34	\$14.89	\$33,133	\$72,208	\$1.42
29	\$13.84	\$29,161	\$63,552	\$1.26	\$14.68	\$30,983	\$67,524	\$1.34	\$15.51	\$32,806	\$71,496	\$1.42
30	\$14.41	\$28,854	\$62,882	\$1.28	\$15.28	\$30,657	\$66,813	\$1.36	\$16.15	\$32,460	\$70,743	\$1.44
31	\$15.04	\$28,530	\$62,176	\$1.28	\$15.95	\$30,313	\$66,062	\$1.36	\$16.86	\$32,096	\$69,948	\$1.44
32	\$15.67	\$28,190	\$61,437	\$1.29	\$16.62	\$29,952	\$65,277	\$1.37	\$17.57	\$31,714	\$69,116	\$1.45
33	\$16.30	\$27,835	\$60,663	\$1.29	\$17.29	\$29,575	\$64,455	\$1.37	\$18.27	\$31,315	\$68,246	\$1.45
34	\$16.99	\$27,464	\$59,854	\$1.31	\$18.02	\$29,181	\$63,595	\$1.39	\$19.06	\$30,897	\$67,336	\$1.47
35	\$17.73	\$27,078	\$59,012	\$1.31	\$18.81	\$28,770	\$62,700	\$1.39	\$19.89	\$30,462	\$66,389	\$1.47
36	\$18.51	\$26,675	\$58,135	\$1.32	\$19.64	\$28,342	\$61,769	\$1.41	\$20.76	\$30,010	\$65,402	\$1.49
37	\$19.33	\$26,258	\$57,225	\$1.34	\$20.51	\$27,899	\$60,801	\$1.42	\$21.69	\$29,540	\$64,378	\$1.51
38	\$20.21	\$25,822	\$56,274	\$1.36	\$21.44	\$27,435	\$59,792	\$1.44	\$22.67	\$29,049	\$63,309	\$1.53
39	\$21.14	\$25,365	\$55,279	\$1.36	\$22.43	\$26,950	\$58,734	\$1.44	\$23.73	\$28,535	\$62,189	\$1.53
40	\$22.13	\$24,886	\$54,234	\$1.37	\$23.48	\$26,441	\$57,624	\$1.46	\$24.83	\$27,996	\$61,014	\$1.54
41	\$23.18	\$24,379	\$53,131	\$1.39	\$24.60	\$25,903	\$56,452	\$1.48	\$26.02	\$27,427	\$59,773	\$1.56
42	\$24.28	\$23,845	\$51,966	\$1.41	\$25.77	\$25,335	\$55,214	\$1.49	\$27.25	\$26,825	\$58,462	\$1.58
43	\$25.46	\$23,281	\$50,738	\$1.42	\$27.02	\$24,736	\$53,909	\$1.51	\$28.58	\$26,191	\$57,080	\$1.60
44	\$26.73	\$22,684	\$49,437	\$1.44	\$28.37	\$24,102	\$52,527	\$1.53	\$30.01	\$25,520	\$55,616	\$1.62
45	\$28.12	\$22,051	\$48,058	\$1.45	\$29.85	\$23,429	\$51,061	\$1.54	\$31.58	\$24,808	\$54,065	\$1.64
46	\$29.58	\$20,073	\$47,792	\$1.50	\$31.39	\$21,327	\$50,779	\$1.60	\$33.21	\$22,582	\$53,766	\$1.69
47	\$31.11	\$19,411	\$46,217	\$1.52	\$33.03	\$20,624	\$49,105	\$1.61	\$34.94	\$21,838	\$51,994	\$1.71
48	\$32.74	\$18,707	\$44,541	\$1.53	\$34.76	\$19,876	\$47,325	\$1.63	\$36.78	\$21,046	\$50,108	\$1.73
49	\$34.44	\$17,958	\$42,756	\$1.52	\$36.56	\$19,080	\$45,428	\$1.61	\$38.68	\$20,202	\$48,101	\$1.71
50	\$36.28	\$17,160	\$40,857	\$1.57	\$38.52	\$18,233	\$43,410	\$1.66	\$40.75	\$19,305	\$45,964	\$1.76
51	\$38.19	\$16,311	\$38,836	\$1.58	\$40.54	\$17,331	\$41,263	\$1.68	\$42.90	\$18,350	\$43,691	\$1.78
52	\$40.16	\$15,410	\$36,690	\$1.63	\$42.64	\$16,373	\$38,983	\$1.73	\$45.12	\$17,336	\$41,276	\$1.83
53	\$42.26	\$14,452	\$34,410	\$1.65	\$44.87	\$15,355	\$36,560	\$1.75	\$47.48	\$16,259	\$38,711	\$1.85
54	\$44.41	\$13,436	\$31,990	\$1.70	\$47.15	\$14,276	\$33,990	\$1.80	\$49.90	\$15,116	\$35,989	\$1.91
55	\$46.76	\$12,356	\$29,419	\$1.70	\$49.66	\$13,128	\$31,258	\$1.80	\$52.55	\$13,901	\$33,097	\$1.91

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

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 \$95,000				Face Amount \$100,000			
	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$11.42	\$37,597	\$81,938	\$1.65	\$11.99	\$39,576	\$86,250	\$1.74
19	\$11.80	\$37,388	\$81,482	\$1.63	\$12.40	\$39,356	\$85,771	\$1.72
20	\$12.03	\$37,171	\$81,008	\$1.59	\$12.64	\$39,127	\$85,272	\$1.68
21	\$12.41	\$36,942	\$80,510	\$1.57	\$13.04	\$38,886	\$84,747	\$1.66
22	\$12.82	\$36,702	\$79,987	\$1.55	\$13.47	\$38,634	\$84,197	\$1.64
23	\$13.18	\$36,451	\$79,439	\$1.52	\$13.85	\$38,369	\$83,620	\$1.59
24	\$13.57	\$36,186	\$78,861	\$1.50	\$14.25	\$38,090	\$83,012	\$1.58
25	\$13.97	\$35,908	\$78,257	\$1.50	\$14.68	\$37,798	\$82,376	\$1.58
26	\$14.52	\$35,615	\$77,617	\$1.50	\$15.26	\$37,489	\$81,702	\$1.58
27	\$15.12	\$35,303	\$76,938	\$1.50	\$15.89	\$37,161	\$80,987	\$1.58
28	\$15.69	\$34,973	\$76,219	\$1.50	\$16.49	\$36,814	\$80,231	\$1.58
29	\$16.35	\$34,628	\$75,468	\$1.50	\$17.18	\$36,451	\$79,440	\$1.58
30	\$17.02	\$34,264	\$74,673	\$1.52	\$17.89	\$36,067	\$78,603	\$1.59
31	\$17.77	\$33,879	\$73,834	\$1.52	\$18.68	\$35,662	\$77,720	\$1.59
32	\$18.51	\$33,476	\$72,956	\$1.53	\$19.46	\$35,238	\$76,796	\$1.62
33	\$19.26	\$33,054	\$72,038	\$1.53	\$20.25	\$34,794	\$75,829	\$1.62
34	\$20.09	\$32,614	\$71,077	\$1.55	\$21.12	\$34,330	\$74,818	\$1.64
35	\$20.97	\$32,155	\$70,077	\$1.55	\$22.05	\$33,847	\$73,765	\$1.64
36	\$21.89	\$31,677	\$69,036	\$1.57	\$23.02	\$33,344	\$72,669	\$1.66
37	\$22.87	\$31,181	\$67,954	\$1.59	\$24.05	\$32,822	\$71,531	\$1.68
38	\$23.90	\$30,663	\$66,826	\$1.61	\$25.14	\$32,277	\$70,343	\$1.70
39	\$25.02	\$30,121	\$65,644	\$1.61	\$26.31	\$31,706	\$69,099	\$1.70
40	\$26.19	\$29,552	\$64,403	\$1.63	\$27.54	\$31,107	\$67,793	\$1.72
41	\$27.44	\$28,950	\$63,093	\$1.65	\$28.85	\$30,474	\$66,414	\$1.74
42	\$28.74	\$28,316	\$61,710	\$1.67	\$30.23	\$29,806	\$64,958	\$1.76
43	\$30.14	\$27,646	\$60,251	\$1.69	\$31.70	\$29,101	\$63,422	\$1.78
44	\$31.65	\$26,937	\$58,706	\$1.71	\$33.30	\$28,355	\$61,796	\$1.80
45	\$33.30	\$26,186	\$57,068	\$1.73	\$35.03	\$27,564	\$60,072	\$1.82
46	\$35.03	\$23,836	\$56,753	\$1.78	\$36.85	\$25,091	\$59,740	\$1.88
47	\$36.85	\$23,051	\$54,882	\$1.80	\$38.77	\$24,264	\$57,771	\$1.90
48	\$38.79	\$22,215	\$52,892	\$1.82	\$40.81	\$23,384	\$55,676	\$1.92
49	\$40.81	\$21,325	\$50,773	\$1.80	\$42.93	\$22,447	\$53,445	\$1.90
50	\$42.99	\$20,378	\$48,517	\$1.86	\$45.23	\$21,450	\$51,071	\$1.96
51	\$45.26	\$19,370	\$46,118	\$1.88	\$47.61	\$20,389	\$48,545	\$1.98
52	\$47.60	\$18,299	\$43,569	\$1.94	\$50.08	\$19,262	\$45,862	\$2.04
53	\$50.09	\$17,162	\$40,861	\$1.96	\$52.70	\$18,065	\$43,012	\$2.06
54	\$52.64	\$15,955	\$37,989	\$2.01	\$55.39	\$16,795	\$39,988	\$2.12
55	\$55.44	\$14,673	\$34,935	\$2.01	\$58.34	\$15,445	\$36,774	\$2.12

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

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**

Issue Age	Face Amount \$5,000				Face Amount \$10,000				Face Amount \$15,000			
	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
0	\$0.94	\$2,253	\$4,642	N/A	\$1.41	\$4,507	\$9,285	N/A	\$1.87	\$6,760	\$13,927	N/A
1	\$0.85	\$2,248	\$4,631	N/A	\$1.23	\$4,496	\$9,262	N/A	\$1.60	\$6,744	\$13,893	N/A
2	\$0.86	\$2,242	\$4,618	N/A	\$1.24	\$4,484	\$9,237	N/A	\$1.63	\$6,725	\$13,855	N/A
3	\$0.87	\$2,235	\$4,605	N/A	\$1.26	\$4,471	\$9,210	N/A	\$1.65	\$6,706	\$13,815	N/A
4	\$0.88	\$2,229	\$4,591	N/A	\$1.28	\$4,457	\$9,182	N/A	\$1.68	\$6,686	\$13,773	N/A
5	\$0.89	\$2,221	\$4,576	\$0.08	\$1.29	\$4,443	\$9,153	\$0.15	\$1.70	\$6,664	\$13,729	\$0.23
6	\$0.90	\$2,214	\$4,561	\$0.08	\$1.31	\$4,428	\$9,122	\$0.16	\$1.73	\$6,642	\$13,683	\$0.24
7	\$0.91	\$2,206	\$4,545	\$0.08	\$1.34	\$4,413	\$9,090	\$0.16	\$1.77	\$6,619	\$13,635	\$0.24
8	\$0.92	\$2,198	\$4,528	\$0.08	\$1.36	\$4,396	\$9,057	\$0.16	\$1.80	\$6,594	\$13,585	\$0.24
9	\$0.93	\$2,190	\$4,511	\$0.08	\$1.38	\$4,379	\$9,022	\$0.17	\$1.84	\$6,569	\$13,532	\$0.25
10	\$0.94	\$2,181	\$4,492	\$0.08	\$1.41	\$4,361	\$8,985	\$0.17	\$1.87	\$6,542	\$13,477	\$0.25
11	\$0.96	\$2,171	\$4,473	\$0.09	\$1.45	\$4,343	\$8,946	\$0.17	\$1.93	\$6,514	\$13,419	\$0.25
12	\$0.99	\$2,162	\$4,453	\$0.09	\$1.49	\$4,323	\$8,906	\$0.17	\$1.99	\$6,485	\$13,359	\$0.26
13	\$1.00	\$2,151	\$4,432	\$0.09	\$1.53	\$4,303	\$8,864	\$0.17	\$2.05	\$6,454	\$13,296	\$0.26
14	\$1.02	\$2,141	\$4,410	\$0.09	\$1.57	\$4,282	\$8,821	\$0.18	\$2.11	\$6,423	\$13,231	\$0.26
15	\$1.05	\$2,130	\$4,388	\$0.09	\$1.61	\$4,260	\$8,776	\$0.18	\$2.17	\$6,390	\$13,164	\$0.27
16	\$1.06	\$2,119	\$4,365	\$0.09	\$1.65	\$4,238	\$8,731	\$0.18	\$2.23	\$6,357	\$13,096	\$0.27
17	\$1.08	\$2,108	\$4,342	\$0.09	\$1.69	\$4,216	\$8,684	\$0.18	\$2.29	\$6,323	\$13,026	\$0.27
18	\$1.06	\$1,979	\$4,313	\$0.09	\$1.63	\$3,958	\$8,625	\$0.17	\$2.21	\$5,936	\$12,938	\$0.26
19	\$1.08	\$1,968	\$4,289	\$0.09	\$1.67	\$3,936	\$8,577	\$0.17	\$2.27	\$5,903	\$12,866	\$0.26
20	\$1.09	\$1,956	\$4,264	\$0.08	\$1.70	\$3,913	\$8,527	\$0.17	\$2.31	\$5,869	\$12,791	\$0.25
21	\$1.11	\$1,944	\$4,237	\$0.08	\$1.74	\$3,889	\$8,475	\$0.17	\$2.37	\$5,833	\$12,712	\$0.25
22	\$1.13	\$1,932	\$4,210	\$0.08	\$1.78	\$3,863	\$8,420	\$0.16	\$2.43	\$5,795	\$12,630	\$0.24
23	\$1.15	\$1,918	\$4,181	\$0.08	\$1.82	\$3,837	\$8,362	\$0.16	\$2.49	\$5,755	\$12,543	\$0.24
24	\$1.17	\$1,905	\$4,151	\$0.08	\$1.86	\$3,809	\$8,301	\$0.16	\$2.55	\$5,714	\$12,452	\$0.24
25	\$1.19	\$1,890	\$4,119	\$0.08	\$1.90	\$3,780	\$8,238	\$0.16	\$2.61	\$5,670	\$12,356	\$0.24

Issue Age	Face Amount \$20,000				Face Amount \$25,000			
	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
0	\$2.34	\$9,014	\$18,569	N/A	\$2.80	\$11,267	\$23,211	N/A
1	\$1.98	\$8,992	\$18,523	N/A	\$2.35	\$11,240	\$23,154	N/A
2	\$2.01	\$8,967	\$18,473	N/A	\$2.39	\$11,209	\$23,091	N/A
3	\$2.04	\$8,941	\$18,420	N/A	\$2.43	\$11,177	\$23,025	N/A
4	\$2.07	\$8,914	\$18,364	N/A	\$2.47	\$11,143	\$22,955	N/A
5	\$2.10	\$8,886	\$18,305	\$0.31	\$2.51	\$11,107	\$22,882	\$0.39
6	\$2.14	\$8,856	\$18,244	\$0.32	\$2.56	\$11,070	\$22,805	\$0.39
7	\$2.19	\$8,825	\$18,180	\$0.32	\$2.62	\$11,031	\$22,725	\$0.40
8	\$2.24	\$8,792	\$18,113	\$0.33	\$2.68	\$10,991	\$22,641	\$0.41
9	\$2.29	\$8,758	\$18,043	\$0.33	\$2.74	\$10,948	\$22,554	\$0.41
10	\$2.34	\$8,723	\$17,969	\$0.33	\$2.80	\$10,903	\$22,462	\$0.42
11	\$2.41	\$8,685	\$17,893	\$0.34	\$2.89	\$10,857	\$22,366	\$0.42
12	\$2.50	\$8,646	\$17,812	\$0.34	\$3.00	\$10,808	\$22,265	\$0.43
13	\$2.57	\$8,606	\$17,728	\$0.35	\$3.10	\$10,757	\$22,160	\$0.43
14	\$2.66	\$8,563	\$17,641	\$0.35	\$3.20	\$10,704	\$22,052	\$0.44
15	\$2.73	\$8,520	\$17,552	\$0.36	\$3.30	\$10,650	\$21,940	\$0.45
16	\$2.81	\$8,476	\$17,461	\$0.36	\$3.39	\$10,595	\$21,827	\$0.45
17	\$2.90	\$8,431	\$17,368	\$0.36	\$3.50	\$10,539	\$21,711	\$0.45
18	\$2.78	\$7,915	\$17,250	\$0.35	\$3.36	\$9,894	\$21,563	\$0.43
19	\$2.86	\$7,871	\$17,154	\$0.34	\$3.46	\$9,839	\$21,443	\$0.43
20	\$2.91	\$7,825	\$17,054	\$0.33	\$3.52	\$9,782	\$21,318	\$0.42
21	\$2.99	\$7,777	\$16,949	\$0.33	\$3.62	\$9,722	\$21,187	\$0.41
22	\$3.08	\$7,727	\$16,839	\$0.33	\$3.73	\$9,659	\$21,049	\$0.41
23	\$3.15	\$7,674	\$16,724	\$0.32	\$3.82	\$9,592	\$20,905	\$0.40
24	\$3.24	\$7,618	\$16,602	\$0.32	\$3.92	\$9,523	\$20,753	\$0.39
25	\$3.32	\$7,560	\$16,475	\$0.32	\$4.03	\$9,450	\$20,594	\$0.39

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

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

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Issue Age	Face Amount \$5,000				Face Amount \$10,000				Face Amount \$15,000			
	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$1.23	\$2,389	\$4,372	\$0.09	\$1.97	\$4,778	\$8,744	\$0.17	\$2.71	\$7,167	\$13,116	\$0.26
19	\$1.26	\$2,376	\$4,348	\$0.09	\$2.03	\$4,752	\$8,696	\$0.17	\$2.80	\$7,128	\$13,044	\$0.26
20	\$1.29	\$2,362	\$4,323	\$0.08	\$2.09	\$4,724	\$8,646	\$0.17	\$2.90	\$7,086	\$12,969	\$0.25
21	\$1.32	\$2,348	\$4,297	\$0.08	\$2.16	\$4,696	\$8,593	\$0.17	\$3.00	\$7,043	\$12,890	\$0.25
22	\$1.35	\$2,333	\$4,269	\$0.08	\$2.23	\$4,665	\$8,538	\$0.16	\$3.10	\$6,998	\$12,807	\$0.24
23	\$1.39	\$2,317	\$4,240	\$0.08	\$2.30	\$4,633	\$8,480	\$0.16	\$3.21	\$6,950	\$12,720	\$0.24
24	\$1.43	\$2,300	\$4,209	\$0.08	\$2.37	\$4,600	\$8,419	\$0.16	\$3.32	\$6,900	\$12,628	\$0.24
25	\$1.47	\$2,283	\$4,178	\$0.08	\$2.45	\$4,565	\$8,355	\$0.16	\$3.43	\$6,848	\$12,533	\$0.24
26	\$1.51	\$2,264	\$4,144	\$0.08	\$2.54	\$4,529	\$8,288	\$0.16	\$3.57	\$6,793	\$12,432	\$0.24
27	\$1.55	\$2,245	\$4,109	\$0.08	\$2.62	\$4,490	\$8,217	\$0.16	\$3.69	\$6,735	\$12,326	\$0.24
28	\$1.60	\$2,225	\$4,071	\$0.08	\$2.73	\$4,449	\$8,142	\$0.16	\$3.85	\$6,674	\$12,214	\$0.24
29	\$1.65	\$2,203	\$4,032	\$0.08	\$2.83	\$4,406	\$8,063	\$0.16	\$4.00	\$6,609	\$12,095	\$0.24
30	\$1.71	\$2,180	\$3,990	\$0.08	\$2.94	\$4,360	\$7,980	\$0.16	\$4.16	\$6,540	\$11,970	\$0.24
31	\$1.77	\$2,156	\$3,946	\$0.08	\$3.06	\$4,312	\$7,892	\$0.16	\$4.35	\$6,468	\$11,838	\$0.24
32	\$1.83	\$2,131	\$3,900	\$0.08	\$3.19	\$4,262	\$7,799	\$0.16	\$4.54	\$6,392	\$11,699	\$0.24
33	\$1.92	\$2,104	\$3,851	\$0.08	\$3.36	\$4,208	\$7,702	\$0.16	\$4.81	\$6,312	\$11,553	\$0.24
34	\$1.98	\$2,076	\$3,800	\$0.08	\$3.48	\$4,152	\$7,599	\$0.16	\$4.98	\$6,229	\$11,399	\$0.24
35	\$2.07	\$2,047	\$3,746	\$0.08	\$3.65	\$4,094	\$7,492	\$0.16	\$5.23	\$6,141	\$11,238	\$0.24
36	\$2.15	\$2,016	\$3,690	\$0.08	\$3.82	\$4,032	\$7,379	\$0.17	\$5.50	\$6,048	\$11,069	\$0.25
37	\$2.26	\$1,984	\$3,631	\$0.08	\$4.03	\$3,968	\$7,261	\$0.17	\$5.81	\$5,951	\$10,892	\$0.25
38	\$2.37	\$1,950	\$3,569	\$0.09	\$4.26	\$3,900	\$7,137	\$0.17	\$6.15	\$5,850	\$10,706	\$0.25
39	\$2.48	\$1,914	\$3,504	\$0.09	\$4.48	\$3,829	\$7,007	\$0.17	\$6.49	\$5,743	\$10,511	\$0.25
40	\$2.59	\$1,877	\$3,436	\$0.09	\$4.69	\$3,755	\$6,871	\$0.17	\$6.80	\$5,632	\$10,307	\$0.26
41	\$2.68	\$1,838	\$3,364	\$0.09	\$4.88	\$3,676	\$6,728	\$0.17	\$7.09	\$5,514	\$10,092	\$0.26
42	\$2.85	\$1,797	\$3,289	\$0.09	\$5.22	\$3,594	\$6,577	\$0.18	\$7.58	\$5,391	\$9,866	\$0.26
43	\$2.95	\$1,754	\$3,209	\$0.09	\$5.42	\$3,507	\$6,419	\$0.18	\$7.89	\$5,261	\$9,628	\$0.27
44	\$3.06	\$1,708	\$3,125	\$0.09	\$5.63	\$3,415	\$6,250	\$0.18	\$8.20	\$5,123	\$9,376	\$0.27
45	\$3.16	\$1,659	\$3,036	\$0.09	\$5.83	\$3,318	\$6,072	\$0.18	\$8.51	\$4,976	\$9,107	\$0.27
46	\$3.30	\$1,535	\$3,003	\$0.09	\$6.12	\$3,069	\$6,006	\$0.19	\$8.94	\$4,604	\$9,009	\$0.28
47	\$3.44	\$1,482	\$2,901	\$0.09	\$6.40	\$2,965	\$5,802	\$0.19	\$9.37	\$4,447	\$8,702	\$0.28
48	\$3.58	\$1,427	\$2,792	\$0.10	\$6.69	\$2,854	\$5,584	\$0.19	\$9.79	\$4,281	\$8,376	\$0.29
49	\$3.73	\$1,368	\$2,677	\$0.09	\$6.97	\$2,736	\$5,353	\$0.19	\$10.22	\$4,104	\$8,030	\$0.28
50	\$3.87	\$1,305	\$2,554	\$0.10	\$7.26	\$2,610	\$5,108	\$0.20	\$10.65	\$3,915	\$7,661	\$0.29
51	\$4.05	\$1,238	\$2,423	\$0.10	\$7.61	\$2,476	\$4,846	\$0.20	\$11.18	\$3,715	\$7,269	\$0.30
52	\$4.23	\$1,167	\$2,283	\$0.10	\$7.97	\$2,334	\$4,567	\$0.20	\$11.71	\$3,501	\$6,850	\$0.31
53	\$4.43	\$1,091	\$2,135	\$0.10	\$8.38	\$2,182	\$4,270	\$0.21	\$12.32	\$3,273	\$6,405	\$0.31
54	\$4.63	\$1,010	\$1,976	\$0.11	\$8.78	\$2,020	\$3,953	\$0.21	\$12.93	\$3,030	\$5,929	\$0.32
55	\$4.87	\$924	\$1,807	\$0.11	\$9.27	\$1,847	\$3,614	\$0.21	\$13.66	\$2,771	\$5,422	\$0.32
56*	\$5.17	\$952	\$1,812	\$0.11	\$9.87	\$1,903	\$3,624	\$0.22	\$14.56	\$2,855	\$5,436	\$0.32
57*	\$5.50	\$979	\$1,816	\$0.12	\$10.52	\$1,959	\$3,632	\$0.23	\$15.54	\$2,938	\$5,448	\$0.35
58*	\$5.85	\$1,007	\$1,819	\$0.11	\$11.22	\$2,014	\$3,638	\$0.23	\$16.60	\$3,020	\$5,457	\$0.34
59*	\$6.21	\$1,034	\$1,822	\$0.12	\$11.94	\$2,069	\$3,645	\$0.24	\$17.67	\$3,103	\$5,467	\$0.36
60*	\$6.55	\$1,062	\$1,825	\$0.12	\$12.63	\$2,124	\$3,651	\$0.25	\$18.70	\$3,186	\$5,476	\$0.37
61*	\$6.95	\$1,090	\$1,829	N/A	\$13.42	\$2,180	\$3,657	N/A	\$19.90	\$3,269	\$5,486	N/A
62*	\$7.60	\$1,118	\$1,832	N/A	\$14.71	\$2,235	\$3,664	N/A	\$21.82	\$3,353	\$5,496	N/A
63*	\$8.11	\$1,147	\$1,837	N/A	\$15.75	\$2,293	\$3,675	N/A	\$23.38	\$3,440	\$5,512	N/A
64*	\$8.64	\$1,185	\$1,858	N/A	\$16.79	\$2,371	\$3,716	N/A	\$24.95	\$3,556	\$5,575	N/A
65*	\$9.16	\$1,226	\$1,880	N/A	\$17.83	\$2,451	\$3,761	N/A	\$26.51	\$3,677	\$5,641	N/A
66*	\$9.80	\$1,268	\$1,905	N/A	\$19.12	\$2,535	\$3,809	N/A	\$28.44	\$3,803	\$5,714	N/A
67*	\$10.76	\$1,313	\$1,932	N/A	\$21.05	\$2,625	\$3,864	N/A	\$31.33	\$4,100	\$6,034	N/A
68*	\$11.57	\$1,361	\$1,963	N/A	\$22.65	\$2,781	\$4,011	N/A	\$33.74	\$4,555	\$6,569	N/A
69*	\$12.37	\$1,415	\$2,000	N/A	\$24.26	\$3,067	\$4,335	N/A	\$36.15	\$4,993	\$7,058	N/A
70*	\$13.33	\$1,473	\$2,041	N/A	\$26.19	\$3,480	\$4,822	N/A	\$39.04	\$5,622	\$7,791	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.

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

Issue Age	Face Amount \$20,000				Face Amount \$25,000				Face Amount \$30,000			
	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$3.46	\$9,556	\$17,489	\$0.35	\$4.20	\$11,945	\$21,861	\$0.43	\$4.95	\$14,334	\$26,233	\$0.52
19	\$3.58	\$9,503	\$17,392	\$0.34	\$4.35	\$11,879	\$21,741	\$0.43	\$5.13	\$14,255	\$26,089	\$0.51
20	\$3.70	\$9,449	\$17,292	\$0.33	\$4.50	\$11,811	\$21,615	\$0.42	\$5.31	\$14,173	\$25,938	\$0.50
21	\$3.84	\$9,391	\$17,187	\$0.33	\$4.68	\$11,739	\$21,483	\$0.41	\$5.52	\$14,087	\$25,780	\$0.50
22	\$3.98	\$9,330	\$17,076	\$0.33	\$4.85	\$11,663	\$21,345	\$0.41	\$5.73	\$13,996	\$25,614	\$0.49
23	\$4.12	\$9,267	\$16,959	\$0.32	\$5.04	\$11,584	\$21,199	\$0.40	\$5.95	\$13,900	\$25,439	\$0.48
24	\$4.26	\$9,200	\$16,838	\$0.32	\$5.21	\$11,501	\$21,047	\$0.39	\$6.15	\$13,801	\$25,257	\$0.47
25	\$4.42	\$9,131	\$16,710	\$0.32	\$5.40	\$11,413	\$20,888	\$0.39	\$6.39	\$13,696	\$25,065	\$0.47
26	\$4.59	\$9,057	\$16,576	\$0.32	\$5.62	\$11,322	\$20,720	\$0.39	\$6.65	\$13,586	\$24,864	\$0.47
27	\$4.77	\$8,980	\$16,434	\$0.32	\$5.84	\$11,225	\$20,543	\$0.39	\$6.91	\$13,470	\$24,652	\$0.47
28	\$4.97	\$8,898	\$16,285	\$0.32	\$6.10	\$11,123	\$20,356	\$0.39	\$7.22	\$13,347	\$24,427	\$0.47
29	\$5.17	\$8,812	\$16,127	\$0.32	\$6.35	\$11,015	\$20,158	\$0.39	\$7.52	\$13,218	\$24,190	\$0.47
30	\$5.39	\$8,721	\$15,960	\$0.32	\$6.62	\$10,901	\$19,950	\$0.40	\$7.85	\$13,081	\$23,940	\$0.48
31	\$5.63	\$8,625	\$15,784	\$0.32	\$6.92	\$10,781	\$19,730	\$0.40	\$8.21	\$12,937	\$23,676	\$0.48
32	\$5.89	\$8,523	\$15,598	\$0.32	\$7.25	\$10,654	\$19,498	\$0.40	\$8.60	\$12,785	\$23,398	\$0.48
33	\$6.25	\$8,417	\$15,403	\$0.32	\$7.69	\$10,521	\$19,254	\$0.40	\$9.13	\$12,625	\$23,105	\$0.48
34	\$6.47	\$8,305	\$15,199	\$0.33	\$7.97	\$10,381	\$18,999	\$0.41	\$9.47	\$12,457	\$22,798	\$0.49
35	\$6.82	\$8,187	\$14,984	\$0.33	\$8.40	\$10,234	\$18,730	\$0.41	\$9.99	\$12,281	\$22,476	\$0.49
36	\$7.17	\$8,064	\$14,758	\$0.33	\$8.84	\$10,080	\$18,448	\$0.41	\$10.51	\$12,096	\$22,138	\$0.50
37	\$7.59	\$7,935	\$14,522	\$0.33	\$9.37	\$9,919	\$18,153	\$0.42	\$11.14	\$11,903	\$21,783	\$0.50
38	\$8.04	\$7,800	\$14,275	\$0.34	\$9.93	\$9,750	\$17,843	\$0.42	\$11.82	\$11,700	\$21,412	\$0.51
39	\$8.49	\$7,658	\$14,015	\$0.34	\$10.49	\$9,572	\$17,518	\$0.42	\$12.49	\$11,487	\$21,022	\$0.51
40	\$8.91	\$7,509	\$13,742	\$0.34	\$11.01	\$9,386	\$17,178	\$0.43	\$13.12	\$11,264	\$20,614	\$0.51
41	\$9.28	\$7,353	\$13,456	\$0.35	\$11.49	\$9,191	\$16,820	\$0.43	\$13.69	\$11,029	\$20,184	\$0.52
42	\$9.95	\$7,188	\$13,155	\$0.35	\$12.32	\$8,985	\$16,444	\$0.44	\$14.69	\$10,782	\$19,732	\$0.53
43	\$10.36	\$7,014	\$12,837	\$0.36	\$12.83	\$8,768	\$16,047	\$0.45	\$15.31	\$10,522	\$19,256	\$0.53
44	\$10.78	\$6,831	\$12,501	\$0.36	\$13.35	\$8,538	\$15,626	\$0.45	\$15.92	\$10,246	\$18,751	\$0.54
45	\$11.19	\$6,635	\$12,143	\$0.36	\$13.87	\$8,294	\$15,179	\$0.45	\$16.54	\$9,953	\$18,215	\$0.54
46	\$11.76	\$6,138	\$12,012	\$0.38	\$14.58	\$7,673	\$15,015	\$0.47	\$17.39	\$9,208	\$18,017	\$0.56
47	\$12.33	\$5,930	\$11,603	\$0.38	\$15.29	\$7,412	\$14,504	\$0.48	\$18.25	\$8,894	\$17,405	\$0.57
48	\$12.90	\$5,708	\$11,169	\$0.38	\$16.00	\$7,135	\$13,961	\$0.48	\$19.10	\$8,561	\$16,753	\$0.57
49	\$13.47	\$5,472	\$10,707	\$0.38	\$16.71	\$6,840	\$13,384	\$0.48	\$19.96	\$8,207	\$16,060	\$0.57
50	\$14.03	\$5,220	\$10,215	\$0.39	\$17.42	\$6,526	\$12,769	\$0.49	\$20.81	\$7,831	\$15,323	\$0.59
51	\$14.74	\$4,953	\$9,692	\$0.40	\$18.31	\$6,191	\$12,115	\$0.49	\$21.88	\$7,429	\$14,537	\$0.59
52	\$15.46	\$4,668	\$9,134	\$0.41	\$19.20	\$5,835	\$11,417	\$0.51	\$22.94	\$7,002	\$13,701	\$0.61
53	\$16.27	\$4,364	\$8,539	\$0.41	\$20.22	\$5,455	\$10,674	\$0.51	\$24.17	\$6,546	\$12,809	\$0.62
54	\$17.09	\$4,040	\$7,905	\$0.42	\$21.23	\$5,050	\$9,882	\$0.53	\$25.39	\$6,060	\$11,858	\$0.64
55	\$18.05	\$3,694	\$7,229	\$0.42	\$22.45	\$4,618	\$9,036	\$0.53	\$26.84	\$5,541	\$10,843	\$0.64
56*	\$19.26	\$3,807	\$7,249	\$0.43	\$23.95	\$4,758	\$9,061	\$0.54	\$28.65	\$5,710	\$10,873	\$0.65
57*	\$20.56	\$3,917	\$7,264	\$0.46	\$25.58	\$4,897	\$9,080	\$0.57	\$30.60	\$5,876	\$10,896	\$0.69
58*	\$21.97	\$4,027	\$7,276	\$0.46	\$27.34	\$5,034	\$9,096	\$0.57	\$32.71	\$6,041	\$10,915	\$0.69
59*	\$23.40	\$4,137	\$7,289	\$0.48	\$29.13	\$5,172	\$9,111	\$0.60	\$34.86	\$6,206	\$10,934	\$0.72
60*	\$24.77	\$4,248	\$7,302	\$0.50	\$30.85	\$5,310	\$9,127	\$0.62	\$36.92	\$6,372	\$10,952	\$0.75
61*	\$26.37	\$4,359	\$7,315	N/A	\$32.84	\$5,449	\$9,143	N/A	\$39.31	\$6,539	\$10,972	N/A
62*	\$28.94	\$4,470	\$7,328	N/A	\$36.05	\$5,588	\$9,160	N/A	\$43.17	\$6,705	\$10,992	N/A
63*	\$31.02	\$4,586	\$7,349	N/A	\$38.65	\$5,733	\$9,187	N/A	\$46.29	\$6,879	\$11,024	N/A
64*	\$33.10	\$4,742	\$7,433	N/A	\$41.26	\$5,927	\$9,291	N/A	\$49.41	\$7,112	\$11,149	N/A
65*	\$35.18	\$4,902	\$7,521	N/A	\$43.86	\$6,128	\$9,402	N/A	\$52.53	\$7,353	\$11,282	N/A
66*	\$37.75	\$5,071	\$7,618	N/A	\$47.07	\$6,338	\$9,523	N/A	\$56.39	\$7,606	\$11,427	N/A
67*	\$41.61	\$5,717	\$8,415	N/A	\$51.89	\$7,334	\$10,794	N/A	\$62.18	\$8,951	\$13,174	N/A
68*	\$44.82	\$6,329	\$9,128	N/A	\$55.91	\$8,104	\$11,688	N/A	\$66.99	\$9,878	\$14,246	N/A
69*	\$48.04	\$6,919	\$9,780	N/A	\$59.93	\$8,845	\$12,503	N/A	\$71.82	\$10,772	\$15,226	N/A
70*	\$51.89	\$7,764	\$10,759	N/A	\$64.75	\$9,907	\$13,728	N/A	\$77.60	\$12,050	\$16,697	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.

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

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	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	
18	\$5.69	\$16,723	\$30,605	\$0.61	\$6.43	\$19,112	\$34,977	\$0.69	\$7.18	\$21,501	\$39,349	\$0.78	
19	\$5.90	\$16,631	\$30,437	\$0.60	\$6.68	\$19,007	\$34,785	\$0.69	\$7.45	\$21,383	\$39,133	\$0.77	
20	\$6.11	\$16,535	\$30,261	\$0.59	\$6.92	\$18,897	\$34,584	\$0.67	\$7.72	\$21,259	\$38,907	\$0.75	
21	\$6.36	\$16,434	\$30,077	\$0.58	\$7.20	\$18,782	\$34,373	\$0.66	\$8.04	\$21,130	\$38,670	\$0.75	
22	\$6.60	\$16,328	\$29,883	\$0.57	\$7.48	\$18,661	\$34,152	\$0.66	\$8.35	\$20,993	\$38,421	\$0.74	
23	\$6.86	\$16,217	\$29,679	\$0.56	\$7.77	\$18,534	\$33,919	\$0.64	\$8.68	\$20,850	\$38,159	\$0.72	
24	\$7.10	\$16,101	\$29,466	\$0.55	\$8.04	\$18,401	\$33,676	\$0.63	\$8.99	\$20,701	\$37,885	\$0.71	
25	\$7.37	\$15,979	\$29,243	\$0.55	\$8.36	\$18,261	\$33,420	\$0.63	\$9.34	\$20,544	\$37,598	\$0.71	
26	\$7.68	\$15,850	\$29,008	\$0.55	\$8.70	\$18,115	\$33,152	\$0.63	\$9.73	\$20,379	\$37,296	\$0.71	
27	\$7.98	\$15,715	\$28,760	\$0.55	\$9.05	\$17,960	\$32,869	\$0.63	\$10.12	\$20,205	\$36,977	\$0.71	
28	\$8.34	\$15,572	\$28,498	\$0.55	\$9.46	\$17,796	\$32,570	\$0.63	\$10.59	\$20,021	\$36,641	\$0.71	
29	\$8.69	\$15,421	\$28,222	\$0.55	\$9.87	\$17,624	\$32,253	\$0.63	\$11.04	\$19,827	\$36,285	\$0.71	
30	\$9.07	\$15,261	\$27,930	\$0.56	\$10.30	\$17,441	\$31,920	\$0.64	\$11.53	\$19,621	\$35,910	\$0.72	
31	\$9.50	\$15,093	\$27,622	\$0.56	\$10.79	\$17,249	\$31,568	\$0.64	\$12.08	\$19,405	\$35,514	\$0.72	
32	\$9.95	\$14,916	\$27,297	\$0.57	\$11.30	\$17,046	\$31,197	\$0.65	\$12.66	\$19,177	\$35,096	\$0.73	
33	\$10.57	\$14,729	\$26,956	\$0.57	\$12.01	\$16,833	\$30,807	\$0.65	\$13.46	\$18,937	\$34,658	\$0.73	
34	\$10.97	\$14,533	\$26,598	\$0.57	\$12.47	\$16,610	\$30,398	\$0.66	\$13.97	\$18,686	\$34,197	\$0.74	
35	\$11.57	\$14,328	\$26,222	\$0.57	\$13.15	\$16,375	\$29,968	\$0.66	\$14.74	\$18,422	\$33,714	\$0.74	
36	\$12.19	\$14,112	\$25,827	\$0.58	\$13.86	\$16,128	\$29,517	\$0.66	\$15.53	\$18,144	\$33,206	\$0.75	
37	\$12.92	\$13,886	\$25,414	\$0.59	\$14.70	\$15,870	\$29,044	\$0.67	\$16.47	\$17,854	\$32,675	\$0.75	
38	\$13.70	\$13,650	\$24,981	\$0.59	\$15.59	\$15,600	\$28,549	\$0.68	\$17.48	\$17,550	\$32,118	\$0.76	
39	\$14.49	\$13,401	\$24,526	\$0.59	\$16.49	\$15,316	\$28,029	\$0.68	\$18.49	\$17,230	\$31,533	\$0.76	
40	\$15.22	\$13,141	\$24,049	\$0.60	\$17.33	\$15,018	\$27,485	\$0.69	\$19.44	\$16,895	\$30,920	\$0.77	
41	\$15.89	\$12,867	\$23,548	\$0.61	\$18.09	\$14,705	\$26,912	\$0.69	\$20.29	\$16,543	\$30,276	\$0.78	
42	\$17.06	\$12,579	\$23,021	\$0.61	\$19.42	\$14,376	\$26,310	\$0.70	\$21.79	\$16,173	\$29,598	\$0.79	
43	\$17.78	\$12,275	\$22,465	\$0.62	\$20.25	\$14,029	\$25,674	\$0.71	\$22.72	\$15,782	\$28,884	\$0.80	
44	\$18.50	\$11,954	\$21,876	\$0.63	\$21.07	\$13,661	\$25,002	\$0.72	\$23.64	\$15,369	\$28,127	\$0.81	
45	\$19.22	\$11,612	\$21,251	\$0.64	\$21.89	\$13,270	\$24,286	\$0.73	\$24.57	\$14,929	\$27,322	\$0.82	
46	\$20.21	\$10,742	\$21,020	\$0.66	\$23.03	\$12,277	\$24,023	\$0.75	\$25.85	\$13,811	\$27,026	\$0.84	
47	\$21.21	\$10,377	\$20,305	\$0.66	\$24.17	\$11,859	\$23,206	\$0.76	\$27.13	\$13,342	\$26,107	\$0.85	
48	\$22.21	\$9,988	\$19,545	\$0.67	\$25.31	\$11,415	\$22,337	\$0.77	\$28.41	\$12,842	\$25,129	\$0.86	
49	\$23.20	\$9,575	\$18,737	\$0.66	\$26.45	\$10,943	\$21,414	\$0.76	\$29.70	\$12,311	\$24,090	\$0.85	
50	\$24.20	\$9,136	\$17,877	\$0.69	\$27.59	\$10,441	\$20,430	\$0.78	\$30.98	\$11,746	\$22,984	\$0.88	
51	\$25.44	\$8,667	\$16,960	\$0.69	\$29.01	\$9,906	\$19,383	\$0.79	\$32.58	\$11,144	\$21,806	\$0.89	
52	\$26.69	\$8,169	\$15,984	\$0.71	\$30.43	\$9,336	\$18,268	\$0.82	\$34.18	\$10,503	\$20,551	\$0.92	
53	\$28.12	\$7,637	\$14,944	\$0.72	\$32.06	\$8,728	\$17,079	\$0.82	\$36.01	\$9,819	\$19,214	\$0.93	
54	\$29.54	\$7,070	\$13,834	\$0.74	\$33.69	\$8,080	\$15,811	\$0.85	\$37.84	\$9,090	\$17,787	\$0.95	
55	\$31.23	\$6,465	\$12,650	\$0.74	\$35.63	\$7,388	\$14,458	\$0.85	\$40.02	\$8,312	\$16,265	\$0.95	
56*	\$33.34	\$6,662	\$12,685	\$0.76	\$38.03	\$7,613	\$14,497	\$0.87	\$42.73	\$8,565	\$16,309	\$0.97	
57*	\$35.62	\$6,855	\$12,712	\$0.81	\$40.64	\$7,834	\$14,528	\$0.92	\$45.66	\$8,814	\$16,344	\$1.04	
58*	\$38.08	\$7,047	\$12,734	\$0.80	\$43.45	\$8,054	\$14,553	\$0.91	\$48.83	\$9,061	\$16,372	\$1.03	
59*	\$40.58	\$7,240	\$12,756	\$0.84	\$46.31	\$8,274	\$14,578	\$0.96	\$52.04	\$9,309	\$16,400	\$1.08	
60*	\$42.99	\$7,434	\$12,778	\$0.87	\$49.07	\$8,496	\$14,603	\$0.99	\$55.14	\$9,558	\$16,429	\$1.12	
61*	\$45.79	\$7,628	\$12,801	N/A	\$52.26	\$8,718	\$14,629	N/A	\$58.73	\$9,808	\$16,458	N/A	
62*	\$50.28	\$7,823	\$12,824	N/A	\$57.39	\$8,940	\$14,656	N/A	\$64.51	\$10,058	\$16,488	N/A	
63*	\$53.92	\$8,026	\$12,861	N/A	\$61.56	\$9,172	\$14,698	N/A	\$69.19	\$10,319	\$16,536	N/A	
64*	\$57.57	\$8,298	\$13,007	N/A	\$65.72	\$9,483	\$14,866	N/A	\$73.88	\$10,669	\$16,724	N/A	
65*	\$61.21	\$8,579	\$13,162	N/A	\$69.88	\$9,804	\$15,042	N/A	\$78.56	\$11,030	\$16,923	N/A	
66*	\$65.71	\$8,985	\$13,498	N/A	\$75.03	\$10,374	\$15,586	N/A	\$84.35	\$11,763	\$17,672	N/A	
67*	\$72.46	\$10,567	\$15,552	N/A	\$82.74	\$12,184	\$17,932	N/A	\$93.03	\$13,801	\$20,312	N/A	
68*	\$78.08	\$11,652	\$16,804	N/A	\$89.16	\$13,426	\$19,362	N/A	\$100.25	\$15,200	\$21,921	N/A	
69*	\$83.70	\$12,698	\$17,949	N/A	\$95.59	\$14,624	\$20,670	N/A	\$107.48	\$16,551	\$23,394	N/A	
70*	\$90.45	\$14,193	\$19,666	N/A	\$103.31	\$16,335	\$22,635	N/A	\$116.16	\$18,477	\$25,604	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.

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

Issue Age	Face Amount \$50,000				Face Amount \$55,000				Face Amount \$60,000			
	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$7.92	\$23,890	\$43,722	\$0.87	\$8.67	\$26,279	\$48,094	\$0.96	\$9.41	\$28,668	\$52,466	\$1.04
19	\$8.23	\$23,759	\$43,481	\$0.86	\$9.00	\$26,134	\$47,829	\$0.94	\$9.77	\$28,510	\$52,177	\$1.03
20	\$8.53	\$23,622	\$43,230	\$0.84	\$9.33	\$25,984	\$47,553	\$0.92	\$10.14	\$28,346	\$51,876	\$1.01
21	\$8.88	\$23,478	\$42,967	\$0.83	\$9.72	\$25,825	\$47,263	\$0.91	\$10.56	\$28,173	\$51,560	\$0.99
22	\$9.22	\$23,326	\$42,690	\$0.82	\$10.10	\$25,659	\$46,958	\$0.90	\$10.97	\$27,991	\$51,227	\$0.98
23	\$9.59	\$23,167	\$42,399	\$0.80	\$10.50	\$25,484	\$46,638	\$0.88	\$11.41	\$27,800	\$50,878	\$0.96
24	\$9.93	\$23,001	\$42,095	\$0.79	\$10.88	\$25,301	\$46,304	\$0.87	\$11.82	\$27,601	\$50,513	\$0.95
25	\$10.33	\$22,827	\$41,775	\$0.79	\$11.31	\$25,109	\$45,953	\$0.87	\$12.29	\$27,392	\$50,130	\$0.95
26	\$10.76	\$22,644	\$41,441	\$0.79	\$11.79	\$24,908	\$45,585	\$0.87	\$12.82	\$27,172	\$49,729	\$0.95
27	\$11.19	\$22,450	\$41,086	\$0.79	\$12.27	\$24,695	\$45,195	\$0.87	\$13.34	\$26,940	\$49,303	\$0.95
28	\$11.71	\$22,246	\$40,712	\$0.79	\$12.83	\$24,470	\$44,783	\$0.87	\$13.95	\$26,695	\$48,854	\$0.95
29	\$12.21	\$22,030	\$40,317	\$0.79	\$13.39	\$24,232	\$44,348	\$0.87	\$14.56	\$26,435	\$48,380	\$0.95
30	\$12.76	\$21,802	\$39,900	\$0.80	\$13.99	\$23,982	\$43,889	\$0.88	\$15.21	\$26,162	\$47,879	\$0.96
31	\$13.36	\$21,562	\$39,460	\$0.80	\$14.65	\$23,718	\$43,406	\$0.88	\$15.94	\$25,874	\$47,352	\$0.96
32	\$14.01	\$21,308	\$38,996	\$0.81	\$15.36	\$23,439	\$42,896	\$0.89	\$16.72	\$25,570	\$46,795	\$0.97
33	\$14.90	\$21,042	\$38,509	\$0.81	\$16.34	\$23,146	\$42,359	\$0.89	\$17.78	\$25,250	\$46,210	\$0.97
34	\$15.46	\$20,762	\$37,997	\$0.82	\$16.96	\$22,838	\$41,797	\$0.90	\$18.46	\$24,914	\$45,596	\$0.98
35	\$16.32	\$20,469	\$37,460	\$0.82	\$17.91	\$22,515	\$41,206	\$0.90	\$19.49	\$24,562	\$44,952	\$0.98
36	\$17.20	\$20,161	\$36,896	\$0.83	\$18.87	\$22,177	\$40,586	\$0.91	\$20.54	\$24,193	\$44,275	\$0.99
37	\$18.25	\$19,838	\$36,305	\$0.84	\$20.03	\$21,821	\$39,936	\$0.92	\$21.80	\$23,805	\$43,566	\$1.01
38	\$19.37	\$19,500	\$35,687	\$0.85	\$21.26	\$21,449	\$39,255	\$0.93	\$23.15	\$23,399	\$42,824	\$1.02
39	\$20.49	\$19,145	\$35,037	\$0.85	\$22.49	\$21,059	\$38,540	\$0.93	\$24.50	\$22,973	\$42,044	\$1.02
40	\$21.54	\$18,773	\$34,356	\$0.86	\$23.65	\$20,650	\$37,792	\$0.94	\$25.76	\$22,527	\$41,227	\$1.03
41	\$22.49	\$18,382	\$33,641	\$0.87	\$24.69	\$20,220	\$37,005	\$0.96	\$26.89	\$22,058	\$40,369	\$1.04
42	\$24.16	\$17,970	\$32,887	\$0.88	\$26.53	\$19,767	\$36,176	\$0.97	\$28.89	\$21,564	\$39,464	\$1.05
43	\$25.19	\$17,536	\$32,093	\$0.89	\$27.66	\$19,290	\$35,302	\$0.98	\$30.13	\$21,043	\$38,512	\$1.07
44	\$26.22	\$17,077	\$31,252	\$0.90	\$28.79	\$18,784	\$34,377	\$0.99	\$31.37	\$20,492	\$37,502	\$1.08
45	\$27.25	\$16,588	\$30,358	\$0.91	\$29.92	\$18,247	\$33,394	\$1.00	\$32.60	\$19,906	\$36,430	\$1.09
46	\$28.67	\$15,346	\$30,029	\$0.94	\$31.49	\$16,881	\$33,032	\$1.03	\$34.31	\$18,415	\$36,035	\$1.13
47	\$30.09	\$14,824	\$29,008	\$0.95	\$33.06	\$16,306	\$31,908	\$1.04	\$36.02	\$17,789	\$34,809	\$1.14
48	\$31.52	\$14,269	\$27,922	\$0.96	\$34.62	\$15,696	\$30,714	\$1.05	\$37.73	\$17,123	\$33,506	\$1.15
49	\$32.94	\$13,679	\$26,767	\$0.95	\$36.19	\$15,047	\$29,444	\$1.04	\$39.43	\$16,415	\$32,120	\$1.14
50	\$34.37	\$13,051	\$25,538	\$0.98	\$37.75	\$14,356	\$28,092	\$1.08	\$41.14	\$15,661	\$30,646	\$1.17
51	\$36.14	\$12,382	\$24,229	\$0.99	\$39.71	\$13,620	\$26,652	\$1.09	\$43.27	\$14,858	\$29,075	\$1.19
52	\$37.92	\$11,670	\$22,835	\$1.02	\$41.66	\$12,836	\$25,118	\$1.12	\$45.41	\$14,003	\$27,401	\$1.22
53	\$39.96	\$10,910	\$21,349	\$1.03	\$43.91	\$12,001	\$23,483	\$1.13	\$47.86	\$13,092	\$25,618	\$1.24
54	\$41.99	\$10,100	\$19,764	\$1.06	\$46.14	\$11,110	\$21,740	\$1.17	\$50.29	\$12,120	\$23,716	\$1.27
55	\$44.41	\$9,236	\$18,072	\$1.06	\$48.81	\$10,159	\$19,879	\$1.17	\$53.20	\$11,083	\$21,686	\$1.27
56*	\$47.42	\$9,517	\$18,122	\$1.08								
57*	\$50.68	\$9,793	\$18,160	\$1.15								
58*	\$54.20	\$10,068	\$18,191	\$1.14								
59*	\$57.77	\$10,343	\$18,223	\$1.20								
60*	\$61.21	\$10,620	\$18,254	\$1.24								
61*	\$65.20	\$10,898	\$18,287	N/A								
62*	\$71.62	\$11,175	\$18,320	N/A								
63*	\$76.82	\$11,465	\$18,373	N/A								
64*	\$82.03	\$11,854	\$18,582	N/A								
65*	\$87.23	\$12,256	\$18,803	N/A								
66*	\$93.66	\$13,151	\$19,757	N/A								
67*	\$103.31	\$15,418	\$22,691	N/A								
68*	\$111.34	\$16,976	\$24,482	N/A								
69*	\$119.37	\$18,477	\$26,116	N/A								
70*	\$129.01	\$20,621	\$28,573	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.

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

Issue Age	Face Amount \$65,000				Face Amount \$70,000				Face Amount \$75,000			
	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$10.15	\$31,057	\$56,838	\$1.13	\$10.90	\$33,446	\$61,210	\$1.22	\$11.64	\$35,835	\$65,582	\$1.30
19	\$10.55	\$30,886	\$56,525	\$1.11	\$11.32	\$33,262	\$60,873	\$1.20	\$12.10	\$35,638	\$65,222	\$1.29
20	\$10.94	\$30,708	\$56,199	\$1.09	\$11.75	\$33,070	\$60,522	\$1.17	\$12.55	\$35,432	\$64,845	\$1.26
21	\$11.40	\$30,521	\$55,856	\$1.08	\$12.24	\$32,869	\$60,153	\$1.16	\$13.08	\$35,216	\$64,450	\$1.24
22	\$11.85	\$30,324	\$55,496	\$1.06	\$12.72	\$32,656	\$59,765	\$1.14	\$13.60	\$34,989	\$64,034	\$1.23
23	\$12.32	\$30,117	\$55,118	\$1.04	\$13.23	\$32,434	\$59,358	\$1.12	\$14.14	\$34,751	\$63,598	\$1.20
24	\$12.77	\$29,901	\$54,723	\$1.02	\$13.71	\$32,201	\$58,932	\$1.10	\$14.66	\$34,502	\$63,142	\$1.18
25	\$13.28	\$29,674	\$54,308	\$1.02	\$14.26	\$31,957	\$58,485	\$1.10	\$15.25	\$34,240	\$62,663	\$1.18
26	\$13.84	\$29,437	\$53,873	\$1.02	\$14.87	\$31,701	\$58,017	\$1.10	\$15.90	\$33,965	\$62,161	\$1.18
27	\$14.41	\$29,185	\$53,412	\$1.02	\$15.48	\$31,430	\$57,520	\$1.10	\$16.55	\$33,675	\$61,629	\$1.18
28	\$15.08	\$28,919	\$52,926	\$1.02	\$16.20	\$31,144	\$56,997	\$1.10	\$17.32	\$33,368	\$61,068	\$1.18
29	\$15.73	\$28,638	\$52,411	\$1.02	\$16.91	\$30,841	\$56,443	\$1.10	\$18.08	\$33,044	\$60,475	\$1.18
30	\$16.44	\$28,342	\$51,869	\$1.04	\$17.67	\$30,522	\$55,859	\$1.12	\$18.90	\$32,702	\$59,849	\$1.20
31	\$17.23	\$28,030	\$51,298	\$1.04	\$18.52	\$30,186	\$55,244	\$1.12	\$19.81	\$32,342	\$59,190	\$1.20
32	\$18.07	\$27,700	\$50,695	\$1.05	\$19.42	\$29,831	\$54,594	\$1.13	\$20.78	\$31,962	\$58,494	\$1.21
33	\$19.22	\$27,354	\$50,061	\$1.05	\$20.67	\$29,458	\$53,912	\$1.13	\$22.11	\$31,562	\$57,763	\$1.21
34	\$19.96	\$26,991	\$49,396	\$1.06	\$21.46	\$29,067	\$53,196	\$1.14	\$22.96	\$31,143	\$56,996	\$1.23
35	\$21.08	\$26,609	\$48,698	\$1.06	\$22.66	\$28,656	\$52,444	\$1.14	\$24.24	\$30,703	\$56,190	\$1.23
36	\$22.22	\$26,209	\$47,965	\$1.08	\$23.89	\$28,225	\$51,654	\$1.16	\$25.56	\$30,241	\$55,344	\$1.24
37	\$23.58	\$25,789	\$47,197	\$1.09	\$25.36	\$27,773	\$50,827	\$1.17	\$27.14	\$29,756	\$54,458	\$1.26
38	\$25.04	\$25,349	\$46,392	\$1.10	\$26.93	\$27,299	\$49,961	\$1.19	\$28.82	\$29,249	\$53,530	\$1.27
39	\$26.50	\$24,888	\$45,547	\$1.10	\$28.50	\$26,802	\$49,051	\$1.19	\$30.50	\$28,717	\$52,555	\$1.27
40	\$27.86	\$24,404	\$44,663	\$1.11	\$29.97	\$26,282	\$48,098	\$1.20	\$32.07	\$28,159	\$51,534	\$1.29
41	\$29.10	\$23,896	\$43,733	\$1.13	\$31.30	\$25,734	\$47,097	\$1.22	\$33.50	\$27,572	\$50,461	\$1.30
42	\$31.26	\$23,361	\$42,753	\$1.14	\$33.63	\$25,158	\$46,042	\$1.23	\$36.00	\$26,955	\$49,331	\$1.32
43	\$32.60	\$22,797	\$41,721	\$1.16	\$35.07	\$24,550	\$44,930	\$1.24	\$37.54	\$26,304	\$48,140	\$1.33
44	\$33.94	\$22,199	\$40,628	\$1.17	\$36.51	\$23,907	\$43,753	\$1.26	\$39.09	\$25,615	\$46,878	\$1.35
45	\$35.28	\$21,564	\$39,465	\$1.18	\$37.96	\$23,223	\$42,501	\$1.27	\$40.63	\$24,882	\$45,537	\$1.36
46	\$37.13	\$19,950	\$39,038	\$1.22	\$39.95	\$21,484	\$42,041	\$1.32	\$42.77	\$23,019	\$45,044	\$1.41
47	\$38.98	\$19,271	\$37,710	\$1.23	\$41.94	\$20,754	\$40,611	\$1.33	\$44.90	\$22,236	\$43,511	\$1.42
48	\$40.83	\$18,550	\$36,298	\$1.25	\$43.93	\$19,977	\$39,090	\$1.34	\$47.04	\$21,404	\$41,882	\$1.44
49	\$42.68	\$17,783	\$34,797	\$1.23	\$45.93	\$19,151	\$37,474	\$1.33	\$49.17	\$20,519	\$40,151	\$1.42
50	\$44.53	\$16,966	\$33,199	\$1.27	\$47.92	\$18,271	\$35,753	\$1.37	\$51.31	\$19,577	\$38,307	\$1.47
51	\$46.84	\$16,097	\$31,498	\$1.29	\$50.41	\$17,335	\$33,921	\$1.38	\$53.97	\$18,573	\$36,344	\$1.48
52	\$49.15	\$15,170	\$29,685	\$1.32	\$52.90	\$16,337	\$31,968	\$1.43	\$56.64	\$17,504	\$34,252	\$1.53
53	\$51.80	\$14,183	\$27,753	\$1.34	\$55.75	\$15,274	\$29,888	\$1.44	\$59.70	\$16,365	\$32,023	\$1.54
54	\$54.44	\$13,130	\$25,693	\$1.38	\$58.59	\$14,140	\$27,669	\$1.48	\$62.74	\$15,150	\$29,645	\$1.59
55	\$57.59	\$12,006	\$23,494	\$1.38	\$61.98	\$12,930	\$25,301	\$1.48	\$66.38	\$13,853	\$27,108	\$1.59

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

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

Issue Age	Face Amount \$80,000				Face Amount \$85,000				Face Amount \$90,000			
	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$12.39	\$38,224	\$69,954	\$1.39	\$13.13	\$40,613	\$74,327	\$1.48	\$13.87	\$43,002	\$78,699	\$1.56
19	\$12.87	\$38,014	\$69,570	\$1.37	\$13.65	\$40,389	\$73,918	\$1.46	\$14.42	\$42,765	\$78,266	\$1.54
20	\$13.36	\$37,794	\$69,168	\$1.34	\$14.16	\$40,157	\$73,491	\$1.42	\$14.97	\$42,519	\$77,814	\$1.51
21	\$13.92	\$37,564	\$68,746	\$1.32	\$14.76	\$39,912	\$73,043	\$1.41	\$15.60	\$42,260	\$77,340	\$1.49
22	\$14.47	\$37,322	\$68,303	\$1.31	\$15.34	\$39,654	\$72,572	\$1.39	\$16.22	\$41,987	\$76,841	\$1.47
23	\$15.05	\$37,067	\$67,838	\$1.28	\$15.96	\$39,384	\$72,077	\$1.36	\$16.88	\$41,701	\$76,317	\$1.44
24	\$15.60	\$36,802	\$67,351	\$1.26	\$16.55	\$39,102	\$71,561	\$1.34	\$17.49	\$41,402	\$75,770	\$1.42
25	\$16.23	\$36,522	\$66,840	\$1.26	\$17.22	\$38,805	\$71,018	\$1.34	\$18.20	\$41,088	\$75,195	\$1.42
26	\$16.93	\$36,230	\$66,305	\$1.26	\$17.96	\$38,494	\$70,449	\$1.34	\$18.98	\$40,758	\$74,593	\$1.42
27	\$17.62	\$35,920	\$65,738	\$1.26	\$18.69	\$38,165	\$69,846	\$1.34	\$19.76	\$40,410	\$73,955	\$1.42
28	\$18.44	\$35,593	\$65,139	\$1.26	\$19.57	\$37,817	\$69,210	\$1.34	\$20.69	\$40,042	\$73,282	\$1.42
29	\$19.25	\$35,247	\$64,506	\$1.26	\$20.43	\$37,450	\$68,538	\$1.34	\$21.60	\$39,653	\$72,570	\$1.42
30	\$20.12	\$34,882	\$63,839	\$1.28	\$21.35	\$37,063	\$67,829	\$1.36	\$22.58	\$39,243	\$71,819	\$1.44
31	\$21.09	\$34,498	\$63,136	\$1.28	\$22.38	\$36,655	\$67,082	\$1.36	\$23.67	\$38,811	\$71,028	\$1.44
32	\$22.13	\$34,093	\$62,394	\$1.29	\$23.48	\$36,224	\$66,293	\$1.37	\$24.83	\$38,354	\$70,193	\$1.45
33	\$23.55	\$33,666	\$61,614	\$1.29	\$24.99	\$35,771	\$65,464	\$1.37	\$26.43	\$37,875	\$69,315	\$1.45
34	\$24.45	\$33,219	\$60,795	\$1.31	\$25.95	\$35,295	\$64,595	\$1.39	\$27.45	\$37,372	\$68,395	\$1.47
35	\$25.83	\$32,750	\$59,936	\$1.31	\$27.41	\$34,796	\$63,682	\$1.39	\$29.00	\$36,843	\$67,428	\$1.47
36	\$27.23	\$32,257	\$59,034	\$1.32	\$28.91	\$34,273	\$62,723	\$1.41	\$30.58	\$36,289	\$66,413	\$1.49
37	\$28.91	\$31,740	\$58,088	\$1.34	\$30.69	\$33,724	\$61,719	\$1.42	\$32.47	\$35,708	\$65,349	\$1.51
38	\$30.71	\$31,199	\$57,098	\$1.36	\$32.60	\$33,149	\$60,667	\$1.44	\$34.49	\$35,099	\$64,236	\$1.53
39	\$32.50	\$30,631	\$56,058	\$1.36	\$34.50	\$32,546	\$59,562	\$1.44	\$36.50	\$34,460	\$63,066	\$1.53
40	\$34.18	\$30,036	\$54,970	\$1.37	\$36.29	\$31,913	\$58,405	\$1.46	\$38.39	\$33,791	\$61,841	\$1.54
41	\$35.70	\$29,410	\$53,825	\$1.39	\$37.90	\$31,249	\$57,189	\$1.48	\$40.10	\$33,087	\$60,553	\$1.56
42	\$38.36	\$28,752	\$52,619	\$1.41	\$40.73	\$30,549	\$55,908	\$1.49	\$43.10	\$32,346	\$59,197	\$1.58
43	\$40.01	\$28,058	\$51,349	\$1.42	\$42.48	\$29,811	\$54,558	\$1.51	\$44.95	\$31,565	\$57,767	\$1.60
44	\$41.66	\$27,322	\$50,003	\$1.44	\$44.23	\$29,030	\$53,128	\$1.53	\$46.81	\$30,738	\$56,254	\$1.62
45	\$43.31	\$26,541	\$48,573	\$1.45	\$45.98	\$28,200	\$51,609	\$1.54	\$48.66	\$29,858	\$54,644	\$1.64
46	\$45.59	\$24,554	\$48,046	\$1.50	\$48.41	\$26,088	\$51,049	\$1.60	\$51.22	\$27,623	\$54,052	\$1.69
47	\$47.86	\$23,718	\$46,412	\$1.52	\$50.83	\$25,201	\$49,313	\$1.61	\$53.79	\$26,683	\$52,214	\$1.71
48	\$50.14	\$22,830	\$44,674	\$1.53	\$53.24	\$24,257	\$47,467	\$1.63	\$56.35	\$25,684	\$50,259	\$1.73
49	\$52.42	\$21,886	\$42,827	\$1.52	\$55.67	\$23,254	\$45,504	\$1.61	\$58.91	\$24,622	\$48,181	\$1.71
50	\$54.70	\$20,882	\$40,861	\$1.57	\$58.09	\$22,187	\$43,415	\$1.66	\$61.47	\$23,492	\$45,968	\$1.76
51	\$57.54	\$19,811	\$38,766	\$1.58	\$61.11	\$21,049	\$41,189	\$1.68	\$64.67	\$22,288	\$43,612	\$1.78
52	\$60.38	\$18,671	\$36,535	\$1.63	\$64.13	\$19,838	\$38,819	\$1.73	\$67.87	\$21,005	\$41,102	\$1.83
53	\$63.65	\$17,456	\$34,158	\$1.65	\$67.60	\$18,547	\$36,292	\$1.75	\$71.54	\$19,638	\$38,427	\$1.85
54	\$66.89	\$16,160	\$31,622	\$1.70	\$71.05	\$17,170	\$33,598	\$1.80	\$75.20	\$18,180	\$35,574	\$1.91
55	\$70.77	\$14,777	\$28,915	\$1.70	\$75.16	\$15,700	\$30,722	\$1.80	\$79.56	\$16,624	\$32,530	\$1.91

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

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

Issue Age	Face Amount \$95,000				Face Amount \$100,000			
	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$14.62	\$45,391	\$83,071	\$1.65	\$15.36	\$47,780	\$87,443	\$1.74
19	\$15.19	\$45,141	\$82,614	\$1.63	\$15.97	\$47,517	\$86,962	\$1.72
20	\$15.77	\$44,881	\$82,137	\$1.59	\$16.58	\$47,243	\$86,460	\$1.68
21	\$16.44	\$44,607	\$81,636	\$1.57	\$17.28	\$46,955	\$85,933	\$1.66
22	\$17.09	\$44,319	\$81,110	\$1.55	\$17.97	\$46,652	\$85,379	\$1.64
23	\$17.78	\$44,017	\$80,557	\$1.52	\$18.70	\$46,334	\$84,797	\$1.59
24	\$18.44	\$43,702	\$79,980	\$1.50	\$19.38	\$46,002	\$84,189	\$1.58
25	\$19.19	\$43,370	\$79,373	\$1.50	\$20.17	\$45,653	\$83,550	\$1.58
26	\$20.01	\$43,023	\$78,737	\$1.50	\$21.04	\$45,287	\$82,881	\$1.58
27	\$20.84	\$42,655	\$78,063	\$1.50	\$21.91	\$44,900	\$82,172	\$1.58
28	\$21.81	\$42,266	\$77,353	\$1.50	\$22.94	\$44,491	\$81,424	\$1.58
29	\$22.77	\$41,856	\$76,601	\$1.50	\$23.95	\$44,059	\$80,633	\$1.58
30	\$23.81	\$41,423	\$75,809	\$1.52	\$25.04	\$43,603	\$79,799	\$1.59
31	\$24.96	\$40,967	\$74,974	\$1.52	\$26.25	\$43,123	\$78,920	\$1.59
32	\$26.19	\$40,485	\$74,092	\$1.53	\$27.54	\$42,616	\$77,992	\$1.62
33	\$27.88	\$39,979	\$73,166	\$1.53	\$29.32	\$42,083	\$77,017	\$1.62
34	\$28.95	\$39,448	\$72,194	\$1.55	\$30.45	\$41,524	\$75,994	\$1.64
35	\$30.58	\$38,890	\$71,174	\$1.55	\$32.16	\$40,937	\$74,920	\$1.64
36	\$32.25	\$38,305	\$70,102	\$1.57	\$33.92	\$40,321	\$73,792	\$1.66
37	\$34.24	\$37,691	\$68,980	\$1.59	\$36.02	\$39,675	\$72,610	\$1.68
38	\$36.37	\$37,049	\$67,804	\$1.61	\$38.26	\$38,999	\$71,373	\$1.70
39	\$38.50	\$36,375	\$66,569	\$1.61	\$40.51	\$38,289	\$70,073	\$1.70
40	\$40.50	\$35,668	\$65,276	\$1.63	\$42.61	\$37,545	\$68,712	\$1.72
41	\$42.30	\$34,925	\$63,917	\$1.65	\$44.50	\$36,763	\$67,281	\$1.74
42	\$45.47	\$34,143	\$62,485	\$1.67	\$47.84	\$35,940	\$65,774	\$1.76
43	\$47.42	\$33,318	\$60,977	\$1.69	\$49.90	\$35,072	\$64,186	\$1.78
44	\$49.38	\$32,445	\$59,379	\$1.71	\$51.95	\$34,153	\$62,504	\$1.80
45	\$51.34	\$31,517	\$57,680	\$1.73	\$54.02	\$33,176	\$60,716	\$1.82
46	\$54.04	\$29,157	\$57,055	\$1.78	\$56.86	\$30,692	\$60,058	\$1.88
47	\$56.75	\$28,166	\$55,114	\$1.80	\$59.71	\$29,648	\$58,015	\$1.90
48	\$59.45	\$27,111	\$53,051	\$1.82	\$62.56	\$28,538	\$55,843	\$1.92
49	\$62.16	\$25,990	\$50,857	\$1.80	\$65.40	\$27,358	\$53,534	\$1.90
50	\$64.86	\$24,797	\$48,522	\$1.86	\$68.25	\$26,102	\$51,076	\$1.96
51	\$68.24	\$23,526	\$46,035	\$1.88	\$71.80	\$24,764	\$48,458	\$1.98
52	\$71.62	\$22,172	\$43,386	\$1.94	\$75.36	\$23,339	\$45,669	\$2.04
53	\$75.49	\$20,729	\$40,562	\$1.96	\$79.44	\$21,820	\$42,697	\$2.06
54	\$79.35	\$19,190	\$37,551	\$2.01	\$83.50	\$20,200	\$39,527	\$2.12
55	\$83.95	\$17,547	\$34,337	\$2.01	\$88.35	\$18,471	\$36,144	\$2.12

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

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

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Issue Age	Weekly Premium	Face Amount \$5,000			Face Amount \$10,000				Face Amount \$15,000			
		Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
0	\$0.94	\$2,253	\$4,642	N/A	\$1.41	\$4,507	\$9,285	N/A	\$1.87	\$6,760	\$13,927	N/A
1	\$0.85	\$2,248	\$4,631	N/A	\$1.23	\$4,496	\$9,262	N/A	\$1.60	\$6,744	\$13,893	N/A
2	\$0.86	\$2,242	\$4,618	N/A	\$1.24	\$4,484	\$9,237	N/A	\$1.63	\$6,725	\$13,855	N/A
3	\$0.87	\$2,235	\$4,605	N/A	\$1.26	\$4,471	\$9,210	N/A	\$1.65	\$6,706	\$13,815	N/A
4	\$0.88	\$2,229	\$4,591	N/A	\$1.28	\$4,457	\$9,182	N/A	\$1.68	\$6,686	\$13,773	N/A
5	\$0.89	\$2,221	\$4,576	\$0.08	\$1.29	\$4,443	\$9,153	\$0.15	\$1.70	\$6,664	\$13,729	\$0.23
6	\$0.90	\$2,214	\$4,561	\$0.08	\$1.31	\$4,428	\$9,122	\$0.16	\$1.73	\$6,642	\$13,683	\$0.24
7	\$0.91	\$2,206	\$4,545	\$0.08	\$1.34	\$4,413	\$9,090	\$0.16	\$1.77	\$6,619	\$13,635	\$0.24
8	\$0.92	\$2,198	\$4,528	\$0.08	\$1.36	\$4,396	\$9,057	\$0.16	\$1.80	\$6,594	\$13,585	\$0.24
9	\$0.93	\$2,190	\$4,511	\$0.08	\$1.38	\$4,379	\$9,022	\$0.17	\$1.84	\$6,569	\$13,532	\$0.25
10	\$0.94	\$2,181	\$4,492	\$0.08	\$1.41	\$4,361	\$8,985	\$0.17	\$1.87	\$6,542	\$13,477	\$0.25
11	\$0.96	\$2,171	\$4,473	\$0.09	\$1.45	\$4,343	\$8,946	\$0.17	\$1.93	\$6,514	\$13,419	\$0.25
12	\$0.99	\$2,162	\$4,453	\$0.09	\$1.49	\$4,323	\$8,906	\$0.17	\$1.99	\$6,485	\$13,359	\$0.26
13	\$1.00	\$2,151	\$4,432	\$0.09	\$1.53	\$4,303	\$8,864	\$0.17	\$2.05	\$6,454	\$13,296	\$0.26
14	\$1.02	\$2,141	\$4,410	\$0.09	\$1.57	\$4,282	\$8,821	\$0.18	\$2.11	\$6,423	\$13,231	\$0.26
15	\$1.05	\$2,130	\$4,388	\$0.09	\$1.61	\$4,260	\$8,776	\$0.18	\$2.17	\$6,390	\$13,164	\$0.27
16	\$1.06	\$2,119	\$4,365	\$0.09	\$1.65	\$4,238	\$8,731	\$0.18	\$2.23	\$6,357	\$13,096	\$0.27
17	\$1.08	\$2,108	\$4,342	\$0.09	\$1.69	\$4,216	\$8,684	\$0.18	\$2.29	\$6,323	\$13,026	\$0.27
18	\$1.23	\$2,389	\$4,372	\$0.09	\$1.97	\$4,778	\$8,744	\$0.17	\$2.71	\$7,167	\$13,116	\$0.26
19	\$1.26	\$2,376	\$4,348	\$0.09	\$2.03	\$4,752	\$8,696	\$0.17	\$2.80	\$7,128	\$13,044	\$0.26
20	\$1.29	\$2,362	\$4,323	\$0.08	\$2.09	\$4,724	\$8,646	\$0.17	\$2.90	\$7,086	\$12,969	\$0.25
21	\$1.32	\$2,348	\$4,297	\$0.08	\$2.16	\$4,696	\$8,593	\$0.17	\$3.00	\$7,043	\$12,890	\$0.25
22	\$1.35	\$2,333	\$4,269	\$0.08	\$2.23	\$4,665	\$8,538	\$0.16	\$3.10	\$6,998	\$12,807	\$0.24
23	\$1.39	\$2,317	\$4,240	\$0.08	\$2.30	\$4,633	\$8,480	\$0.16	\$3.21	\$6,950	\$12,720	\$0.24
24	\$1.43	\$2,300	\$4,209	\$0.08	\$2.37	\$4,600	\$8,419	\$0.16	\$3.32	\$6,900	\$12,628	\$0.24
25	\$1.47	\$2,283	\$4,178	\$0.08	\$2.45	\$4,565	\$8,355	\$0.16	\$3.43	\$6,848	\$12,533	\$0.24

Issue Age	Weekly Premium	Face Amount \$20,000			Face Amount \$25,000			
		Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Weekly Premium	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
0	\$2.34	\$9,014	\$18,569	N/A	\$2.80	\$11,267	\$23,211	N/A
1	\$1.98	\$8,992	\$18,523	N/A	\$2.35	\$11,240	\$23,154	N/A
2	\$2.01	\$8,967	\$18,473	N/A	\$2.39	\$11,209	\$23,091	N/A
3	\$2.04	\$8,941	\$18,420	N/A	\$2.43	\$11,177	\$23,025	N/A
4	\$2.07	\$8,914	\$18,364	N/A	\$2.47	\$11,143	\$22,955	N/A
5	\$2.10	\$8,886	\$18,305	\$0.31	\$2.51	\$11,107	\$22,882	\$0.39
6	\$2.14	\$8,856	\$18,244	\$0.32	\$2.56	\$11,070	\$22,805	\$0.39
7	\$2.19	\$8,825	\$18,180	\$0.32	\$2.62	\$11,031	\$22,725	\$0.40
8	\$2.24	\$8,792	\$18,113	\$0.33	\$2.68	\$10,991	\$22,641	\$0.41
9	\$2.29	\$8,758	\$18,043	\$0.33	\$2.74	\$10,948	\$22,554	\$0.41
10	\$2.34	\$8,723	\$17,969	\$0.33	\$2.80	\$10,903	\$22,462	\$0.42
11	\$2.41	\$8,685	\$17,893	\$0.34	\$2.89	\$10,857	\$22,366	\$0.42
12	\$2.50	\$8,646	\$17,812	\$0.34	\$3.00	\$10,808	\$22,265	\$0.43
13	\$2.57	\$8,606	\$17,728	\$0.35	\$3.10	\$10,757	\$22,160	\$0.43
14	\$2.66	\$8,563	\$17,641	\$0.35	\$3.20	\$10,704	\$22,052	\$0.44
15	\$2.73	\$8,520	\$17,552	\$0.36	\$3.30	\$10,650	\$21,940	\$0.45
16	\$2.81	\$8,476	\$17,461	\$0.36	\$3.39	\$10,595	\$21,827	\$0.45
17	\$2.90	\$8,431	\$17,368	\$0.36	\$3.50	\$10,539	\$21,711	\$0.45
18	\$3.46	\$9,556	\$17,489	\$0.35	\$4.20	\$11,945	\$21,861	\$0.43
19	\$3.58	\$9,503	\$17,392	\$0.34	\$4.35	\$11,879	\$21,741	\$0.43
20	\$3.70	\$9,449	\$17,292	\$0.33	\$4.50	\$11,811	\$21,615	\$0.42
21	\$3.84	\$9,391	\$17,187	\$0.33	\$4.68	\$11,739	\$21,483	\$0.41
22	\$3.98	\$9,330	\$17,076	\$0.33	\$4.85	\$11,663	\$21,345	\$0.41
23	\$4.12	\$9,267	\$16,959	\$0.32	\$5.04	\$11,584	\$21,199	\$0.40
24	\$4.26	\$9,200	\$16,838	\$0.32	\$5.21	\$11,501	\$21,047	\$0.39
25	\$4.42	\$9,131	\$16,710	\$0.32	\$5.40	\$11,413	\$20,888	\$0.39

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

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

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