

ELOP

*Employee
Life
Option plus*

LIFE INSURANCE THAT WORKS FOR LIFE



*Your Guide to Affordable & Flexible Protection
for You and Your Family*



BOSTON MUTUAL LIFE INSURANCE COMPANY - 120 Royall Street • Canton, MA 02021

BENEFITS & PLAN HIGHLIGHTS

ELOP – GUARANTEED BENEFITS, LEVEL PREMIUMS & GREATER POLICY VALUES

The Employee Life Option Plus 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. This coverage is an endowment at 95 life insurance policy with coverage to age 95.

AFFORDABLE, FLEXIBLE PROTECTION

You choose the amount of insurance or the amount of premium that best suits your needs and budget.

All eligible employees and their spouses through insurance age 72 may purchase coverage under the Basic Plan. Weekly deductions range from \$2.00-\$30.00 per week for employees age 18-72 and \$2.00-\$15.00 per week for spouses. The life insurance maximum benefit amount is \$200,000.

Insurance is also available for unmarried dependent children age 15 days through age 25. Grandchildren are eligible from age 15 days to age 15. The amounts available are from \$1.00 to \$5.00 per week, even if you choose not to buy coverage for yourself.

POLICY VALUES*

As long as premiums are paid, this ELOP coverage offers a guaranteed cash value that can grow over the years. While this value can never be less than the guaranteed amount, ELOP gives you the advantage of potential cash values in excess of the guaranteed amount. The current interest rate in effect when your policy is issued is guaranteed for the first year. On each policy anniversary date, you will receive an annual statement outlining your policy's accumulated value and changes in the interest rate, if any.

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

CONSTANT COVERAGE

ELOP participants are protected worldwide, 24 hours a day. Your policy is owned by you and supplements any other insurance you may have.

BENEFITS YOU CAN KEEP

Once purchased, your ELOP plan remains in force as long as premiums continue to be paid; and your permanent plan premiums cannot be increased. If you change jobs or retire, as long as you continue to pay premiums, your insurance will remain in force without interruption. Boston Mutual will bill you at home and you may choose from several payment options – annual, semi-annual, quarterly, monthly coupon book or monthly automatic check plan.

THE OPTIONS

PAYOR WAIVER OF PREMIUM

This benefit pays all the premiums on your policy, your spouse's or dependent's policy or policies in the event the payor (*employee*) becomes totally disabled before age 60. The disability must last at least six consecutive months and meet the definitions set forth in your policy.

This benefit is available for issue on policies owned by employees up to and including issue age 55 at a cost of 10% of the basic premium for each policy. This benefit terminates on the policy anniversary on or following the Payor's 60th birthday, as long as the Payor is not disabled at that time.

Rider Form # WPR-P (9/05)

ACCIDENTAL DEATH BENEFIT (ADB)

This option could *double or even triple* your ELOP death benefit. This benefit pays an additional amount equal to the basic coverage to the beneficiary if the insured is killed accidentally.

If accidental death occurs while the insured is a passenger on a bus, plane, train or any other common carrier, this benefit pays the accidental death benefit as above but will also pay an additional benefit of the basic coverage (*up to \$100,000*).

This extra protection is available at affordable rates. Any Basic Plan participant age 5 years through age 60 is eligible for this benefit.

Rider Form # ADR-1 (9/05)

CHILDREN'S LEVEL TERM BENEFIT

For pennies a week, you can provide level term coverage for all your unmarried, dependent children, age 15 days up to and including age 25. Future children will be automatically covered upon the attainment of 15 days with no increase in the premium. This benefit may be added to any policy issued to any employee or spouse age 18-55. Coverages range from \$1,000-\$25,000 in unit increments of \$1,000.

The weekly cost is 11¢ per unit. One premium covers all children. As many as 25 units are allowed regardless of the parents' ELOP Basic Plan contribution. Any number of units may be split between an Employee's and Spouse's policies, not to exceed the 25 units. If the insured parent dies, coverage on the children will continue without further premium payments until the earlier of the child's 26th birthday or the policy anniversary on or following the insured's 65th birthday as if the insured were still alive.

Additionally, any insured child from their 21st birthday to their 26th birthday may purchase without evidence of insurability a permanent policy up to the lesser of 5 times the children's benefit or \$25,000.

Rider Form # ICC13 CTR-1 (3/13)

QUESTIONS & ANSWERS

CAN I BUY THIS PLAN ON MY OWN?

No! This plan is available only to employees of companies that provide the convenience of payroll deduction for the ELOP plan. Because your employer has chosen to offer ELOP, you receive the advantages of more liberal underwriting and the convenience of payroll deduction. All of this results in savings that reduce the cost of the policies.

DOES THIS POLICY REPLACE MY PRESENT GROUP INSURANCE?

No! ELOP coverage is independent of and supplements your present group insurance program.

IF I LEAVE MY EMPLOYER WHAT HAPPENS TO MY ELOP PLAN?

You can take the ELOP plan with you when you leave with no change in cost or benefits. We will bill you at home.

WHAT HAPPENS IF I CAN'T PAY MY PREMIUM AS A RESULT OF A LEAVE OF ABSENCE OR TERMINATION FROM MY EMPLOYER?

Your policy includes the "Automatic Premium Loan" provision which will be used to pay your premium at the end of your grace period, provided you have accumulated cash value.

WHAT OPTIONS DOES MY ELOP POLICY PROVIDE AT RETIREMENT?

Depending on how long your policy has been in force, you have the following options: 1) continue your premium payments and value accumulation; 2) opt for a paid-up policy; 3) decide to turn your policy in for its accumulated cash value.

CAN I INCREASE MY COVERAGE IN THE FUTURE?

You may apply for additional coverage in the future if you are actively at work and your employer continues to offer payroll deduction for this coverage. You will be subject to the ELOP underwriting guidelines.

CAN I TAKE A LOAN ON MY POLICY?

Yes. You may borrow all or part of your loan value at an 8% fixed interest rate.

DOES THE ELOP COVERAGE HAVE A SURRENDER CHARGE?

If you discontinue your plan before the 21st policy year there will be a surrender charge. The amount of this charge decreases every year. No charge is made if you decide to terminate your coverage after it has been in force for at least 20 years.

WILL ELOP BENEFITS BE PAID FOR SUICIDE?

If suicide occurs during the first 2 years your policy is in effect, benefits will not be paid, but any premiums paid will be refunded. After 2 years, benefits will be paid if death is caused by suicide. In North Dakota, the time period is 1 year (*not 2 years*).

CONSIDER . . .

IF YOU HAVE A FAMILY

The ELOP plan enables you to build a cash reserve for yourself, your spouse and your children for less than 1 hour's pay per week. It is a sound way to protect your family without exceeding your present budget.

IF YOU'RE SINGLE WITH NO DEPENDENTS

For a single working person insurance is the foundation for future financial planning. The longer you wait to buy insurance the more expensive it will be. The flexibility of the ELOP plan enables you to expand your coverage to meet future responsibilities.

IF YOU ARE OLDER AND NEARING RETIREMENT

A lot of obligations and responsibilities have probably come and gone in the past few years. Now you can think about your future. Your ELOP plan can be continued after retirement.

THE CHOICES – Employee/Spouse

UNISMOKE

\$2.00 PER WEEK					\$3.00 PER WEEK					\$4.00 PER WEEK				
Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$12,466	\$5,563	\$10,796	\$0.22	18	\$20,665	\$9,221	\$17,896	\$0.36	18	\$28,845	\$12,871	\$24,980	\$0.50
19	\$12,067	\$5,354	\$10,391	\$0.21	19	\$20,003	\$8,876	\$17,225	\$0.34	19	\$27,922	\$12,390	\$24,045	\$0.48
20	\$11,711	\$5,166	\$10,025	\$0.20	20	\$19,413	\$8,563	\$16,618	\$0.33	20	\$27,098	\$11,953	\$23,197	\$0.45
21	\$11,376	\$4,987	\$9,678	\$0.19	21	\$18,857	\$8,266	\$16,042	\$0.31	21	\$26,322	\$11,538	\$22,393	\$0.44
22	\$11,043	\$4,809	\$9,333	\$0.18	22	\$18,305	\$7,971	\$15,470	\$0.30	22	\$25,551	\$11,127	\$21,594	\$0.42
23	\$10,744	\$4,646	\$9,017	\$0.17	23	\$17,809	\$7,702	\$14,947	\$0.29	23	\$24,859	\$10,750	\$20,863	\$0.40
24	\$10,446	\$4,484	\$8,703	\$0.17	24	\$17,316	\$7,433	\$14,426	\$0.27	24	\$24,171	\$10,376	\$20,137	\$0.38
25	\$10,178	\$4,335	\$8,414	\$0.16	25	\$16,872	\$7,187	\$13,948	\$0.27	25	\$23,551	\$10,032	\$19,469	\$0.37
26	\$9,770	\$4,128	\$8,010	\$0.15	26	\$16,194	\$6,841	\$13,278	\$0.26	26	\$22,605	\$9,550	\$18,534	\$0.36
27	\$9,392	\$3,934	\$7,634	\$0.15	27	\$15,569	\$6,521	\$12,655	\$0.25	27	\$21,732	\$9,102	\$17,664	\$0.34
28	\$8,989	\$3,730	\$7,240	\$0.14	28	\$14,901	\$6,184	\$12,001	\$0.24	28	\$20,800	\$8,632	\$16,752	\$0.33
29	\$8,610	\$3,538	\$6,867	\$0.14	29	\$14,272	\$5,865	\$11,383	\$0.23	29	\$19,921	\$8,187	\$15,888	\$0.31
30	\$8,270	\$3,363	\$6,528	\$0.13	30	\$13,708	\$5,575	\$10,820	\$0.22	30	\$19,135	\$7,782	\$15,103	\$0.31
31	\$7,906	\$3,180	\$6,171	\$0.13	31	\$13,105	\$5,271	\$10,230	\$0.21	31	\$18,292	\$7,357	\$14,279	\$0.29
32	\$7,572	\$3,010	\$5,841	\$0.12	32	\$12,552	\$4,989	\$9,683	\$0.20	32	\$17,521	\$6,964	\$13,516	\$0.28
33	\$7,217	\$2,833	\$5,497	\$0.12	33	\$11,964	\$4,696	\$9,113	\$0.19	33	\$16,699	\$6,554	\$12,720	\$0.27
34	\$6,888	\$2,667	\$5,177	\$0.11	34	\$11,417	\$4,421	\$8,580	\$0.19	34	\$15,937	\$6,172	\$11,977	\$0.26
35	\$6,593	\$2,517	\$4,884	\$0.11	35	\$10,928	\$4,171	\$8,096	\$0.18	35	\$15,254	\$5,823	\$11,300	\$0.25
36	\$6,280	\$2,361	\$4,581	\$0.11	36	\$10,410	\$3,913	\$7,594	\$0.17	36	\$14,530	\$5,462	\$10,600	\$0.24
37	\$5,995	\$2,217	\$4,302	\$0.10	37	\$9,938	\$3,675	\$7,132	\$0.17	37	\$13,872	\$5,129	\$9,955	\$0.23
38	\$5,696	\$2,069	\$4,016	\$0.10	38	\$9,442	\$3,430	\$6,657	\$0.16	38	\$13,180	\$4,788	\$9,293	\$0.22
39	\$5,426	\$1,934	\$3,754	\$0.09	39	\$8,994	\$3,206	\$6,222	\$0.15	39	\$12,555	\$4,476	\$8,686	\$0.21
40	\$5,180	\$1,809	\$3,511	\$0.09	40	\$8,586	\$2,999	\$5,820	\$0.15	40	\$11,985	\$4,186	\$8,124	\$0.21
41	\$4,926	\$1,683	\$3,267	\$0.09	41	\$8,166	\$2,790	\$5,415	\$0.14	41	\$11,398	\$3,894	\$7,558	\$0.20
42	\$4,696	\$1,567	\$3,041	\$0.08	42	\$7,784	\$2,597	\$5,041	\$0.14	42	\$10,866	\$3,626	\$7,036	\$0.19
43	\$4,455	\$1,449	\$2,812	\$0.08	43	\$7,384	\$2,401	\$4,660	\$0.13	43	\$10,308	\$3,352	\$6,505	\$0.18
44	\$4,239	\$1,341	\$2,602	\$0.08	44	\$7,027	\$2,222	\$4,313	\$0.13	44	\$9,809	\$3,102	\$6,021	\$0.18
45	\$4,042	\$1,240	\$2,407	\$0.07	45	\$6,700	\$2,056	\$3,990	\$0.12	45	\$9,352	\$2,870	\$5,569	\$0.17
46	\$3,834	\$1,081	\$2,258	\$0.07	46	\$6,356	\$1,792	\$3,744	\$0.12	46	\$8,872	\$2,501	\$5,226	\$0.17
47	\$3,649	\$993	\$2,074	\$0.07	47	\$6,048	\$1,645	\$3,437	\$0.12	47	\$8,442	\$2,297	\$4,798	\$0.16
48	\$3,458	\$904	\$1,889	\$0.07	48	\$5,732	\$1,499	\$3,132	\$0.11	48	\$8,001	\$2,093	\$4,372	\$0.15
49	\$3,286	\$823	\$1,719	\$0.06	49	\$5,447	\$1,364	\$2,849	\$0.10	49	\$7,604	\$1,904	\$3,978	\$0.15
50	\$3,130	\$747	\$1,560	\$0.06	50	\$5,189	\$1,238	\$2,586	\$0.10	50	\$7,244	\$1,728	\$3,610	\$0.14
51	\$2,969	\$671	\$1,401	\$0.06	51	\$4,922	\$1,112	\$2,323	\$0.10	51	\$6,870	\$1,552	\$3,243	\$0.14
52	\$2,823	\$600	\$1,254	\$0.06	52	\$4,680	\$995	\$2,078	\$0.10	52	\$6,533	\$1,389	\$2,901	\$0.13
53	\$2,678	\$531	\$1,110	\$0.06	53	\$4,439	\$881	\$1,840	\$0.09	53	\$6,197	\$1,230	\$2,569	\$0.13
54	\$2,542	\$466	\$974	\$0.06	54	\$4,215	\$773	\$1,615	\$0.09	54	\$5,883	\$1,079	\$2,254	\$0.13
55	\$2,415	\$405	\$845	\$0.05	55	\$4,004	\$671	\$1,401	\$0.09	55	\$5,589	\$936	\$1,956	\$0.12
56*	\$2,286	\$397	\$805	\$0.05	56*	\$3,790	\$657	\$1,334	\$0.08	56*	\$5,291	\$918	\$1,863	\$0.12
57*	\$2,171	\$390	\$770	\$0.05	57*	\$3,598	\$646	\$1,276	\$0.08	57*	\$5,023	\$902	\$1,781	\$0.12
58*	\$2,055	\$383	\$734	\$0.05	58*	\$3,407	\$634	\$1,217	\$0.08	58*	\$4,756	\$885	\$1,699	\$0.11
59*	\$1,948	\$376	\$701	\$0.05	59*	\$3,230	\$623	\$1,163	\$0.08	59*	\$4,509	\$870	\$1,624	\$0.11
60*	\$1,848	\$370	\$671	\$0.05	60*	\$3,063	\$612	\$1,113	\$0.08	60*	\$4,276	\$855	\$1,553	\$0.11
61*	\$1,745	\$362	\$640	N/A	61*	\$2,892	\$600	\$1,060	N/A	61*	\$4,037	\$837	\$1,480	N/A
62*	\$1,653	\$355	\$612	N/A	62*	\$2,740	\$589	\$1,015	N/A	62*	\$3,825	\$822	\$1,416	N/A
63*	\$1,559	\$347	\$583	N/A	63*	\$2,584	\$576	\$967	N/A	63*	\$3,607	\$803	\$1,349	N/A
64*	\$1,473	\$340	\$557	N/A	64*	\$2,441	\$563	\$923	N/A	64*	\$3,408	\$787	\$1,289	N/A
65*	\$1,392	\$333	\$532	N/A	65*	\$2,308	\$552	\$883	N/A	65*	\$3,222	\$771	\$1,232	N/A
66*	\$1,302	\$325	\$507	N/A	66*	\$2,158	\$539	\$841	N/A	66*	\$3,013	\$752	\$1,174	N/A
67*	\$1,222	\$319	\$486	N/A	67*	\$2,026	\$528	\$805	N/A	67*	\$2,828	\$737	\$1,124	N/A
68*	\$1,144	\$311	\$464	N/A	68*	\$1,896	\$516	\$769	N/A	68*	\$2,647	\$721	\$1,074	N/A
69*	\$1,073	\$305	\$444	N/A	69*	\$1,778	\$505	\$735	N/A	69*	\$2,483	\$705	\$1,027	N/A
70*	\$1,008	\$298	\$425	N/A	70*	\$1,671	\$494	\$705	N/A	70*	\$2,332	\$690	\$984	N/A
71*	\$947	\$292	\$407	N/A	71*	\$1,570	\$484	\$675	N/A	71*	\$2,192	\$675	\$943	N/A
72*	\$893	\$286	\$391	N/A	72*	\$1,481	\$475	\$649	N/A	72*	\$2,067	\$662	\$906	N/A

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

THE CHOICES - Employee/Spouse

UNISMOKE

\$5.00 PER WEEK					\$6.00 PER WEEK					\$7.00 PER WEEK				
Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$37,025	\$16,521	\$32,064	\$0.64	18	\$45,204	\$20,171	\$39,147	\$0.79	18	\$53,402	\$23,829	\$46,246	\$0.93
19	\$35,840	\$15,903	\$30,863	\$0.62	19	\$43,757	\$19,416	\$37,681	\$0.75	19	\$51,693	\$22,937	\$44,515	\$0.89
20	\$34,783	\$15,342	\$29,776	\$0.58	20	\$42,466	\$18,731	\$36,353	\$0.71	20	\$50,168	\$22,129	\$42,946	\$0.84
21	\$33,786	\$14,810	\$28,743	\$0.56	21	\$41,249	\$18,082	\$35,091	\$0.68	21	\$48,730	\$21,361	\$41,456	\$0.81
22	\$32,797	\$14,282	\$27,718	\$0.54	22	\$40,041	\$17,437	\$33,840	\$0.66	22	\$47,303	\$20,599	\$39,977	\$0.78
23	\$31,909	\$13,799	\$26,780	\$0.51	23	\$38,957	\$16,847	\$32,696	\$0.62	23	\$46,023	\$19,903	\$38,626	\$0.74
24	\$31,025	\$13,318	\$25,848	\$0.49	24	\$37,878	\$16,260	\$31,557	\$0.60	24	\$44,748	\$19,209	\$37,280	\$0.71
25	\$30,230	\$12,877	\$24,990	\$0.48	25	\$36,907	\$15,721	\$30,510	\$0.58	25	\$43,601	\$18,572	\$36,044	\$0.69
26	\$29,016	\$12,258	\$23,790	\$0.46	26	\$35,425	\$14,966	\$29,045	\$0.56	26	\$41,850	\$17,680	\$34,313	\$0.66
27	\$27,896	\$11,683	\$22,674	\$0.44	27	\$34,057	\$14,264	\$27,682	\$0.54	27	\$40,234	\$16,851	\$32,703	\$0.63
28	\$26,699	\$11,080	\$21,503	\$0.42	28	\$32,596	\$13,527	\$26,252	\$0.51	28	\$38,508	\$15,980	\$31,014	\$0.61
29	\$25,571	\$10,509	\$20,395	\$0.40	29	\$31,219	\$12,830	\$24,899	\$0.49	29	\$36,881	\$15,157	\$29,415	\$0.58
30	\$24,561	\$9,989	\$19,386	\$0.39	30	\$29,987	\$12,196	\$23,669	\$0.48	30	\$35,425	\$14,407	\$27,961	\$0.57
31	\$23,480	\$9,444	\$18,329	\$0.38	31	\$28,667	\$11,530	\$22,378	\$0.46	31	\$33,866	\$13,622	\$26,436	\$0.54
32	\$22,490	\$8,940	\$17,349	\$0.36	32	\$27,458	\$10,914	\$21,182	\$0.45	32	\$32,438	\$12,894	\$25,023	\$0.53
33	\$21,435	\$8,413	\$16,328	\$0.35	33	\$26,170	\$10,272	\$19,935	\$0.42	33	\$30,917	\$12,135	\$23,551	\$0.50
34	\$20,457	\$7,922	\$15,374	\$0.33	34	\$24,975	\$9,672	\$18,770	\$0.41	34	\$29,505	\$11,426	\$22,175	\$0.48
35	\$19,580	\$7,474	\$14,505	\$0.32	35	\$23,906	\$9,125	\$17,710	\$0.39	35	\$28,241	\$10,780	\$20,921	\$0.46
36	\$18,651	\$7,011	\$13,606	\$0.31	36	\$22,771	\$8,560	\$16,612	\$0.38	36	\$26,901	\$10,112	\$19,625	\$0.45
37	\$17,806	\$6,584	\$12,778	\$0.30	37	\$21,739	\$8,038	\$15,600	\$0.36	37	\$25,682	\$9,496	\$18,430	\$0.43
38	\$16,918	\$6,146	\$11,928	\$0.29	38	\$20,655	\$7,504	\$14,563	\$0.35	38	\$24,402	\$8,865	\$17,205	\$0.42
39	\$16,115	\$5,745	\$11,149	\$0.27	39	\$19,675	\$7,014	\$13,612	\$0.33	39	\$23,243	\$8,286	\$16,080	\$0.39
40	\$15,384	\$5,373	\$10,428	\$0.27	40	\$18,783	\$6,561	\$12,732	\$0.32	40	\$22,189	\$7,750	\$15,041	\$0.38
41	\$14,631	\$4,999	\$9,702	\$0.26	41	\$17,863	\$6,103	\$11,845	\$0.31	41	\$21,102	\$7,210	\$13,993	\$0.37
42	\$13,948	\$4,654	\$9,032	\$0.25	42	\$17,028	\$5,682	\$11,026	\$0.30	42	\$20,117	\$6,712	\$13,027	\$0.36
43	\$13,231	\$4,303	\$8,350	\$0.24	43	\$16,153	\$5,253	\$10,194	\$0.29	43	\$19,083	\$6,206	\$12,043	\$0.34
44	\$12,591	\$3,982	\$7,728	\$0.23	44	\$15,372	\$4,862	\$9,435	\$0.28	44	\$18,161	\$5,744	\$11,147	\$0.33
45	\$12,004	\$3,683	\$7,149	\$0.22	45	\$14,656	\$4,497	\$8,728	\$0.27	45	\$17,314	\$5,313	\$10,311	\$0.32
46	\$11,388	\$3,211	\$6,708	\$0.21	46	\$13,903	\$3,920	\$8,189	\$0.26	46	\$16,425	\$4,631	\$9,675	\$0.31
47	\$10,837	\$2,948	\$6,159	\$0.21	47	\$13,231	\$3,599	\$7,520	\$0.25	47	\$15,630	\$4,252	\$8,883	\$0.30
48	\$10,270	\$2,686	\$5,611	\$0.20	48	\$12,539	\$3,279	\$6,851	\$0.24	48	\$14,813	\$3,874	\$8,094	\$0.29
49	\$9,760	\$2,444	\$5,105	\$0.19	49	\$11,916	\$2,984	\$6,233	\$0.23	49	\$14,077	\$3,525	\$7,364	\$0.27
50	\$9,298	\$2,218	\$4,633	\$0.18	50	\$11,352	\$2,708	\$5,657	\$0.22	50	\$13,411	\$3,199	\$6,683	\$0.26
51	\$8,819	\$1,993	\$4,163	\$0.18	51	\$10,767	\$2,433	\$5,082	\$0.21	51	\$12,719	\$2,874	\$6,004	\$0.25
52	\$8,386	\$1,783	\$3,724	\$0.17	52	\$10,239	\$2,177	\$4,547	\$0.21	52	\$12,096	\$2,571	\$5,372	\$0.25
53	\$7,954	\$1,578	\$3,297	\$0.16	53	\$9,711	\$1,927	\$4,025	\$0.20	53	\$11,473	\$2,276	\$4,756	\$0.24
54	\$7,552	\$1,385	\$2,894	\$0.16	54	\$9,220	\$1,691	\$3,533	\$0.20	54	\$10,892	\$1,998	\$4,174	\$0.23
55	\$7,175	\$1,202	\$2,511	\$0.15	55	\$8,759	\$1,467	\$3,066	\$0.19	55	\$10,348	\$1,734	\$3,622	\$0.22
56*	\$6,792	\$1,178	\$2,392	\$0.15	56*	\$8,292	\$1,438	\$2,920	\$0.18	56*	\$9,796	\$1,699	\$3,449	\$0.21
57*	\$6,448	\$1,158	\$2,286	\$0.15	57*	\$7,872	\$1,414	\$2,791	\$0.18	57*	\$9,300	\$1,671	\$3,297	\$0.21
58*	\$6,105	\$1,136	\$2,181	\$0.14	58*	\$7,453	\$1,387	\$2,662	\$0.17	58*	\$8,805	\$1,639	\$3,145	\$0.20
59*	\$5,788	\$1,117	\$2,084	\$0.14	59*	\$7,066	\$1,363	\$2,544	\$0.17	59*	\$8,348	\$1,610	\$3,006	\$0.20
60*	\$5,488	\$1,097	\$1,993	\$0.14	60*	\$6,701	\$1,340	\$2,434	\$0.17	60*	\$7,916	\$1,583	\$2,875	\$0.20
61*	\$5,182	\$1,074	\$1,900	N/A	61*	\$6,327	\$1,312	\$2,320	N/A	61*	\$7,475	\$1,550	\$2,741	N/A
62*	\$4,910	\$1,055	\$1,818	N/A	62*	\$5,994	\$1,288	\$2,219	N/A	62*	\$7,082	\$1,522	\$2,622	N/A
63*	\$4,630	\$1,031	\$1,732	N/A	63*	\$5,652	\$1,259	\$2,114	N/A	63*	\$6,678	\$1,487	\$2,498	N/A
64*	\$4,375	\$1,010	\$1,654	N/A	64*	\$5,341	\$1,233	\$2,019	N/A	64*	\$6,310	\$1,457	\$2,386	N/A
65*	\$4,136	\$990	\$1,582	N/A	65*	\$5,050	\$1,208	\$1,931	N/A	65*	\$5,966	\$1,427	\$2,282	N/A
66*	\$3,867	\$965	\$1,506	N/A	66*	\$4,721	\$1,178	\$1,839	N/A	66*	\$5,578	\$1,392	\$2,173	N/A
67*	\$3,631	\$947	\$1,443	N/A	67*	\$4,433	\$1,156	\$1,762	N/A	67*	\$5,237	\$1,366	\$2,082	N/A
68*	\$3,398	\$925	\$1,378	N/A	68*	\$4,148	\$1,129	\$1,682	N/A	68*	\$4,901	\$1,334	\$1,988	N/A
69*	\$3,187	\$905	\$1,318	N/A	69*	\$3,891	\$1,105	\$1,610	N/A	69*	\$4,597	\$1,305	\$1,902	N/A
70*	\$2,993	\$886	\$1,263	N/A	70*	\$3,655	\$1,081	\$1,542	N/A	70*	\$4,318	\$1,278	\$1,822	N/A
71*	\$2,813	\$867	\$1,210	N/A	71*	\$3,435	\$1,058	\$1,477	N/A	71*	\$4,058	\$1,250	\$1,745	N/A
72*	\$2,654	\$850	\$1,163	N/A	72*	\$3,240	\$1,038	\$1,420	N/A	72*	\$3,828	\$1,227	\$1,678	N/A

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

THE CHOICES - Employee/Spouse

UNISMOKE

\$8.00 PER WEEK					\$9.00 PER WEEK					\$10.00 PER WEEK				
Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$61,582	\$27,479	\$53,330	\$1.07	18	\$69,761	\$31,129	\$60,413	\$1.21	18	\$77,959	\$34,787	\$67,512	\$1.35
19	\$59,611	\$26,451	\$51,334	\$1.02	19	\$67,528	\$29,964	\$58,151	\$1.16	19	\$75,464	\$33,485	\$64,985	\$1.30
20	\$57,853	\$25,518	\$49,525	\$0.97	20	\$65,536	\$28,907	\$56,102	\$1.10	20	\$73,238	\$32,305	\$62,695	\$1.23
21	\$56,195	\$24,633	\$47,806	\$0.93	21	\$63,658	\$27,904	\$54,155	\$1.05	21	\$71,139	\$31,184	\$60,520	\$1.18
22	\$54,549	\$23,754	\$46,101	\$0.89	22	\$61,794	\$26,909	\$52,224	\$1.01	22	\$69,056	\$30,072	\$58,362	\$1.13
23	\$53,073	\$22,951	\$44,543	\$0.85	23	\$60,121	\$25,999	\$50,458	\$0.96	23	\$67,187	\$29,055	\$56,388	\$1.07
24	\$51,603	\$22,152	\$42,992	\$0.81	24	\$58,456	\$25,094	\$48,701	\$0.92	24	\$65,326	\$28,043	\$54,424	\$1.03
25	\$50,280	\$21,417	\$41,565	\$0.79	25	\$56,957	\$24,261	\$47,085	\$0.90	25	\$63,651	\$27,113	\$52,619	\$1.00
26	\$48,261	\$20,389	\$39,569	\$0.76	26	\$54,670	\$23,096	\$44,824	\$0.86	26	\$61,095	\$25,811	\$50,092	\$0.96
27	\$46,397	\$19,432	\$37,712	\$0.73	27	\$52,559	\$22,013	\$42,721	\$0.83	27	\$58,736	\$24,600	\$47,742	\$0.93
28	\$44,407	\$18,428	\$35,765	\$0.70	28	\$50,304	\$20,876	\$40,514	\$0.79	28	\$56,216	\$23,329	\$45,276	\$0.89
29	\$42,531	\$17,479	\$33,921	\$0.67	29	\$48,179	\$19,800	\$38,426	\$0.76	29	\$53,841	\$22,127	\$42,942	\$0.85
30	\$40,852	\$16,615	\$32,244	\$0.65	30	\$46,277	\$18,821	\$36,526	\$0.74	30	\$51,716	\$21,033	\$40,819	\$0.83
31	\$39,053	\$15,708	\$30,485	\$0.62	31	\$44,240	\$17,794	\$34,534	\$0.71	31	\$49,439	\$19,885	\$38,592	\$0.79
32	\$37,407	\$14,869	\$28,857	\$0.60	32	\$42,374	\$16,843	\$32,688	\$0.69	32	\$47,354	\$18,823	\$36,530	\$0.77
33	\$35,653	\$13,994	\$27,158	\$0.58	33	\$40,388	\$15,852	\$30,765	\$0.65	33	\$45,134	\$17,715	\$34,380	\$0.73
34	\$34,025	\$13,176	\$25,572	\$0.56	34	\$38,543	\$14,926	\$28,967	\$0.63	34	\$43,073	\$16,680	\$32,372	\$0.71
35	\$32,567	\$12,431	\$24,126	\$0.53	35	\$36,892	\$14,082	\$27,330	\$0.60	35	\$41,228	\$15,738	\$30,542	\$0.68
36	\$31,022	\$11,661	\$22,631	\$0.51	36	\$35,141	\$13,210	\$25,636	\$0.58	36	\$39,271	\$14,762	\$28,649	\$0.65
37	\$29,616	\$10,951	\$21,253	\$0.50	37	\$33,549	\$12,405	\$24,075	\$0.56	37	\$37,492	\$13,863	\$26,905	\$0.63
38	\$28,140	\$10,223	\$19,841	\$0.48	38	\$31,877	\$11,581	\$22,476	\$0.54	38	\$35,623	\$12,942	\$25,117	\$0.60
39	\$26,803	\$9,555	\$18,543	\$0.45	39	\$30,363	\$10,824	\$21,006	\$0.52	39	\$33,932	\$12,096	\$23,475	\$0.58
40	\$25,588	\$8,937	\$17,345	\$0.44	40	\$28,987	\$10,125	\$19,649	\$0.50	40	\$32,393	\$11,314	\$21,958	\$0.56
41	\$24,335	\$8,315	\$16,137	\$0.42	41	\$27,567	\$9,419	\$18,280	\$0.48	41	\$30,806	\$10,526	\$20,428	\$0.54
42	\$23,198	\$7,740	\$15,022	\$0.41	42	\$26,279	\$8,768	\$17,017	\$0.46	42	\$29,368	\$9,799	\$19,017	\$0.52
43	\$22,006	\$7,156	\$13,888	\$0.39	43	\$24,929	\$8,107	\$15,733	\$0.44	43	\$27,859	\$9,059	\$17,582	\$0.50
44	\$20,942	\$6,623	\$12,854	\$0.38	44	\$23,724	\$7,503	\$14,561	\$0.43	44	\$26,512	\$8,385	\$16,273	\$0.48
45	\$19,966	\$6,127	\$11,890	\$0.36	45	\$22,618	\$6,940	\$13,469	\$0.41	45	\$25,276	\$7,756	\$15,052	\$0.46
46	\$18,941	\$5,340	\$11,157	\$0.36	46	\$21,456	\$6,050	\$12,638	\$0.40	46	\$23,978	\$6,761	\$14,124	\$0.45
47	\$18,024	\$4,903	\$10,244	\$0.34	47	\$20,418	\$5,555	\$11,604	\$0.39	47	\$22,818	\$6,208	\$12,968	\$0.43
48	\$17,082	\$4,468	\$9,333	\$0.33	48	\$19,351	\$5,061	\$10,573	\$0.37	48	\$21,625	\$5,656	\$11,816	\$0.42
49	\$16,234	\$4,065	\$8,492	\$0.31	49	\$18,390	\$4,605	\$9,620	\$0.35	49	\$20,551	\$5,146	\$10,750	\$0.39
50	\$15,465	\$3,689	\$7,706	\$0.30	50	\$17,519	\$4,179	\$8,730	\$0.34	50	\$19,578	\$4,670	\$9,756	\$0.39
51	\$14,668	\$3,314	\$6,923	\$0.29	51	\$16,616	\$3,754	\$7,843	\$0.33	51	\$18,569	\$4,195	\$8,765	\$0.37
52	\$13,948	\$2,965	\$6,194	\$0.29	52	\$15,801	\$3,359	\$7,017	\$0.32	52	\$17,658	\$3,754	\$7,842	\$0.36
53	\$13,230	\$2,625	\$5,484	\$0.27	53	\$14,987	\$2,974	\$6,212	\$0.31	53	\$16,749	\$3,323	\$6,943	\$0.35
54	\$12,561	\$2,304	\$4,813	\$0.27	54	\$14,229	\$2,610	\$5,452	\$0.30	54	\$15,902	\$2,917	\$6,093	\$0.34
55	\$11,933	\$1,999	\$4,177	\$0.25	55	\$13,518	\$2,265	\$4,731	\$0.29	55	\$15,107	\$2,531	\$5,288	\$0.32
56*	\$11,296	\$1,959	\$3,977	\$0.24	56*	\$12,797	\$2,220	\$4,506	\$0.28	56*	\$14,301	\$2,481	\$5,036	\$0.31
57*	\$10,724	\$1,927	\$3,802	\$0.25	57*	\$12,148	\$2,183	\$4,307	\$0.28	57*	\$13,576	\$2,439	\$4,813	\$0.31
58*	\$10,154	\$1,890	\$3,627	\$0.23	58*	\$11,503	\$2,141	\$4,109	\$0.26	58*	\$12,855	\$2,393	\$4,592	\$0.30
59*	\$9,627	\$1,857	\$3,467	\$0.23	59*	\$10,905	\$2,104	\$3,927	\$0.26	59*	\$12,187	\$2,351	\$4,388	\$0.29
60*	\$9,129	\$1,825	\$3,316	\$0.23	60*	\$10,341	\$2,068	\$3,756	\$0.26	60*	\$11,557	\$2,311	\$4,198	\$0.29
61*	\$8,620	\$1,787	\$3,161	N/A	61*	\$9,765	\$2,024	\$3,580	N/A	61*	\$10,912	\$2,262	\$4,001	N/A
62*	\$8,166	\$1,755	\$3,024	N/A	62*	\$9,251	\$1,988	\$3,425	N/A	62*	\$10,338	\$2,222	\$3,828	N/A
63*	\$7,701	\$1,715	\$2,881	N/A	63*	\$8,723	\$1,943	\$3,263	N/A	63*	\$9,748	\$2,171	\$3,646	N/A
64*	\$7,276	\$1,680	\$2,751	N/A	64*	\$8,243	\$1,903	\$3,117	N/A	64*	\$9,212	\$2,126	\$3,483	N/A
65*	\$6,880	\$1,646	\$2,631	N/A	65*	\$7,794	\$1,865	\$2,981	N/A	65*	\$8,710	\$2,084	\$3,331	N/A
66*	\$6,432	\$1,606	\$2,505	N/A	66*	\$7,286	\$1,819	\$2,838	N/A	66*	\$8,143	\$2,033	\$3,172	N/A
67*	\$6,039	\$1,575	\$2,400	N/A	67*	\$6,841	\$1,784	\$2,719	N/A	67*	\$7,645	\$1,994	\$3,039	N/A
68*	\$5,651	\$1,538	\$2,292	N/A	68*	\$6,402	\$1,743	\$2,596	N/A	68*	\$7,154	\$1,947	\$2,901	N/A
69*	\$5,301	\$1,505	\$2,193	N/A	69*	\$6,005	\$1,705	\$2,484	N/A	69*	\$6,711	\$1,905	\$2,776	N/A
70*	\$4,979	\$1,473	\$2,100	N/A	70*	\$5,640	\$1,669	\$2,379	N/A	70*	\$6,303	\$1,865	\$2,659	N/A
71*	\$4,680	\$1,442	\$2,013	N/A	71*	\$5,301	\$1,633	\$2,280	N/A	71*	\$5,924	\$1,825	\$2,548	N/A
72*	\$4,414	\$1,414	\$1,935	N/A	72*	\$5,000	\$1,602	\$2,192	N/A	72*	\$5,588	\$1,791	\$2,450	N/A

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

THE CHOICES - Employee/Spouse

UNISMOKE

\$11.00 PER WEEK					\$12.00 PER WEEK					\$13.00 PER WEEK				
Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$86,139	\$38,437	\$74,596	\$1.50	18	\$94,318	\$42,087	\$81,679	\$1.64	18	\$102,516	\$45,745	\$88,779	\$1.78
19	\$83,383	\$36,999	\$71,805	\$1.43	19	\$91,299	\$40,511	\$78,622	\$1.57	19	\$99,235	\$44,033	\$85,456	\$1.71
20	\$80,923	\$35,694	\$69,273	\$1.36	20	\$88,606	\$39,083	\$75,850	\$1.49	20	\$96,308	\$42,481	\$82,444	\$1.62
21	\$78,604	\$34,456	\$66,870	\$1.30	21	\$86,067	\$37,727	\$73,219	\$1.43	21	\$93,548	\$41,007	\$79,583	\$1.55
22	\$76,302	\$33,227	\$64,485	\$1.25	22	\$83,546	\$36,382	\$70,608	\$1.37	22	\$90,808	\$39,544	\$76,745	\$1.49
23	\$74,237	\$32,104	\$62,305	\$1.19	23	\$81,285	\$35,152	\$68,220	\$1.30	23	\$88,351	\$38,207	\$74,151	\$1.41
24	\$72,180	\$30,985	\$60,135	\$1.14	24	\$79,033	\$33,927	\$65,844	\$1.25	24	\$85,903	\$36,876	\$71,568	\$1.35
25	\$70,329	\$29,957	\$58,139	\$1.11	25	\$77,007	\$32,802	\$63,660	\$1.21	25	\$83,701	\$35,653	\$69,194	\$1.32
26	\$67,505	\$28,519	\$55,348	\$1.06	26	\$73,915	\$31,227	\$60,603	\$1.17	26	\$80,340	\$33,941	\$65,871	\$1.27
27	\$64,899	\$27,181	\$52,751	\$1.02	27	\$71,061	\$29,762	\$57,760	\$1.12	27	\$77,238	\$32,349	\$62,781	\$1.22
28	\$62,115	\$25,777	\$50,027	\$0.98	28	\$68,012	\$28,224	\$54,776	\$1.07	28	\$73,924	\$30,678	\$59,537	\$1.17
29	\$59,491	\$24,448	\$47,448	\$0.94	29	\$65,139	\$26,770	\$51,953	\$1.03	29	\$70,801	\$29,096	\$56,469	\$1.12
30	\$57,143	\$23,240	\$45,103	\$0.91	30	\$62,568	\$25,446	\$49,385	\$1.00	30	\$68,007	\$27,658	\$53,678	\$1.09
31	\$54,627	\$21,972	\$42,642	\$0.87	31	\$59,813	\$24,058	\$46,690	\$0.96	31	\$65,013	\$26,150	\$50,749	\$1.04
32	\$52,323	\$20,798	\$40,363	\$0.85	32	\$57,291	\$22,773	\$44,196	\$0.93	32	\$62,271	\$24,752	\$48,037	\$1.01
33	\$49,870	\$19,574	\$37,988	\$0.81	33	\$54,605	\$21,432	\$41,595	\$0.88	33	\$59,351	\$23,295	\$45,210	\$0.96
34	\$47,593	\$18,430	\$35,769	\$0.78	34	\$52,111	\$20,180	\$39,164	\$0.85	34	\$56,641	\$21,934	\$42,569	\$0.93
35	\$45,554	\$17,389	\$33,747	\$0.75	35	\$49,879	\$19,040	\$36,951	\$0.82	35	\$54,215	\$20,695	\$40,164	\$0.89
36	\$43,392	\$16,311	\$31,656	\$0.72	36	\$47,512	\$17,860	\$34,661	\$0.79	36	\$51,642	\$19,412	\$37,674	\$0.86
37	\$41,426	\$15,318	\$29,728	\$0.69	37	\$45,359	\$16,772	\$32,550	\$0.76	37	\$49,302	\$18,230	\$35,380	\$0.83
38	\$39,361	\$14,300	\$27,752	\$0.67	38	\$43,098	\$15,658	\$30,387	\$0.73	38	\$46,844	\$17,018	\$33,028	\$0.80
39	\$37,492	\$13,365	\$25,938	\$0.64	39	\$41,052	\$14,634	\$28,401	\$0.70	39	\$44,620	\$15,906	\$30,870	\$0.76
40	\$35,792	\$12,501	\$24,262	\$0.62	40	\$39,191	\$13,689	\$26,566	\$0.67	40	\$42,597	\$14,878	\$28,875	\$0.73
41	\$34,039	\$11,630	\$22,572	\$0.59	41	\$37,271	\$12,735	\$24,715	\$0.65	41	\$40,511	\$13,842	\$26,863	\$0.70
42	\$32,449	\$10,827	\$21,012	\$0.57	42	\$35,530	\$11,855	\$23,007	\$0.63	42	\$38,619	\$12,886	\$25,008	\$0.68
43	\$30,782	\$10,010	\$19,427	\$0.55	43	\$33,704	\$10,960	\$21,271	\$0.60	43	\$36,634	\$11,913	\$23,120	\$0.65
44	\$29,294	\$9,265	\$17,980	\$0.53	44	\$32,075	\$10,144	\$19,687	\$0.58	44	\$34,863	\$11,026	\$21,398	\$0.63
45	\$27,928	\$8,570	\$16,632	\$0.51	45	\$30,580	\$9,383	\$18,211	\$0.56	45	\$33,238	\$10,199	\$19,794	\$0.60
46	\$26,494	\$7,470	\$15,606	\$0.50	46	\$29,009	\$8,179	\$17,087	\$0.55	46	\$31,531	\$8,890	\$18,572	\$0.59
47	\$25,212	\$6,859	\$14,329	\$0.48	47	\$27,606	\$7,510	\$15,690	\$0.53	47	\$30,006	\$8,163	\$17,054	\$0.57
48	\$23,894	\$6,249	\$13,055	\$0.46	48	\$26,163	\$6,843	\$14,295	\$0.50	48	\$28,437	\$7,437	\$15,538	\$0.55
49	\$22,707	\$5,686	\$11,878	\$0.43	49	\$24,863	\$6,225	\$13,006	\$0.47	49	\$27,025	\$6,767	\$14,137	\$0.51
50	\$21,633	\$5,160	\$10,780	\$0.42	50	\$23,687	\$5,650	\$11,804	\$0.47	50	\$25,746	\$6,141	\$12,830	\$0.51
51	\$20,517	\$4,636	\$9,684	\$0.41	51	\$22,465	\$5,076	\$10,604	\$0.45	51	\$24,418	\$5,517	\$11,526	\$0.48
52	\$19,511	\$4,148	\$8,665	\$0.40	52	\$21,363	\$4,541	\$9,487	\$0.44	52	\$23,220	\$4,936	\$10,312	\$0.48
53	\$18,506	\$3,672	\$7,671	\$0.38	53	\$20,263	\$4,021	\$8,399	\$0.42	53	\$22,025	\$4,370	\$9,130	\$0.45
54	\$17,570	\$3,223	\$6,733	\$0.37	54	\$19,238	\$3,529	\$7,372	\$0.41	54	\$20,911	\$3,836	\$8,013	\$0.45
55	\$16,692	\$2,797	\$5,842	\$0.36	55	\$18,277	\$3,062	\$6,397	\$0.39	55	\$19,866	\$3,328	\$6,953	\$0.42
56*	\$15,801	\$2,741	\$5,564	\$0.34	56*	\$17,302	\$3,001	\$6,092	\$0.37	56*	\$18,806	\$3,262	\$6,622	\$0.41
57*	\$15,001	\$2,695	\$5,318	\$0.35	57*	\$16,425	\$2,951	\$5,823	\$0.38	57*	\$17,853	\$3,207	\$6,329	\$0.41
58*	\$14,204	\$2,644	\$5,073	\$0.33	58*	\$15,552	\$2,895	\$5,555	\$0.36	58*	\$16,904	\$3,147	\$6,038	\$0.39
59*	\$13,466	\$2,598	\$4,849	\$0.33	59*	\$14,744	\$2,844	\$5,309	\$0.36	59*	\$16,026	\$3,091	\$5,771	\$0.39
60*	\$12,770	\$2,553	\$4,639	\$0.32	60*	\$13,982	\$2,796	\$5,079	\$0.35	60*	\$15,197	\$3,039	\$5,520	\$0.38
61*	\$12,057	\$2,499	\$4,421	N/A	61*	\$13,202	\$2,737	\$4,840	N/A	61*	\$14,350	\$2,975	\$5,261	N/A
62*	\$11,423	\$2,455	\$4,230	N/A	62*	\$12,508	\$2,688	\$4,631	N/A	62*	\$13,595	\$2,922	\$5,034	N/A
63*	\$10,771	\$2,399	\$4,029	N/A	63*	\$11,794	\$2,627	\$4,411	N/A	63*	\$12,819	\$2,855	\$4,795	N/A
64*	\$10,178	\$2,349	\$3,848	N/A	64*	\$11,145	\$2,573	\$4,214	N/A	64*	\$12,113	\$2,796	\$4,580	N/A
65*	\$9,624	\$2,303	\$3,680	N/A	65*	\$10,537	\$2,521	\$4,030	N/A	65*	\$11,453	\$2,740	\$4,380	N/A
66*	\$8,997	\$2,246	\$3,505	N/A	66*	\$9,851	\$2,459	\$3,837	N/A	66*	\$10,708	\$2,673	\$4,171	N/A
67*	\$8,447	\$2,203	\$3,358	N/A	67*	\$9,249	\$2,412	\$3,676	N/A	67*	\$10,053	\$2,621	\$3,996	N/A
68*	\$7,905	\$2,152	\$3,206	N/A	68*	\$8,656	\$2,356	\$3,511	N/A	68*	\$9,408	\$2,561	\$3,816	N/A
69*	\$7,415	\$2,105	\$3,067	N/A	69*	\$8,119	\$2,305	\$3,359	N/A	69*	\$8,825	\$2,506	\$3,651	N/A
70*	\$6,965	\$2,061	\$2,938	N/A	70*	\$7,626	\$2,256	\$3,217	N/A	70*	\$8,289	\$2,453	\$3,497	N/A
71*	\$6,546	\$2,017	\$2,815	N/A	71*	\$7,167	\$2,208	\$3,082	N/A	71*	\$7,790	\$2,400	\$3,350	N/A
72*	\$6,174	\$1,978	\$2,706	N/A	72*	\$6,760	\$2,166	\$2,963	N/A	72*	\$7,348	\$2,355	\$3,221	N/A

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

\$14.00 PER WEEK					\$15.00 PER WEEK				
Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$110,696	\$49,395	\$95,862	\$1.92	18	\$118,876	\$53,045	\$102,946	\$2.07
19	\$107,154	\$47,546	\$92,275	\$1.84	19	\$115,072	\$51,060	\$99,094	\$1.98
20	\$103,993	\$45,870	\$89,022	\$1.74	20	\$111,677	\$49,260	\$95,600	\$1.87
21	\$101,012	\$44,279	\$85,933	\$1.67	21	\$108,477	\$47,551	\$92,284	\$1.80
22	\$98,054	\$42,700	\$82,869	\$1.60	22	\$105,300	\$45,855	\$88,993	\$1.72
23	\$95,400	\$41,256	\$80,067	\$1.52	23	\$102,450	\$44,305	\$85,984	\$1.64
24	\$92,758	\$39,819	\$77,279	\$1.46	24	\$99,612	\$42,761	\$82,989	\$1.57
25	\$90,379	\$38,498	\$74,714	\$1.42	25	\$97,058	\$41,343	\$80,236	\$1.53
26	\$86,750	\$36,649	\$71,127	\$1.37	26	\$93,161	\$39,358	\$76,383	\$1.47
27	\$83,401	\$34,930	\$67,790	\$1.32	27	\$89,564	\$37,511	\$72,799	\$1.41
28	\$79,823	\$33,126	\$64,288	\$1.26	28	\$85,721	\$35,573	\$69,039	\$1.35
29	\$76,451	\$31,418	\$60,975	\$1.20	29	\$82,101	\$33,740	\$65,481	\$1.29
30	\$73,433	\$29,865	\$57,961	\$1.17	30	\$78,860	\$32,072	\$62,244	\$1.26
31	\$70,200	\$28,236	\$54,798	\$1.12	31	\$75,388	\$30,323	\$58,848	\$1.20
32	\$67,240	\$26,727	\$51,871	\$1.09	32	\$72,209	\$28,702	\$55,704	\$1.17
33	\$64,087	\$25,154	\$48,818	\$1.04	33	\$68,823	\$27,013	\$52,425	\$1.11
34	\$61,161	\$23,685	\$45,966	\$1.00	34	\$65,680	\$25,435	\$49,362	\$1.08
35	\$58,541	\$22,346	\$43,368	\$0.96	35	\$62,867	\$23,998	\$46,573	\$1.03
36	\$55,763	\$20,961	\$40,680	\$0.93	36	\$59,883	\$22,510	\$43,686	\$0.99
37	\$53,236	\$19,685	\$38,203	\$0.89	37	\$57,170	\$21,139	\$41,026	\$0.96
38	\$50,582	\$18,376	\$35,664	\$0.86	38	\$54,320	\$19,734	\$38,299	\$0.92
39	\$48,180	\$17,175	\$33,333	\$0.82	39	\$51,741	\$18,445	\$35,796	\$0.88
40	\$45,996	\$16,065	\$31,179	\$0.79	40	\$49,395	\$17,253	\$33,483	\$0.85
41	\$43,743	\$14,946	\$29,007	\$0.76	41	\$46,976	\$16,051	\$31,150	\$0.82
42	\$41,700	\$13,914	\$27,003	\$0.73	42	\$44,782	\$14,942	\$28,998	\$0.79
43	\$39,557	\$12,864	\$24,965	\$0.70	43	\$42,481	\$13,814	\$26,810	\$0.76
44	\$37,645	\$11,906	\$23,106	\$0.68	44	\$40,427	\$12,785	\$24,813	\$0.73
45	\$35,890	\$11,013	\$21,373	\$0.65	45	\$38,542	\$11,827	\$22,952	\$0.70
46	\$34,047	\$9,600	\$20,054	\$0.64	46	\$36,563	\$10,309	\$21,536	\$0.69
47	\$32,400	\$8,814	\$18,414	\$0.62	47	\$34,794	\$9,466	\$19,775	\$0.66
48	\$30,706	\$8,031	\$16,777	\$0.59	48	\$32,975	\$8,624	\$18,017	\$0.63
49	\$29,181	\$7,307	\$15,264	\$0.56	49	\$31,337	\$7,846	\$16,392	\$0.60
50	\$27,800	\$6,631	\$13,853	\$0.54	50	\$29,854	\$7,121	\$14,877	\$0.59
51	\$26,366	\$5,957	\$12,445	\$0.52	51	\$28,315	\$6,397	\$13,365	\$0.56
52	\$25,073	\$5,330	\$11,135	\$0.51	52	\$26,926	\$5,724	\$11,958	\$0.55
53	\$23,782	\$4,719	\$9,858	\$0.49	53	\$25,539	\$5,067	\$10,586	\$0.53
54	\$22,579	\$4,141	\$8,652	\$0.48	54	\$24,248	\$4,448	\$9,291	\$0.51
55	\$21,451	\$3,594	\$7,508	\$0.46	55	\$23,036	\$3,859	\$8,063	\$0.49
56*	\$20,306	\$3,522	\$7,150	\$0.44	56*	\$21,807	\$3,783	\$7,678	\$0.47
57*	\$19,277	\$3,463	\$6,834	\$0.45	57*	\$20,702	\$3,719	\$7,339	\$0.48
58*	\$18,253	\$3,398	\$6,520	\$0.42	58*	\$19,602	\$3,649	\$7,002	\$0.45
59*	\$17,305	\$3,338	\$6,231	\$0.42	59*	\$18,584	\$3,585	\$6,692	\$0.45
60*	\$16,410	\$3,281	\$5,961	\$0.41	60*	\$17,623	\$3,524	\$6,401	\$0.44
61*	\$15,495	\$3,212	\$5,681	N/A	61*	\$16,640	\$3,449	\$6,101	N/A
62*	\$14,680	\$3,155	\$5,435	N/A	62*	\$15,765	\$3,388	\$5,837	N/A
63*	\$13,842	\$3,083	\$5,178	N/A	63*	\$14,865	\$3,311	\$5,560	N/A
64*	\$13,080	\$3,019	\$4,945	N/A	64*	\$14,046	\$3,242	\$5,311	N/A
65*	\$12,367	\$2,959	\$4,729	N/A	65*	\$13,281	\$3,178	\$5,079	N/A
66*	\$11,562	\$2,886	\$4,504	N/A	66*	\$12,417	\$3,100	\$4,837	N/A
67*	\$10,856	\$2,831	\$4,315	N/A	67*	\$11,658	\$3,040	\$4,634	N/A
68*	\$10,159	\$2,765	\$4,120	N/A	68*	\$10,910	\$2,970	\$4,425	N/A
69*	\$9,529	\$2,705	\$3,942	N/A	69*	\$10,233	\$2,905	\$4,233	N/A
70*	\$8,951	\$2,649	\$3,776	N/A	70*	\$9,612	\$2,844	\$4,055	N/A
71*	\$8,412	\$2,591	\$3,618	N/A	71*	\$9,034	\$2,783	\$3,885	N/A
72*	\$7,935	\$2,543	\$3,478	N/A	72*	\$8,521	\$2,730	\$3,735	N/A

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

\$16.00 PER WEEK					\$17.00 PER WEEK					\$18.00 PER WEEK				
Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$127,055	\$56,694	\$110,029	\$2.21	18	\$135,253	\$60,353	\$117,129	\$2.35	18	\$143,433	\$64,003	\$124,213	\$2.49
19	\$122,989	\$54,573	\$105,911	\$2.11	19	\$130,925	\$58,094	\$112,745	\$2.25	19	\$138,843	\$61,607	\$119,564	\$2.38
20	\$119,361	\$52,649	\$102,178	\$2.00	20	\$127,062	\$56,046	\$108,770	\$2.13	20	\$134,747	\$59,436	\$115,349	\$2.26
21	\$115,940	\$50,822	\$98,633	\$1.92	21	\$123,421	\$54,102	\$104,997	\$2.04	21	\$130,886	\$57,374	\$111,348	\$2.17
22	\$112,545	\$49,010	\$95,116	\$1.84	22	\$119,807	\$52,172	\$101,253	\$1.96	22	\$127,053	\$55,328	\$107,377	\$2.08
23	\$109,499	\$47,353	\$91,900	\$1.75	23	\$116,564	\$50,408	\$97,829	\$1.86	23	\$123,614	\$53,457	\$103,746	\$1.97
24	\$106,466	\$45,704	\$88,699	\$1.68	24	\$113,335	\$48,652	\$94,422	\$1.79	24	\$120,190	\$51,595	\$100,133	\$1.89
25	\$103,736	\$44,187	\$85,756	\$1.63	25	\$110,429	\$47,038	\$91,289	\$1.74	25	\$117,108	\$49,883	\$96,811	\$1.85
26	\$99,570	\$42,065	\$81,638	\$1.57	26	\$105,995	\$44,780	\$86,906	\$1.67	26	\$112,406	\$47,488	\$92,162	\$1.77
27	\$95,726	\$40,092	\$77,808	\$1.51	27	\$101,903	\$42,679	\$82,829	\$1.61	27	\$108,066	\$45,260	\$87,838	\$1.70
28	\$91,619	\$38,021	\$73,789	\$1.44	28	\$97,530	\$40,474	\$78,549	\$1.54	28	\$103,429	\$42,922	\$83,300	\$1.63
29	\$87,749	\$36,061	\$69,986	\$1.38	29	\$93,411	\$38,388	\$74,501	\$1.47	29	\$99,061	\$40,710	\$79,008	\$1.56
30	\$84,285	\$34,279	\$66,526	\$1.35	30	\$89,724	\$36,491	\$70,819	\$1.43	30	\$95,150	\$38,698	\$75,102	\$1.52
31	\$80,574	\$32,408	\$62,896	\$1.29	31	\$85,774	\$34,500	\$66,956	\$1.37	31	\$90,961	\$36,586	\$71,005	\$1.45
32	\$77,177	\$30,677	\$59,536	\$1.25	32	\$82,157	\$32,657	\$63,378	\$1.33	32	\$87,126	\$34,632	\$67,211	\$1.41
33	\$73,558	\$28,872	\$56,032	\$1.19	33	\$78,304	\$30,734	\$59,647	\$1.27	33	\$83,040	\$32,593	\$63,255	\$1.34
34	\$70,199	\$27,185	\$52,758	\$1.15	34	\$74,729	\$28,939	\$56,163	\$1.22	34	\$79,248	\$30,689	\$59,559	\$1.30
35	\$67,192	\$25,649	\$49,777	\$1.10	35	\$71,528	\$27,304	\$52,989	\$1.17	35	\$75,854	\$28,955	\$56,194	\$1.24
36	\$64,003	\$24,059	\$46,692	\$1.06	36	\$68,133	\$25,611	\$49,705	\$1.13	36	\$72,254	\$27,160	\$52,711	\$1.20
37	\$61,103	\$22,593	\$43,848	\$1.02	37	\$65,046	\$24,051	\$46,678	\$1.09	37	\$68,980	\$25,506	\$49,501	\$1.16
38	\$58,057	\$21,092	\$40,934	\$0.99	38	\$61,804	\$22,453	\$43,576	\$1.05	38	\$65,541	\$23,811	\$46,211	\$1.11
39	\$55,301	\$19,714	\$38,259	\$0.94	39	\$58,869	\$20,986	\$40,728	\$1.00	39	\$62,429	\$22,255	\$43,191	\$1.06
40	\$52,794	\$18,440	\$35,787	\$0.91	40	\$56,200	\$19,630	\$38,096	\$0.96	40	\$59,599	\$20,817	\$40,400	\$1.02
41	\$50,208	\$17,155	\$33,294	\$0.87	41	\$53,447	\$18,262	\$35,441	\$0.93	41	\$56,680	\$19,366	\$37,585	\$0.99
42	\$47,863	\$15,970	\$30,994	\$0.84	42	\$50,951	\$17,000	\$32,993	\$0.90	42	\$54,033	\$18,029	\$34,989	\$0.95
43	\$45,403	\$14,765	\$28,654	\$0.81	43	\$48,333	\$15,717	\$30,503	\$0.86	43	\$51,256	\$16,668	\$32,348	\$0.91
44	\$43,208	\$13,665	\$26,520	\$0.78	44	\$45,996	\$14,547	\$28,231	\$0.83	44	\$48,778	\$15,427	\$29,939	\$0.88
45	\$41,194	\$12,640	\$24,532	\$0.75	45	\$43,852	\$13,456	\$26,115	\$0.80	45	\$46,504	\$14,270	\$27,694	\$0.85
46	\$39,079	\$11,018	\$23,018	\$0.73	46	\$41,600	\$11,729	\$24,503	\$0.78	46	\$44,116	\$12,439	\$25,985	\$0.83
47	\$37,188	\$10,117	\$21,135	\$0.71	47	\$39,588	\$10,770	\$22,499	\$0.75	47	\$41,982	\$11,421	\$23,860	\$0.80
48	\$35,244	\$9,218	\$19,257	\$0.68	48	\$37,518	\$9,812	\$20,499	\$0.72	48	\$39,787	\$10,406	\$21,739	\$0.76
49	\$33,493	\$8,386	\$17,520	\$0.64	49	\$35,655	\$8,928	\$18,651	\$0.68	49	\$37,811	\$9,468	\$19,779	\$0.72
50	\$31,908	\$7,611	\$15,900	\$0.63	50	\$33,967	\$8,102	\$16,926	\$0.67	50	\$36,022	\$8,592	\$17,950	\$0.71
51	\$30,263	\$6,838	\$14,284	\$0.60	51	\$32,215	\$7,279	\$15,206	\$0.64	51	\$34,164	\$7,719	\$16,126	\$0.68
52	\$28,778	\$6,118	\$12,780	\$0.59	52	\$30,635	\$6,512	\$13,605	\$0.63	52	\$32,488	\$6,906	\$14,428	\$0.66
53	\$27,297	\$5,416	\$11,315	\$0.56	53	\$29,058	\$5,766	\$12,045	\$0.60	53	\$30,815	\$6,114	\$12,773	\$0.64
54	\$25,916	\$4,754	\$9,931	\$0.55	54	\$27,588	\$5,060	\$10,571	\$0.59	54	\$29,257	\$5,366	\$11,211	\$0.62
55	\$24,621	\$4,125	\$8,618	\$0.52	55	\$26,210	\$4,391	\$9,174	\$0.56	55	\$27,795	\$4,657	\$9,728	\$0.59
56*	\$23,307	\$4,043	\$8,207	\$0.51	56*	\$24,811	\$4,304	\$8,736	\$0.54	56*	\$26,312	\$4,564	\$9,265	\$0.57
57*	\$22,126	\$3,975	\$7,844	\$0.51	57*	\$23,554	\$4,232	\$8,350	\$0.54	57*	\$24,979	\$4,488	\$8,855	\$0.58
58*	\$20,950	\$3,900	\$7,483	\$0.48	58*	\$22,302	\$4,151	\$7,966	\$0.51	58*	\$23,651	\$4,402	\$8,448	\$0.54
59*	\$19,862	\$3,831	\$7,152	\$0.48	59*	\$21,144	\$4,079	\$7,614	\$0.51	59*	\$22,423	\$4,325	\$8,074	\$0.54
60*	\$18,835	\$3,766	\$6,842	\$0.47	60*	\$20,051	\$4,009	\$7,283	\$0.50	60*	\$21,263	\$4,252	\$7,724	\$0.53
61*	\$17,785	\$3,687	\$6,521	N/A	61*	\$18,933	\$3,925	\$6,942	N/A	61*	\$20,078	\$4,162	\$7,362	N/A
62*	\$16,849	\$3,621	\$6,239	N/A	62*	\$17,936	\$3,854	\$6,641	N/A	62*	\$19,021	\$4,088	\$7,043	N/A
63*	\$15,888	\$3,539	\$5,943	N/A	63*	\$16,913	\$3,767	\$6,326	N/A	63*	\$17,936	\$3,995	\$6,709	N/A
64*	\$15,013	\$3,465	\$5,676	N/A	64*	\$15,982	\$3,689	\$6,043	N/A	64*	\$16,948	\$3,912	\$6,408	N/A
65*	\$14,195	\$3,396	\$5,428	N/A	65*	\$15,111	\$3,615	\$5,779	N/A	65*	\$16,025	\$3,834	\$6,128	N/A
66*	\$13,271	\$3,313	\$5,169	N/A	66*	\$14,127	\$3,526	\$5,503	N/A	66*	\$14,982	\$3,740	\$5,836	N/A
67*	\$12,460	\$3,249	\$4,953	N/A	67*	\$13,264	\$3,459	\$5,272	N/A	67*	\$14,066	\$3,668	\$5,591	N/A
68*	\$11,660	\$3,174	\$4,729	N/A	68*	\$12,413	\$3,379	\$5,034	N/A	68*	\$13,164	\$3,584	\$5,339	N/A
69*	\$10,937	\$3,105	\$4,524	N/A	69*	\$11,643	\$3,306	\$4,816	N/A	69*	\$12,347	\$3,505	\$5,107	N/A
70*	\$10,273	\$3,040	\$4,334	N/A	70*	\$10,936	\$3,236	\$4,613	N/A	70*	\$11,598	\$3,432	\$4,893	N/A
71*	\$9,655	\$2,974	\$4,152	N/A	71*	\$10,278	\$3,166	\$4,420	N/A	71*	\$10,900	\$3,358	\$4,688	N/A
72*	\$9,107	\$2,918	\$3,992	N/A	72*	\$9,695	\$3,107	\$4,250	N/A	72*	\$10,281	\$3,294	\$4,507	N/A

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

THE CHOICES - Employee

UNISMOKE

\$19.00 PER WEEK					\$20.00 PER WEEK					\$21.00 PER WEEK				
Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$151,612	\$67,652	\$131,296	\$2.63	18	\$159,810	\$71,310	\$138,395	\$2.78	18	\$167,990	\$74,961	\$145,479	\$2.92
19	\$146,760	\$65,120	\$126,382	\$2.52	19	\$154,696	\$68,642	\$133,216	\$2.66	19	\$162,615	\$72,156	\$140,035	\$2.79
20	\$142,430	\$62,824	\$121,926	\$2.39	20	\$150,132	\$66,222	\$128,519	\$2.52	20	\$157,817	\$69,612	\$135,098	\$2.65
21	\$138,349	\$60,645	\$117,697	\$2.29	21	\$145,830	\$63,925	\$124,061	\$2.42	21	\$153,294	\$67,196	\$130,411	\$2.54
22	\$134,297	\$58,482	\$113,499	\$2.20	22	\$141,560	\$61,645	\$119,637	\$2.32	22	\$148,806	\$64,801	\$125,761	\$2.43
23	\$130,663	\$56,505	\$109,662	\$2.09	23	\$137,728	\$59,560	\$115,591	\$2.20	23	\$144,778	\$62,609	\$121,508	\$2.31
24	\$127,043	\$54,537	\$105,842	\$2.00	24	\$133,913	\$57,486	\$111,566	\$2.11	24	\$140,768	\$60,429	\$117,277	\$2.22
25	\$123,786	\$52,728	\$102,331	\$1.95	25	\$130,479	\$55,579	\$107,864	\$2.06	25	\$137,158	\$58,424	\$113,385	\$2.16
26	\$118,815	\$50,196	\$97,417	\$1.87	26	\$125,240	\$52,910	\$102,685	\$1.97	26	\$131,650	\$55,618	\$107,940	\$2.07
27	\$114,228	\$47,841	\$92,847	\$1.80	27	\$120,405	\$50,428	\$97,868	\$1.90	27	\$126,568	\$53,009	\$102,877	\$1.99
28	\$109,327	\$45,370	\$88,051	\$1.72	28	\$115,238	\$47,823	\$92,811	\$1.82	28	\$121,137	\$50,271	\$97,562	\$1.91
29	\$104,709	\$43,031	\$83,512	\$1.65	29	\$110,371	\$45,358	\$88,028	\$1.74	29	\$116,021	\$47,680	\$92,534	\$1.83
30	\$100,576	\$40,904	\$79,385	\$1.61	30	\$106,014	\$43,116	\$83,677	\$1.69	30	\$111,441	\$45,323	\$87,960	\$1.78
31	\$96,148	\$38,673	\$75,054	\$1.53	31	\$101,347	\$40,764	\$79,112	\$1.62	31	\$106,535	\$42,851	\$83,162	\$1.70
32	\$92,093	\$36,606	\$71,043	\$1.49	32	\$97,073	\$38,586	\$74,885	\$1.57	32	\$102,042	\$40,561	\$78,718	\$1.65
33	\$87,775	\$34,452	\$66,862	\$1.42	33	\$92,522	\$36,315	\$70,478	\$1.50	33	\$97,257	\$38,173	\$74,085	\$1.57
34	\$83,767	\$32,439	\$62,955	\$1.37	34	\$88,297	\$34,193	\$66,360	\$1.44	34	\$92,816	\$35,943	\$69,756	\$1.52
35	\$80,179	\$30,606	\$59,398	\$1.31	35	\$84,515	\$32,261	\$62,610	\$1.38	35	\$88,841	\$33,912	\$65,815	\$1.45
36	\$76,374	\$28,709	\$55,717	\$1.27	36	\$80,504	\$30,261	\$58,730	\$1.33	36	\$84,624	\$31,810	\$61,735	\$1.40
37	\$72,913	\$26,960	\$52,323	\$1.22	37	\$76,856	\$28,418	\$55,152	\$1.29	37	\$80,790	\$29,873	\$57,976	\$1.35
38	\$69,279	\$25,169	\$48,847	\$1.18	38	\$73,025	\$26,530	\$51,488	\$1.24	38	\$76,763	\$27,888	\$54,123	\$1.30
39	\$65,989	\$23,524	\$45,654	\$1.12	39	\$69,557	\$24,796	\$48,122	\$1.18	39	\$73,118	\$26,065	\$50,586	\$1.24
40	\$62,998	\$22,004	\$42,704	\$1.08	40	\$66,404	\$23,194	\$45,013	\$1.14	40	\$69,803	\$24,381	\$47,317	\$1.20
41	\$59,912	\$20,471	\$39,728	\$1.04	41	\$63,151	\$21,577	\$41,876	\$1.10	41	\$66,384	\$22,682	\$44,020	\$1.15
42	\$57,114	\$19,057	\$36,984	\$1.00	42	\$60,202	\$20,087	\$38,984	\$1.06	42	\$63,284	\$21,115	\$40,979	\$1.11
43	\$54,179	\$17,618	\$34,193	\$0.96	43	\$57,108	\$18,571	\$36,041	\$1.02	43	\$60,032	\$19,522	\$37,887	\$1.07
44	\$51,560	\$16,306	\$31,646	\$0.93	44	\$54,348	\$17,188	\$33,358	\$0.98	44	\$57,130	\$18,068	\$35,065	\$1.03
45	\$49,156	\$15,084	\$29,273	\$0.90	45	\$51,814	\$15,899	\$30,856	\$0.94	45	\$54,466	\$16,713	\$32,435	\$0.99
46	\$46,632	\$13,148	\$27,467	\$0.88	46	\$49,153	\$13,859	\$28,952	\$0.92	46	\$51,669	\$14,568	\$30,434	\$0.97
47	\$44,376	\$12,072	\$25,221	\$0.84	47	\$46,775	\$12,725	\$26,584	\$0.89	47	\$49,170	\$13,377	\$27,945	\$0.93
48	\$42,056	\$10,999	\$22,979	\$0.81	48	\$44,330	\$11,594	\$24,221	\$0.85	48	\$46,599	\$12,188	\$25,461	\$0.90
49	\$39,967	\$10,007	\$20,906	\$0.76	49	\$42,128	\$10,548	\$22,037	\$0.80	49	\$44,285	\$11,089	\$23,165	\$0.84
50	\$38,076	\$9,082	\$18,974	\$0.75	50	\$40,135	\$9,573	\$20,000	\$0.79	50	\$42,189	\$10,063	\$21,023	\$0.83
51	\$36,112	\$8,159	\$17,045	\$0.72	51	\$38,065	\$8,600	\$17,967	\$0.75	51	\$40,013	\$9,041	\$18,887	\$0.79
52	\$34,341	\$7,300	\$15,251	\$0.70	52	\$36,198	\$7,695	\$16,076	\$0.74	52	\$38,051	\$8,089	\$16,898	\$0.78
53	\$32,572	\$6,463	\$13,502	\$0.67	53	\$34,334	\$6,813	\$14,232	\$0.71	53	\$36,091	\$7,161	\$14,960	\$0.75
54	\$30,925	\$5,672	\$11,850	\$0.66	54	\$32,597	\$5,979	\$12,491	\$0.69	54	\$34,266	\$6,285	\$13,130	\$0.73
55	\$29,380	\$4,922	\$10,283	\$0.62	55	\$30,969	\$5,189	\$10,839	\$0.66	55	\$32,554	\$5,454	\$11,394	\$0.69
56*	\$27,812	\$4,824	\$9,793	\$0.60	56*	\$29,316	\$5,085	\$10,322	\$0.63	56*	\$30,817	\$5,346	\$10,851	\$0.67
57*	\$26,403	\$4,744	\$9,360	\$0.61	57*	\$27,831	\$5,000	\$9,866	\$0.64	57*	\$29,255	\$5,256	\$10,371	\$0.67
58*	\$25,000	\$4,654	\$8,930	\$0.57	58*	\$26,352	\$4,905	\$9,413	\$0.60	58*	\$27,700	\$5,156	\$9,894	\$0.63
59*	\$23,701	\$4,572	\$8,534	\$0.57	59*	\$24,983	\$4,819	\$8,996	\$0.60	59*	\$26,262	\$5,066	\$9,457	\$0.63
60*	\$22,476	\$4,494	\$8,164	\$0.56	60*	\$23,691	\$4,737	\$8,605	\$0.59	60*	\$24,904	\$4,980	\$9,046	\$0.62
61*	\$21,222	\$4,399	\$7,781	N/A	61*	\$22,370	\$4,637	\$8,202	N/A	61*	\$23,515	\$4,875	\$8,622	N/A
62*	\$20,106	\$4,321	\$7,444	N/A	62*	\$21,193	\$4,554	\$7,847	N/A	62*	\$22,278	\$4,788	\$8,249	N/A
63*	\$18,959	\$4,223	\$7,092	N/A	63*	\$19,984	\$4,451	\$7,475	N/A	63*	\$21,007	\$4,679	\$7,858	N/A
64*	\$17,915	\$4,135	\$6,773	N/A	64*	\$18,883	\$4,359	\$7,139	N/A	64*	\$19,850	\$4,582	\$7,505	N/A
65*	\$16,939	\$4,053	\$6,478	N/A	65*	\$17,855	\$4,272	\$6,828	N/A	65*	\$18,769	\$4,491	\$7,178	N/A
66*	\$15,836	\$3,953	\$6,169	N/A	66*	\$16,692	\$4,167	\$6,502	N/A	66*	\$17,547	\$4,380	\$6,835	N/A
67*	\$14,868	\$3,877	\$5,910	N/A	67*	\$15,672	\$4,087	\$6,229	N/A	67*	\$16,475	\$4,296	\$6,549	N/A
68*	\$13,914	\$3,788	\$5,643	N/A	68*	\$14,667	\$3,993	\$5,948	N/A	68*	\$15,417	\$4,197	\$6,253	N/A
69*	\$13,051	\$3,705	\$5,399	N/A	69*	\$13,757	\$3,906	\$5,691	N/A	69*	\$14,461	\$4,106	\$5,982	N/A
70*	\$12,259	\$3,627	\$5,172	N/A	70*	\$12,922	\$3,823	\$5,451	N/A	70*	\$13,583	\$4,019	\$5,730	N/A
71*	\$11,521	\$3,549	\$4,955	N/A	71*	\$12,144	\$3,741	\$5,223	N/A	71*	\$12,766	\$3,933	\$5,490	N/A
72*	\$10,867	\$3,482	\$4,764	N/A	72*	\$11,455	\$3,671	\$5,021	N/A	72*	\$12,042	\$3,859	\$5,279	N/A

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

\$22.00 PER WEEK					\$23.00 PER WEEK					\$24.00 PER WEEK				
Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18	\$176,169	\$78,610	\$152,562	\$3.06	18	\$184,367	\$82,268	\$159,661	\$3.20	18	\$192,547	\$85,918	\$166,745	\$3.34
19	\$170,531	\$75,668	\$146,852	\$2.93	19	\$178,467	\$79,189	\$153,686	\$3.06	19	\$186,386	\$82,703	\$160,505	\$3.20
20	\$165,500	\$73,000	\$141,675	\$2.77	20	\$173,202	\$76,398	\$148,268	\$2.90	20	\$180,887	\$79,787	\$154,847	\$3.03
21	\$160,757	\$70,468	\$136,760	\$2.66	21	\$168,239	\$73,748	\$143,125	\$2.79	21	\$175,703	\$77,019	\$149,475	\$2.91
22	\$156,050	\$67,955	\$131,883	\$2.55	22	\$163,312	\$71,117	\$138,021	\$2.67	22	\$170,558	\$74,273	\$144,144	\$2.79
23	\$151,826	\$65,657	\$127,423	\$2.42	23	\$158,892	\$68,713	\$133,354	\$2.54	23	\$165,942	\$71,762	\$139,271	\$2.65
24	\$147,621	\$63,371	\$122,986	\$2.33	24	\$154,490	\$66,319	\$128,709	\$2.43	24	\$161,345	\$69,262	\$134,420	\$2.54
25	\$143,836	\$61,268	\$118,906	\$2.27	25	\$150,529	\$64,119	\$124,439	\$2.37	25	\$157,208	\$66,964	\$129,960	\$2.48
26	\$138,060	\$58,326	\$113,196	\$2.18	26	\$144,485	\$61,041	\$118,464	\$2.28	26	\$150,895	\$63,749	\$123,719	\$2.38
27	\$132,730	\$55,590	\$107,886	\$2.09	27	\$138,907	\$58,177	\$112,907	\$2.19	27	\$145,070	\$60,758	\$117,916	\$2.29
28	\$127,035	\$52,718	\$102,312	\$2.00	28	\$132,946	\$55,171	\$107,073	\$2.10	28	\$138,845	\$57,619	\$111,824	\$2.19
29	\$121,669	\$50,001	\$97,039	\$1.92	29	\$127,331	\$52,328	\$101,555	\$2.01	29	\$132,981	\$54,650	\$106,061	\$2.10
30	\$116,866	\$47,529	\$92,242	\$1.86	30	\$122,305	\$49,741	\$96,535	\$1.95	30	\$127,731	\$51,948	\$100,818	\$2.04
31	\$111,721	\$44,936	\$87,210	\$1.78	31	\$116,920	\$47,028	\$91,268	\$1.87	31	\$122,108	\$49,114	\$95,318	\$1.95
32	\$107,010	\$42,535	\$82,550	\$1.73	32	\$111,990	\$44,515	\$86,392	\$1.81	32	\$116,959	\$46,490	\$90,225	\$1.89
33	\$101,992	\$40,032	\$77,691	\$1.65	33	\$106,739	\$41,895	\$81,307	\$1.73	33	\$111,475	\$43,754	\$84,915	\$1.80
34	\$97,335	\$37,693	\$73,152	\$1.59	34	\$101,865	\$39,447	\$76,557	\$1.67	34	\$106,384	\$41,197	\$79,953	\$1.74
35	\$93,166	\$35,563	\$69,019	\$1.53	35	\$97,502	\$37,218	\$72,231	\$1.60	35	\$101,828	\$38,870	\$75,436	\$1.67
36	\$88,744	\$33,359	\$64,741	\$1.47	36	\$92,874	\$34,911	\$67,754	\$1.54	36	\$96,995	\$36,460	\$70,760	\$1.61
37	\$84,723	\$31,327	\$60,798	\$1.42	37	\$88,666	\$32,785	\$63,627	\$1.49	37	\$92,600	\$34,240	\$66,451	\$1.55
38	\$80,500	\$29,246	\$56,758	\$1.37	38	\$84,246	\$30,607	\$59,399	\$1.43	38	\$87,984	\$31,965	\$62,035	\$1.49
39	\$76,678	\$27,334	\$53,049	\$1.30	39	\$80,246	\$28,606	\$55,517	\$1.36	39	\$83,806	\$29,875	\$57,980	\$1.42
40	\$73,202	\$25,568	\$49,621	\$1.26	40	\$76,608	\$26,758	\$51,930	\$1.32	40	\$80,007	\$27,945	\$54,234	\$1.38
41	\$69,616	\$23,786	\$46,163	\$1.21	41	\$72,855	\$24,893	\$48,311	\$1.27	41	\$76,088	\$25,998	\$50,455	\$1.32
42	\$66,365	\$22,143	\$42,974	\$1.17	42	\$69,453	\$23,174	\$44,974	\$1.22	42	\$72,535	\$24,202	\$46,970	\$1.28
43	\$62,954	\$20,472	\$39,731	\$1.12	43	\$65,884	\$21,425	\$41,580	\$1.17	43	\$68,807	\$22,375	\$43,425	\$1.22
44	\$59,911	\$18,947	\$36,772	\$1.08	44	\$62,699	\$19,829	\$38,483	\$1.13	44	\$65,481	\$20,709	\$40,191	\$1.18
45	\$57,118	\$17,527	\$34,015	\$1.04	45	\$59,776	\$18,342	\$35,598	\$1.09	45	\$62,428	\$19,156	\$37,177	\$1.14
46	\$54,185	\$15,277	\$31,916	\$1.02	46	\$56,706	\$15,988	\$33,401	\$1.07	46	\$59,222	\$16,698	\$34,883	\$1.11
47	\$51,563	\$14,028	\$29,305	\$0.98	47	\$53,963	\$14,681	\$30,669	\$1.02	47	\$56,357	\$15,332	\$32,030	\$1.07
48	\$48,868	\$12,781	\$26,701	\$0.94	48	\$51,142	\$13,376	\$27,943	\$0.98	48	\$53,411	\$13,969	\$29,183	\$1.02
49	\$46,441	\$11,628	\$24,293	\$0.88	49	\$48,602	\$12,169	\$25,423	\$0.92	49	\$50,758	\$12,709	\$26,551	\$0.96
50	\$44,243	\$10,553	\$22,047	\$0.87	50	\$46,302	\$11,044	\$23,073	\$0.91	50	\$48,356	\$11,534	\$24,096	\$0.95
51	\$41,961	\$9,481	\$19,806	\$0.83	51	\$43,914	\$9,922	\$20,728	\$0.87	51	\$45,862	\$10,362	\$21,647	\$0.91
52	\$39,903	\$8,483	\$17,721	\$0.81	52	\$41,760	\$8,877	\$18,546	\$0.85	52	\$43,613	\$9,271	\$19,369	\$0.89
53	\$37,848	\$7,510	\$15,689	\$0.78	53	\$39,610	\$7,859	\$16,419	\$0.82	53	\$41,367	\$8,208	\$17,147	\$0.85
54	\$35,934	\$6,591	\$13,769	\$0.76	54	\$37,607	\$6,898	\$14,410	\$0.80	54	\$39,275	\$7,204	\$15,050	\$0.83
55	\$34,139	\$5,720	\$11,949	\$0.72	55	\$35,727	\$5,986	\$12,505	\$0.76	55	\$37,313	\$6,251	\$13,060	\$0.79
56*	\$32,317	\$5,606	\$11,379	\$0.70	56*	\$33,821	\$5,867	\$11,909	\$0.73	56*	\$35,321	\$6,127	\$12,437	\$0.76
57*	\$30,680	\$5,512	\$10,876	\$0.71	57*	\$32,107	\$5,768	\$11,382	\$0.74	57*	\$33,532	\$6,024	\$11,888	\$0.77
58*	\$29,049	\$5,407	\$10,376	\$0.66	58*	\$30,401	\$5,659	\$10,859	\$0.69	58*	\$31,750	\$5,910	\$11,341	\$0.72
59*	\$27,540	\$5,312	\$9,917	\$0.66	59*	\$28,822	\$5,560	\$10,378	\$0.69	59*	\$30,101	\$5,806	\$10,839	\$0.72
60*	\$26,116	\$5,222	\$9,486	\$0.65	60*	\$27,332	\$5,465	\$9,928	\$0.68	60*	\$28,544	\$5,707	\$10,368	\$0.71
61*	\$24,660	\$5,112	\$9,042	N/A	61*	\$25,808	\$5,350	\$9,462	N/A	61*	\$26,953	\$5,587	\$9,882	N/A
62*	\$23,363	\$5,021	\$8,650	N/A	62*	\$24,450	\$5,254	\$9,053	N/A	62*	\$25,535	\$5,487	\$9,455	N/A
63*	\$22,030	\$4,907	\$8,240	N/A	63*	\$23,055	\$5,135	\$8,624	N/A	63*	\$24,078	\$5,363	\$9,006	N/A
64*	\$20,816	\$4,805	\$7,870	N/A	64*	\$21,785	\$5,029	\$8,237	N/A	64*	\$22,752	\$5,252	\$8,602	N/A
65*	\$19,682	\$4,709	\$7,527	N/A	65*	\$20,598	\$4,928	\$7,877	N/A	65*	\$21,512	\$5,147	\$8,227	N/A
66*	\$18,401	\$4,593	\$7,168	N/A	66*	\$19,258	\$4,807	\$7,502	N/A	66*	\$20,112	\$5,020	\$7,834	N/A
67*	\$17,277	\$4,505	\$6,867	N/A	67*	\$18,081	\$4,715	\$7,187	N/A	67*	\$18,883	\$4,924	\$7,506	N/A
68*	\$16,168	\$4,401	\$6,557	N/A	68*	\$16,920	\$4,606	\$6,862	N/A	68*	\$17,671	\$4,810	\$7,167	N/A
69*	\$15,165	\$4,306	\$6,273	N/A	69*	\$15,871	\$4,506	\$6,565	N/A	69*	\$16,575	\$4,706	\$6,856	N/A
70*	\$14,245	\$4,215	\$6,009	N/A	70*	\$14,908	\$4,411	\$6,289	N/A	70*	\$15,569	\$4,607	\$6,568	N/A
71*	\$13,388	\$4,124	\$5,758	N/A	71*	\$14,011	\$4,316	\$6,026	N/A	71*	\$14,632	\$4,508	\$6,293	N/A
72*	\$12,628	\$4,047	\$5,536	N/A	72*	\$13,215	\$4,235	\$5,793	N/A	72*	\$13,802	\$4,423	\$6,050	N/A

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

\$25.00 PER WEEK					\$26.00 PER WEEK					\$27.00 PER WEEK				
Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18					18					18				
19	\$194,304	\$86,217	\$167,324	\$3.34	19					19				
20	\$188,572	\$83,177	\$161,425	\$3.16	20	\$196,255	\$86,566	\$168,002	\$3.29	20				
21	\$183,168	\$80,292	\$155,825	\$3.03	21	\$190,631	\$83,563	\$162,174	\$3.16	21	\$198,112	\$86,842	\$168,539	\$3.28
22	\$177,804	\$77,428	\$150,268	\$2.91	22	\$185,049	\$80,583	\$156,391	\$3.03	22	\$192,311	\$83,746	\$162,529	\$3.15
23	\$172,992	\$74,810	\$145,188	\$2.76	23	\$180,040	\$77,858	\$151,103	\$2.87	23	\$187,106	\$80,914	\$157,033	\$2.99
24	\$168,200	\$72,205	\$140,131	\$2.65	24	\$175,053	\$75,147	\$145,840	\$2.76	24	\$181,923	\$78,096	\$151,564	\$2.87
25	\$163,887	\$69,809	\$135,482	\$2.58	25	\$170,564	\$72,653	\$141,001	\$2.69	25	\$177,258	\$75,505	\$146,535	\$2.79
26	\$157,306	\$66,457	\$128,976	\$2.48	26	\$163,715	\$69,165	\$134,231	\$2.58	26	\$170,140	\$71,879	\$139,499	\$2.68
27	\$151,233	\$63,339	\$122,925	\$2.38	27	\$157,395	\$65,920	\$127,934	\$2.48	27	\$163,572	\$68,507	\$132,955	\$2.58
28	\$144,744	\$60,067	\$116,575	\$2.28	28	\$150,641	\$62,515	\$121,324	\$2.37	28	\$156,553	\$64,968	\$126,086	\$2.47
29	\$138,630	\$56,971	\$110,567	\$2.19	29	\$144,279	\$59,293	\$115,072	\$2.27	29	\$149,941	\$61,620	\$119,588	\$2.36
30	\$133,158	\$54,155	\$105,101	\$2.13	30	\$138,583	\$56,362	\$109,383	\$2.21	30	\$144,022	\$58,574	\$113,676	\$2.30
31	\$127,296	\$51,201	\$99,368	\$2.03	31	\$132,482	\$53,287	\$103,416	\$2.11	31	\$137,681	\$55,378	\$107,474	\$2.20
32	\$121,928	\$48,465	\$94,058	\$1.97	32	\$126,896	\$50,440	\$97,891	\$2.05	32	\$131,876	\$52,419	\$101,732	\$2.13
33	\$116,211	\$45,613	\$88,523	\$1.88	33	\$120,945	\$47,471	\$92,129	\$1.95	33	\$125,692	\$49,334	\$95,745	\$2.03
34	\$110,904	\$42,948	\$83,350	\$1.82	34	\$115,423	\$44,698	\$86,746	\$1.89	34	\$119,952	\$46,451	\$90,150	\$1.96
35	\$106,154	\$40,521	\$78,641	\$1.74	35	\$110,479	\$42,172	\$81,845	\$1.81	35	\$114,815	\$43,827	\$85,057	\$1.88
36	\$101,116	\$38,010	\$73,767	\$1.68	36	\$105,236	\$39,558	\$76,772	\$1.74	36	\$109,365	\$41,110	\$79,784	\$1.81
37	\$96,534	\$35,694	\$69,274	\$1.62	37	\$100,467	\$37,149	\$72,096	\$1.68	37	\$104,410	\$38,607	\$74,925	\$1.75
38	\$91,722	\$33,323	\$64,671	\$1.56	38	\$95,459	\$34,680	\$67,305	\$1.62	38	\$99,205	\$36,041	\$69,947	\$1.68
39	\$87,367	\$31,145	\$60,444	\$1.48	39	\$90,926	\$32,413	\$62,906	\$1.54	39	\$94,495	\$33,686	\$65,375	\$1.60
40	\$83,406	\$29,132	\$56,538	\$1.43	40	\$86,805	\$30,319	\$58,842	\$1.49	40	\$90,211	\$31,509	\$61,151	\$1.55
41	\$79,321	\$27,102	\$52,599	\$1.38	41	\$82,552	\$28,206	\$54,741	\$1.44	41	\$85,792	\$29,313	\$56,890	\$1.49
42	\$75,616	\$25,230	\$48,965	\$1.33	42	\$78,697	\$26,258	\$50,960	\$1.38	42	\$81,786	\$27,289	\$52,960	\$1.44
43	\$71,730	\$23,326	\$45,269	\$1.28	43	\$74,653	\$24,276	\$47,114	\$1.33	43	\$77,583	\$25,229	\$48,963	\$1.38
44	\$68,263	\$21,589	\$41,898	\$1.23	44	\$71,044	\$22,468	\$43,605	\$1.28	44	\$73,832	\$23,350	\$45,317	\$1.33
45	\$65,080	\$19,970	\$38,756	\$1.18	45	\$67,732	\$20,784	\$40,335	\$1.23	45	\$70,390	\$21,599	\$41,918	\$1.28
46	\$61,738	\$17,407	\$36,365	\$1.16	46	\$64,254	\$18,116	\$37,847	\$1.21	46	\$66,776	\$18,827	\$39,333	\$1.26
47	\$58,752	\$15,983	\$33,391	\$1.12	47	\$61,145	\$16,635	\$34,751	\$1.16	47	\$63,545	\$17,287	\$36,115	\$1.21
48	\$55,681	\$14,563	\$30,423	\$1.07	48	\$57,949	\$15,156	\$31,662	\$1.11	48	\$60,223	\$15,751	\$32,905	\$1.16
49	\$52,915	\$13,249	\$27,679	\$1.01	49	\$55,071	\$13,789	\$28,807	\$1.05	49	\$57,232	\$14,330	\$29,937	\$1.09
50	\$50,411	\$12,025	\$25,120	\$0.99	50	\$52,465	\$12,514	\$26,144	\$1.03	50	\$54,524	\$13,006	\$27,170	\$1.07
51	\$47,811	\$10,802	\$22,567	\$0.95	51	\$49,759	\$11,243	\$23,487	\$0.99	51	\$51,712	\$11,684	\$24,409	\$1.02
52	\$45,466	\$9,665	\$20,191	\$0.93	52	\$47,318	\$10,059	\$21,014	\$0.97	52	\$49,175	\$10,454	\$21,839	\$1.00
53	\$43,125	\$8,557	\$17,876	\$0.89	53	\$44,882	\$8,905	\$18,604	\$0.93	53	\$46,643	\$9,255	\$19,334	\$0.96
54	\$40,944	\$7,510	\$15,689	\$0.87	54	\$42,612	\$7,816	\$16,328	\$0.90	54	\$44,284	\$8,123	\$16,969	\$0.94
55	\$38,898	\$6,517	\$13,615	\$0.83	55	\$40,483	\$6,783	\$14,169	\$0.86	55	\$42,071	\$7,049	\$14,725	\$0.89
56*	\$36,822	\$6,387	\$12,965	\$0.80	56*	\$38,322	\$6,647	\$13,494	\$0.83	56*	\$39,826	\$6,908	\$14,023	\$0.86
57*	\$34,956	\$6,280	\$12,392	\$0.81	57*	\$36,381	\$6,536	\$12,898	\$0.84	57*	\$37,809	\$6,793	\$13,404	\$0.87
58*	\$33,099	\$6,161	\$11,822	\$0.76	58*	\$34,447	\$6,412	\$12,304	\$0.79	58*	\$35,799	\$6,664	\$12,787	\$0.82
59*	\$31,379	\$6,053	\$11,299	\$0.75	59*	\$32,658	\$6,300	\$11,760	\$0.79	59*	\$33,940	\$6,547	\$12,221	\$0.82
60*	\$29,757	\$5,950	\$10,809	\$0.74	60*	\$30,969	\$6,192	\$11,249	\$0.77	60*	\$32,185	\$6,435	\$11,691	\$0.80
61*	\$28,098	\$5,825	\$10,302	N/A	61*	\$29,243	\$6,062	\$10,722	N/A	61*	\$30,390	\$6,300	\$11,142	N/A
62*	\$26,620	\$5,721	\$9,856	N/A	62*	\$27,704	\$5,954	\$10,258	N/A	62*	\$28,791	\$6,187	\$10,660	N/A
63*	\$25,101	\$5,590	\$9,389	N/A	63*	\$26,124	\$5,818	\$9,772	N/A	63*	\$27,149	\$6,047	\$10,155	N/A
64*	\$23,718	\$5,475	\$8,967	N/A	64*	\$24,685	\$5,698	\$9,333	N/A	64*	\$25,654	\$5,922	\$9,699	N/A
65*	\$22,426	\$5,366	\$8,576	N/A	65*	\$23,340	\$5,584	\$8,926	N/A	65*	\$24,256	\$5,803	\$9,276	N/A
66*	\$20,966	\$5,234	\$8,167	N/A	66*	\$21,821	\$5,447	\$8,500	N/A	66*	\$22,677	\$5,661	\$8,833	N/A
67*	\$19,685	\$5,133	\$7,824	N/A	67*	\$20,487	\$5,342	\$8,143	N/A	67*	\$21,291	\$5,552	\$8,463	N/A
68*	\$18,422	\$5,015	\$7,471	N/A	68*	\$19,173	\$5,219	\$7,776	N/A	68*	\$19,925	\$5,424	\$8,081	N/A
69*	\$17,279	\$4,906	\$7,148	N/A	69*	\$17,983	\$5,106	\$7,439	N/A	69*	\$18,689	\$5,306	\$7,731	N/A
70*	\$16,231	\$4,803	\$6,847	N/A	70*	\$16,892	\$4,998	\$7,126	N/A	70*	\$17,555	\$5,194	\$7,406	N/A
71*	\$15,254	\$4,699	\$6,560	N/A	71*	\$15,875	\$4,891	\$6,828	N/A	71*	\$16,498	\$5,083	\$7,096	N/A
72*	\$14,388	\$4,610	\$6,307	N/A	72*	\$14,974	\$4,798	\$6,564	N/A	72*	\$15,562	\$4,987	\$6,822	N/A

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

\$28.00 PER WEEK					\$29.00 PER WEEK					\$30.00 PER WEEK				
Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
18					18					18				
19					19					19				
20					20					20				
21					21					21				
22	\$199,557	\$86,901	\$168,652	\$3.27	22					22				
23	\$194,155	\$83,962	\$162,949	\$3.10	23					23				
24	\$188,777	\$81,038	\$157,274	\$2.97	24	\$195,630	\$83,980	\$162,983	\$3.08	24				
25	\$183,937	\$78,350	\$152,057	\$2.90	25	\$190,614	\$81,194	\$157,576	\$3.00	25	\$197,308	\$84,045	\$163,110	\$3.11
26	\$176,551	\$74,588	\$144,755	\$2.78	26	\$182,960	\$77,295	\$150,010	\$2.88	26	\$189,385	\$80,009	\$155,278	\$2.98
27	\$169,735	\$71,088	\$137,964	\$2.67	27	\$175,897	\$73,669	\$142,973	\$2.77	27	\$182,074	\$76,256	\$147,994	\$2.87
28	\$162,452	\$67,416	\$130,837	\$2.56	28	\$168,349	\$69,863	\$135,586	\$2.65	28	\$174,261	\$72,317	\$140,348	\$2.75
29	\$155,590	\$63,941	\$124,093	\$2.45	29	\$161,239	\$66,263	\$128,599	\$2.54	29	\$166,901	\$68,590	\$133,115	\$2.63
30	\$149,449	\$60,781	\$117,960	\$2.39	30	\$154,874	\$62,987	\$122,242	\$2.47	30	\$160,313	\$65,199	\$126,535	\$2.56
31	\$142,869	\$57,465	\$111,524	\$2.28	31	\$148,056	\$59,551	\$115,573	\$2.36	31	\$153,255	\$61,642	\$119,632	\$2.45
32	\$136,844	\$54,394	\$105,565	\$2.21	32	\$141,812	\$56,369	\$109,397	\$2.29	32	\$146,792	\$58,348	\$113,239	\$2.37
33	\$130,428	\$51,193	\$99,352	\$2.11	33	\$135,163	\$53,051	\$102,959	\$2.19	33	\$139,909	\$54,914	\$106,574	\$2.26
34	\$124,472	\$48,202	\$93,547	\$2.04	34	\$128,991	\$49,952	\$96,943	\$2.11	34	\$133,521	\$51,706	\$100,348	\$2.19
35	\$119,141	\$45,479	\$88,262	\$1.95	35	\$123,466	\$47,129	\$91,466	\$2.02	35	\$127,802	\$48,785	\$94,678	\$2.09
36	\$113,486	\$42,659	\$82,791	\$1.88	36	\$117,606	\$44,208	\$85,796	\$1.95	36	\$121,736	\$45,761	\$88,809	\$2.02
37	\$108,344	\$40,061	\$77,749	\$1.82	37	\$112,277	\$41,516	\$80,571	\$1.88	37	\$116,220	\$42,974	\$83,400	\$1.95
38	\$102,943	\$37,399	\$72,582	\$1.75	38	\$106,680	\$38,757	\$75,217	\$1.81	38	\$110,427	\$40,118	\$77,859	\$1.87
39	\$98,055	\$34,955	\$67,838	\$1.66	39	\$101,615	\$36,224	\$70,301	\$1.72	39	\$105,183	\$37,496	\$72,769	\$1.79
40	\$93,610	\$32,696	\$63,455	\$1.61	40	\$97,009	\$33,883	\$65,759	\$1.67	40	\$100,415	\$35,073	\$68,067	\$1.72
41	\$89,025	\$30,418	\$59,034	\$1.55	41	\$92,257	\$31,522	\$61,177	\$1.60	41	\$95,496	\$32,629	\$63,325	\$1.66
42	\$84,867	\$28,317	\$54,955	\$1.49	42	\$87,948	\$29,345	\$56,950	\$1.55	42	\$91,037	\$30,375	\$58,951	\$1.60
43	\$80,506	\$26,180	\$50,808	\$1.43	43	\$83,429	\$27,130	\$52,653	\$1.48	43	\$86,358	\$28,083	\$54,501	\$1.53
44	\$76,614	\$24,230	\$47,024	\$1.38	44	\$79,396	\$25,110	\$48,732	\$1.43	44	\$82,184	\$25,992	\$50,443	\$1.48
45	\$73,042	\$22,413	\$43,498	\$1.33	45	\$75,694	\$23,227	\$45,077	\$1.38	45	\$78,352	\$24,042	\$46,660	\$1.43
46	\$69,292	\$19,537	\$40,815	\$1.30	46	\$71,807	\$20,246	\$42,296	\$1.35	46	\$74,329	\$20,957	\$43,781	\$1.40
47	\$65,939	\$17,939	\$37,476	\$1.25	47	\$68,333	\$18,590	\$38,836	\$1.30	47	\$70,733	\$19,243	\$40,200	\$1.34
48	\$62,493	\$16,344	\$34,145	\$1.20	48	\$64,761	\$16,938	\$35,384	\$1.24	48	\$67,035	\$17,532	\$36,627	\$1.29
49	\$59,388	\$14,870	\$31,065	\$1.13	49	\$61,544	\$15,410	\$32,193	\$1.17	49	\$63,706	\$15,951	\$33,324	\$1.21
50	\$56,578	\$13,496	\$28,194	\$1.11	50	\$58,632	\$13,985	\$29,217	\$1.15	50	\$60,691	\$14,477	\$30,243	\$1.19
51	\$53,660	\$12,124	\$25,328	\$1.06	51	\$55,608	\$12,564	\$26,248	\$1.10	51	\$57,561	\$13,005	\$27,169	\$1.14
52	\$51,028	\$10,848	\$22,662	\$1.04	52	\$52,881	\$11,241	\$23,485	\$1.08	52	\$54,738	\$11,636	\$24,309	\$1.12
53	\$48,401	\$9,604	\$20,063	\$1.00	53	\$50,158	\$9,952	\$20,791	\$1.03	53	\$51,919	\$10,302	\$21,521	\$1.07
54	\$45,953	\$8,429	\$17,608	\$0.98	54	\$47,621	\$8,735	\$18,248	\$1.01	54	\$49,293	\$9,041	\$18,888	\$1.05
55	\$43,657	\$7,314	\$15,280	\$0.93	55	\$45,241	\$7,580	\$15,835	\$0.96	55	\$46,830	\$7,846	\$16,391	\$0.99
56*	\$41,327	\$7,169	\$14,552	\$0.89	56*	\$42,827	\$7,429	\$15,080	\$0.93	56*	\$44,331	\$7,690	\$15,609	\$0.96
57*	\$39,233	\$7,049	\$13,909	\$0.90	57*	\$40,657	\$7,304	\$14,413	\$0.94	57*	\$42,085	\$7,561	\$14,920	\$0.97
58*	\$37,148	\$6,915	\$13,269	\$0.85	58*	\$38,497	\$7,166	\$13,751	\$0.88	58*	\$39,848	\$7,417	\$14,233	\$0.91
59*	\$35,218	\$6,794	\$12,682	\$0.85	59*	\$36,497	\$7,040	\$13,142	\$0.88	59*	\$37,779	\$7,288	\$13,604	\$0.91
60*	\$33,398	\$6,678	\$12,131	\$0.83	60*	\$34,610	\$6,920	\$12,572	\$0.86	60*	\$35,825	\$7,163	\$13,013	\$0.89
61*	\$31,535	\$6,537	\$11,562	N/A	61*	\$32,680	\$6,775	\$11,982	N/A	61*	\$33,828	\$7,013	\$12,403	N/A
62*	\$29,876	\$6,420	\$11,062	N/A	62*	\$30,961	\$6,654	\$11,464	N/A	62*	\$32,048	\$6,887	\$11,866	N/A
63*	\$28,172	\$6,274	\$10,538	N/A	63*	\$29,195	\$6,502	\$10,920	N/A	63*	\$30,220	\$6,731	\$11,304	N/A
64*	\$26,620	\$6,145	\$10,065	N/A	64*	\$27,587	\$6,368	\$10,430	N/A	64*	\$28,555	\$6,591	\$10,796	N/A
65*	\$25,170	\$6,022	\$9,625	N/A	65*	\$26,084	\$6,241	\$9,975	N/A	65*	\$27,000	\$6,460	\$10,325	N/A
66*	\$23,532	\$5,874	\$9,166	N/A	66*	\$24,386	\$6,087	\$9,499	N/A	66*	\$25,242	\$6,301	\$9,832	N/A
67*	\$22,093	\$5,761	\$8,782	N/A	67*	\$22,896	\$5,970	\$9,101	N/A	67*	\$23,700	\$6,180	\$9,420	N/A
68*	\$20,676	\$5,628	\$8,385	N/A	68*	\$21,426	\$5,833	\$8,690	N/A	68*	\$22,179	\$6,038	\$8,995	N/A
69*	\$19,393	\$5,506	\$8,022	N/A	69*	\$20,097	\$5,706	\$8,313	N/A	69*	\$20,803	\$5,906	\$8,605	N/A
70*	\$18,216	\$5,390	\$7,685	N/A	70*	\$18,878	\$5,586	\$7,964	N/A	70*	\$19,540	\$5,782	\$8,243	N/A
71*	\$17,120	\$5,274	\$7,363	N/A	71*	\$17,742	\$5,466	\$7,631	N/A	71*	\$18,365	\$5,658	\$7,898	N/A
72*	\$16,148	\$5,174	\$7,079	N/A	72*	\$16,735	\$5,363	\$7,336	N/A	72*	\$17,322	\$5,551	\$7,593	N/A

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

Dependent Children Rates and Values

\$1.00 PER WEEK					\$2.00 PER WEEK					\$3.00 PER WEEK				
Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
0	\$5,765	\$2,759	\$5,354	N/A	0	\$16,761	\$8,020	\$15,565	N/A	0	\$27,783	\$13,294	\$25,801	N/A
1	\$7,147	\$3,412	\$6,623	N/A	1	\$20,778	\$9,921	\$19,253	N/A	1	\$34,442	\$16,445	\$31,915	N/A
2	\$6,993	\$3,330	\$6,464	N/A	2	\$20,330	\$9,682	\$18,791	N/A	2	\$33,699	\$16,049	\$31,148	N/A
3	\$6,863	\$3,260	\$6,326	N/A	3	\$19,953	\$9,477	\$18,392	N/A	3	\$33,075	\$15,709	\$30,487	N/A
4	\$6,721	\$3,183	\$6,177	N/A	4	\$19,540	\$9,253	\$17,958	N/A	4	\$32,389	\$15,338	\$29,767	N/A
5	\$6,601	\$3,116	\$6,048	\$0.10	5	\$19,192	\$9,060	\$17,583	\$0.30	5	\$31,812	\$15,017	\$29,145	\$0.50
6	\$6,422	\$3,022	\$5,864	\$0.10	6	\$18,669	\$8,784	\$17,048	\$0.30	6	\$30,946	\$14,561	\$28,259	\$0.49
7	\$6,236	\$2,924	\$5,675	\$0.10	7	\$18,131	\$8,502	\$16,499	\$0.29	7	\$30,054	\$14,092	\$27,350	\$0.48
8	\$6,076	\$2,837	\$5,509	\$0.10	8	\$17,663	\$8,253	\$16,016	\$0.29	8	\$29,279	\$13,680	\$26,549	\$0.48
9	\$5,910	\$2,751	\$5,339	\$0.10	9	\$17,181	\$7,997	\$15,520	\$0.29	9	\$28,479	\$13,256	\$25,726	\$0.47
10	\$5,765	\$2,673	\$5,187	\$0.10	10	\$16,761	\$7,771	\$15,081	\$0.28	10	\$27,783	\$12,880	\$24,998	\$0.47
11	\$5,531	\$2,554	\$4,956	\$0.09	11	\$16,082	\$7,425	\$14,409	\$0.27	11	\$26,657	\$12,307	\$23,885	\$0.45
12	\$5,305	\$2,439	\$4,733	\$0.09	12	\$15,424	\$7,090	\$13,760	\$0.27	12	\$25,567	\$11,753	\$22,809	\$0.44
13	\$5,107	\$2,337	\$4,535	\$0.09	13	\$14,847	\$6,794	\$13,185	\$0.26	13	\$24,611	\$11,262	\$21,857	\$0.43
14	\$4,913	\$2,238	\$4,343	\$0.09	14	\$14,285	\$6,506	\$12,627	\$0.25	14	\$23,678	\$10,784	\$20,930	\$0.42
15	\$4,743	\$2,150	\$4,172	\$0.09	15	\$13,788	\$6,249	\$12,128	\$0.25	15	\$22,856	\$10,359	\$20,105	\$0.41
16	\$4,583	\$2,067	\$4,011	\$0.08	16	\$13,325	\$6,009	\$11,663	\$0.24	16	\$22,089	\$9,962	\$19,333	\$0.39
17	\$4,427	\$1,986	\$3,855	\$0.08	17	\$12,871	\$5,774	\$11,207	\$0.23	17	\$21,335	\$9,572	\$18,576	\$0.38
18	\$4,288	\$1,913	\$3,713	\$0.08	18	\$12,466	\$5,563	\$10,796	\$0.22	18	\$20,665	\$9,221	\$17,896	\$0.36
19	\$4,151	\$1,842	\$3,575	\$0.07	19	\$12,067	\$5,354	\$10,391	\$0.21	19	\$20,003	\$8,876	\$17,225	\$0.34
20	\$4,028	\$1,777	\$3,448	\$0.07	20	\$11,711	\$5,166	\$10,025	\$0.20	20	\$19,413	\$8,563	\$16,618	\$0.33
21	\$3,913	\$1,715	\$3,329	\$0.07	21	\$11,376	\$4,987	\$9,678	\$0.19	21	\$18,857	\$8,266	\$16,042	\$0.31
22	\$3,798	\$1,654	\$3,210	\$0.06	22	\$11,043	\$4,809	\$9,333	\$0.18	22	\$18,305	\$7,971	\$15,470	\$0.30
23	\$3,695	\$1,598	\$3,101	\$0.06	23	\$10,744	\$4,646	\$9,017	\$0.17	23	\$17,809	\$7,702	\$14,947	\$0.29
24	\$3,593	\$1,542	\$2,993	\$0.06	24	\$10,446	\$4,484	\$8,703	\$0.17	24	\$17,316	\$7,433	\$14,426	\$0.27
25	\$3,501	\$1,491	\$2,894	\$0.06	25	\$10,178	\$4,335	\$8,414	\$0.16	25	\$16,872	\$7,187	\$13,948	\$0.27
\$4.00 PER WEEK					\$5.00 PER WEEK									
Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB	Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB					
0	\$38,781	\$18,557	\$36,015	N/A	0	\$49,778	\$23,819	\$46,227	N/A					
1	\$48,075	\$22,954	\$44,548	N/A	1	\$61,709	\$29,464	\$57,181	N/A					
2	\$47,039	\$22,403	\$43,478	N/A	2	\$60,378	\$28,756	\$55,807	N/A					
3	\$46,167	\$21,927	\$42,555	N/A	3	\$59,260	\$28,146	\$54,623	N/A					
4	\$45,211	\$21,410	\$41,551	N/A	4	\$58,032	\$27,481	\$53,334	N/A					
5	\$44,405	\$20,962	\$40,682	\$0.69	5	\$56,998	\$26,907	\$52,220	\$0.89					
6	\$43,196	\$20,325	\$39,445	\$0.68	6	\$55,446	\$26,088	\$50,631	\$0.87					
7	\$41,950	\$19,670	\$38,175	\$0.67	7	\$53,847	\$25,249	\$49,001	\$0.86					
8	\$40,870	\$19,095	\$37,059	\$0.67	8	\$52,460	\$24,510	\$47,568	\$0.86					
9	\$39,752	\$18,503	\$35,909	\$0.66	9	\$51,026	\$23,751	\$46,094	\$0.85					
10	\$38,781	\$17,979	\$34,893	\$0.65	10	\$49,778	\$23,078	\$44,788	\$0.84					
11	\$37,210	\$17,179	\$33,340	\$0.63	11	\$47,762	\$22,051	\$42,795	\$0.81					
12	\$35,688	\$16,405	\$31,838	\$0.61	12	\$45,808	\$21,057	\$40,866	\$0.79					
13	\$34,353	\$15,720	\$30,508	\$0.60	13	\$44,095	\$20,178	\$39,160	\$0.77					
14	\$33,052	\$15,054	\$29,216	\$0.58	14	\$42,425	\$19,323	\$37,501	\$0.75					
15	\$31,904	\$14,460	\$28,064	\$0.57	15	\$40,951	\$18,561	\$36,022	\$0.73					
16	\$30,833	\$13,905	\$26,986	\$0.55	16	\$39,576	\$17,848	\$34,638	\$0.70					
17	\$29,780	\$13,361	\$25,929	\$0.53	17	\$38,226	\$17,150	\$33,283	\$0.68					
18	\$28,845	\$12,871	\$24,980	\$0.50	18	\$37,025	\$16,521	\$32,064	\$0.64					
19	\$27,922	\$12,390	\$24,045	\$0.48	19	\$35,840	\$15,903	\$30,863	\$0.62					
20	\$27,098	\$11,953	\$23,197	\$0.45	20	\$34,783	\$15,342	\$29,776	\$0.58					
21	\$26,322	\$11,538	\$22,393	\$0.44	21	\$33,786	\$14,810	\$28,743	\$0.56					
22	\$25,551	\$11,127	\$21,594	\$0.42	22	\$32,797	\$14,282	\$27,718	\$0.54					
23	\$24,859	\$10,750	\$20,863	\$0.40	23	\$31,909	\$13,799	\$26,780	\$0.51					
24	\$24,171	\$10,376	\$20,137	\$0.38	24	\$31,025	\$13,318	\$25,848	\$0.49					
25	\$23,551	\$10,032	\$19,469	\$0.37	25	\$30,230	\$12,877	\$24,990	\$0.48					

A statement of Policy Cost and Benefit Information along with an illustration of your policy will be provided to you when your policy is delivered. This illustration will show the policy values based upon the guaranteed interest rate and the values based on the current interest rate.



- Over a Century of Service -

BOSTON MUTUAL LIFE INSURANCE COMPANY

120 Royall Street • Canton, Massachusetts 02021

781-828-7000 • 800-669-2668

www.bostonmutual.com

Catastrophic Loss Coverage

FINANCIAL PROTECTION FOR AN UNEXPECTED LOSS OF INDEPENDENCE.



This insurance coverage is offered in conjunction with the Employee Life Option Permanent Life Insurance plan.

BOSTON MUTUAL LIFE INSURANCE COMPANY - 120 Royall Street • Canton, MA 02021



Approved for use in: AK, AL, AR, AZ, CO, DC, DE, GA, IA, ID, IN, KY, LA, ME, MI, MS, MT, NE, NM, ND, NV, OH, OK, RI, SC, SD, WV, WI, WY.

We often take for granted the simple activities of our daily lives such as dressing, eating and bathing. Would you be surprised to learn that a person age 45 today has a 31% chance of being unable to perform two or more activities of daily living for more than 90 days? *

Boston Mutual's Catastrophic Loss coverage is designed to help provide financial assistance should you lose (*either temporarily or permanently*), the ability to care for yourself. There is no requirement that you be confined in a Nursing Home, Assisted Living Facility or receiving Home Health Care!

BENEFITS

This coverage provides a monthly benefit payable to you for up to the maximum benefit period after you have satisfied the elimination period and continue to qualify for benefits. The benefits paid under this coverage will not reduce the face amount of your life insurance coverage with us.

You qualify for benefits when you:

- are unable to perform 2 or more activities of daily living (*Bathing, Transferring, Dressing, Toileting, Eating and Continence*)
- are under the regular care and attendance of a Physician and
- have satisfied the elimination period.

The diagnosis of this loss must occur after the effective date of this coverage.

ELIGIBILITY

You and your spouse can purchase this rider as long as you are eligible and apply for the ELO Life insurance policy this rider will be attached to. The total face amount of any ELO Life insurance coverage you have with us (*including the new policy you are applying for*) will help determine how much Catastrophic Loss coverage you can purchase.

LIMITATIONS & EXCLUSIONS

Pre-Existing Conditions-Limitations: Benefits will not be payable for any pre-existing conditions during the first six (6) months this coverage is in force. A **Pre-Existing Condition** means an Injury or Sickness for which, during a six-month period immediately preceding the Effective Date of this coverage, You have 1) received a diagnosis or advice from a Physician; 2) received treatment; 3) incurred expenses; or 4) taken prescription drugs.

Exclusions: This benefit is not payable for any Catastrophic Loss which is due to 1) an intentionally self-inflicted injury while sane or insane; 2) active participation in a riot; 3) commission of a felony; 4) war, declared or undeclared or any act of war, while serving in the military or any auxiliary unit thereto; 5) a Pre-Existing Condition, except as provided for under the Pre-Existing Condition Limitation; 6) the voluntary use of alcohol or any controlled substance (*as defined in Title II of the Comprehensive Drug Abuse and Prevention and Control Act of 1970 and all amendments*) unless prescribed by a Physician. No benefits are payable during any period in which You are incarcerated. In addition, no benefits are payable to You for any period of thirty (30) or more consecutive days during which You are outside of the United States, its territories or possessions, Canada or Mexico.

Exclusions vary slightly in the states of AL, DC & SD. Please refer to the Rider for specific policy language.

Benefits are subject to the limitations and provisions shown in the policy and rider. This brochure provides a general description of the important features of the CATLOSS-Rider 8/09. This brochure is not the insurance contract and only the actual provisions will control. This rider is not a Long-Term Care or Disability Income product.

* Statistics compiled by DaVinci Consulting Group, LLC 9/2009

CATASTROPHIC LOSS RIDER - OPTIONAL RATES

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

	12-Month Maximum Benefit Period			24-Month Maximum Benefit Period			36-Month Maximum Benefit Period		
Monthly Benefit	\$1,000	\$2,000	\$3,000	\$1,000	\$2,000	\$3,000	\$1,000	\$2,000	\$3,000
Minimum ELO Face Amount In Force to Qualify	\$8,000	\$10,000	\$15,000	\$10,000	\$20,000	\$30,000	\$15,000	\$30,000	\$50,000
Code for Application	CE1	CE1	CE1	CE2	CE2	CE2	CE3	CE3	CE3
<u>AGE</u>									
18 - 25	\$0.19	\$0.38	\$0.57	\$0.30	\$0.59	\$0.89	\$0.37	\$0.74	\$1.10
26	\$0.20	\$0.40	\$0.61	\$0.32	\$0.64	\$0.96	\$0.40	\$0.80	\$1.20
27	\$0.22	\$0.43	\$0.65	\$0.34	\$0.68	\$1.02	\$0.43	\$0.86	\$1.29
28	\$0.23	\$0.46	\$0.69	\$0.37	\$0.73	\$1.10	\$0.46	\$0.91	\$1.37
29	\$0.24	\$0.49	\$0.73	\$0.39	\$0.78	\$1.16	\$0.49	\$0.97	\$1.46
30	\$0.26	\$0.52	\$0.78	\$0.41	\$0.82	\$1.24	\$0.52	\$1.03	\$1.55
31	\$0.27	\$0.55	\$0.82	\$0.44	\$0.87	\$1.31	\$0.55	\$1.10	\$1.64
32	\$0.29	\$0.57	\$0.86	\$0.46	\$0.92	\$1.38	\$0.58	\$1.16	\$1.73
33	\$0.30	\$0.60	\$0.90	\$0.48	\$0.97	\$1.45	\$0.61	\$1.21	\$1.82
34	\$0.32	\$0.63	\$0.95	\$0.51	\$1.01	\$1.52	\$0.64	\$1.27	\$1.91
35	\$0.33	\$0.66	\$0.99	\$0.53	\$1.06	\$1.59	\$0.67	\$1.33	\$2.00
36	\$0.36	\$0.72	\$1.08	\$0.58	\$1.16	\$1.74	\$0.73	\$1.46	\$2.19
37	\$0.39	\$0.78	\$1.18	\$0.63	\$1.26	\$1.89	\$0.80	\$1.59	\$2.39
38	\$0.42	\$0.85	\$1.27	\$0.68	\$1.36	\$2.04	\$0.86	\$1.72	\$2.58
39	\$0.46	\$0.91	\$1.37	\$0.73	\$1.46	\$2.19	\$0.93	\$1.85	\$2.78
40	\$0.49	\$0.98	\$1.47	\$0.78	\$1.56	\$2.34	\$0.99	\$1.98	\$2.97
41	\$0.52	\$1.04	\$1.56	\$0.83	\$1.66	\$2.50	\$1.05	\$2.10	\$3.16
42	\$0.55	\$1.10	\$1.65	\$0.88	\$1.77	\$2.65	\$1.12	\$2.23	\$3.35
43	\$0.58	\$1.17	\$1.75	\$0.93	\$1.87	\$2.80	\$1.18	\$2.36	\$3.54
44	\$0.61	\$1.23	\$1.84	\$0.99	\$1.97	\$2.95	\$1.25	\$2.49	\$3.74
45	\$0.65	\$1.29	\$1.94	\$1.03	\$2.07	\$3.10	\$1.31	\$2.62	\$3.93
46	\$0.72	\$1.45	\$2.17	\$1.16	\$2.32	\$3.48	\$1.47	\$2.94	\$4.41
47	\$0.80	\$1.60	\$2.40	\$1.29	\$2.57	\$3.85	\$1.63	\$3.26	\$4.89
48	\$0.88	\$1.75	\$2.63	\$1.41	\$2.82	\$4.23	\$1.79	\$3.57	\$5.36
49	\$0.95	\$1.91	\$2.86	\$1.53	\$3.07	\$4.60	\$1.95	\$3.89	\$5.84
50	\$1.03	\$2.06	\$3.09	\$1.66	\$3.33	\$4.99	\$2.11	\$4.21	\$6.32
51	\$1.11	\$2.21	\$3.32	\$1.79	\$3.57	\$5.36	\$2.27	\$4.53	\$6.80
52	\$1.18	\$2.37	\$3.55	\$1.91	\$3.83	\$5.74	\$2.43	\$4.85	\$7.28
53	\$1.26	\$2.52	\$3.78	\$2.04	\$4.08	\$6.11	\$2.58	\$5.17	\$7.75
54	\$1.34	\$2.67	\$4.01	\$2.16	\$4.33	\$6.49	\$2.74	\$5.49	\$8.23
55	\$1.41	\$2.83	\$4.24	\$2.29	\$4.58	\$6.87	\$2.90	\$5.80	\$8.71
56	\$1.62	\$3.24	\$4.86	\$2.63	\$5.25	\$7.88	\$3.33	\$6.66	\$9.99
57	\$1.83	\$3.65	\$5.48	\$2.96	\$5.93	\$8.89	\$3.76	\$7.51	\$11.27
58	\$2.03	\$4.06	\$6.10	\$3.30	\$6.60	\$9.89	\$4.18	\$8.37	\$12.55
59	\$2.24	\$4.47	\$6.71	\$3.63	\$7.27	\$10.90	\$4.61	\$9.22	\$13.84
60	\$2.44	\$4.89	\$7.33	\$3.97	\$7.95	\$11.92	\$5.04	\$10.08	\$15.12
61	\$2.65	\$5.30	\$7.95	\$4.31	\$8.62	\$12.93	\$5.47	\$10.93	\$16.40
62	\$2.86	\$5.71	\$8.57	\$4.65	\$9.29	\$13.94	\$5.90	\$11.79	\$17.69
63	\$3.06	\$6.12	\$9.19	\$4.98	\$9.97	\$14.95	\$6.32	\$12.65	\$18.97
64	\$3.27	\$6.54	\$9.80	\$5.32	\$10.64	\$15.96	\$6.75	\$13.50	\$20.25
65	\$3.47	\$6.95	\$10.42	\$5.66	\$11.31	\$16.97	\$7.18	\$14.35	\$21.53
66	\$3.68	\$7.36	\$11.04	\$5.99	\$11.99	\$17.98	\$7.61	\$15.21	\$22.82
67	\$3.89	\$7.77	\$11.66	\$6.33	\$12.66	\$18.99	\$8.03	\$16.06	\$24.09
68	\$4.09	\$8.18	\$12.28	\$6.67	\$13.33	\$20.00	\$8.46	\$16.92	\$25.38
69	\$4.30	\$8.59	\$12.89	\$7.00	\$14.01	\$21.01	\$8.89	\$17.78	\$26.66
70	\$4.50	\$9.01	\$13.51	\$7.34	\$14.68	\$22.02	\$9.32	\$18.63	\$27.95

CATASTROPHIC LOSS RIDER - OPTIONAL RATES

Rider Form: CATLOSS - Rider 8/09 – *Weekly Premium Rates for 180-Day Elimination Period*

	12-Month Maximum Benefit Period			24-Month Maximum Benefit Period			36-Month Maximum Benefit Period		
Monthly Benefit	\$1,000	\$2,000	\$3,000	\$1,000	\$2,000	\$3,000	\$1,000	\$2,000	\$3,000
Minimum ELO Face Amount In Force to Qualify	\$8,000	\$10,000	\$15,000	\$10,000	\$20,000	\$30,000	\$15,000	\$30,000	\$50,000
Code for Application	CE6	CE6	CE6	CE7	CE7	CE7	CE8	CE8	CE8
AGE									
18 - 25	\$0.16	\$0.33	\$0.49	\$0.26	\$0.52	\$0.78	\$0.32	\$0.64	\$0.96
26	\$0.18	\$0.36	\$0.53	\$0.28	\$0.56	\$0.84	\$0.35	\$0.69	\$1.04
27	\$0.19	\$0.38	\$0.57	\$0.30	\$0.60	\$0.90	\$0.37	\$0.75	\$1.12
28	\$0.20	\$0.40	\$0.61	\$0.32	\$0.64	\$0.96	\$0.40	\$0.80	\$1.20
29	\$0.21	\$0.43	\$0.64	\$0.34	\$0.68	\$1.02	\$0.43	\$0.85	\$1.28
30	\$0.23	\$0.45	\$0.68	\$0.36	\$0.72	\$1.08	\$0.45	\$0.90	\$1.36
31	\$0.24	\$0.48	\$0.72	\$0.38	\$0.76	\$1.15	\$0.48	\$0.96	\$1.44
32	\$0.25	\$0.50	\$0.75	\$0.40	\$0.81	\$1.21	\$0.51	\$1.01	\$1.52
33	\$0.26	\$0.53	\$0.79	\$0.42	\$0.84	\$1.27	\$0.53	\$1.06	\$1.59
34	\$0.28	\$0.55	\$0.83	\$0.44	\$0.89	\$1.33	\$0.56	\$1.11	\$1.67
35	\$0.29	\$0.58	\$0.87	\$0.46	\$0.93	\$1.39	\$0.58	\$1.17	\$1.75
36	\$0.32	\$0.63	\$0.95	\$0.51	\$1.02	\$1.52	\$0.64	\$1.28	\$1.92
37	\$0.34	\$0.69	\$1.03	\$0.55	\$1.10	\$1.65	\$0.70	\$1.39	\$2.09
38	\$0.37	\$0.74	\$1.11	\$0.60	\$1.19	\$1.79	\$0.75	\$1.50	\$2.25
39	\$0.40	\$0.80	\$1.20	\$0.64	\$1.28	\$1.92	\$0.81	\$1.62	\$2.42
40	\$0.43	\$0.85	\$1.28	\$0.69	\$1.37	\$2.05	\$0.87	\$1.73	\$2.59
41	\$0.45	\$0.91	\$1.36	\$0.73	\$1.46	\$2.19	\$0.92	\$1.84	\$2.76
42	\$0.48	\$0.97	\$1.45	\$0.77	\$1.54	\$2.31	\$0.98	\$1.95	\$2.93
43	\$0.51	\$1.02	\$1.53	\$0.82	\$1.63	\$2.45	\$1.03	\$2.07	\$3.10
44	\$0.54	\$1.08	\$1.61	\$0.86	\$1.72	\$2.58	\$1.09	\$2.18	\$3.27
45	\$0.57	\$1.13	\$1.70	\$0.90	\$1.81	\$2.71	\$1.15	\$2.29	\$3.44
46	\$0.63	\$1.26	\$1.90	\$1.02	\$2.03	\$3.04	\$1.29	\$2.57	\$3.86
47	\$0.70	\$1.40	\$2.10	\$1.13	\$2.25	\$3.38	\$1.43	\$2.85	\$4.28
48	\$0.77	\$1.53	\$2.30	\$1.23	\$2.47	\$3.70	\$1.57	\$3.13	\$4.70
49	\$0.84	\$1.67	\$2.50	\$1.34	\$2.69	\$4.03	\$1.71	\$3.41	\$5.11
50	\$0.90	\$1.80	\$2.70	\$1.45	\$2.91	\$4.36	\$1.84	\$3.69	\$5.53
51	\$0.97	\$1.94	\$2.91	\$1.56	\$3.13	\$4.69	\$1.98	\$3.97	\$5.95
52	\$1.04	\$2.07	\$3.11	\$1.67	\$3.34	\$5.02	\$2.12	\$4.25	\$6.37
53	\$1.10	\$2.21	\$3.31	\$1.78	\$3.57	\$5.35	\$2.26	\$4.52	\$6.78
54	\$1.17	\$2.34	\$3.51	\$1.89	\$3.78	\$5.68	\$2.40	\$4.80	\$7.20
55	\$1.24	\$2.48	\$3.72	\$2.00	\$4.00	\$6.01	\$2.54	\$5.08	\$7.62
56	\$1.42	\$2.84	\$4.25	\$2.30	\$4.59	\$6.89	\$2.91	\$5.83	\$8.74
57	\$1.60	\$3.20	\$4.79	\$2.59	\$5.18	\$7.77	\$3.29	\$6.58	\$9.86
58	\$1.78	\$3.55	\$5.33	\$2.89	\$5.77	\$8.66	\$3.66	\$7.32	\$10.99
59	\$1.96	\$3.92	\$5.88	\$3.18	\$6.36	\$9.54	\$4.04	\$8.07	\$12.10
60	\$2.14	\$4.28	\$6.42	\$3.48	\$6.95	\$10.43	\$4.41	\$8.82	\$13.23
61	\$2.32	\$4.64	\$6.96	\$3.77	\$7.54	\$11.31	\$4.78	\$9.57	\$14.35
62	\$2.50	\$5.00	\$7.50	\$4.07	\$8.13	\$12.20	\$5.16	\$10.32	\$15.47
63	\$2.68	\$5.36	\$8.04	\$4.36	\$8.72	\$13.08	\$5.53	\$11.06	\$16.59
64	\$2.86	\$5.72	\$8.58	\$4.65	\$9.31	\$13.96	\$5.91	\$11.81	\$17.72
65	\$3.04	\$6.08	\$9.12	\$4.95	\$9.90	\$14.85	\$6.28	\$12.56	\$18.84
66	\$3.22	\$6.44	\$9.66	\$5.25	\$10.49	\$15.74	\$6.66	\$13.31	\$19.96
67	\$3.40	\$6.80	\$10.20	\$5.54	\$11.08	\$16.62	\$7.03	\$14.05	\$21.08
68	\$3.58	\$7.16	\$10.74	\$5.83	\$11.67	\$17.50	\$7.40	\$14.80	\$22.20
69	\$3.76	\$7.52	\$11.28	\$6.13	\$12.26	\$18.39	\$7.78	\$15.56	\$23.33
70	\$3.94	\$7.88	\$11.82	\$6.43	\$12.85	\$19.27	\$8.15	\$16.30	\$24.45

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