

ELO *Employee Life Option*

LIFE INSURANCE THAT WORKS FOR LIFE

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



ashhra

AMERICAN SOCIETY FOR HEALTHCARE
HUMAN RESOURCES ADMINISTRATION
OF THE AMERICAN HOSPITAL ASSOCIATION

The AHA Voluntary Benefits Program is co-marketed in
conjunction with the American Society for Healthcare
Human Resources Administration (ASHHRA).

THE FACTS

ELO/LIFE PLUS GUARANTEED BENEFITS, LEVEL PREMIUMS & GREATER POLICY VALUES

The Employee Life Option 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. Your policy is an endowment at 95 policy with coverage to age 95.

BASIC PLAN

Traditional whole life insurance provides cash value accumulation based on a low fixed interest rate. The ELO Basic Plan provides *current interest rates* on your policy's value. This means that along with guaranteed premiums and guaranteed coverage, you may also benefit from competitive interest rates. ELO is affordable and is available through the convenience of payroll deduction. The Basic Plan is offered to eligible employees, their spouses, children and grandchildren.

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.

ACCIDENTAL DEATH BENEFIT (ADB)

This option could *double or even triple* your ELO 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.

CHILDREN'S TERM BENEFIT (CTB)

For pennies a week, you can provide level term coverage for all your unmarried, dependent children, age 15 days up to and including age 24. 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-\$10,000 in unit increments of \$1,000.

The weekly cost is 11¢ per unit. One premium covers all children. As many as 10 units of CTB are allowed regardless of the parents' ELO Basic Plan contribution. Any number of CTB units may be split between an Employee's and Spouse's policies, not to exceed the 10 units. If the insured parent dies, coverage on the children will continue without further premium payments until each insured child's 25th birthday.

Additionally, any insured child between the ages of 21-25 may purchase without evidence of insurability a permanent policy up to the lesser of 5 times the children's benefit or \$25,000.

BENEFITS & PLAN HIGHLIGHTS

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 70 may purchase coverage under the Basic Plan. Weekly deductions range from \$2.00-\$20.00 per week for employees and \$2.00-\$15.00 per week for spouses.

Insurance is also available for unmarried dependent children and grandchildren, even if you choose not to buy coverage on yourself.

POLICY VALUES*

As long as premiums are paid, your ELO Basic Plan offers a guaranteed cash value that can grow over the years. The cash value can be used to supplement retirement income, for emergency cash, as an education fund or to provide a paid-up insurance benefit. While this value can never be less than the guaranteed amount, ELO 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

ELO 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 ELO 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.

ACCELERATED DEATH BENEFIT**

This very important feature allows a portion of the policy's death benefit to be paid before the death of the insured.

This benefit is a part of your permanent life insurance policy and is made available at no extra premium cost. With certification from a licensed physician that the insured because of any illness has a life expectancy of no more than 12 months, the policyowner may request the early distribution of a portion of the policy's permanent face amount.

Distribution of the requested face amount (*minimum \$10,000, maximum \$50,000*) will be paid in a lump sum or in six equal installments. The proceeds will be discounted at the current interest rate.

*** May not be available in all states.*

Accelerated benefit payments may be taxable. Consult your tax advisor for specific advice.

QUESTIONS & ANSWERS

CAN I BUY THIS PLAN ON MY OWN?

No! This plan is available only to employees of companies that sponsor the ELO plan as an employee benefit. Because your employer has chosen to offer ELO, 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! ELO coverage is independent of and supplements your present group insurance program.

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

You can take the ELO 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 ELO 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 with the employer-sponsored company and will be subject to the ELO 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 ELO 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 ELO 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.*

** 1 year for Colorado/N. Dakota/West Virginia. Not applicable to Missouri residents unless it can be shown that suicide was contemplated at time of application.*

CONSIDER . . .

IF YOU HAVE A FAMILY

The ELO 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 ELO 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 ELO plan can be continued after retirement.

No matter where you are in your life and career, you will benefit from ELO – Life Insurance that Works for Life. An ELO plan representative will be available to answer any questions you may have about this insurance and to help you decide which coverage is best for you.

THE CHOICES – Employee/Spouse ELO

NO TOBACCO

\$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	15,603	6,891	13,526	0.27	18	25,086	11,079	21,748	0.44	18	34,547	15,257	29,952	0.60
19	15,426	6,775	13,298	0.27	19	24,802	10,893	21,383	0.43	19	34,155	15,001	29,447	0.59
20	15,253	6,660	13,075	0.26	20	24,524	10,708	21,022	0.41	20	33,772	14,746	28,949	0.57
21	14,703	6,380	12,525	0.24	21	23,640	10,259	20,138	0.39	21	32,555	14,127	27,734	0.54
22	14,118	6,087	11,948	0.23	22	22,699	9,786	19,211	0.37	22	31,260	13,477	26,458	0.51
23	13,578	5,814	11,412	0.22	23	21,831	9,348	18,350	0.35	23	30,064	12,873	25,272	0.48
24	13,035	5,541	10,876	0.21	24	20,959	8,909	17,490	0.33	24	28,863	12,269	24,086	0.45
25	12,516	5,280	10,364	0.20	25	20,123	8,488	16,663	0.32	25	27,712	11,690	22,947	0.44
26	12,000	5,021	9,855	0.19	26	19,294	8,073	15,847	0.30	26	26,571	11,118	21,824	0.42
27	11,509	4,774	9,372	0.18	27	18,505	7,677	15,069	0.29	27	25,484	10,572	20,753	0.40
28	11,027	4,533	8,899	0.18	28	17,730	7,289	14,308	0.28	28	24,416	10,037	19,704	0.39
29	10,543	4,292	8,426	0.17	29	16,951	6,901	13,548	0.27	29	23,344	9,504	18,658	0.37
30	10,099	4,069	7,988	0.16	30	16,238	6,543	12,845	0.26	30	22,362	9,011	17,688	0.36
31	9,668	3,853	7,564	0.15	31	15,545	6,196	12,162	0.25	31	21,408	8,532	16,750	0.34
32	9,241	3,640	7,146	0.15	32	14,859	5,853	11,490	0.24	32	20,462	8,061	15,823	0.33
33	8,831	3,436	6,743	0.14	33	14,199	5,524	10,845	0.23	33	19,554	7,607	14,934	0.32
34	8,438	3,239	6,359	0.14	34	13,568	5,209	10,224	0.22	34	18,685	7,173	14,082	0.31
35	8,063	3,052	5,990	0.13	35	12,964	4,907	9,631	0.21	35	17,854	6,758	13,265	0.29
36	7,691	2,867	5,628	0.13	36	12,366	4,610	9,048	0.21	36	17,029	6,348	12,462	0.28
37	7,345	2,694	5,287	0.12	37	11,809	4,331	8,502	0.20	37	16,263	5,965	11,708	0.27
38	7,004	2,525	4,955	0.12	38	11,262	4,059	7,968	0.19	38	15,509	5,590	10,974	0.27
39	6,677	2,362	4,635	0.12	39	10,736	3,798	7,454	0.18	39	14,786	5,231	10,267	0.25
40	6,370	2,208	4,335	0.11	40	10,242	3,551	6,969	0.18	40	14,104	4,890	9,598	0.24
41	6,076	2,061	4,046	0.11	41	9,769	3,314	6,506	0.17	41	13,453	4,564	8,958	0.24
42	5,791	1,919	3,765	0.10	42	9,311	3,085	6,056	0.16	42	12,823	4,249	8,341	0.23
43	5,521	1,784	3,500	0.10	43	8,877	2,868	5,628	0.16	43	12,224	3,949	7,753	0.22
44	5,254	1,651	3,241	0.09	44	8,448	2,655	5,212	0.15	44	11,634	3,657	7,177	0.21
45	5,003	1,526	2,996	0.09	45	8,044	2,454	4,816	0.15	45	11,078	3,379	6,634	0.20
46	4,727	1,256	2,860	0.09	46	7,601	2,020	4,599	0.14	46	10,468	2,782	6,334	0.20
47	4,461	1,145	2,605	0.09	47	7,173	1,841	4,189	0.14	47	9,878	2,535	5,770	0.19
48	4,212	1,040	2,366	0.08	48	6,773	1,672	3,807	0.13	48	9,328	2,303	5,241	0.18
49	3,972	939	2,138	0.08	49	6,387	1,511	3,438	0.12	49	8,796	2,080	4,736	0.17
50	3,745	844	1,922	0.07	50	6,021	1,357	3,090	0.12	50	8,292	1,870	4,255	0.16
51	3,529	754	1,717	0.07	51	5,674	1,213	2,760	0.11	51	7,815	1,670	3,802	0.16
52	3,325	669	1,523	0.07	52	5,346	1,076	2,448	0.11	52	7,362	1,481	3,372	0.15
53	3,132	589	1,339	0.06	53	5,036	947	2,154	0.10	53	6,936	1,304	2,967	0.14
54	2,948	513	1,166	0.06	54	4,740	824	1,876	0.10	54	6,527	1,135	2,582	0.14
55	2,774	441	1,002	0.06	55	4,461	709	1,614	0.09	55	6,143	976	2,222	0.13
56*	2,620	433	952	0.06	56*	4,213	696	1,532	0.09	56*	5,802	958	2,112	0.13
57*	2,472	424	905	0.06	57*	3,975	682	1,456	0.09	57*	5,475	939	2,005	0.13
58*	2,332	416	859	0.06	58*	3,750	669	1,383	0.09	58*	5,165	921	1,906	0.12
59*	2,197	407	817	0.05	59*	3,533	655	1,312	0.09	59*	4,866	902	1,808	0.12
60*	2,069	399	775	0.05	60*	3,326	641	1,246	0.08	60*	4,581	883	1,717	0.12
61*	1,944	389	735	N/A	61*	3,126	626	1,182	N/A	61*	4,305	862	1,628	N/A
62*	1,825	380	695	N/A	62*	2,935	611	1,119	N/A	62*	4,042	841	1,542	N/A
63*	1,713	370	659	N/A	63*	2,754	596	1,060	N/A	63*	3,793	820	1,461	N/A
64*	1,607	361	624	N/A	64*	2,584	580	1,005	N/A	64*	3,559	799	1,385	N/A
65*	1,507	352	592	N/A	65*	2,423	565	953	N/A	65*	3,337	778	1,312	N/A
66*	1,408	341	560	N/A	66*	2,264	548	900	N/A	66*	3,119	756	1,239	N/A
67*	1,315	333	532	N/A	67*	2,115	536	855	N/A	67*	2,912	737	1,178	N/A
68*	1,227	325	507	N/A	68*	1,973	523	814	N/A	68*	2,717	720	1,121	N/A
69*	1,143	317	480	N/A	69*	1,838	509	774	N/A	69*	2,532	701	1,066	N/A
70*	1,064	308	456	N/A	70*	1,711	495	733	N/A	70*	2,357	682	1,010	N/A

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

THE CHOICES – Employee/Spouse ELO

NO TOBACCO

\$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	44,010	19,437	38,156	0.77	18	53,494	23,625	46,380	0.93	18	62,955	27,803	54,582	1.09
19	43,511	19,110	37,514	0.75	19	52,887	23,227	45,598	0.91	19	62,241	27,336	53,663	1.07
20	43,023	18,786	36,878	0.72	20	52,294	22,834	44,825	0.88	20	61,542	26,872	52,752	1.03
21	41,472	17,997	35,329	0.69	21	50,409	21,875	42,942	0.84	21	59,325	25,744	50,540	0.98
22	39,822	17,169	33,704	0.65	22	48,403	20,868	40,967	0.79	22	56,964	24,559	48,213	0.93
23	38,298	16,399	32,192	0.61	23	46,551	19,933	39,130	0.74	23	54,784	23,458	46,050	0.87
24	36,769	15,630	30,682	0.58	24	44,692	18,998	37,294	0.71	24	52,596	22,358	43,890	0.83
25	35,302	14,891	29,233	0.56	25	42,910	18,101	35,533	0.68	25	50,499	21,302	41,817	0.80
26	33,849	14,163	27,802	0.53	26	41,143	17,215	33,794	0.65	26	48,419	20,259	39,770	0.76
27	32,464	13,467	26,438	0.51	27	39,460	16,370	32,135	0.62	27	46,439	19,265	37,818	0.73
28	31,104	12,787	25,101	0.49	28	37,807	15,542	30,511	0.60	28	44,493	18,291	35,906	0.70
29	29,738	12,107	23,768	0.47	29	36,146	14,716	28,890	0.57	29	42,539	17,319	33,998	0.67
30	28,487	11,479	22,535	0.45	30	34,625	13,952	27,390	0.55	30	40,749	16,420	32,235	0.65
31	27,271	10,869	21,338	0.44	31	33,148	13,211	25,935	0.53	31	39,011	15,548	30,523	0.62
32	26,067	10,269	20,158	0.42	32	31,684	12,481	24,502	0.51	32	37,288	14,689	28,835	0.60
33	24,910	9,691	19,025	0.40	33	30,278	11,780	23,124	0.49	33	35,633	13,863	27,215	0.58
34	23,802	9,138	17,937	0.39	34	28,932	11,107	21,805	0.48	34	34,049	13,072	25,660	0.56
35	22,744	8,608	16,899	0.37	35	27,645	10,463	20,541	0.45	35	32,535	12,314	24,174	0.53
36	21,694	8,087	15,876	0.36	36	26,368	9,829	19,296	0.44	36	31,032	11,568	22,710	0.51
37	20,717	7,598	14,916	0.35	37	25,182	9,236	18,132	0.42	37	29,635	10,869	21,338	0.50
38	19,757	7,121	13,980	0.34	38	24,015	8,656	16,991	0.41	38	28,262	10,187	19,997	0.48
39	18,835	6,663	13,079	0.32	39	22,894	8,099	15,898	0.39	39	26,943	9,531	18,711	0.46
40	17,968	6,230	12,229	0.31	40	21,840	7,572	14,863	0.38	40	25,702	8,911	17,492	0.44
41	17,138	5,814	11,412	0.30	41	20,832	7,067	13,874	0.36	41	24,516	8,317	16,326	0.43
42	16,336	5,413	10,627	0.29	42	19,856	6,580	12,916	0.35	42	23,367	7,743	15,201	0.41
43	15,573	5,031	9,877	0.28	43	18,929	6,115	12,005	0.34	43	22,277	7,197	14,129	0.40
44	14,821	4,658	9,144	0.27	44	18,015	5,662	11,115	0.33	44	21,201	6,663	13,081	0.38
45	14,112	4,305	8,451	0.26	45	17,153	5,233	10,271	0.31	45	20,187	6,158	12,089	0.37
46	13,335	3,544	8,069	0.25	46	16,209	4,308	9,809	0.30	46	19,076	5,070	11,544	0.36
47	12,584	3,229	7,352	0.24	47	15,296	3,925	8,937	0.29	47	18,001	4,619	10,517	0.34
48	11,883	2,934	6,678	0.23	48	14,443	3,566	8,117	0.28	48	16,998	4,196	9,554	0.33
49	11,206	2,650	6,034	0.21	49	13,620	3,221	7,334	0.26	49	16,029	3,791	8,632	0.30
50	10,563	2,382	5,421	0.21	50	12,839	2,895	6,589	0.25	50	15,110	3,407	7,755	0.30
51	9,955	2,127	4,843	0.20	51	12,100	2,586	5,886	0.24	51	14,241	3,043	6,928	0.28
52	9,379	1,887	4,296	0.19	52	11,400	2,294	5,223	0.23	52	13,417	2,700	6,145	0.27
53	8,835	1,661	3,780	0.18	53	10,739	2,019	4,595	0.22	53	12,639	2,376	5,408	0.26
54	8,315	1,446	3,290	0.18	54	10,107	1,758	4,000	0.21	54	11,895	2,068	4,709	0.25
55	7,826	1,244	2,832	0.17	55	9,512	1,512	3,443	0.20	55	11,195	1,780	4,051	0.24
56*	7,391	1,220	2,690	0.16	56*	8,984	1,484	3,269	0.20	56*	10,573	1,746	3,847	0.23
57*	6,974	1,197	2,554	0.16	57*	8,478	1,455	3,105	0.20	57*	9,977	1,712	3,654	0.23
58*	6,580	1,173	2,428	0.15	58*	7,998	1,426	2,951	0.18	58*	9,412	1,678	3,473	0.22
59*	6,199	1,149	2,304	0.15	59*	7,535	1,397	2,801	0.18	59*	8,867	1,644	3,297	0.21
60*	5,836	1,124	2,188	0.15	60*	7,093	1,367	2,659	0.18	60*	8,348	1,608	3,130	0.21
61*	5,484	1,098	2,074	N/A	61*	6,666	1,335	2,522	N/A	61*	7,845	1,571	2,967	N/A
62*	5,149	1,072	1,964	N/A	62*	6,258	1,303	2,388	N/A	62*	7,365	1,533	2,812	N/A
63*	4,832	1,045	1,861	N/A	63*	5,873	1,270	2,262	N/A	63*	6,912	1,495	2,663	N/A
64*	4,534	1,018	1,764	N/A	64*	5,511	1,238	2,144	N/A	64*	6,486	1,457	2,523	N/A
65*	4,251	992	1,671	N/A	65*	5,167	1,205	2,032	N/A	65*	6,081	1,419	2,391	N/A
66*	3,973	963	1,579	N/A	66*	4,829	1,170	1,919	N/A	66*	5,683	1,377	2,259	N/A
67*	3,710	940	1,501	N/A	67*	4,510	1,142	1,826	N/A	67*	5,307	1,344	2,149	N/A
68*	3,461	917	1,429	N/A	68*	4,207	1,115	1,736	N/A	68*	4,951	1,312	2,043	N/A
69*	3,225	893	1,358	N/A	69*	3,921	1,086	1,649	N/A	69*	4,614	1,278	1,941	N/A
70*	3,003	869	1,288	N/A	70*	3,650	1,056	1,565	N/A	70*	4,296	1,242	1,843	N/A

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

\$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	72,417	31,982	62,786	1.26	18	81,901	36,171	71,008	1.42	18	91,362	40,349	79,212	1.59
19	71,596	31,444	61,730	1.23	19	80,972	35,562	69,814	1.39	19	90,326	39,670	77,879	1.55
20	70,793	30,911	60,683	1.19	20	80,064	34,959	68,630	1.34	20	89,313	38,998	76,557	1.50
21	68,242	29,614	58,135	1.13	21	77,179	33,492	65,748	1.28	21	86,094	37,360	73,344	1.43
22	65,526	28,251	55,459	1.07	22	74,108	31,951	62,723	1.21	22	82,668	35,641	69,969	1.35
23	63,019	26,984	52,974	1.01	23	71,272	30,518	59,910	1.14	23	79,504	34,043	66,830	1.27
24	60,502	25,718	50,489	0.95	24	68,425	29,086	57,101	1.08	24	76,329	32,446	63,695	1.20
25	58,089	24,504	48,103	0.92	25	65,697	27,713	54,403	1.04	25	73,286	30,914	60,689	1.16
26	55,697	23,304	45,750	0.88	26	62,991	26,356	51,741	0.99	26	70,268	29,401	57,717	1.11
27	53,419	22,160	43,504	0.84	27	60,415	25,063	49,201	0.95	27	67,394	27,958	54,884	1.06
28	51,181	21,040	41,305	0.81	28	57,884	23,796	46,713	0.91	28	64,570	26,544	52,110	1.02
29	48,933	19,922	39,110	0.77	29	55,341	22,531	44,230	0.87	29	61,734	25,134	49,340	0.97
30	46,874	18,888	37,080	0.75	30	53,012	21,362	41,935	0.85	30	59,136	23,829	46,780	0.94
31	44,874	17,885	35,109	0.72	31	50,751	20,227	39,709	0.81	31	56,614	22,564	44,297	0.90
32	42,892	16,896	33,170	0.69	32	48,510	19,110	37,514	0.78	32	54,113	21,317	41,847	0.87
33	40,989	15,947	31,305	0.66	33	46,357	18,035	35,406	0.75	33	51,712	20,119	39,495	0.84
34	39,167	15,037	29,518	0.64	34	44,296	17,006	33,384	0.72	34	49,413	18,970	37,241	0.81
35	37,425	14,165	27,806	0.61	35	42,326	16,020	31,448	0.69	35	47,215	17,870	35,082	0.77
36	35,696	13,307	26,122	0.59	36	40,371	15,050	29,544	0.67	36	45,035	16,788	32,958	0.75
37	34,090	12,503	24,545	0.57	37	38,554	14,140	27,759	0.65	37	43,008	15,774	30,967	0.72
38	32,510	11,718	23,002	0.55	38	36,767	13,252	26,016	0.63	38	41,015	14,783	29,021	0.70
39	30,993	10,964	21,522	0.53	39	35,052	12,400	24,341	0.60	39	39,101	13,832	27,152	0.66
40	29,566	10,251	20,122	0.51	40	33,438	11,593	22,757	0.57	40	37,300	12,932	25,386	0.64
41	28,201	9,567	18,780	0.49	41	31,894	10,820	21,239	0.56	41	35,578	12,069	23,693	0.62
42	26,880	8,907	17,486	0.47	42	30,400	10,074	19,775	0.54	42	33,912	11,237	22,060	0.60
43	25,625	8,279	16,251	0.46	43	28,981	9,363	18,379	0.52	43	32,329	10,445	20,503	0.57
44	24,387	7,665	15,046	0.44	44	27,581	8,669	17,017	0.50	44	30,767	9,670	18,984	0.55
45	23,221	7,084	13,905	0.42	45	26,262	8,011	15,727	0.48	45	29,296	8,937	17,545	0.53
46	21,943	5,832	13,279	0.41	46	24,817	6,596	15,016	0.47	46	27,683	7,358	16,751	0.52
47	20,707	5,314	12,097	0.39	47	23,419	6,010	13,682	0.45	47	26,124	6,704	15,262	0.50
48	19,553	4,827	10,990	0.38	48	22,113	5,459	12,429	0.42	48	24,668	6,090	13,866	0.48
49	18,439	4,361	9,929	0.35	49	20,854	4,932	11,229	0.40	49	23,263	5,502	12,525	0.44
50	17,381	3,919	8,921	0.34	50	19,657	4,432	10,089	0.39	50	21,928	4,944	11,254	0.43
51	16,381	3,501	7,969	0.33	51	18,527	3,959	9,014	0.37	51	20,667	4,417	10,055	0.41
52	15,433	3,106	7,070	0.32	52	17,454	3,512	7,996	0.36	52	19,471	3,918	8,921	0.40
53	14,539	2,733	6,220	0.30	53	16,443	3,091	7,035	0.34	53	18,342	3,448	7,848	0.38
54	13,682	2,379	5,417	0.29	54	15,474	2,691	6,125	0.33	54	17,262	3,002	6,833	0.37
55	12,878	2,047	4,661	0.27	55	14,564	2,315	5,271	0.31	55	16,247	2,583	5,879	0.35
56*	12,162	2,008	4,427	0.26	56*	13,755	2,271	5,007	0.30	56*	15,344	2,534	5,584	0.33
57*	11,477	1,969	4,205	0.27	57*	12,980	2,227	4,756	0.30	57*	14,479	2,484	5,305	0.33
58*	10,827	1,931	3,994	0.25	58*	12,245	2,184	4,518	0.28	58*	13,659	2,436	5,040	0.31
59*	10,200	1,891	3,792	0.25	59*	11,536	2,138	4,290	0.28	59*	12,868	2,385	4,786	0.31
60*	9,603	1,850	3,601	0.24	60*	10,860	2,092	4,072	0.27	60*	12,115	2,334	4,543	0.30
61*	9,024	1,808	3,413	N/A	61*	10,205	2,044	3,861	N/A	61*	11,384	2,280	4,306	N/A
62*	8,473	1,764	3,234	N/A	62*	9,582	1,995	3,657	N/A	62*	10,689	2,225	4,081	N/A
63*	7,951	1,719	3,064	N/A	63*	8,993	1,945	3,465	N/A	63*	10,032	2,169	3,866	N/A
64*	7,461	1,676	2,903	N/A	64*	8,438	1,895	3,284	N/A	64*	9,413	2,114	3,664	N/A
65*	6,995	1,632	2,750	N/A	65*	7,911	1,845	3,111	N/A	65*	8,825	2,059	3,470	N/A
66*	6,537	1,584	2,599	N/A	66*	7,394	1,791	2,940	N/A	66*	8,248	1,998	3,280	N/A
67*	6,105	1,546	2,472	N/A	67*	6,905	1,749	2,795	N/A	67*	7,703	1,951	3,118	N/A
68*	5,696	1,509	2,352	N/A	68*	6,442	1,707	2,659	N/A	68*	7,186	1,904	2,968	N/A
69*	5,308	1,470	2,235	N/A	69*	6,003	1,662	2,527	N/A	69*	6,696	1,854	2,818	N/A
70*	4,941	1,429	2,119	N/A	70*	5,589	1,616	2,398	N/A	70*	6,234	1,803	2,674	N/A

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

THE CHOICES – Employee/Spouse ELO

NO TOBACCO

\$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	100,825	44,528	87,416	1.75	18	110,287	48,707	95,620	1.92	18	119,771	52,896	103,841	2.08
19	99,681	43,779	85,943	1.71	19	109,036	47,888	94,010	1.87	19	118,413	52,006	102,094	2.03
20	98,563	43,037	84,487	1.65	20	107,814	47,076	92,416	1.81	20	117,085	51,124	100,363	1.96
21	95,011	41,230	80,941	1.57	21	103,928	45,100	88,537	1.72	21	112,865	48,978	96,150	1.87
22	91,230	39,333	77,215	1.49	22	99,793	43,025	84,463	1.63	22	108,374	46,724	91,727	1.77
23	87,739	37,569	73,752	1.40	23	95,974	41,095	80,676	1.53	23	104,227	44,629	87,612	1.66
24	84,235	35,807	70,293	1.33	24	92,141	39,167	76,891	1.45	24	100,064	42,535	83,503	1.58
25	80,876	34,116	66,973	1.27	25	88,467	37,318	73,261	1.39	25	96,074	40,527	79,559	1.51
26	77,546	32,446	63,697	1.22	26	84,824	35,491	69,675	1.34	26	92,118	38,543	75,666	1.45
27	74,374	30,853	60,569	1.17	27	81,354	33,749	66,253	1.28	27	88,350	36,651	71,952	1.39
28	71,258	29,293	57,507	1.12	28	77,946	32,043	62,904	1.23	28	84,649	34,798	68,314	1.33
29	68,128	27,737	54,450	1.07	29	74,522	30,340	59,562	1.17	29	80,930	32,949	64,684	1.28
30	65,261	26,298	51,625	1.04	30	71,386	28,766	56,470	1.14	30	77,525	31,239	61,327	1.24
31	62,478	24,901	48,885	1.00	31	68,341	27,238	53,471	1.09	31	74,218	29,580	58,070	1.19
32	59,718	23,525	46,181	0.96	32	65,323	25,733	50,516	1.06	32	70,940	27,945	54,861	1.15
33	57,068	22,202	43,586	0.92	33	62,424	24,286	47,677	1.01	33	67,792	26,374	51,776	1.10
34	54,531	20,935	41,099	0.89	34	59,648	22,899	44,954	0.98	34	64,778	24,869	48,820	1.06
35	52,106	19,722	38,716	0.85	35	56,996	21,572	42,349	0.93	35	61,897	23,427	45,991	1.01
36	49,699	18,527	36,370	0.82	36	54,364	20,266	39,783	0.90	36	59,039	22,009	43,205	0.98
37	47,463	17,408	34,175	0.80	37	51,917	19,042	37,381	0.87	37	56,382	20,679	40,596	0.95
38	45,263	16,315	32,027	0.77	38	49,511	17,846	35,033	0.84	38	53,768	19,380	38,046	0.91
39	43,151	15,265	29,966	0.73	39	47,201	16,697	32,779	0.80	39	51,260	18,133	35,598	0.87
40	41,164	14,272	28,016	0.71	40	45,027	15,611	30,645	0.77	40	48,899	16,953	33,281	0.84
41	39,263	13,320	26,147	0.68	41	42,948	14,570	28,601	0.75	41	46,642	15,823	31,061	0.81
42	37,424	12,401	24,345	0.66	42	40,937	13,565	26,630	0.72	42	44,457	14,732	28,919	0.78
43	35,677	11,526	22,627	0.63	43	39,026	12,608	24,752	0.69	43	42,381	13,692	26,880	0.75
44	33,954	10,672	20,949	0.61	44	37,141	11,673	22,916	0.67	44	40,335	12,677	24,887	0.73
45	32,330	9,863	19,361	0.59	45	35,365	10,788	21,179	0.64	45	38,406	11,716	23,000	0.70
46	30,551	8,120	18,486	0.57	46	33,418	8,882	20,221	0.63	46	36,292	9,646	21,960	0.68
47	28,830	7,398	16,844	0.55	47	31,536	8,093	18,424	0.60	47	34,248	8,789	20,009	0.65
48	27,223	6,721	15,300	0.52	48	29,778	7,352	16,737	0.57	48	32,338	7,984	18,176	0.62
49	25,672	6,072	13,823	0.49	49	28,082	6,642	15,121	0.53	49	30,496	7,213	16,421	0.58
50	24,199	5,456	12,420	0.48	50	26,471	5,968	13,588	0.52	50	28,747	6,481	14,756	0.56
51	22,807	4,874	11,097	0.45	51	24,948	5,332	12,138	0.49	51	27,093	5,790	13,183	0.54
52	21,487	4,324	9,843	0.44	52	23,504	4,730	10,767	0.48	52	25,525	5,136	11,694	0.52
53	20,242	3,805	8,661	0.42	53	22,142	4,162	9,476	0.46	53	24,046	4,520	10,289	0.50
54	19,050	3,313	7,541	0.40	54	20,838	3,624	8,249	0.44	54	22,630	3,935	8,959	0.48
55	17,929	2,850	6,487	0.38	55	19,612	3,118	7,097	0.42	55	21,299	3,386	7,707	0.45
56*	16,933	2,796	6,164	0.37	56*	18,522	3,059	6,742	0.40	56*	20,115	3,322	7,321	0.44
57*	15,979	2,742	5,854	0.37	57*	17,478	2,999	6,403	0.40	57*	18,981	3,257	6,954	0.44
58*	15,074	2,688	5,563	0.35	58*	16,489	2,940	6,085	0.38	58*	17,907	3,193	6,608	0.41
59*	14,201	2,632	5,281	0.34	59*	15,534	2,879	5,777	0.37	59*	16,870	3,127	6,273	0.41
60*	13,370	2,576	5,014	0.33	60*	14,624	2,818	5,483	0.36	60*	15,882	3,060	5,954	0.39
61*	12,564	2,517	4,752	N/A	61*	13,743	2,753	5,198	N/A	61*	14,925	2,989	5,646	N/A
62*	11,796	2,455	4,503	N/A	62*	12,903	2,686	4,925	N/A	62*	14,013	2,917	5,348	N/A
63*	11,071	2,394	4,265	N/A	63*	12,110	2,619	4,666	N/A	63*	13,151	2,844	5,067	N/A
64*	10,388	2,333	4,043	N/A	64*	11,363	2,552	4,423	N/A	64*	12,340	2,772	4,802	N/A
65*	9,739	2,272	3,829	N/A	65*	10,653	2,485	4,190	N/A	65*	11,570	2,699	4,549	N/A
66*	9,102	2,205	3,620	N/A	66*	9,956	2,412	3,958	N/A	66*	10,813	2,620	4,299	N/A
67*	8,500	2,153	3,441	N/A	67*	9,298	2,355	3,764	N/A	67*	10,098	2,557	4,089	N/A
68*	7,930	2,101	3,275	N/A	68*	8,675	2,299	3,582	N/A	68*	9,421	2,496	3,890	N/A
69*	7,390	2,047	3,110	N/A	69*	8,084	2,239	3,402	N/A	69*	8,779	2,431	3,696	N/A
70*	6,880	1,990	2,951	N/A	70*	7,526	2,177	3,229	N/A	70*	8,173	2,364	3,506	N/A

* Cash values and Paid-Up Values for ages 56-70 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					18				
19					19				
20					20				
21	121,781	52,847	103,745	2.02	21				
22	116,935	50,415	98,973	1.91	22	125,497	54,107	106,219	2.05
23	112,460	48,154	94,534	1.80	23	120,694	51,680	101,454	1.93
24	107,968	45,895	90,099	1.70	24	115,874	49,256	96,696	1.83
25	103,663	43,728	85,845	1.63	25	111,253	46,930	92,129	1.75
26	99,394	41,587	81,642	1.57	26	106,672	44,633	87,620	1.68
27	95,329	39,546	77,635	1.50	27	102,309	42,442	83,319	1.61
28	91,335	37,547	73,709	1.44	28	98,023	40,296	79,108	1.55
29	87,323	35,552	69,792	1.38	29	93,717	38,155	74,904	1.48
30	83,649	33,707	66,172	1.34	30	89,774	36,175	71,017	1.43
31	80,081	31,917	62,658	1.28	31	85,944	34,254	67,244	1.37
32	76,544	30,153	59,193	1.24	32	82,148	32,361	63,528	1.33
33	73,147	28,458	55,866	1.18	33	78,503	30,542	59,957	1.27
34	69,895	26,833	52,678	1.14	34	75,012	28,798	56,533	1.23
35	66,787	25,278	49,625	1.09	35	71,677	27,129	53,259	1.17
36	63,702	23,747	46,617	1.06	36	68,367	25,486	50,031	1.13
37	60,835	22,312	43,802	1.02	37	65,290	23,946	47,010	1.10
38	58,015	20,911	41,050	0.99	38	62,263	22,442	44,057	1.06
39	55,309	19,566	38,409	0.94	39	59,359	20,998	41,222	1.01
40	52,762	18,293	35,910	0.91	40	56,625	19,632	38,539	0.97
41	50,326	17,073	33,515	0.87	41	54,011	18,323	35,969	0.94
42	47,969	15,895	31,204	0.84	42	51,481	17,059	33,490	0.90
43	45,729	14,774	29,002	0.81	43	49,078	15,856	31,126	0.87
44	43,521	13,679	26,852	0.78	44	46,707	14,680	28,819	0.84
45	41,439	12,641	24,816	0.75	45	44,474	13,567	26,634	0.81
46	39,159	10,408	23,695	0.74	46	42,026	11,170	25,430	0.79
47	36,953	9,483	21,589	0.70	47	39,659	10,177	23,171	0.75
48	34,893	8,614	19,613	0.67	48	37,448	9,245	21,049	0.72
49	32,905	7,782	17,718	0.63	49	35,315	8,352	19,016	0.67
50	31,018	6,993	15,922	0.61	50	33,289	7,505	17,088	0.65
51	29,233	6,247	14,223	0.58	51	31,374	6,705	15,264	0.62
52	27,542	5,542	12,618	0.56	52	29,558	5,948	13,540	0.60
53	25,945	4,877	11,102	0.54	53	27,845	5,234	11,917	0.57
54	24,417	4,246	9,665	0.52	54	26,205	4,557	10,373	0.56
55	22,981	3,653	8,317	0.49	55	24,664	3,921	8,925	0.52
56*	21,704	3,584	7,899	0.47	56*	23,293	3,846	8,479	0.51
57*	20,481	3,514	7,504	0.47	57*	21,981	3,772	8,053	0.51
58*	19,322	3,446	7,130	0.44	58*	20,736	3,698	7,652	0.48
59*	18,203	3,374	6,768	0.44	59*	19,536	3,621	7,266	0.47
60*	17,137	3,302	6,425	0.43	60*	18,391	3,543	6,896	0.46
61*	16,104	3,226	6,091	N/A	61*	17,283	3,462	6,537	N/A
62*	15,120	3,147	5,772	N/A	62*	16,227	3,378	6,194	N/A
63*	14,190	3,068	5,468	N/A	63*	15,229	3,293	5,869	N/A
64*	13,315	2,991	5,182	N/A	64*	14,290	3,210	5,561	N/A
65*	12,484	2,912	4,910	N/A	65*	13,398	3,125	5,269	N/A
66*	11,667	2,826	4,639	N/A	66*	12,521	3,033	4,979	N/A
67*	10,896	2,759	4,412	N/A	67*	11,693	2,961	4,735	N/A
68*	10,165	2,693	4,197	N/A	68*	10,909	2,891	4,504	N/A
69*	9,472	2,623	3,987	N/A	69*	10,166	2,815	4,279	N/A
70*	8,818	2,550	3,784	N/A	70*	9,464	2,737	4,061	N/A

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

\$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	11,087	5,481	9,622	0.19	18	17,826	8,813	15,472	0.31	18	24,549	12,137	21,306	0.43
19	10,681	5,250	9,215	0.18	19	17,173	8,441	14,817	0.30	19	23,649	11,624	20,405	0.41
20	10,277	5,021	8,813	0.17	20	16,524	8,072	14,171	0.28	20	22,756	11,117	19,515	0.38
21	9,891	4,801	8,429	0.16	21	15,903	7,719	13,551	0.27	21	21,901	10,631	18,662	0.36
22	9,511	4,586	8,049	0.16	22	15,291	7,373	12,942	0.25	22	21,058	10,153	17,824	0.35
23	9,138	4,375	7,679	0.15	23	14,692	7,034	12,347	0.24	23	20,233	9,686	17,004	0.32
24	8,774	4,169	7,319	0.14	24	14,108	6,704	11,768	0.22	24	19,428	9,231	16,206	0.31
25	8,421	3,970	6,968	0.13	25	13,540	6,383	11,206	0.21	25	18,646	8,790	15,431	0.30
26	8,063	3,770	6,617	0.13	26	12,964	6,061	10,639	0.21	26	17,854	8,347	14,652	0.28
27	7,713	3,574	6,274	0.12	27	12,401	5,747	10,088	0.20	27	17,077	7,914	13,892	0.27
28	7,391	3,393	5,957	0.12	28	11,884	5,456	9,578	0.19	28	16,366	7,514	13,190	0.26
29	7,071	3,214	5,642	0.11	29	11,369	5,168	9,073	0.18	29	15,657	7,117	12,494	0.25
30	6,760	3,041	5,337	0.11	30	10,870	4,889	8,583	0.18	30	14,969	6,733	11,819	0.24
31	6,456	2,871	5,040	0.10	31	10,380	4,616	8,104	0.17	31	14,294	6,357	11,158	0.23
32	6,168	2,710	4,758	0.10	32	9,917	4,357	7,649	0.16	32	13,657	6,001	10,533	0.22
33	5,896	2,557	4,489	0.10	33	9,480	4,112	7,217	0.15	33	13,055	5,662	9,940	0.21
34	5,620	2,404	4,220	0.09	34	9,036	3,866	6,785	0.15	34	12,443	5,323	9,345	0.21
35	5,365	2,262	3,969	0.09	35	8,626	3,636	6,383	0.14	35	11,879	5,007	8,790	0.20
36	5,116	2,123	3,725	0.09	36	8,226	3,413	5,992	0.14	36	11,328	4,700	8,251	0.19
37	4,880	1,991	3,494	0.08	37	7,847	3,201	5,620	0.13	37	10,806	4,408	7,739	0.18
38	4,657	1,865	3,274	0.08	38	7,488	2,999	5,265	0.13	38	10,313	4,131	7,251	0.18
39	4,435	1,742	3,056	0.08	39	7,130	2,801	4,916	0.12	39	9,819	3,857	6,769	0.17
40	4,230	1,627	2,855	0.07	40	6,801	2,615	4,591	0.12	40	9,366	3,602	6,322	0.16
41	4,033	1,516	2,660	0.07	41	6,485	2,437	4,278	0.11	41	8,931	3,357	5,892	0.16
42	3,847	1,411	2,475	0.07	42	6,185	2,268	3,980	0.11	42	8,518	3,123	5,483	0.15
43	3,669	1,310	2,298	0.07	43	5,899	2,106	3,695	0.11	43	8,124	2,900	5,089	0.15
44	3,497	1,213	2,128	0.06	44	5,623	1,950	3,422	0.10	44	7,744	2,685	4,714	0.14
45	3,334	1,120	1,966	0.06	45	5,361	1,801	3,162	0.10	45	7,383	2,480	4,354	0.14
46	3,153	938	1,861	0.06	46	5,069	1,509	2,992	0.10	46	6,981	2,078	4,121	0.13
47	2,979	854	1,693	0.06	47	4,790	1,373	2,724	0.09	47	6,596	1,891	3,750	0.13
48	2,816	774	1,536	0.06	48	4,528	1,245	2,470	0.09	48	6,236	1,715	3,401	0.12
49	2,661	699	1,385	0.05	49	4,279	1,124	2,228	0.08	49	5,893	1,548	3,070	0.11
50	2,514	627	1,244	0.05	50	4,042	1,008	2,000	0.08	50	5,566	1,389	2,754	0.11
51	2,374	559	1,109	0.05	51	3,817	899	1,784	0.08	51	5,257	1,238	2,457	0.11
52	2,243	495	982	0.05	52	3,606	796	1,579	0.07	52	4,966	1,096	2,175	0.10
53	2,119	435	861	0.04	53	3,407	699	1,387	0.07	53	4,691	963	1,909	0.10
54	2,000	377	748	0.04	54	3,215	607	1,202	0.07	54	4,428	836	1,657	0.09
55	1,889	324	641	0.04	55	3,037	521	1,032	0.06	55	4,182	717	1,421	0.09
56*	1,791	315	609	0.04	56*	2,879	507	980	0.06	56*	3,965	698	1,349	0.09
57*	1,696	307	578	0.04	57*	2,727	494	928	0.06	57*	3,756	680	1,281	0.09
58*	1,606	299	549	0.04	58*	2,582	481	883	0.06	58*	3,556	663	1,215	0.08
59*	1,519	291	521	0.04	59*	2,442	469	838	0.06	59*	3,364	645	1,154	0.08
60*	1,436	284	494	0.04	60*	2,309	456	796	0.06	60*	3,180	629	1,096	0.08
61*	1,355	276	470	N/A	61*	2,179	444	755	N/A	61*	3,000	611	1,041	N/A
62*	1,278	270	448	N/A	62*	2,055	434	720	N/A	62*	2,830	597	993	N/A
63*	1,205	265	429	N/A	63*	1,938	426	691	N/A	63*	2,670	586	953	N/A
64*	1,137	260	412	N/A	64*	1,828	418	663	N/A	64*	2,517	575	912	N/A
65*	1,072	255	395	N/A	65*	1,724	410	636	N/A	65*	2,374	564	877	N/A
66*	1,008	249	379	N/A	66*	1,620	400	609	N/A	66*	2,232	552	838	N/A
67*	947	243	362	N/A	67*	1,523	391	583	N/A	67*	2,097	539	802	N/A
68*	889	237	346	N/A	68*	1,429	381	556	N/A	68*	1,968	525	766	N/A
69*	833	231	329	N/A	69*	1,340	371	529	N/A	69*	1,845	511	730	N/A
70*	780	224	313	N/A	70*	1,255	360	505	N/A	70*	1,728	496	695	N/A

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

† Use of tobacco or nicotine products in the past two years.

\$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	31,273	15,461	27,143	0.54	18	38,012	18,793	32,991	0.66	18	44,735	22,117	38,826	0.78
19	30,127	14,808	25,997	0.52	19	36,619	17,999	31,597	0.63	19	43,096	21,183	37,187	0.74
20	28,989	14,162	24,862	0.49	20	35,236	17,214	30,219	0.59	20	41,467	20,258	35,563	0.70
21	27,899	13,542	23,774	0.46	21	33,912	16,461	28,899	0.56	21	39,909	19,372	34,009	0.66
22	26,826	12,934	22,707	0.44	22	32,607	15,721	27,599	0.54	22	38,374	18,502	32,482	0.63
23	25,775	12,339	21,662	0.41	23	31,329	14,998	26,330	0.50	23	36,870	17,651	30,986	0.59
24	24,749	11,760	20,644	0.39	24	30,083	14,294	25,094	0.48	24	35,403	16,822	29,532	0.56
25	23,753	11,198	19,657	0.38	25	28,872	13,611	23,893	0.46	25	33,978	16,018	28,119	0.54
26	22,744	10,633	18,667	0.36	26	27,645	12,924	22,689	0.44	26	32,535	15,210	26,702	0.51
27	21,755	10,082	17,698	0.34	27	26,443	12,254	21,513	0.42	27	31,120	14,422	25,317	0.49
28	20,849	9,572	16,803	0.33	28	25,341	11,634	20,424	0.40	28	29,823	13,692	24,037	0.47
29	19,945	9,067	15,916	0.32	29	24,243	11,020	19,346	0.38	29	28,531	12,970	22,768	0.45
30	19,070	8,578	15,058	0.30	30	23,179	10,426	18,302	0.37	30	27,278	12,269	21,539	0.44
31	18,210	8,099	14,217	0.29	31	22,134	9,844	17,280	0.36	31	26,048	11,584	20,337	0.42
32	17,397	7,644	13,420	0.28	32	21,147	9,292	16,311	0.34	32	24,886	10,935	19,195	0.40
33	16,631	7,214	12,663	0.27	33	20,214	8,768	15,391	0.33	33	23,790	10,319	18,114	0.39
34	15,852	6,781	11,905	0.26	34	19,268	8,243	14,469	0.32	34	22,675	9,700	17,029	0.37
35	15,133	6,379	11,199	0.25	35	18,394	7,754	13,611	0.30	35	21,647	9,125	16,018	0.36
36	14,431	5,988	10,511	0.24	36	17,540	7,278	12,775	0.29	36	20,642	8,565	15,035	0.34
37	13,766	5,616	9,858	0.23	37	16,732	6,825	11,982	0.28	37	19,692	8,033	14,101	0.33
38	13,137	5,262	9,238	0.22	38	15,968	6,396	11,229	0.27	38	18,793	7,528	13,214	0.32
39	12,509	4,913	8,625	0.21	39	15,205	5,972	10,484	0.26	39	17,894	7,028	12,338	0.30
40	11,932	4,588	8,055	0.21	40	14,503	5,577	9,791	0.25	40	17,068	6,564	11,522	0.29
41	11,377	4,276	7,507	0.20	41	13,829	5,198	9,124	0.24	41	16,275	6,117	10,737	0.28
42	10,852	3,979	6,984	0.19	42	13,190	4,836	8,490	0.23	42	15,523	5,692	9,991	0.27
43	10,349	3,694	6,485	0.18	43	12,579	4,490	7,883	0.22	43	14,804	5,284	9,276	0.27
44	9,866	3,421	6,004	0.18	44	11,992	4,158	7,300	0.22	44	14,112	4,893	8,590	0.25
45	9,406	3,160	5,548	0.17	45	11,433	3,841	6,743	0.21	45	13,455	4,520	7,935	0.24
46	8,893	2,647	5,250	0.17	46	10,810	3,217	6,383	0.20	46	12,722	3,786	7,512	0.24
47	8,403	2,409	4,778	0.16	47	10,214	2,928	5,808	0.19	47	12,020	3,445	6,836	0.23
48	7,945	2,185	4,334	0.15	48	9,657	2,656	5,268	0.19	48	11,365	3,125	6,201	0.22
49	7,507	1,972	3,911	0.14	49	9,125	2,397	4,754	0.18	49	10,738	2,820	5,596	0.21
50	7,091	1,769	3,510	0.14	50	8,619	2,150	4,266	0.17	50	10,143	2,531	5,020	0.20
51	6,696	1,577	3,129	0.13	51	8,140	1,917	3,804	0.16	51	9,579	2,256	4,477	0.19
52	6,326	1,397	2,770	0.13	52	7,690	1,698	3,367	0.16	52	9,050	1,998	3,965	0.18
53	5,977	1,226	2,433	0.12	53	7,264	1,490	2,957	0.15	53	8,549	1,754	3,480	0.18
54	5,641	1,065	2,111	0.12	54	6,857	1,294	2,568	0.15	54	8,069	1,523	3,020	0.17
55	5,328	913	1,812	0.11	55	6,476	1,110	2,201	0.14	55	7,621	1,306	2,591	0.16
56*	5,052	890	1,718	0.11	56*	6,140	1,081	2,089	0.13	56*	7,226	1,273	2,458	0.16
57*	4,785	867	1,631	0.11	57*	5,816	1,053	1,983	0.14	57*	6,845	1,240	2,333	0.16
58*	4,530	844	1,549	0.10	58*	5,506	1,026	1,883	0.13	58*	6,480	1,208	2,216	0.15
59*	4,285	822	1,471	0.10	59*	5,208	999	1,788	0.13	59*	6,130	1,176	2,105	0.15
60*	4,051	801	1,397	0.10	60*	4,924	973	1,699	0.12	60*	5,795	1,145	1,999	0.15
61*	3,822	779	1,326	N/A	61*	4,646	946	1,612	N/A	61*	5,468	1,114	1,896	N/A
62*	3,606	761	1,266	N/A	62*	4,383	925	1,539	N/A	62*	5,158	1,089	1,810	N/A
63*	3,401	747	1,213	N/A	63*	4,134	908	1,474	N/A	63*	4,865	1,068	1,736	N/A
64*	3,207	733	1,163	N/A	64*	3,898	890	1,414	N/A	64*	4,587	1,048	1,664	N/A
65*	3,025	719	1,116	N/A	65*	3,676	874	1,357	N/A	65*	4,327	1,028	1,598	N/A
66*	2,843	703	1,068	N/A	66*	3,456	854	1,299	N/A	66*	4,067	1,005	1,529	N/A
67*	2,672	686	1,022	N/A	67*	3,247	834	1,242	N/A	67*	3,822	982	1,461	N/A
68*	2,508	669	976	N/A	68*	3,048	813	1,187	N/A	68*	3,587	957	1,397	N/A
69*	2,351	651	930	N/A	69*	2,858	791	1,132	N/A	69*	3,363	931	1,331	N/A
70*	2,202	632	886	N/A	70*	2,677	768	1,076	N/A	70*	3,150	904	1,267	N/A

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

† Use of tobacco or nicotine products in the past two years.

\$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	51,459	25,441	44,662	0.90	18	58,199	28,773	50,513	1.01	18	64,921	32,096	56,347	1.13
19	49,573	24,366	42,776	0.85	19	56,066	27,558	48,378	0.96	19	62,542	30,741	53,966	1.08
20	47,700	23,303	40,908	0.80	20	53,947	26,355	46,266	0.90	20	60,179	29,399	51,612	1.01
21	45,908	22,284	39,121	0.76	21	51,920	25,202	44,244	0.86	21	57,918	28,114	49,354	0.96
22	44,142	21,283	37,364	0.72	22	49,923	24,070	42,257	0.82	22	55,690	26,851	47,137	0.91
23	42,412	20,304	35,643	0.68	23	47,966	22,963	40,311	0.77	23	53,507	25,615	44,969	0.85
24	40,725	19,351	33,970	0.64	24	46,058	21,885	38,419	0.73	24	51,379	24,413	42,859	0.81
25	39,086	18,426	32,346	0.62	25	44,204	20,839	36,583	0.70	25	49,311	23,246	40,810	0.78
26	37,425	17,497	30,716	0.59	26	42,326	19,788	34,738	0.67	26	47,215	22,073	38,751	0.75
27	35,798	16,590	29,123	0.57	27	40,486	18,762	32,938	0.64	27	45,163	20,929	36,742	0.71
28	34,306	15,750	27,650	0.54	28	38,799	17,813	31,272	0.61	28	43,281	19,871	34,883	0.68
29	32,820	14,919	26,191	0.52	29	37,118	16,873	29,622	0.59	29	41,405	18,822	33,042	0.65
30	31,379	14,114	24,776	0.50	30	35,488	15,962	28,022	0.57	30	39,587	17,806	31,258	0.63
31	29,964	13,326	23,393	0.48	31	33,888	15,071	26,458	0.54	31	37,802	16,812	29,513	0.60
32	28,627	12,578	22,082	0.46	32	32,376	14,226	24,973	0.52	32	36,116	15,869	27,859	0.58
33	27,365	11,869	20,837	0.44	33	30,949	13,424	23,565	0.50	33	34,524	14,974	26,288	0.56
34	26,084	11,159	19,589	0.43	34	29,500	12,620	22,155	0.48	34	32,908	14,078	24,715	0.54
35	24,901	10,497	18,427	0.41	35	28,162	11,871	20,840	0.46	35	31,415	13,242	23,247	0.51
36	23,745	9,852	17,296	0.39	36	26,855	11,142	19,561	0.45	36	29,957	12,429	21,820	0.50
37	22,652	9,240	16,222	0.38	37	25,618	10,450	18,346	0.43	37	28,578	11,658	20,465	0.48
38	21,617	8,659	15,200	0.37	38	24,448	9,793	17,191	0.42	38	27,273	10,924	19,178	0.46
39	20,583	8,085	14,192	0.35	39	23,279	9,144	16,051	0.40	39	25,968	10,200	17,905	0.44
40	19,634	7,550	13,255	0.34	40	22,205	8,539	14,989	0.38	40	24,770	9,525	16,722	0.43
41	18,721	7,036	12,352	0.33	41	21,173	7,958	13,969	0.37	41	23,619	8,877	15,584	0.41
42	17,856	6,547	11,494	0.31	42	20,195	7,405	12,998	0.36	42	22,528	8,260	14,501	0.40
43	17,029	6,079	10,670	0.30	43	19,260	6,875	12,070	0.34	43	21,484	7,669	13,462	0.38
44	16,234	5,629	9,880	0.29	44	18,360	6,366	11,176	0.33	44	20,481	7,102	12,466	0.37
45	15,477	5,200	9,127	0.28	45	17,504	5,881	10,323	0.32	45	19,526	6,560	11,517	0.36
46	14,634	4,355	8,641	0.28	46	16,551	4,926	9,773	0.31	46	18,463	5,495	10,902	0.35
47	13,827	3,963	7,864	0.26	47	15,638	4,482	8,893	0.30	47	17,445	5,000	9,921	0.33
48	13,073	3,595	7,133	0.25	48	14,785	4,066	8,068	0.28	48	16,493	4,536	8,999	0.32
49	12,353	3,244	6,437	0.24	49	13,970	3,669	7,280	0.27	49	15,584	4,093	8,120	0.30
50	11,668	2,911	5,776	0.23	50	13,196	3,292	6,532	0.26	50	14,720	3,673	7,286	0.29
51	11,019	2,596	5,149	0.22	51	12,462	2,936	5,824	0.25	51	13,902	3,275	6,496	0.28
52	10,410	2,298	4,560	0.21	52	11,774	2,600	5,157	0.24	52	13,134	2,900	5,752	0.27
53	9,834	2,018	4,002	0.20	53	11,122	2,282	4,528	0.23	53	12,407	2,546	5,050	0.26
54	9,282	1,752	3,474	0.20	54	10,498	1,981	3,931	0.22	54	11,711	2,210	4,385	0.25
55	8,767	1,503	2,980	0.19	55	9,915	1,699	3,371	0.21	55	11,060	1,896	3,760	0.24
56*	8,313	1,464	2,829	0.18	56*	9,401	1,656	3,199	0.21	56*	10,487	1,847	3,568	0.23
57*	7,874	1,426	2,685	0.18	57*	8,905	1,613	3,036	0.21	57*	9,933	1,799	3,388	0.23
58*	7,454	1,389	2,550	0.17	58*	8,430	1,571	2,884	0.19	58*	9,404	1,753	3,216	0.22
59*	7,051	1,353	2,420	0.17	59*	7,975	1,530	2,739	0.19	59*	8,896	1,707	3,054	0.21
60*	6,666	1,318	2,299	0.17	60*	7,539	1,490	2,601	0.19	60*	8,410	1,662	2,902	0.21
61*	6,290	1,281	2,183	N/A	61*	7,114	1,449	2,469	N/A	61*	7,935	1,616	2,753	N/A
62*	5,933	1,252	2,083	N/A	62*	6,710	1,416	2,356	N/A	62*	7,485	1,580	2,629	N/A
63*	5,596	1,229	1,996	N/A	63*	6,329	1,390	2,258	N/A	63*	7,061	1,551	2,520	N/A
64*	5,277	1,205	1,915	N/A	64*	5,968	1,363	2,166	N/A	64*	6,657	1,521	2,416	N/A
65*	4,977	1,183	1,838	N/A	65*	5,629	1,338	2,079	N/A	65*	6,279	1,492	2,320	N/A
66*	4,678	1,156	1,759	N/A	66*	5,291	1,308	1,989	N/A	66*	5,902	1,459	2,218	N/A
67*	4,396	1,129	1,682	N/A	67*	4,972	1,277	1,902	N/A	67*	5,547	1,425	2,123	N/A
68*	4,127	1,101	1,607	N/A	68*	4,667	1,245	1,817	N/A	68*	5,206	1,389	2,027	N/A
69*	3,869	1,071	1,531	N/A	69*	4,375	1,211	1,731	N/A	69*	4,881	1,351	1,933	N/A
70*	3,624	1,040	1,458	N/A	70*	4,098	1,176	1,649	N/A	70*	4,572	1,311	1,840	N/A

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

† Use of tobacco or nicotine products in the past two years.

THE CHOICES – Employee/Spouse ELO

TOBACCO †

\$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	71,646	35,421	62,184	1.25	18	78,370	38,745	68,020	1.36	18	85,109	42,077	73,869	1.48
19	69,020	33,925	59,556	1.19	19	75,498	37,109	65,146	1.30	19	81,990	40,300	70,748	1.41
20	66,412	32,444	56,958	1.11	20	72,645	35,489	62,304	1.22	20	78,892	38,541	67,662	1.32
21	63,916	31,025	54,467	1.06	21	69,915	33,937	59,579	1.16	21	75,927	36,856	64,702	1.26
22	61,458	29,632	52,019	1.01	22	67,226	32,413	56,903	1.10	22	73,007	35,200	61,796	1.20
23	59,049	28,269	49,627	0.94	23	64,591	30,922	54,284	1.03	23	70,146	33,581	58,952	1.12
24	56,700	26,942	47,297	0.90	24	62,022	29,470	51,737	0.98	24	67,355	32,004	56,185	1.06
25	54,418	25,654	45,036	0.86	25	59,525	28,061	49,263	0.94	25	64,644	30,474	53,499	1.02
26	52,106	24,360	42,766	0.82	26	56,996	26,646	46,779	0.90	26	61,897	28,937	50,801	0.98
27	49,840	23,097	40,547	0.79	27	54,518	25,265	44,353	0.86	27	59,206	27,437	48,168	0.93
28	47,764	21,929	38,496	0.75	28	52,246	23,987	42,109	0.82	28	56,739	26,049	45,731	0.90
29	45,694	20,772	36,465	0.72	29	49,983	22,721	39,888	0.79	29	54,281	24,675	43,319	0.86
30	43,688	19,650	34,497	0.70	30	47,788	21,495	37,734	0.76	30	51,897	23,343	40,979	0.83
31	41,717	18,553	32,569	0.67	31	45,633	20,294	35,628	0.73	31	49,557	22,039	38,691	0.79
32	39,857	17,513	30,744	0.65	32	43,598	19,157	33,630	0.71	32	47,347	20,804	36,521	0.77
33	38,100	16,525	29,011	0.62	33	41,676	18,077	31,734	0.67	33	45,260	19,631	34,464	0.73
34	36,316	15,536	27,273	0.60	34	39,724	16,994	29,832	0.65	34	43,140	18,455	32,399	0.71
35	34,668	14,614	25,654	0.57	35	37,922	15,985	28,063	0.62	35	41,183	17,360	30,475	0.67
36	33,060	13,717	24,079	0.55	36	36,163	15,004	26,341	0.60	36	39,273	16,295	28,605	0.65
37	31,537	12,865	22,584	0.53	37	34,497	14,072	24,704	0.58	37	37,464	15,283	26,829	0.63
38	30,097	12,056	21,163	0.51	38	32,922	13,187	23,151	0.56	38	35,753	14,321	25,142	0.61
39	28,658	11,256	19,761	0.49	39	31,348	12,313	21,615	0.53	39	34,043	13,371	23,474	0.58
40	27,336	10,512	18,455	0.47	40	29,901	11,498	20,186	0.51	40	32,473	12,487	21,922	0.56
41	26,065	9,797	17,198	0.45	41	28,512	10,716	18,813	0.50	41	30,964	11,638	20,430	0.54
42	24,861	9,116	16,002	0.44	42	27,194	9,971	17,503	0.48	42	29,533	10,829	19,009	0.52
43	23,710	8,464	14,857	0.42	43	25,935	9,258	16,251	0.46	43	28,165	10,054	17,649	0.50
44	22,602	7,837	13,758	0.41	44	24,723	8,572	15,049	0.45	44	26,849	9,310	16,343	0.48
45	21,549	7,240	12,709	0.39	45	23,571	7,919	13,902	0.43	45	25,598	8,600	15,098	0.47
46	20,375	6,064	12,031	0.38	46	22,287	6,633	13,160	0.42	46	24,204	7,203	14,293	0.45
47	19,252	5,518	10,949	0.37	47	21,058	6,036	11,977	0.40	47	22,869	6,555	13,007	0.44
48	18,202	5,006	9,931	0.35	48	19,910	5,475	10,864	0.38	48	21,622	5,946	11,798	0.42
49	17,198	4,517	8,961	0.33	49	18,812	4,941	9,802	0.36	49	20,430	5,366	10,646	0.39
50	16,245	4,053	8,042	0.32	50	17,769	4,433	8,796	0.35	50	19,297	4,815	9,552	0.38
51	15,342	3,614	7,169	0.30	51	16,782	3,953	7,844	0.33	51	18,225	4,293	8,518	0.36
52	14,494	3,200	6,350	0.30	52	15,855	3,501	6,945	0.33	52	17,218	3,802	7,542	0.35
53	13,692	2,809	5,574	0.28	53	14,978	3,073	6,098	0.31	53	16,266	3,337	6,621	0.34
54	12,924	2,439	4,840	0.27	54	14,137	2,668	5,292	0.30	54	15,353	2,897	5,748	0.33
55	12,206	2,092	4,151	0.26	55	13,351	2,288	4,540	0.28	55	14,500	2,485	4,931	0.31
56*	11,574	2,038	3,939	0.25	56*	12,660	2,230	4,308	0.27	56*	13,749	2,421	4,679	0.30
57*	10,962	1,986	3,738	0.25	57*	11,991	2,172	4,088	0.28	57*	13,022	2,359	4,440	0.30
58*	10,378	1,934	3,550	0.24	58*	11,352	2,116	3,882	0.26	58*	12,328	2,298	4,216	0.28
59*	9,817	1,884	3,370	0.24	59*	10,739	2,061	3,687	0.26	59*	11,662	2,238	4,004	0.28
60*	9,282	1,835	3,202	0.23	60*	10,153	2,007	3,502	0.25	60*	11,026	2,179	3,804	0.27
61*	8,757	1,784	3,038	N/A	61*	9,579	1,951	3,324	N/A	61*	10,403	2,119	3,610	N/A
62*	8,261	1,744	2,900	N/A	62*	9,036	1,907	3,173	N/A	62*	9,813	2,071	3,446	N/A
63*	7,792	1,711	2,781	N/A	63*	8,523	1,872	3,042	N/A	63*	9,256	2,033	3,303	N/A
64*	7,347	1,678	2,667	N/A	64*	8,036	1,836	2,916	N/A	64*	8,727	1,994	3,167	N/A
65*	6,930	1,647	2,559	N/A	65*	7,580	1,801	2,800	N/A	65*	8,232	1,956	3,041	N/A
66*	6,514	1,610	2,448	N/A	66*	7,125	1,761	2,678	N/A	66*	7,738	1,912	2,909	N/A
67*	6,121	1,573	2,342	N/A	67*	6,696	1,720	2,562	N/A	67*	7,271	1,868	2,781	N/A
68*	5,746	1,533	2,238	N/A	68*	6,285	1,677	2,448	N/A	68*	6,825	1,821	2,658	N/A
69*	5,386	1,491	2,132	N/A	69*	5,892	1,631	2,332	N/A	69*	6,399	1,771	2,534	N/A
70*	5,045	1,447	2,031	N/A	70*	5,519	1,583	2,222	N/A	70*	5,993	1,719	2,412	N/A

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

† Use of tobacco or nicotine products in the past two years.

\$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	91,832	45,401	79,703	1.60	18	98,556	48,725	85,540	1.71
19	88,466	43,483	76,336	1.52	19	94,944	46,667	81,926	1.63
20	85,124	41,586	73,006	1.43	20	91,357	44,631	78,351	1.53
21	81,925	39,767	69,814	1.36	21	87,924	42,679	74,926	1.46
22	78,774	37,981	66,677	1.29	22	84,542	40,762	71,559	1.38
23	75,687	36,234	63,610	1.21	23	81,229	38,887	68,267	1.30
24	72,675	34,532	60,623	1.15	24	77,997	37,061	65,063	1.23
25	69,750	32,882	57,725	1.10	25	74,858	35,290	61,952	1.18
26	66,787	31,224	54,814	1.05	26	71,677	33,510	58,828	1.13
27	63,883	29,605	51,972	1.01	27	68,560	31,772	55,778	1.08
28	61,221	28,107	49,344	0.96	28	65,704	30,165	52,957	1.04
29	58,568	26,624	46,739	0.92	29	62,857	28,574	50,162	0.99
30	55,997	25,187	44,216	0.90	30	60,097	27,031	47,455	0.96
31	53,471	23,780	41,748	0.85	31	57,387	25,522	44,804	0.92
32	51,087	22,447	39,407	0.83	32	54,828	24,091	42,292	0.89
33	48,835	21,182	37,185	0.79	33	52,411	22,733	39,908	0.85
34	46,548	19,913	34,959	0.76	34	49,956	21,371	37,518	0.82
35	44,436	18,731	32,884	0.73	35	47,690	20,103	35,291	0.78
36	42,375	17,582	30,865	0.70	36	45,478	18,869	33,126	0.75
37	40,423	16,490	28,948	0.68	37	43,383	17,697	31,068	0.73
38	38,577	15,452	27,127	0.66	38	41,402	16,584	29,113	0.70
39	36,732	14,428	25,328	0.62	39	39,422	15,484	27,183	0.67
40	35,038	13,474	23,653	0.60	40	37,603	14,460	25,386	0.65
41	33,410	12,557	22,045	0.58	41	35,856	13,476	23,658	0.62
42	31,866	11,684	20,510	0.56	42	34,199	12,539	22,013	0.60
43	30,390	10,848	19,044	0.54	43	32,615	11,642	20,438	0.58
44	28,970	10,045	17,635	0.52	44	31,091	10,780	18,925	0.56
45	27,620	9,279	16,290	0.50	45	29,643	9,959	17,484	0.54
46	26,116	7,772	15,422	0.49	46	28,028	8,341	16,551	0.53
47	24,676	7,073	14,035	0.47	47	26,483	7,591	15,063	0.50
48	23,330	6,416	12,729	0.45	48	25,038	6,886	13,662	0.48
49	22,044	5,790	11,487	0.42	49	23,658	6,214	12,328	0.45
50	20,822	5,195	10,308	0.41	50	22,346	5,575	11,062	0.44
51	19,664	4,632	9,191	0.39	51	21,104	4,971	9,864	0.42
52	18,578	4,102	8,137	0.38	52	19,938	4,402	8,735	0.41
53	17,550	3,601	7,143	0.36	53	18,836	3,865	7,667	0.39
54	16,565	3,126	6,203	0.35	54	17,778	3,355	6,657	0.38
55	15,645	2,682	5,320	0.33	55	16,791	2,878	5,709	0.36
56*	14,835	2,613	5,048	0.32	56*	15,921	2,804	5,419	0.35
57*	14,051	2,545	4,793	0.33	57*	15,080	2,731	5,143	0.35
58*	13,302	2,479	4,551	0.30	58*	14,276	2,661	4,883	0.33
59*	12,583	2,414	4,321	0.30	59*	13,505	2,591	4,638	0.33
60*	11,897	2,351	4,105	0.30	60*	12,768	2,524	4,405	0.32
61*	11,225	2,287	3,895	N/A	61*	12,047	2,454	4,179	N/A
62*	10,588	2,235	3,718	N/A	62*	11,364	2,399	3,990	N/A
63*	9,987	2,193	3,565	N/A	63*	10,719	2,354	3,825	N/A
64*	9,417	2,151	3,419	N/A	64*	10,106	2,309	3,668	N/A
65*	8,882	2,111	3,280	N/A	65*	9,533	2,265	3,521	N/A
66*	8,349	2,063	3,139	N/A	66*	8,960	2,214	3,369	N/A
67*	7,846	2,016	3,002	N/A	67*	8,420	2,163	3,222	N/A
68*	7,364	1,965	2,867	N/A	68*	7,904	2,109	3,078	N/A
69*	6,904	1,911	2,733	N/A	69*	7,410	2,051	2,935	N/A
70*	6,467	1,855	2,603	N/A	70*	6,940	1,991	2,793	N/A

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

† Use of tobacco or nicotine products in the past two years.

\$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					18					18				
19					19					19				
20					20					20				
21					21					21				
22					22					22				
23					23					23				
24	123,797	52,624	103,307	1.95	24					24				
25	118,861	50,139	98,431	1.87	25					25				
26	113,966	47,685	93,611	1.80	26	121,243	50,729	99,589	1.91	26	123,264	51,135	100,384	1.94
27	109,305	45,344	89,018	1.72	27	116,284	48,239	94,701	1.83	27	118,100	48,550	95,310	1.86
28	104,726	43,052	84,516	1.65	28	111,412	45,800	89,913	1.76	28	112,912	45,970	90,245	1.78
29	100,125	40,764	80,024	1.58	29	106,518	43,367	85,134	1.68	29	108,161	43,585	85,562	1.73
30	95,912	38,649	75,872	1.53	30	102,036	41,116	80,717	1.63	30				
31	91,821	36,596	71,844	1.47	31	97,684	38,933	76,430	1.56	31	103,547	41,270	81,018	1.65
32	87,766	34,574	67,872	1.42	32	93,369	36,781	72,205	1.51	32	98,974	38,989	76,540	1.60
33	83,871	32,630	64,058	1.36	33	89,226	34,713	68,147	1.44	33	94,582	36,797	72,238	1.53
34	80,142	30,767	60,401	1.31	34	85,259	32,732	64,256	1.40	34	90,376	34,696	68,114	1.48
35	76,578	28,984	56,900	1.25	35	81,467	30,834	60,532	1.33	35	86,358	32,686	64,166	1.41
36	73,041	27,228	53,453	1.21	36	77,705	28,967	56,865	1.29	36	82,369	30,706	60,279	1.36
37	69,754	25,584	50,224	1.17	37	74,208	27,217	53,431	1.24	37	78,662	28,851	56,637	1.32
38	66,521	23,977	47,069	1.13	38	70,768	25,508	50,074	1.20	38	75,016	27,039	53,080	1.27
39	63,418	22,434	44,042	1.08	39	67,467	23,866	46,853	1.14	39	71,517	25,299	49,666	1.21
40	60,497	20,974	41,175	1.04	40	64,360	22,314	43,804	1.11	40	68,223	23,653	46,433	1.17
41	57,704	19,576	38,429	1.00	41	61,389	20,826	40,883	1.07	41	65,074	22,076	43,337	1.13
42	55,001	18,226	35,779	0.97	42	58,513	19,389	38,064	1.03	42	62,025	20,553	40,349	1.09
43	52,434	16,940	33,254	0.93	43	55,781	18,021	35,378	0.99	43	59,130	19,103	37,502	1.05
44	49,901	15,684	30,788	0.90	44	53,087	16,685	32,755	0.96	44	56,274	17,687	34,720	1.01
45	47,515	14,495	28,454	0.87	45	50,549	15,420	30,272	0.92	45	53,583	16,346	32,090	0.97
46	44,900	11,934	27,170	0.84	46	47,766	12,695	28,905	0.90	46	50,634	13,458	30,639	0.95
47	42,371	10,873	24,756	0.81	47	45,076	11,567	26,336	0.86	47	47,782	12,262	27,916	0.91
48	40,009	9,877	22,488	0.77	48	42,563	10,508	23,923	0.82	48	45,118	11,139	25,359	0.87
49	37,730	8,924	20,316	0.72	49	40,138	9,493	21,614	0.76	49	42,548	10,063	22,912	0.81
50	35,565	8,018	18,256	0.70	50	37,836	8,531	19,421	0.74	50	40,107	9,043	20,587	0.79
51	33,519	7,163	16,309	0.66	51	35,659	7,621	17,350	0.71	51	37,800	8,078	18,392	0.75
52	31,580	6,355	14,467	0.65	52	33,596	6,761	15,391	0.69	52	35,613	7,166	16,316	0.73
53	29,749	5,592	12,730	0.61	53	31,648	5,949	13,543	0.65	53	33,548	6,306	14,358	0.69
54	27,997	4,868	11,084	0.60	54	29,785	5,179	11,792	0.63	54	31,573	5,490	12,500	0.67
55	26,350	4,189	9,535	0.56	55	28,033	4,456	10,146	0.60	55	29,715	4,724	10,754	0.63
56*	24,886	4,109	9,059	0.54	56*	26,475	4,372	9,636	0.57	56*	28,065	4,634	10,216	0.61
57*	23,484	4,029	8,604	0.54	57*	24,983	4,287	9,153	0.58	57*	26,483	4,544	9,702	0.61
58*	22,154	3,951	8,175	0.51	58*	23,569	4,203	8,697	0.54	58*	24,984	4,455	9,220	0.57
59*	20,871	3,868	7,762	0.50	59*	22,204	4,116	8,257	0.54	59*	23,537	4,363	8,753	0.57
60*	19,649	3,786	7,367	0.49	60*	20,904	4,028	7,838	0.52	60*	22,158	4,269	8,309	0.55
61*	18,464	3,698	6,985	N/A	61*	19,643	3,934	7,430	N/A	61*	20,823	4,171	7,876	N/A
62*	17,337	3,609	6,617	N/A	62*	18,444	3,839	7,041	N/A	62*	19,551	4,070	7,463	N/A
63*	16,270	3,518	6,270	N/A	63*	17,309	3,743	6,669	N/A	63*	18,348	3,968	7,070	N/A
64*	15,267	3,429	5,941	N/A	64*	16,242	3,648	6,320	N/A	64*	17,217	3,867	6,700	N/A
65*	14,314	3,339	5,630	N/A	65*	15,228	3,552	5,989	N/A	65*	16,142	3,765	6,348	N/A
66*					66*					66*				
67*					67*					67*				
68*					68*					68*				
69*					69*					69*				
70*					70*					70*				

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

\$19.00 PER WEEK					\$20.00 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					18				
19					19				
20					20				
21					21				
22					22				
23					23				
24					24				
25					25				
26					26				
27					27				
28	124,803	51,305	100,720	1.97	28				
29	119,321	48,579	95,368	1.88	29	125,713	51,182	100,477	1.98
30	114,300	46,058	90,419	1.83	30	120,423	48,526	95,262	1.92
31	109,424	43,612	85,617	1.75	31	115,287	45,949	90,203	1.84
32	104,591	41,202	80,884	1.69	32	110,195	43,409	85,219	1.78
33	99,950	38,886	76,338	1.62	33	105,305	40,969	80,427	1.70
34	95,506	36,666	71,979	1.56	34	100,623	38,630	75,837	1.65
35	91,259	34,541	67,808	1.49	35	96,148	36,391	71,441	1.57
36	87,044	32,448	63,701	1.44	36	91,708	34,187	67,113	1.52
37	83,127	30,488	59,853	1.39	37	87,581	32,122	63,061	1.47
38	79,274	28,574	56,093	1.35	38	83,521	30,104	59,099	1.42
39	75,576	26,735	52,485	1.28	39	79,625	28,167	55,296	1.35
40	72,095	24,995	49,069	1.24	40	75,958	26,335	51,698	1.30
41	68,767	23,329	45,797	1.20	41	72,451	24,578	48,251	1.26
42	65,546	21,720	42,638	1.15	42	69,057	22,883	44,923	1.21
43	62,486	20,187	39,630	1.11	43	65,833	21,269	41,753	1.17
44	59,468	18,691	36,691	1.07	44	62,654	19,692	38,659	1.13
45	56,624	17,274	33,910	1.03	45	59,658	18,199	35,728	1.08
46	53,507	14,221	32,379	1.01	46	56,374	14,983	34,114	1.06
47	50,494	12,958	29,501	0.96	47	53,199	13,652	31,081	1.01
48	47,679	11,771	26,798	0.92	48	50,233	12,402	28,235	0.96
49	44,963	10,634	24,212	0.85	49	47,372	11,204	25,507	0.90
50	42,383	9,556	21,755	0.83	50	44,654	10,068	22,921	0.87
51	39,945	8,537	19,435	0.79	51	42,085	8,994	20,476	0.83
52	37,634	7,573	17,243	0.77	52	39,650	7,979	18,165	0.81
53	35,452	6,664	15,171	0.73	53	37,352	7,021	15,986	0.77
54	33,365	5,802	13,208	0.71	54	35,152	6,113	13,916	0.75
55	31,402	4,992	11,364	0.67	55	33,084	5,259	11,974	0.70
56*	29,657	4,897	10,796	0.64	56*	31,246	5,160	11,373	0.68
57*	27,986	4,802	10,253	0.65	57*	29,485	5,059	10,804	0.68
58*	26,402	4,708	9,744	0.60	58*	27,816	4,960	10,266	0.64
59*	24,873	4,610	9,250	0.60	59*	26,205	4,857	9,746	0.63
60*	23,416	4,512	8,780	0.58	60*	24,671	4,753	9,251	0.61
61*	22,004	4,407	8,324	N/A	61*	23,183	4,644	8,770	N/A
62*	20,660	4,301	7,887	N/A	62*	21,767	4,531	8,310	N/A
63*	19,389	4,193	7,471	N/A	63*	20,428	4,417	7,872	N/A
64*	18,194	4,086	7,081	N/A	64*	19,169	4,305	7,461	N/A
65*	17,058	3,979	6,709	N/A	65*	17,972	4,192	7,068	N/A
66*					66*				
67*					67*				
68*					68*				
69*					69*				
70*					70*				



* Cash values and Paid-Up Values for ages 56-70 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	105,295	52,057	91,388	1.83	18	112,018	55,381	97,224	1.95	18	118,742	58,705	103,059	2.06
19	101,436	49,858	87,528	1.74	19	107,912	53,041	93,116	1.85	19	114,390	56,225	98,705	1.96
20	97,603	47,682	83,708	1.64	20	103,835	50,727	89,053	1.74	20	110,068	53,772	94,399	1.85
21	93,936	45,597	80,049	1.56	21	99,933	48,508	85,159	1.66	21	105,932	51,420	90,272	1.76
22	90,323	43,549	76,454	1.48	22	96,090	46,330	81,334	1.57	22	101,858	49,111	86,216	1.67
23	86,783	41,546	72,935	1.38	23	92,324	44,198	77,593	1.47	23	97,866	46,851	82,250	1.56
24	83,330	39,595	69,512	1.31	24	88,651	42,123	73,950	1.40	24	93,972	44,652	78,388	1.48
25	79,976	37,702	66,189	1.26	25	85,083	40,110	70,414	1.34	25	90,190	42,517	74,642	1.42
26	76,578	35,801	62,850	1.21	26	81,467	38,087	66,863	1.28	26	86,358	40,373	70,878	1.36
27	73,249	33,945	59,593	1.15	27	77,925	36,112	63,397	1.23	27	82,603	38,280	67,202	1.30
28	70,197	32,228	56,579	1.11	28	74,678	34,285	60,190	1.18	28	79,161	36,344	63,803	1.25
29	67,155	30,527	53,592	1.06	29	71,443	32,477	57,014	1.13	29	75,731	34,426	60,436	1.19
30	64,206	28,879	50,699	1.02	30	68,306	30,723	53,937	1.09	30	72,406	32,567	57,174	1.16
31	61,311	27,267	47,867	0.98	31	65,225	29,008	50,924	1.04	31	69,141	30,749	53,982	1.10
32	58,577	25,738	45,185	0.95	32	62,317	27,381	48,069	1.01	32	66,057	29,025	50,954	1.07
33	55,995	24,287	42,638	0.90	33	59,570	25,838	45,359	0.96	33	63,146	27,389	48,082	1.02
34	53,372	22,833	40,083	0.87	34	56,780	24,290	42,643	0.93	34	60,189	25,749	45,203	0.99
35	50,951	21,477	37,704	0.84	35	54,204	22,849	40,111	0.89	35	57,458	24,220	42,520	0.94
36	48,587	20,159	35,391	0.81	36	51,689	21,446	37,650	0.86	36	54,792	22,734	39,909	0.91
37	46,350	18,908	33,193	0.78	37	49,309	20,115	35,312	0.83	37	52,269	21,322	37,432	0.88
38	44,233	17,718	31,104	0.75	38	47,057	18,849	33,091	0.80	38	49,882	19,981	35,076	0.85
39	42,118	16,543	29,042	0.72	39	44,807	17,599	30,896	0.76	39	47,497	18,656	32,750	0.81
40	40,174	15,449	27,120	0.69	40	42,740	16,436	28,853	0.73	40	45,305	17,422	30,586	0.78
41	38,308	14,398	25,277	0.67	41	40,754	15,317	26,890	0.71	41	43,200	16,237	28,504	0.75
42	36,538	13,397	23,519	0.64	42	38,871	14,252	25,020	0.68	42	41,204	15,108	26,521	0.72
43	34,845	12,438	21,836	0.62	43	37,070	13,233	23,230	0.66	43	39,296	14,027	24,625	0.70
44	33,217	11,518	20,219	0.60	44	35,338	12,253	21,511	0.64	44	37,460	12,989	22,801	0.67
45	31,670	10,640	18,679	0.58	45	33,692	11,320	19,871	0.61	45	35,714	11,999	21,063	0.65
46	29,944	8,911	17,682	0.56	46	31,856	9,480	18,811	0.60	46	33,769	10,050	19,940	0.63
47	28,294	8,110	16,092	0.54	47	30,100	8,628	17,118	0.57	47	31,907	9,146	18,146	0.61
48	26,750	7,357	14,596	0.51	48	28,458	7,826	15,529	0.55	48	30,167	8,296	16,461	0.58
49	25,276	6,638	13,172	0.48	49	26,890	7,062	14,013	0.51	49	28,504	7,486	14,854	0.54
50	23,874	5,957	11,818	0.47	50	25,399	6,337	12,574	0.50	50	26,923	6,717	13,328	0.53
51	22,548	5,311	10,538	0.45	51	23,987	5,650	11,211	0.48	51	25,427	5,990	11,884	0.51
52	21,302	4,703	9,332	0.44	52	22,662	5,004	9,927	0.46	52	24,022	5,304	10,523	0.49
53	20,123	4,129	8,191	0.42	53	21,408	4,392	8,715	0.44	53	22,693	4,656	9,239	0.47
54	18,994	3,585	7,112	0.40	54	20,207	3,813	7,566	0.43	54	21,420	4,042	8,020	0.45
55	17,939	3,075	6,100	0.38	55	19,084	3,271	6,491	0.41	55	20,230	3,467	6,879	0.43
56*	17,009	2,996	5,788	0.37	56*	18,096	3,187	6,159	0.39	56*	19,182	3,378	6,528	0.42
57*	16,111	2,918	5,495	0.37	57*	17,140	3,105	5,845	0.39	57*	18,169	3,291	6,196	0.42
58*	15,252	2,843	5,217	0.35	58*	16,226	3,024	5,551	0.37	58*	17,200	3,206	5,883	0.39
59*	14,428	2,768	4,954	0.35	59*	15,350	2,945	5,271	0.37	59*	16,271	3,122	5,588	0.39
60*	13,641	2,696	4,707	0.34	60*	14,512	2,868	5,007	0.36	60*	15,383	3,040	5,308	0.38
61*	12,871	2,622	4,466	N/A	61*	13,692	2,789	4,752	N/A	61*	14,514	2,957	5,037	N/A
62*	12,141	2,563	4,262	N/A	62*	12,916	2,726	4,535	N/A	62*	13,691	2,890	4,808	N/A
63*	11,452	2,515	4,087	N/A	63*	12,183	2,675	4,348	N/A	63*	12,914	2,836	4,609	N/A
64*	10,798	2,467	3,919	N/A	64*	11,487	2,624	4,169	N/A	64*	12,177	2,782	4,420	N/A
65*	10,184	2,420	3,762	N/A	65*	10,835	2,575	4,002	N/A	65*	11,485	2,729	4,243	N/A
66*					66*					66*				
67*					67*					67*				
68*					68*					68*				
69*					69*					69*				
70*					70*					70*				

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

† Use of tobacco or nicotine products in the past two years.

\$19.00 PER WEEK					\$20.00 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	125,481	62,037	108,909	2.18	18				
19	120,882	59,416	104,307	2.08	19				
20	116,315	56,823	99,757	1.95	20	122,547	59,868	105,101	2.05
21	111,944	54,339	95,394	1.86	21	117,942	57,250	100,507	1.95
22	107,639	51,898	91,111	1.76	22	113,406	54,679	95,991	1.86
23	103,420	49,510	86,918	1.65	23	108,961	52,163	91,574	1.74
24	99,305	47,186	82,837	1.56	24	104,626	49,714	87,277	1.65
25	95,309	44,931	78,878	1.50	25	100,415	47,338	83,104	1.58
26	91,259	42,665	74,900	1.44	26	96,148	44,950	78,913	1.52
27	87,291	40,452	71,016	1.38	27	91,968	42,620	74,821	1.45
28	83,654	38,406	67,425	1.32	28	88,136	40,464	71,038	1.39
29	80,029	36,380	63,866	1.26	29	84,317	38,329	67,288	1.33
30	76,515	34,416	60,418	1.22	30	80,615	36,260	63,655	1.29
31	73,065	32,494	57,046	1.17	31	76,979	34,235	60,100	1.23
32	69,806	30,672	53,847	1.13	32	73,546	32,315	56,731	1.19
33	66,730	28,943	50,812	1.08	33	70,305	30,494	53,534	1.14
34	63,605	27,210	47,769	1.04	34	67,012	28,668	50,327	1.10
35	60,719	25,595	44,932	0.99	35	63,972	26,966	47,341	1.05
36	57,902	24,024	42,176	0.96	36	61,004	25,311	44,435	1.01
37	55,235	22,532	39,557	0.93	37	58,195	23,739	41,676	0.98
38	52,713	21,115	37,067	0.90	38	55,537	22,246	39,053	0.94
39	50,192	19,714	34,609	0.85	39	52,881	20,771	36,463	0.90
40	47,876	18,411	32,320	0.82	40	50,441	19,397	34,053	0.87
41	45,652	17,158	30,122	0.79	41	48,098	18,078	31,736	0.84
42	43,542	15,965	28,028	0.77	42	45,875	16,821	29,529	0.81
43	41,526	14,823	26,023	0.74	43	43,751	15,617	27,417	0.78
44	39,586	13,726	24,097	0.71	44	41,707	14,461	25,387	0.75
45	37,741	12,680	22,259	0.69	45	39,763	13,359	23,453	0.72
46	35,685	10,620	21,071	0.67	46	37,597	11,189	22,200	0.71
47	33,718	9,665	19,176	0.64	47	35,524	10,183	20,204	0.68
48	31,879	8,767	17,396	0.61	48	33,587	9,237	18,327	0.65
49	30,122	7,911	15,698	0.57	49	31,735	8,335	16,537	0.60
50	28,451	7,099	14,084	0.56	50	29,976	7,479	14,840	0.59
51	26,870	6,330	12,558	0.53	51	28,310	6,669	13,231	0.56
52	25,386	5,605	11,120	0.52	52	26,746	5,905	11,717	0.55
53	23,981	4,920	9,763	0.50	53	25,266	5,184	10,286	0.52
54	22,635	4,272	8,475	0.48	54	23,848	4,501	8,929	0.51
55	21,378	3,664	7,270	0.45	55	22,523	3,860	7,659	0.48
56*	20,270	3,570	6,898	0.44	56*	21,357	3,761	7,269	0.46
57*	19,200	3,478	6,548	0.44	57*	20,229	3,664	6,900	0.47
58*	18,176	3,388	6,217	0.42	58*	19,150	3,569	6,551	0.44
59*	17,195	3,299	5,905	0.42	59*	18,116	3,476	6,222	0.44
60*	16,256	3,213	5,610	0.40	60*	17,127	3,385	5,910	0.43
61*	15,338	3,124	5,323	N/A	61*	16,160	3,292	5,607	N/A
62*	14,468	3,054	5,081	N/A	62*	15,244	3,218	5,352	N/A
63*	13,647	2,997	4,870	N/A	63*	14,378	3,157	5,132	N/A
64*	12,868	2,939	4,671	N/A	64*	13,557	3,097	4,920	N/A
65*	12,137	2,884	4,484	N/A	65*	12,787	3,039	4,723	N/A
66*					66*				
67*					67*				
68*					68*				
69*					69*				
70*					70*				



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

† Use of tobacco or nicotine products in the past two years.

Dependent Children Rates and Values

\$1.00 PER WEEK					\$2.00 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	9,473	4,533	8,795	N/A	0	24,072	11,519	22,353	N/A
1	9,417	4,496	8,726	N/A	1	23,931	11,426	22,175	N/A
2	9,390	4,472	8,679	N/A	2	23,861	11,364	22,055	N/A
3	9,255	4,396	8,530	N/A	3	23,517	11,169	21,676	N/A
4	9,046	4,284	8,312	N/A	4	22,987	10,885	21,125	N/A
5	8,847	4,176	8,105	0.14	5	22,480	10,612	20,595	0.35
6	8,656	4,073	7,903	0.14	6	21,995	10,349	20,085	0.35
7	8,473	3,973	7,709	0.14	7	21,531	10,096	19,592	0.34
8	8,255	3,857	7,483	0.14	8	20,978	9,801	19,021	0.34
9	8,048	3,746	7,270	0.13	9	20,452	9,520	18,474	0.34
10	7,852	3,640	7,064	0.13	10	19,952	9,250	17,950	0.33
11	7,592	3,505	6,802	0.13	11	19,291	8,906	17,284	0.33
12	7,332	3,370	6,540	0.13	12	18,631	8,564	16,620	0.32
13	7,105	3,251	6,309	0.12	13	18,054	8,262	16,032	0.31
14	6,891	3,139	6,090	0.12	14	17,511	7,976	15,477	0.31
15	6,676	3,026	5,871	0.12	15	16,965	7,689	14,922	0.30
16	6,435	2,902	5,632	0.12	16	16,353	7,375	14,311	0.29
17	6,199	2,781	5,397	0.11	17	15,753	7,067	13,715	0.28

\$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
0	38,703	18,520	35,941	N/A	0	53,299	25,504	49,497	N/A
1	38,476	18,371	35,651	N/A	1	52,986	25,299	49,097	N/A
2	38,364	18,271	35,459	N/A	2	52,831	25,161	48,831	N/A
3	37,811	17,958	34,852	N/A	3	52,070	24,731	47,995	N/A
4	36,959	17,502	33,965	N/A	4	50,897	24,102	46,776	N/A
5	36,144	17,063	33,113	0.56	5	49,775	23,497	45,602	0.78
6	35,365	16,640	32,292	0.56	6	48,702	22,915	44,472	0.77
7	34,618	16,232	31,502	0.55	7	47,674	22,354	43,383	0.76
8	33,728	15,758	30,582	0.55	8	46,448	21,701	42,116	0.76
9	32,883	15,306	29,703	0.54	9	45,284	21,078	40,905	0.75
10	32,079	14,872	28,863	0.54	10	44,177	20,481	39,746	0.74
11	31,017	14,320	27,789	0.53	11	42,715	19,721	38,271	0.72
12	29,955	13,770	26,722	0.51	12	41,252	18,963	36,800	0.71
13	29,027	13,283	25,777	0.51	13	39,974	18,292	35,500	0.69
14	28,155	12,823	24,886	0.50	14	38,773	17,660	34,272	0.68
15	27,277	12,363	23,993	0.48	15	37,564	17,026	33,041	0.67
16	26,293	11,858	23,011	0.47	16	36,209	16,330	31,690	0.64
17	25,329	11,364	22,053	0.45	17	34,881	15,649	30,371	0.62

\$5.00 PER WEEK				
Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
0	67,898	32,490	63,053	N/A
1	67,499	32,228	62,546	N/A
2	67,302	32,053	62,207	N/A
3	66,332	31,504	61,141	N/A
4	64,838	30,704	59,588	N/A
5	63,409	29,933	58,092	0.99
6	62,041	29,192	56,652	0.98
7	60,732	28,477	55,266	0.97
8	59,170	27,645	53,652	0.97
9	57,687	26,851	52,109	0.96
10	56,277	26,091	50,634	0.94
11	54,414	25,122	48,753	0.92
12	52,551	24,157	46,881	0.90
13	50,923	23,302	45,223	0.89
14	49,393	22,497	43,659	0.87
15	47,853	21,689	42,093	0.85
16	46,127	20,802	40,371	0.82
17	44,435	19,935	38,689	0.79



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Child - No Tobacco					
	Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
\$1.00 PER WEEK	18	6,140	2,712	5,322	0.11
	19	6,070	2,666	5,232	0.11
	20	6,002	2,621	5,143	0.10
	21	5,786	2,511	4,928	0.10
	22	5,556	2,395	4,702	0.09
23	5,343	2,288	4,490	0.09	
\$2.00 PER WEEK	18	15,603	6,891	13,526	0.27
	19	15,426	6,775	13,298	0.27
	20	15,253	6,660	13,075	0.26
	21	14,703	6,380	12,525	0.24
	22	14,118	6,087	11,948	0.23
23	13,578	5,814	11,412	0.22	
\$3.00 PER WEEK	18	25,086	11,079	21,748	0.44
	19	24,802	10,893	21,383	0.43
	20	24,524	10,708	21,022	0.41
	21	23,640	10,259	20,138	0.39
	22	22,699	9,786	19,211	0.37
23	21,831	9,348	18,350	0.35	
\$4.00 PER WEEK	18	34,547	15,257	29,952	0.60
	19	34,155	15,001	29,447	0.59
	20	33,772	14,746	28,949	0.57
	21	32,555	14,127	27,734	0.54
	22	31,260	13,477	26,458	0.51
23	30,064	12,873	25,272	0.48	
\$5.00 PER WEEK	18	44,010	19,437	38,156	0.77
	19	43,511	19,110	37,514	0.75
	20	43,023	18,786	36,878	0.72
	21	41,472	17,997	35,329	0.69
	22	39,822	17,169	33,704	0.65
23	38,298	16,399	32,192	0.61	

Child - Tobacco †					
	Age	Face Amount	Guaranteed Cash Value at 65	Guaranteed Paid Up at 65	ADB
\$1.00 PER WEEK	18	4,363	2,157	3,787	0.08
	19	4,203	2,066	3,625	0.07
	20	4,044	1,976	3,467	0.07
	21	3,892	1,889	3,316	0.06
	22	3,743	1,805	3,167	0.06
23	3,596	1,722	3,021	0.06	
\$2.00 PER WEEK	18	11,087	5,481	9,622	0.19
	19	10,681	5,250	9,215	0.18
	20	10,277	5,021	8,813	0.17
	21	9,891	4,801	8,429	0.16
	22	9,511	4,586	8,049	0.16
23	9,138	4,375	7,679	0.15	
\$3.00 PER WEEK	18	17,826	8,813	15,472	0.31
	19	17,173	8,441	14,817	0.30
	20	16,524	8,072	14,171	0.28
	21	15,903	7,719	13,551	0.27
	22	15,291	7,373	12,942	0.25
23	14,692	7,034	12,347	0.24	
\$4.00 PER WEEK	18	24,549	12,137	21,306	0.43
	19	23,649	11,624	20,405	0.41
	20	22,756	11,117	19,515	0.38
	21	21,901	10,631	18,662	0.36
	22	21,058	10,153	17,824	0.35
23	20,233	9,686	17,004	0.32	
\$5.00 PER WEEK	18	31,273	15,461	27,143	0.54
	19	30,127	14,808	25,997	0.52
	20	28,989	14,162	24,862	0.49
	21	27,899	13,542	23,774	0.46
	22	26,826	12,934	22,707	0.44
23	25,775	12,339	21,662	0.41	

† Use of tobacco or nicotine products in the past two years.