

# ELO *Employee Life Option*

**LIFE INSURANCE THAT WORKS FOR LIFE**



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

*This product is endorsed by:*



*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).

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



## BENEFITS & PLAN HIGHLIGHTS

### 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.

### 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-\$30.00 per week for employees age 18-65; \$2.00-\$20.00 per week for employees age 66-70 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.

## 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 (1/05)*

### 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.

*Rider Form # ADR-1 (3/04)*

### 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-\$15,000 in unit increments of \$1,000.

The weekly cost is 11¢ per unit. One premium covers all children. As many as 15 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 15 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.

*Rider Form # CTR-1 (9/00)*

## 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 ELO plan. 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.

<b>\$2.00 PER WEEK</b>					<b>\$3.00 PER WEEK</b>					<b>\$4.00 PER WEEK</b>				
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	\$15,168	\$6,768	\$13,135	\$0.27	18	\$24,387	\$10,882	\$21,119	\$0.42	18	\$33,584	\$14,986	\$29,084	\$0.58
19	\$14,624	\$6,489	\$12,593	\$0.25	19	\$23,513	\$10,433	\$20,248	\$0.40	19	\$32,380	\$14,368	\$27,884	\$0.56
20	\$14,069	\$6,206	\$12,044	\$0.24	20	\$22,621	\$9,978	\$19,365	\$0.38	20	\$31,152	\$13,741	\$26,668	\$0.52
21	\$13,555	\$5,942	\$11,532	\$0.23	21	\$21,794	\$9,553	\$18,541	\$0.36	21	\$30,014	\$13,157	\$25,534	\$0.50
22	\$13,035	\$5,676	\$11,016	\$0.21	22	\$20,959	\$9,127	\$17,713	\$0.34	22	\$28,863	\$12,569	\$24,393	\$0.47
23	\$12,535	\$5,421	\$10,520	\$0.20	23	\$20,154	\$8,716	\$16,915	\$0.32	23	\$27,754	\$12,002	\$23,293	\$0.44
24	\$12,018	\$5,159	\$10,012	\$0.19	24	\$19,323	\$8,295	\$16,098	\$0.30	24	\$26,610	\$11,423	\$22,169	\$0.42
25	\$11,542	\$4,916	\$9,541	\$0.18	25	\$18,557	\$7,905	\$15,341	\$0.29	25	\$25,556	\$10,886	\$21,126	\$0.40
26	\$11,087	\$4,684	\$9,090	\$0.18	26	\$17,826	\$7,531	\$14,616	\$0.28	26	\$24,549	\$10,371	\$20,128	\$0.39
27	\$10,611	\$4,444	\$8,625	\$0.17	27	\$17,061	\$7,145	\$13,868	\$0.27	27	\$23,496	\$9,841	\$19,098	\$0.37
28	\$10,175	\$4,223	\$8,195	\$0.16	28	\$16,359	\$6,789	\$13,175	\$0.26	28	\$22,529	\$9,349	\$18,145	\$0.36
29	\$9,738	\$4,002	\$7,767	\$0.15	29	\$15,656	\$6,434	\$12,487	\$0.25	29	\$21,561	\$8,861	\$17,196	\$0.34
30	\$9,326	\$3,793	\$7,361	\$0.15	30	\$14,994	\$6,098	\$11,835	\$0.24	30	\$20,649	\$8,398	\$16,298	\$0.33
31	\$8,908	\$3,583	\$6,954	\$0.14	31	\$14,323	\$5,761	\$11,181	\$0.23	31	\$19,725	\$7,934	\$15,397	\$0.32
32	\$8,518	\$3,386	\$6,571	\$0.14	32	\$13,695	\$5,444	\$10,565	\$0.22	32	\$18,860	\$7,497	\$14,549	\$0.31
33	\$8,144	\$3,197	\$6,204	\$0.13	33	\$13,094	\$5,139	\$9,974	\$0.21	33	\$18,032	\$7,078	\$13,736	\$0.29
34	\$7,779	\$3,012	\$5,846	\$0.13	34	\$12,507	\$4,843	\$9,400	\$0.21	34	\$17,224	\$6,670	\$12,945	\$0.28
35	\$7,432	\$2,837	\$5,506	\$0.12	35	\$11,949	\$4,561	\$8,852	\$0.20	35	\$16,455	\$6,281	\$12,190	\$0.27
36	\$7,096	\$2,667	\$5,177	\$0.12	36	\$11,409	\$4,289	\$8,323	\$0.19	36	\$15,711	\$5,906	\$11,461	\$0.26
37	\$6,777	\$2,506	\$4,863	\$0.12	37	\$10,897	\$4,029	\$7,820	\$0.18	37	\$15,007	\$5,549	\$10,769	\$0.25
38	\$6,466	\$2,349	\$4,559	\$0.11	38	\$10,396	\$3,777	\$7,330	\$0.18	38	\$14,317	\$5,201	\$10,094	\$0.24
39	\$6,168	\$2,199	\$4,267	\$0.11	39	\$9,917	\$3,535	\$6,861	\$0.17	39	\$13,657	\$4,868	\$9,448	\$0.23
40	\$5,892	\$2,058	\$3,994	\$0.10	40	\$9,473	\$3,309	\$6,421	\$0.16	40	\$13,045	\$4,556	\$8,843	\$0.23
41	\$5,620	\$1,920	\$3,727	\$0.10	41	\$9,036	\$3,087	\$5,992	\$0.16	41	\$12,443	\$4,252	\$8,251	\$0.22
42	\$5,361	\$1,789	\$3,472	\$0.09	42	\$8,620	\$2,876	\$5,582	\$0.15	42	\$11,871	\$3,961	\$7,687	\$0.21
43	\$5,113	\$1,663	\$3,227	\$0.09	43	\$8,220	\$2,673	\$5,188	\$0.15	43	\$11,321	\$3,681	\$7,145	\$0.20
44	\$4,877	\$1,542	\$2,993	\$0.09	44	\$7,842	\$2,480	\$4,813	\$0.14	44	\$10,800	\$3,416	\$6,629	\$0.20
45	\$4,649	\$1,427	\$2,769	\$0.09	45	\$7,476	\$2,294	\$4,452	\$0.14	45	\$10,295	\$3,159	\$6,131	\$0.19
46	\$4,396	\$1,177	\$2,642	\$0.08	46	\$7,069	\$1,893	\$4,248	\$0.13	46	\$9,735	\$2,606	\$5,850	\$0.18
47	\$4,155	\$1,074	\$2,410	\$0.08	47	\$6,680	\$1,726	\$3,874	\$0.13	47	\$9,199	\$2,377	\$5,335	\$0.18
48	\$3,928	\$976	\$2,190	\$0.08	48	\$6,317	\$1,569	\$3,522	\$0.12	48	\$8,699	\$2,161	\$4,851	\$0.17
49	\$3,711	\$883	\$1,981	\$0.07	49	\$5,966	\$1,419	\$3,185	\$0.12	49	\$8,216	\$1,955	\$4,387	\$0.16
50	\$3,503	\$794	\$1,782	\$0.07	50	\$5,633	\$1,277	\$2,865	\$0.11	50	\$7,758	\$1,758	\$3,946	\$0.15
51	\$3,309	\$710	\$1,594	\$0.07	51	\$5,320	\$1,142	\$2,563	\$0.11	51	\$7,327	\$1,573	\$3,531	\$0.15
52	\$3,123	\$631	\$1,416	\$0.06	52	\$5,021	\$1,014	\$2,276	\$0.10	52	\$6,914	\$1,397	\$3,135	\$0.14
53	\$2,948	\$556	\$1,247	\$0.06	53	\$4,740	\$894	\$2,006	\$0.10	53	\$6,527	\$1,231	\$2,762	\$0.14
54	\$2,780	\$484	\$1,087	\$0.06	54	\$4,470	\$779	\$1,748	\$0.10	54	\$6,156	\$1,073	\$2,408	\$0.13
55	\$2,623	\$417	\$937	\$0.06	55	\$4,217	\$671	\$1,506	\$0.09	55	\$5,807	\$924	\$2,074	\$0.12
56*	\$2,482	\$410	\$891	\$0.06	56*	\$3,991	\$659	\$1,433	\$0.09	56*	\$5,496	\$907	\$1,973	\$0.12
57*	\$2,348	\$402	\$848	\$0.06	57*	\$3,775	\$646	\$1,363	\$0.09	57*	\$5,199	\$890	\$1,878	\$0.12
58*	\$2,219	\$394	\$807	\$0.05	58*	\$3,568	\$634	\$1,297	\$0.08	58*	\$4,913	\$873	\$1,786	\$0.11
59*	\$2,096	\$387	\$768	\$0.05	59*	\$3,370	\$622	\$1,234	\$0.08	59*	\$4,641	\$856	\$1,700	\$0.11
60*	\$1,978	\$379	\$730	\$0.05	60*	\$3,180	\$609	\$1,174	\$0.08	60*	\$4,380	\$839	\$1,617	\$0.11
61*	\$1,863	\$371	\$694	N/A	61*	\$2,995	\$596	\$1,115	N/A	61*	\$4,125	\$821	\$1,536	N/A
62*	\$1,753	\$362	\$659	N/A	62*	\$2,819	\$582	\$1,059	N/A	62*	\$3,882	\$802	\$1,459	N/A
63*	\$1,649	\$354	\$625	N/A	63*	\$2,652	\$569	\$1,006	N/A	63*	\$3,652	\$783	\$1,385	N/A
64*	\$1,551	\$345	\$594	N/A	64*	\$2,493	\$555	\$955	N/A	64*	\$3,434	\$765	\$1,316	N/A
65*	\$1,458	\$337	\$565	N/A	65*	\$2,344	\$542	\$908	N/A	65*	\$3,228	\$746	\$1,250	N/A
66*	\$1,365	\$328	\$536	N/A	66*	\$2,195	\$528	\$861	N/A	66*	\$3,024	\$727	\$1,186	N/A
67*	\$1,278	\$322	\$512	N/A	67*	\$2,055	\$517	\$823	N/A	67*	\$2,830	\$712	\$1,133	N/A
68*	\$1,195	\$315	\$488	N/A	68*	\$1,921	\$506	\$784	N/A	68*	\$2,646	\$697	\$1,081	N/A
69*	\$1,116	\$307	\$465	N/A	69*	\$1,794	\$494	\$747	N/A	69*	\$2,471	\$680	\$1,029	N/A
70*	\$1,041	\$299	\$442	N/A	70*	\$1,673	\$481	\$710	N/A	70*	\$2,304	\$662	\$978	N/A

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

<b>\$5.00 PER WEEK</b>					<b>\$6.00 PER WEEK</b>					<b>\$7.00 PER WEEK</b>				
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	\$42,783	\$19,091	\$37,050	\$0.74	18	\$52,002	\$23,204	\$45,034	\$0.90	18	\$61,199	\$27,308	\$52,998	\$1.06
19	\$41,249	\$18,303	\$35,521	\$0.71	19	\$50,138	\$22,247	\$43,176	\$0.86	19	\$59,006	\$26,182	\$50,812	\$1.01
20	\$39,685	\$17,505	\$33,972	\$0.67	20	\$48,237	\$21,277	\$41,293	\$0.81	20	\$56,768	\$25,040	\$48,596	\$0.95
21	\$38,235	\$16,760	\$32,527	\$0.63	21	\$46,474	\$20,372	\$39,536	\$0.77	21	\$54,693	\$23,975	\$46,528	\$0.91
22	\$36,769	\$16,012	\$31,075	\$0.60	22	\$44,692	\$19,462	\$37,771	\$0.73	22	\$52,596	\$22,904	\$44,450	\$0.86
23	\$35,357	\$15,290	\$29,674	\$0.57	23	\$42,976	\$18,585	\$36,068	\$0.69	23	\$50,576	\$21,872	\$42,447	\$0.81
24	\$33,899	\$14,552	\$28,242	\$0.54	24	\$41,203	\$17,688	\$34,327	\$0.65	24	\$48,491	\$20,816	\$40,399	\$0.76
25	\$32,556	\$13,868	\$26,913	\$0.51	25	\$39,572	\$16,856	\$32,713	\$0.63	25	\$46,570	\$19,837	\$38,498	\$0.73
26	\$31,273	\$13,212	\$25,641	\$0.49	26	\$38,012	\$16,059	\$31,166	\$0.60	26	\$44,735	\$18,899	\$36,678	\$0.71
27	\$29,931	\$12,536	\$24,329	\$0.47	27	\$36,381	\$15,237	\$29,571	\$0.57	27	\$42,815	\$17,932	\$34,801	\$0.68
28	\$28,700	\$11,910	\$23,115	\$0.45	28	\$34,884	\$14,477	\$28,095	\$0.55	28	\$41,054	\$17,037	\$33,064	\$0.65
29	\$27,467	\$11,288	\$21,907	\$0.43	29	\$33,386	\$13,720	\$26,627	\$0.53	29	\$39,290	\$16,147	\$31,336	\$0.62
30	\$26,305	\$10,698	\$20,763	\$0.42	30	\$31,974	\$13,004	\$25,237	\$0.51	30	\$37,629	\$15,304	\$29,701	\$0.60
31	\$25,128	\$10,107	\$19,615	\$0.40	31	\$30,543	\$12,285	\$23,842	\$0.49	31	\$35,944	\$14,457	\$28,058	\$0.57
32	\$24,026	\$9,550	\$18,534	\$0.39	32	\$29,204	\$11,608	\$22,529	\$0.47	32	\$34,368	\$13,661	\$26,512	\$0.56
33	\$22,971	\$9,016	\$17,498	\$0.37	33	\$27,921	\$10,959	\$21,269	\$0.45	33	\$32,859	\$12,897	\$25,030	\$0.53
34	\$21,942	\$8,497	\$16,491	\$0.36	34	\$26,670	\$10,328	\$20,044	\$0.44	34	\$31,387	\$12,155	\$23,589	\$0.51
35	\$20,963	\$8,002	\$15,530	\$0.34	35	\$25,480	\$9,726	\$18,876	\$0.42	35	\$29,986	\$11,446	\$22,215	\$0.49
36	\$20,015	\$7,524	\$14,601	\$0.33	36	\$24,328	\$9,145	\$17,748	\$0.40	36	\$28,630	\$10,762	\$20,886	\$0.48
37	\$19,117	\$7,069	\$13,719	\$0.32	37	\$23,237	\$8,592	\$16,675	\$0.39	37	\$27,346	\$10,111	\$19,624	\$0.46
38	\$18,238	\$6,626	\$12,859	\$0.31	38	\$22,169	\$8,054	\$15,631	\$0.38	38	\$26,089	\$9,478	\$18,395	\$0.44
39	\$17,397	\$6,202	\$12,036	\$0.30	39	\$21,147	\$7,538	\$14,630	\$0.36	39	\$24,886	\$8,871	\$17,217	\$0.42
40	\$16,619	\$5,805	\$11,266	\$0.29	40	\$20,200	\$7,055	\$13,693	\$0.35	40	\$23,772	\$8,303	\$16,114	\$0.41
41	\$15,852	\$5,416	\$10,512	\$0.28	41	\$19,268	\$6,583	\$12,777	\$0.33	41	\$22,675	\$7,748	\$15,036	\$0.39
42	\$15,123	\$5,046	\$9,793	\$0.27	42	\$18,382	\$6,133	\$11,903	\$0.32	42	\$21,633	\$7,218	\$14,008	\$0.38
43	\$14,421	\$4,690	\$9,101	\$0.26	43	\$17,529	\$5,700	\$11,063	\$0.31	43	\$20,630	\$6,709	\$13,020	\$0.37
44	\$13,758	\$4,351	\$8,444	\$0.25	44	\$16,722	\$5,288	\$10,264	\$0.30	44	\$19,680	\$6,224	\$12,079	\$0.36
45	\$13,115	\$4,024	\$7,810	\$0.24	45	\$15,941	\$4,891	\$9,493	\$0.29	45	\$18,760	\$5,757	\$11,172	\$0.34
46	\$12,401	\$3,320	\$7,452	\$0.23	46	\$15,074	\$4,036	\$9,058	\$0.28	46	\$17,740	\$4,750	\$10,660	\$0.33
47	\$11,719	\$3,028	\$6,796	\$0.22	47	\$14,245	\$3,681	\$8,261	\$0.27	47	\$16,764	\$4,331	\$9,722	\$0.32
48	\$11,082	\$2,753	\$6,180	\$0.21	48	\$13,470	\$3,347	\$7,511	\$0.26	48	\$15,852	\$3,938	\$8,839	\$0.30
49	\$10,467	\$2,490	\$5,589	\$0.20	49	\$12,722	\$3,026	\$6,793	\$0.24	49	\$14,972	\$3,562	\$7,994	\$0.29
50	\$9,882	\$2,240	\$5,027	\$0.19	50	\$12,012	\$2,723	\$6,110	\$0.24	50	\$14,137	\$3,204	\$7,191	\$0.28
51	\$9,333	\$2,004	\$4,497	\$0.19	51	\$11,345	\$2,436	\$5,467	\$0.23	51	\$13,351	\$2,866	\$6,433	\$0.27
52	\$8,808	\$1,779	\$3,993	\$0.18	52	\$10,707	\$2,163	\$4,854	\$0.22	52	\$12,600	\$2,545	\$5,712	\$0.26
53	\$8,315	\$1,568	\$3,518	\$0.17	53	\$10,107	\$1,905	\$4,277	\$0.21	53	\$11,895	\$2,243	\$5,033	\$0.25
54	\$7,842	\$1,366	\$3,067	\$0.17	54	\$9,532	\$1,661	\$3,728	\$0.20	54	\$11,218	\$1,955	\$4,387	\$0.24
55	\$7,398	\$1,177	\$2,642	\$0.16	55	\$8,993	\$1,431	\$3,212	\$0.19	55	\$10,583	\$1,684	\$3,779	\$0.23
56*	\$7,002	\$1,156	\$2,514	\$0.15	56*	\$8,511	\$1,405	\$3,055	\$0.18	56*	\$10,016	\$1,653	\$3,596	\$0.22
57*	\$6,623	\$1,134	\$2,392	\$0.15	57*	\$8,051	\$1,379	\$2,908	\$0.19	57*	\$9,474	\$1,622	\$3,421	\$0.22
58*	\$6,259	\$1,112	\$2,276	\$0.14	58*	\$7,608	\$1,352	\$2,766	\$0.18	58*	\$8,954	\$1,591	\$3,255	\$0.21
59*	\$5,912	\$1,091	\$2,165	\$0.14	59*	\$7,186	\$1,326	\$2,632	\$0.17	59*	\$8,457	\$1,560	\$3,097	\$0.21
60*	\$5,579	\$1,069	\$2,059	\$0.14	60*	\$6,782	\$1,299	\$2,504	\$0.17	60*	\$7,981	\$1,529	\$2,946	\$0.20
61*	\$5,255	\$1,046	\$1,957	N/A	61*	\$6,387	\$1,271	\$2,378	N/A	61*	\$7,517	\$1,496	\$2,799	N/A
62*	\$4,945	\$1,022	\$1,858	N/A	62*	\$6,011	\$1,242	\$2,258	N/A	62*	\$7,074	\$1,462	\$2,658	N/A
63*	\$4,652	\$998	\$1,764	N/A	63*	\$5,655	\$1,213	\$2,145	N/A	63*	\$6,655	\$1,427	\$2,524	N/A
64*	\$4,375	\$974	\$1,676	N/A	64*	\$5,317	\$1,184	\$2,037	N/A	64*	\$6,258	\$1,393	\$2,397	N/A
65*	\$4,112	\$951	\$1,592	N/A	65*	\$4,998	\$1,155	\$1,935	N/A	65*	\$5,882	\$1,360	\$2,277	N/A
66*	\$3,852	\$926	\$1,511	N/A	66*	\$4,682	\$1,126	\$1,837	N/A	66*	\$5,510	\$1,325	\$2,162	N/A
67*	\$3,605	\$907	\$1,443	N/A	67*	\$4,382	\$1,103	\$1,754	N/A	67*	\$5,157	\$1,298	\$2,064	N/A
68*	\$3,371	\$888	\$1,377	N/A	68*	\$4,097	\$1,079	\$1,673	N/A	68*	\$4,822	\$1,270	\$1,969	N/A
69*	\$3,147	\$866	\$1,310	N/A	69*	\$3,826	\$1,053	\$1,593	N/A	69*	\$4,502	\$1,239	\$1,875	N/A
70*	\$2,936	\$843	\$1,246	N/A	70*	\$3,569	\$1,025	\$1,515	N/A	70*	\$4,200	\$1,206	\$1,783	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**

**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	\$70,398	\$31,413	\$60,965	\$1.22	18	\$79,618	\$35,527	\$68,949	\$1.38	18	\$88,815	\$39,631	\$76,914	\$1.54
19	\$67,875	\$30,117	\$58,450	\$1.17	19	\$76,764	\$34,062	\$66,105	\$1.32	19	\$85,631	\$37,996	\$73,740	\$1.47
20	\$65,300	\$28,803	\$55,900	\$1.10	20	\$73,852	\$32,575	\$63,221	\$1.24	20	\$82,383	\$36,338	\$70,524	\$1.38
21	\$62,914	\$27,578	\$53,522	\$1.04	21	\$71,153	\$31,190	\$60,531	\$1.18	21	\$79,372	\$34,793	\$67,523	\$1.32
22	\$60,502	\$26,347	\$51,132	\$0.99	22	\$68,425	\$29,797	\$57,828	\$1.12	22	\$76,329	\$33,239	\$64,508	\$1.25
23	\$58,178	\$25,159	\$48,827	\$0.93	23	\$65,798	\$28,454	\$55,222	\$1.05	23	\$73,398	\$31,741	\$61,601	\$1.17
24	\$55,779	\$23,945	\$46,471	\$0.88	24	\$63,084	\$27,081	\$52,557	\$0.99	24	\$70,371	\$30,209	\$58,627	\$1.11
25	\$53,570	\$22,819	\$44,285	\$0.84	25	\$60,586	\$25,807	\$50,085	\$0.96	25	\$67,584	\$28,788	\$55,870	\$1.07
26	\$51,459	\$21,740	\$42,191	\$0.81	26	\$58,199	\$24,587	\$47,717	\$0.92	26	\$64,921	\$27,427	\$53,229	\$1.02
27	\$49,251	\$20,627	\$40,032	\$0.78	27	\$55,701	\$23,329	\$45,275	\$0.88	27	\$62,135	\$26,023	\$50,505	\$0.98
28	\$47,225	\$19,598	\$38,035	\$0.75	28	\$53,409	\$22,164	\$43,015	\$0.84	28	\$59,579	\$24,725	\$47,984	\$0.94
29	\$45,196	\$18,574	\$36,047	\$0.71	29	\$51,115	\$21,006	\$40,767	\$0.81	29	\$57,019	\$23,433	\$45,476	\$0.90
30	\$43,285	\$17,604	\$34,165	\$0.69	30	\$48,953	\$19,909	\$38,639	\$0.78	30	\$54,608	\$22,209	\$43,102	\$0.87
31	\$41,347	\$16,631	\$32,275	\$0.66	31	\$46,762	\$18,809	\$36,502	\$0.75	31	\$52,164	\$20,981	\$40,719	\$0.83
32	\$39,534	\$15,714	\$30,497	\$0.64	32	\$44,712	\$17,773	\$34,492	\$0.72	32	\$49,877	\$19,826	\$38,476	\$0.81
33	\$37,798	\$14,836	\$28,793	\$0.61	33	\$42,749	\$16,779	\$32,564	\$0.69	33	\$47,687	\$18,717	\$36,326	\$0.77
34	\$36,105	\$13,982	\$27,135	\$0.59	34	\$40,833	\$15,813	\$30,688	\$0.67	34	\$45,550	\$17,639	\$34,234	\$0.75
35	\$34,494	\$13,167	\$25,554	\$0.57	35	\$39,011	\$14,891	\$28,901	\$0.64	35	\$43,517	\$16,611	\$32,239	\$0.71
36	\$32,934	\$12,380	\$24,026	\$0.55	36	\$37,247	\$14,001	\$27,172	\$0.62	36	\$41,549	\$15,618	\$30,311	\$0.69
37	\$31,457	\$11,632	\$22,574	\$0.53	37	\$35,576	\$13,155	\$25,530	\$0.60	37	\$39,686	\$14,674	\$28,479	\$0.67
38	\$30,011	\$10,903	\$21,160	\$0.51	38	\$33,941	\$12,331	\$23,931	\$0.58	38	\$37,862	\$13,755	\$26,695	\$0.64
39	\$28,627	\$10,205	\$19,805	\$0.49	39	\$32,376	\$11,541	\$22,399	\$0.55	39	\$36,116	\$12,875	\$24,986	\$0.61
40	\$27,346	\$9,551	\$18,537	\$0.47	40	\$30,927	\$10,802	\$20,964	\$0.53	40	\$34,499	\$12,050	\$23,386	\$0.59
41	\$26,084	\$8,912	\$17,297	\$0.45	41	\$29,500	\$10,080	\$19,562	\$0.51	41	\$32,908	\$11,244	\$21,822	\$0.57
42	\$24,884	\$8,303	\$16,114	\$0.44	42	\$28,143	\$9,390	\$18,224	\$0.50	42	\$31,394	\$10,475	\$20,329	\$0.55
43	\$23,730	\$7,717	\$14,976	\$0.42	43	\$26,838	\$8,727	\$16,938	\$0.48	43	\$29,938	\$9,736	\$18,894	\$0.53
44	\$22,638	\$7,159	\$13,895	\$0.41	44	\$25,603	\$8,097	\$15,715	\$0.46	44	\$28,560	\$9,032	\$17,530	\$0.51
45	\$21,580	\$6,622	\$12,851	\$0.39	45	\$24,407	\$7,489	\$14,535	\$0.45	45	\$27,226	\$8,354	\$16,214	\$0.50
46	\$20,406	\$5,463	\$12,262	\$0.39	46	\$23,078	\$6,179	\$13,868	\$0.43	46	\$25,744	\$6,892	\$15,470	\$0.48
47	\$19,284	\$4,983	\$11,183	\$0.37	47	\$21,809	\$5,635	\$12,647	\$0.42	47	\$24,329	\$6,286	\$14,109	\$0.46
48	\$18,235	\$4,530	\$10,168	\$0.35	48	\$20,623	\$5,124	\$11,500	\$0.40	48	\$23,005	\$5,716	\$12,828	\$0.44
49	\$17,223	\$4,097	\$9,196	\$0.33	49	\$19,479	\$4,634	\$10,400	\$0.37	49	\$21,729	\$5,169	\$11,602	\$0.41
50	\$16,262	\$3,686	\$8,272	\$0.32	50	\$18,391	\$4,168	\$9,355	\$0.36	50	\$20,516	\$4,650	\$10,436	\$0.40
51	\$15,358	\$3,297	\$7,400	\$0.30	51	\$17,370	\$3,729	\$8,370	\$0.34	51	\$19,376	\$4,160	\$9,336	\$0.39
52	\$14,494	\$2,928	\$6,571	\$0.30	52	\$16,392	\$3,311	\$7,431	\$0.33	52	\$18,286	\$3,694	\$8,290	\$0.37
53	\$13,682	\$2,579	\$5,789	\$0.28	53	\$15,474	\$2,917	\$6,548	\$0.32	53	\$17,262	\$3,254	\$7,304	\$0.36
54	\$12,904	\$2,249	\$5,047	\$0.27	54	\$14,594	\$2,543	\$5,708	\$0.31	54	\$16,280	\$2,837	\$6,367	\$0.35
55	\$12,174	\$1,937	\$4,348	\$0.26	55	\$13,768	\$2,191	\$4,917	\$0.29	55	\$15,359	\$2,444	\$5,485	\$0.33
56*	\$11,522	\$1,902	\$4,136	\$0.25	56*	\$13,031	\$2,151	\$4,678	\$0.28	56*	\$14,536	\$2,399	\$5,218	\$0.32
57*	\$10,899	\$1,866	\$3,936	\$0.25	57*	\$12,326	\$2,111	\$4,451	\$0.28	57*	\$13,750	\$2,355	\$4,966	\$0.32
58*	\$10,300	\$1,831	\$3,745	\$0.24	58*	\$11,649	\$2,070	\$4,235	\$0.27	58*	\$12,994	\$2,310	\$4,724	\$0.30
59*	\$9,728	\$1,795	\$3,563	\$0.24	59*	\$11,002	\$2,030	\$4,029	\$0.27	59*	\$12,273	\$2,265	\$4,495	\$0.30
60*	\$9,181	\$1,759	\$3,389	\$0.23	60*	\$10,384	\$1,990	\$3,833	\$0.26	60*	\$11,583	\$2,219	\$4,276	\$0.29
61*	\$8,647	\$1,721	\$3,219	N/A	61*	\$9,779	\$1,946	\$3,641	N/A	61*	\$10,909	\$2,171	\$4,062	N/A
62*	\$8,138	\$1,682	\$3,058	N/A	62*	\$9,203	\$1,902	\$3,458	N/A	62*	\$10,266	\$2,121	\$3,857	N/A
63*	\$7,656	\$1,642	\$2,904	N/A	63*	\$8,658	\$1,857	\$3,284	N/A	63*	\$9,658	\$2,072	\$3,663	N/A
64*	\$7,199	\$1,603	\$2,758	N/A	64*	\$8,141	\$1,813	\$3,119	N/A	64*	\$9,082	\$2,022	\$3,479	N/A
65*	\$6,766	\$1,564	\$2,620	N/A	65*	\$7,653	\$1,769	\$2,963	N/A	65*	\$8,537	\$1,973	\$3,305	N/A
66*	\$6,338	\$1,524	\$2,487	N/A	66*	\$7,168	\$1,724	\$2,812	N/A	66*	\$7,997	\$1,923	\$3,138	N/A
67*	\$5,932	\$1,493	\$2,375	N/A	67*	\$6,709	\$1,689	\$2,686	N/A	67*	\$7,484	\$1,884	\$2,996	N/A
68*	\$5,546	\$1,460	\$2,265	N/A	68*	\$6,273	\$1,652	\$2,562	N/A	68*	\$6,998	\$1,843	\$2,858	N/A
69*	\$5,179	\$1,425	\$2,157	N/A	69*	\$5,858	\$1,612	\$2,439	N/A	69*	\$6,534	\$1,798	\$2,721	N/A
70*	\$4,831	\$1,388	\$2,051	N/A	70*	\$5,464	\$1,569	\$2,320	N/A	70*	\$6,095	\$1,751	\$2,588	N/A

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

<b>\$11.00 PER WEEK</b>					<b>\$12.00 PER WEEK</b>					<b>\$13.00 PER WEEK</b>				
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	\$98,013	\$43,735	\$84,879	\$1.70	18	\$107,212	\$47,840	\$92,846	\$1.86	18	\$116,432	\$51,954	\$100,830	\$2.02
19	\$94,500	\$41,932	\$81,378	\$1.62	19	\$103,370	\$45,867	\$89,016	\$1.77	19	\$112,258	\$49,811	\$96,670	\$1.93
20	\$90,916	\$40,102	\$77,829	\$1.53	20	\$99,449	\$43,866	\$85,133	\$1.67	20	\$108,000	\$47,638	\$92,453	\$1.81
21	\$87,593	\$38,396	\$74,517	\$1.45	21	\$95,814	\$42,000	\$81,511	\$1.59	21	\$104,053	\$45,612	\$88,520	\$1.72
22	\$84,235	\$36,682	\$71,190	\$1.38	22	\$92,141	\$40,125	\$77,871	\$1.51	22	\$100,064	\$43,575	\$84,567	\$1.64
23	\$81,000	\$35,028	\$67,981	\$1.29	23	\$88,602	\$38,316	\$74,361	\$1.41	23	\$96,221	\$41,611	\$80,755	\$1.54
24	\$77,660	\$33,338	\$64,700	\$1.22	24	\$84,949	\$36,467	\$70,773	\$1.34	24	\$92,254	\$39,603	\$76,859	\$1.45
25	\$74,584	\$31,770	\$61,656	\$1.18	25	\$81,584	\$34,752	\$67,443	\$1.29	25	\$88,600	\$37,740	\$73,243	\$1.40
26	\$71,646	\$30,268	\$58,743	\$1.13	26	\$78,370	\$33,109	\$64,256	\$1.23	26	\$85,109	\$35,956	\$69,781	\$1.34
27	\$68,571	\$28,719	\$55,736	\$1.08	27	\$75,007	\$31,414	\$60,967	\$1.18	27	\$81,457	\$34,116	\$66,210	\$1.28
28	\$65,749	\$27,285	\$52,954	\$1.04	28	\$71,920	\$29,846	\$57,924	\$1.13	28	\$78,105	\$32,413	\$62,905	\$1.23
29	\$62,925	\$25,860	\$50,186	\$0.99	29	\$68,831	\$28,287	\$54,897	\$1.08	29	\$74,749	\$30,719	\$59,617	\$1.18
30	\$60,264	\$24,509	\$47,566	\$0.96	30	\$65,920	\$26,810	\$52,031	\$1.05	30	\$71,589	\$29,115	\$56,505	\$1.14
31	\$57,567	\$23,155	\$44,937	\$0.92	31	\$62,969	\$25,327	\$49,154	\$1.01	31	\$68,384	\$27,505	\$53,381	\$1.09
32	\$55,043	\$21,879	\$42,461	\$0.89	32	\$60,209	\$23,932	\$46,446	\$0.97	32	\$65,386	\$25,990	\$50,440	\$1.06
33	\$52,626	\$20,656	\$40,088	\$0.85	33	\$57,565	\$22,594	\$43,850	\$0.93	33	\$62,515	\$24,537	\$47,621	\$1.01
34	\$50,268	\$19,466	\$37,779	\$0.82	34	\$54,986	\$21,293	\$41,325	\$0.90	34	\$59,714	\$23,124	\$44,879	\$0.98
35	\$48,025	\$18,332	\$35,578	\$0.79	35	\$52,532	\$20,053	\$38,917	\$0.86	35	\$57,049	\$21,777	\$42,264	\$0.93
36	\$45,853	\$17,236	\$33,451	\$0.76	36	\$50,156	\$18,854	\$36,590	\$0.83	36	\$54,469	\$20,475	\$39,736	\$0.90
37	\$43,796	\$16,194	\$31,429	\$0.74	37	\$47,907	\$17,714	\$34,379	\$0.80	37	\$52,026	\$19,237	\$37,335	\$0.87
38	\$41,784	\$15,180	\$29,461	\$0.71	38	\$45,705	\$16,605	\$32,225	\$0.78	38	\$49,635	\$18,032	\$34,996	\$0.84
39	\$39,857	\$14,208	\$27,575	\$0.68	39	\$43,598	\$15,542	\$30,163	\$0.74	39	\$47,347	\$16,878	\$32,757	\$0.80
40	\$38,073	\$13,298	\$25,809	\$0.66	40	\$41,646	\$14,546	\$28,231	\$0.72	40	\$45,227	\$15,797	\$30,658	\$0.78
41	\$36,316	\$12,408	\$24,082	\$0.63	41	\$39,724	\$13,573	\$26,342	\$0.69	41	\$43,140	\$14,740	\$28,607	\$0.75
42	\$34,646	\$11,560	\$22,435	\$0.61	42	\$37,897	\$12,645	\$24,540	\$0.67	42	\$41,156	\$13,732	\$26,651	\$0.72
43	\$33,039	\$10,744	\$20,851	\$0.59	43	\$36,140	\$11,752	\$22,808	\$0.64	43	\$39,248	\$12,763	\$24,770	\$0.70
44	\$31,519	\$9,968	\$19,346	\$0.57	44	\$34,477	\$10,904	\$21,161	\$0.62	44	\$37,442	\$11,841	\$22,981	\$0.67
45	\$30,046	\$9,220	\$17,893	\$0.55	45	\$32,866	\$10,085	\$19,572	\$0.60	45	\$35,692	\$10,952	\$21,255	\$0.65
46	\$28,411	\$7,606	\$17,072	\$0.54	46	\$31,077	\$8,320	\$18,674	\$0.58	46	\$33,750	\$9,036	\$20,280	\$0.63
47	\$26,849	\$6,937	\$15,570	\$0.51	47	\$29,368	\$7,588	\$17,031	\$0.56	47	\$31,894	\$8,241	\$18,496	\$0.61
48	\$25,388	\$6,308	\$14,157	\$0.49	48	\$27,771	\$6,900	\$15,486	\$0.53	48	\$30,159	\$7,493	\$16,817	\$0.58
49	\$23,979	\$5,704	\$12,803	\$0.46	49	\$26,230	\$6,240	\$14,005	\$0.50	49	\$28,485	\$6,776	\$15,209	\$0.54
50	\$22,641	\$5,132	\$11,517	\$0.45	50	\$24,766	\$5,613	\$12,598	\$0.49	50	\$26,895	\$6,096	\$13,681	\$0.53
51	\$21,383	\$4,591	\$10,303	\$0.42	51	\$23,390	\$5,022	\$11,270	\$0.46	51	\$25,401	\$5,453	\$12,239	\$0.50
52	\$20,180	\$4,076	\$9,149	\$0.41	52	\$22,074	\$4,459	\$10,007	\$0.45	52	\$23,972	\$4,842	\$10,868	\$0.49
53	\$19,050	\$3,591	\$8,061	\$0.39	53	\$20,838	\$3,929	\$8,817	\$0.43	53	\$22,630	\$4,266	\$9,575	\$0.47
54	\$17,966	\$3,131	\$7,026	\$0.38	54	\$19,652	\$3,424	\$7,686	\$0.42	54	\$21,342	\$3,719	\$8,347	\$0.45
55	\$16,950	\$2,697	\$6,053	\$0.36	55	\$18,540	\$2,950	\$6,621	\$0.39	55	\$20,135	\$3,204	\$7,191	\$0.43
56*	\$16,042	\$2,648	\$5,759	\$0.35	56*	\$17,548	\$2,896	\$6,299	\$0.38	56*	\$19,057	\$3,145	\$6,841	\$0.41
57*	\$15,174	\$2,599	\$5,480	\$0.35	57*	\$16,598	\$2,842	\$5,994	\$0.38	57*	\$18,026	\$3,087	\$6,510	\$0.42
58*	\$14,340	\$2,549	\$5,214	\$0.33	58*	\$15,686	\$2,788	\$5,703	\$0.36	58*	\$17,035	\$3,028	\$6,193	\$0.39
59*	\$13,545	\$2,499	\$4,961	\$0.33	59*	\$14,816	\$2,734	\$5,426	\$0.36	59*	\$16,090	\$2,969	\$5,893	\$0.39
60*	\$12,783	\$2,449	\$4,719	\$0.32	60*	\$13,983	\$2,679	\$5,162	\$0.35	60*	\$15,185	\$2,909	\$5,605	\$0.38
61*	\$12,039	\$2,396	\$4,482	N/A	61*	\$13,169	\$2,620	\$4,903	N/A	61*	\$14,301	\$2,846	\$5,325	N/A
62*	\$11,330	\$2,341	\$4,257	N/A	62*	\$12,393	\$2,561	\$4,656	N/A	62*	\$13,459	\$2,781	\$5,057	N/A
63*	\$10,659	\$2,286	\$4,043	N/A	63*	\$11,659	\$2,501	\$4,422	N/A	63*	\$12,662	\$2,716	\$4,802	N/A
64*	\$10,023	\$2,232	\$3,840	N/A	64*	\$10,963	\$2,441	\$4,200	N/A	64*	\$11,906	\$2,651	\$4,561	N/A
65*	\$9,421	\$2,178	\$3,648	N/A	65*	\$10,305	\$2,382	\$3,990	N/A	65*	\$11,191	\$2,587	\$4,333	N/A
66*	\$8,825	\$2,122	\$3,462	N/A	66*	\$9,653	\$2,321	\$3,787	N/A	66*	\$10,483	\$2,521	\$4,113	N/A
67*	\$8,259	\$2,079	\$3,306	N/A	67*	\$9,035	\$2,274	\$3,617	N/A	67*	\$9,812	\$2,470	\$3,928	N/A
68*	\$7,722	\$2,033	\$3,153	N/A	68*	\$8,447	\$2,224	\$3,449	N/A	68*	\$9,174	\$2,416	\$3,746	N/A
69*	\$7,211	\$1,984	\$3,003	N/A	69*	\$7,888	\$2,170	\$3,285	N/A	69*	\$8,566	\$2,357	\$3,567	N/A
70*	\$6,726	\$1,932	\$2,855	N/A	70*	\$7,358	\$2,114	\$3,124	N/A	70*	\$7,990	\$2,295	\$3,392	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	\$125,629	\$56,058	\$108,795	\$2.18	18	\$134,828	\$60,163	\$116,761	\$2.34
19	\$121,126	\$53,746	\$104,306	\$2.08	19	\$129,995	\$57,681	\$111,944	\$2.23
20	\$116,531	\$51,401	\$99,756	\$1.95	20	\$125,064	\$55,164	\$107,061	\$2.10
21	\$112,273	\$49,215	\$95,513	\$1.86	21	\$120,494	\$52,819	\$102,507	\$2.00
22	\$107,968	\$47,017	\$91,247	\$1.77	22	\$115,874	\$50,460	\$97,929	\$1.90
23	\$103,822	\$44,898	\$87,135	\$1.66	23	\$111,424	\$48,185	\$93,515	\$1.78
24	\$99,541	\$42,731	\$82,930	\$1.57	24	\$106,829	\$45,860	\$89,001	\$1.68
25	\$95,599	\$40,721	\$79,029	\$1.51	25	\$102,599	\$43,703	\$84,816	\$1.62
26	\$91,832	\$38,796	\$75,293	\$1.45	26	\$98,556	\$41,637	\$80,806	\$1.55
27	\$87,891	\$36,811	\$71,440	\$1.38	27	\$94,327	\$39,506	\$76,671	\$1.49
28	\$84,274	\$34,973	\$67,873	\$1.33	28	\$90,445	\$37,534	\$72,843	\$1.43
29	\$80,654	\$33,146	\$64,326	\$1.27	29	\$86,560	\$35,573	\$69,037	\$1.36
30	\$77,243	\$31,415	\$60,968	\$1.23	30	\$82,899	\$33,715	\$65,432	\$1.32
31	\$73,786	\$29,678	\$57,597	\$1.18	31	\$79,189	\$31,851	\$61,815	\$1.26
32	\$70,551	\$28,043	\$54,424	\$1.14	32	\$75,717	\$30,097	\$58,410	\$1.22
33	\$67,453	\$26,475	\$51,382	\$1.09	33	\$72,392	\$28,414	\$55,145	\$1.17
34	\$64,431	\$24,951	\$48,424	\$1.05	34	\$69,149	\$26,778	\$51,970	\$1.13
35	\$61,556	\$23,497	\$45,603	\$1.01	35	\$66,063	\$25,218	\$48,941	\$1.08
36	\$58,772	\$22,092	\$42,875	\$0.97	36	\$63,076	\$23,710	\$46,015	\$1.05
37	\$56,136	\$20,757	\$40,284	\$0.94	37	\$60,247	\$22,277	\$43,234	\$1.01
38	\$53,556	\$19,457	\$37,761	\$0.91	38	\$57,478	\$20,882	\$40,526	\$0.98
39	\$51,087	\$18,211	\$35,344	\$0.87	39	\$54,828	\$19,545	\$37,932	\$0.93
40	\$48,800	\$17,045	\$33,080	\$0.84	40	\$52,373	\$18,293	\$35,502	\$0.90
41	\$46,548	\$15,905	\$30,867	\$0.81	41	\$49,956	\$17,069	\$33,127	\$0.87
42	\$44,407	\$14,817	\$28,756	\$0.78	42	\$47,659	\$15,902	\$30,862	\$0.84
43	\$42,348	\$13,771	\$26,726	\$0.75	43	\$45,449	\$14,780	\$28,683	\$0.81
44	\$40,399	\$12,777	\$24,796	\$0.73	44	\$43,357	\$13,712	\$26,612	\$0.78
45	\$38,511	\$11,817	\$22,934	\$0.70	45	\$41,331	\$12,682	\$24,613	\$0.75
46	\$36,416	\$9,750	\$21,882	\$0.69	46	\$39,082	\$10,463	\$23,484	\$0.74
47	\$34,413	\$8,892	\$19,956	\$0.66	47	\$36,933	\$9,543	\$21,418	\$0.70
48	\$32,541	\$8,085	\$18,146	\$0.63	48	\$34,924	\$8,677	\$19,474	\$0.67
49	\$30,736	\$7,312	\$16,411	\$0.58	49	\$32,986	\$7,847	\$17,612	\$0.63
50	\$29,020	\$6,577	\$14,762	\$0.57	50	\$31,145	\$7,059	\$15,843	\$0.61
51	\$27,408	\$5,884	\$13,207	\$0.54	51	\$29,415	\$6,315	\$14,174	\$0.58
52	\$25,866	\$5,225	\$11,727	\$0.53	52	\$27,760	\$5,608	\$12,585	\$0.57
53	\$24,417	\$4,603	\$10,332	\$0.50	53	\$26,205	\$4,940	\$11,088	\$0.54
54	\$23,028	\$4,013	\$9,006	\$0.49	54	\$24,714	\$4,306	\$9,665	\$0.53
55	\$21,725	\$3,457	\$7,758	\$0.46	55	\$23,316	\$3,710	\$8,327	\$0.50
56*	\$20,562	\$3,394	\$7,381	\$0.45	56*	\$22,067	\$3,642	\$7,922	\$0.48
57*	\$19,449	\$3,331	\$7,024	\$0.45	57*	\$20,874	\$3,575	\$7,538	\$0.48
58*	\$18,381	\$3,267	\$6,683	\$0.42	58*	\$19,727	\$3,506	\$7,172	\$0.45
59*	\$17,361	\$3,203	\$6,358	\$0.42	59*	\$18,632	\$3,438	\$6,824	\$0.45
60*	\$16,385	\$3,139	\$6,048	\$0.41	60*	\$17,584	\$3,369	\$6,491	\$0.44
61*	\$15,431	\$3,070	\$5,745	N/A	61*	\$16,561	\$3,295	\$6,166	N/A
62*	\$14,522	\$3,001	\$5,456	N/A	62*	\$15,586	\$3,221	\$5,856	N/A
63*	\$13,662	\$2,930	\$5,182	N/A	63*	\$14,662	\$3,145	\$5,561	N/A
64*	\$12,847	\$2,861	\$4,922	N/A	64*	\$13,787	\$3,070	\$5,282	N/A
65*	\$12,075	\$2,791	\$4,675	N/A	65*	\$12,960	\$2,996	\$5,018	N/A
66*	\$11,311	\$2,720	\$4,438	N/A	66*	\$12,140	\$2,919	\$4,763	N/A
67*	\$10,587	\$2,665	\$4,238	N/A	67*	\$11,362	\$2,860	\$4,548	N/A
68*	\$9,898	\$2,606	\$4,042	N/A	68*	\$10,623	\$2,797	\$4,338	N/A
69*	\$9,243	\$2,543	\$3,849	N/A	69*	\$9,920	\$2,729	\$4,131	N/A
70*	\$8,622	\$2,477	\$3,660	N/A	70*	\$9,253	\$2,658	\$3,928	N/A

\* 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	\$144,047	\$64,277	\$124,745	\$2.50	18	\$153,244	\$68,381	\$132,709	\$2.66	18	\$162,443	\$72,485	\$140,676	\$2.82
19	\$138,884	\$61,626	\$119,599	\$2.38	19	\$147,751	\$65,560	\$127,234	\$2.54	19	\$156,620	\$69,495	\$134,872	\$2.69
20	\$133,616	\$58,937	\$114,382	\$2.24	20	\$142,147	\$62,700	\$121,685	\$2.38	20	\$150,680	\$66,463	\$128,990	\$2.53
21	\$128,733	\$56,430	\$109,516	\$2.13	21	\$136,952	\$60,033	\$116,508	\$2.27	21	\$145,173	\$63,637	\$123,502	\$2.40
22	\$123,797	\$53,910	\$104,625	\$2.03	22	\$131,702	\$57,352	\$111,305	\$2.16	22	\$139,607	\$60,795	\$117,986	\$2.28
23	\$119,043	\$51,480	\$99,909	\$1.90	23	\$126,644	\$54,767	\$106,289	\$2.02	23	\$134,246	\$58,055	\$112,669	\$2.14
24	\$114,134	\$48,995	\$95,087	\$1.80	24	\$121,421	\$52,124	\$101,158	\$1.91	24	\$128,710	\$55,253	\$107,231	\$2.03
25	\$109,614	\$46,691	\$90,615	\$1.73	25	\$116,613	\$49,672	\$96,400	\$1.84	25	\$123,613	\$52,654	\$102,187	\$1.95
26	\$105,295	\$44,484	\$86,331	\$1.66	26	\$112,018	\$47,324	\$91,844	\$1.77	26	\$118,742	\$50,165	\$97,357	\$1.87
27	\$100,776	\$42,207	\$81,913	\$1.59	27	\$107,211	\$44,902	\$87,143	\$1.69	27	\$113,646	\$47,597	\$92,374	\$1.79
28	\$96,630	\$40,100	\$77,825	\$1.52	28	\$102,799	\$42,661	\$82,793	\$1.62	28	\$108,970	\$45,221	\$87,763	\$1.72
29	\$92,479	\$38,005	\$73,758	\$1.46	29	\$98,383	\$40,431	\$78,466	\$1.55	29	\$104,289	\$42,859	\$83,177	\$1.64
30	\$88,568	\$36,021	\$69,907	\$1.41	30	\$94,223	\$38,320	\$74,370	\$1.50	30	\$99,879	\$40,621	\$78,834	\$1.59
31	\$84,604	\$34,029	\$66,042	\$1.35	31	\$90,006	\$36,202	\$70,259	\$1.44	31	\$95,408	\$38,375	\$74,475	\$1.52
32	\$80,895	\$32,155	\$62,404	\$1.31	32	\$86,060	\$34,208	\$66,388	\$1.39	32	\$91,225	\$36,261	\$70,373	\$1.47
33	\$77,342	\$30,357	\$58,915	\$1.25	33	\$82,280	\$32,295	\$62,677	\$1.33	33	\$87,220	\$34,234	\$66,440	\$1.41
34	\$73,877	\$28,609	\$55,523	\$1.21	34	\$78,594	\$30,436	\$59,068	\$1.29	34	\$83,312	\$32,263	\$62,614	\$1.36
35	\$70,580	\$26,942	\$52,288	\$1.16	35	\$75,086	\$28,662	\$55,626	\$1.23	35	\$79,594	\$30,383	\$58,966	\$1.30
36	\$67,389	\$25,332	\$49,162	\$1.12	36	\$71,691	\$26,949	\$52,300	\$1.19	36	\$75,995	\$28,567	\$55,440	\$1.26
37	\$64,366	\$23,800	\$46,190	\$1.08	37	\$68,476	\$25,320	\$49,140	\$1.15	37	\$72,586	\$26,839	\$52,089	\$1.22
38	\$61,408	\$22,310	\$43,297	\$1.04	38	\$65,329	\$23,734	\$46,062	\$1.11	38	\$69,250	\$25,159	\$48,826	\$1.17
39	\$58,577	\$20,882	\$40,526	\$0.99	39	\$62,317	\$22,215	\$43,113	\$1.06	39	\$66,057	\$23,548	\$45,701	\$1.12
40	\$55,954	\$19,544	\$37,930	\$0.96	40	\$59,527	\$20,792	\$40,352	\$1.02	40	\$63,100	\$22,040	\$42,774	\$1.08
41	\$53,372	\$18,236	\$35,392	\$0.93	41	\$56,780	\$19,401	\$37,652	\$0.99	41	\$60,189	\$20,565	\$39,913	\$1.05
42	\$50,918	\$16,989	\$32,972	\$0.90	42	\$54,169	\$18,074	\$35,077	\$0.95	42	\$57,420	\$19,159	\$37,182	\$1.01
43	\$48,557	\$15,790	\$30,645	\$0.86	43	\$51,657	\$16,798	\$32,601	\$0.92	43	\$54,758	\$17,807	\$34,558	\$0.97
44	\$46,322	\$14,650	\$28,432	\$0.83	44	\$49,280	\$15,585	\$30,247	\$0.89	44	\$52,238	\$16,521	\$32,063	\$0.94
45	\$44,158	\$13,550	\$26,297	\$0.80	45	\$46,977	\$14,415	\$27,976	\$0.85	45	\$49,797	\$15,280	\$29,655	\$0.91
46	\$41,755	\$11,179	\$25,091	\$0.78	46	\$44,421	\$11,893	\$26,693	\$0.84	46	\$47,087	\$12,607	\$28,295	\$0.89
47	\$39,459	\$10,195	\$22,883	\$0.75	47	\$41,978	\$10,846	\$24,343	\$0.80	47	\$44,498	\$11,497	\$25,805	\$0.85
48	\$37,312	\$9,270	\$20,806	\$0.72	48	\$39,694	\$9,862	\$22,134	\$0.76	48	\$42,077	\$10,454	\$23,463	\$0.81
49	\$35,242	\$8,384	\$18,816	\$0.67	49	\$37,492	\$8,919	\$20,018	\$0.71	49	\$39,742	\$9,454	\$21,219	\$0.75
50	\$33,275	\$7,542	\$16,927	\$0.65	50	\$35,399	\$8,023	\$18,007	\$0.69	50	\$37,524	\$8,505	\$19,088	\$0.74
51	\$31,426	\$6,747	\$15,143	\$0.62	51	\$33,432	\$7,178	\$16,109	\$0.66	51	\$35,439	\$7,608	\$17,076	\$0.70
52	\$29,658	\$5,991	\$13,446	\$0.61	52	\$31,552	\$6,374	\$14,304	\$0.64	52	\$33,446	\$6,756	\$15,163	\$0.68
53	\$27,997	\$5,278	\$11,846	\$0.58	53	\$29,785	\$5,615	\$12,603	\$0.61	53	\$31,573	\$5,952	\$13,359	\$0.65
54	\$26,404	\$4,601	\$10,326	\$0.56	54	\$28,090	\$4,895	\$11,086	\$0.60	54	\$29,776	\$5,188	\$11,645	\$0.63
55	\$24,910	\$3,964	\$8,896	\$0.53	55	\$26,501	\$4,217	\$9,464	\$0.56	55	\$28,092	\$4,470	\$10,032	\$0.60
56*	\$23,576	\$3,891	\$8,463	\$0.51	56*	\$25,082	\$4,140	\$9,004	\$0.54	56*	\$26,587	\$4,388	\$9,544	\$0.57
57*	\$22,301	\$3,819	\$8,054	\$0.51	57*	\$23,725	\$4,063	\$8,568	\$0.55	57*	\$25,149	\$4,307	\$9,082	\$0.58
58*	\$21,076	\$3,746	\$7,663	\$0.48	58*	\$22,421	\$3,985	\$8,152	\$0.51	58*	\$23,767	\$4,224	\$8,641	\$0.54
59*	\$19,906	\$3,673	\$7,290	\$0.48	59*	\$21,177	\$3,908	\$7,756	\$0.51	59*	\$22,449	\$4,142	\$8,222	\$0.54
60*	\$18,787	\$3,600	\$6,935	\$0.47	60*	\$19,986	\$3,829	\$7,378	\$0.50	60*	\$21,186	\$4,059	\$7,821	\$0.53
61*	\$17,693	\$3,521	\$6,587	N/A	61*	\$18,823	\$3,745	\$7,008	N/A	61*	\$19,953	\$3,970	\$7,429	N/A
62*	\$16,651	\$3,441	\$6,256	N/A	62*	\$17,714	\$3,660	\$6,655	N/A	62*	\$18,778	\$3,880	\$7,055	N/A
63*	\$15,665	\$3,360	\$5,941	N/A	63*	\$16,665	\$3,575	\$6,321	N/A	63*	\$17,666	\$3,789	\$6,700	N/A
64*	\$14,730	\$3,280	\$5,643	N/A	64*	\$15,671	\$3,489	\$6,003	N/A	64*	\$16,611	\$3,699	\$6,364	N/A
65*	\$13,846	\$3,201	\$5,361	N/A	65*	\$14,730	\$3,405	\$5,703	N/A	65*	\$15,614	\$3,609	\$6,046	N/A
66*	\$12,970	\$3,119	\$5,089	N/A	66*	\$13,798	\$3,318	\$5,414	N/A	66*	\$14,626	\$3,517	\$5,739	N/A
67*	\$12,139	\$3,056	\$4,859	N/A	67*	\$12,914	\$3,251	\$5,170	N/A	67*	\$13,689	\$3,446	\$5,480	N/A
68*	\$11,349	\$2,988	\$4,634	N/A	68*	\$12,074	\$3,179	\$4,931	N/A	68*	\$12,799	\$3,370	\$5,227	N/A
69*	\$10,598	\$2,916	\$4,413	N/A	69*	\$11,275	\$3,102	\$4,695	N/A	69*	\$11,952	\$3,288	\$4,977	N/A
70*	\$9,886	\$2,840	\$4,197	N/A	70*	\$10,517	\$3,021	\$4,465	N/A	70*	\$11,148	\$3,202	\$4,733	N/A

\* Cash values and Paid-Up Values for ages 56-70 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	\$171,662	\$76,599	\$148,659	\$2.98	18	\$180,859	\$80,703	\$156,624	\$3.14	18	\$190,058	\$84,808	\$164,590	\$3.30
19	\$165,509	\$73,440	\$142,526	\$2.84	19	\$174,377	\$77,375	\$150,163	\$2.99	19	\$183,246	\$81,310	\$157,800	\$3.15
20	\$159,231	\$70,235	\$136,310	\$2.67	20	\$167,762	\$73,998	\$143,613	\$2.81	20	\$176,295	\$77,762	\$150,917	\$2.96
21	\$153,412	\$67,248	\$130,511	\$2.54	21	\$161,632	\$70,851	\$137,504	\$2.68	21	\$169,852	\$74,455	\$144,496	\$2.81
22	\$147,531	\$64,245	\$124,683	\$2.41	22	\$155,435	\$67,687	\$131,363	\$2.54	22	\$163,341	\$71,130	\$138,044	\$2.67
23	\$141,865	\$61,350	\$119,063	\$2.26	23	\$149,466	\$64,637	\$125,442	\$2.39	23	\$157,068	\$67,924	\$131,822	\$2.51
24	\$136,015	\$58,389	\$113,317	\$2.14	24	\$143,302	\$61,517	\$119,388	\$2.26	24	\$150,591	\$64,646	\$125,460	\$2.37
25	\$130,628	\$55,642	\$107,986	\$2.06	25	\$137,627	\$58,624	\$113,772	\$2.17	25	\$144,627	\$61,605	\$119,559	\$2.28
26	\$125,481	\$53,012	\$102,882	\$1.98	26	\$132,204	\$55,852	\$108,394	\$2.08	26	\$138,928	\$58,693	\$113,907	\$2.19
27	\$120,096	\$50,299	\$97,616	\$1.89	27	\$126,531	\$52,994	\$102,847	\$1.99	27	\$132,966	\$55,689	\$108,077	\$2.10
28	\$115,155	\$47,788	\$92,745	\$1.81	28	\$121,324	\$50,348	\$97,713	\$1.91	28	\$127,495	\$52,909	\$102,683	\$2.01
29	\$110,208	\$45,291	\$87,897	\$1.74	29	\$116,112	\$47,717	\$92,606	\$1.83	29	\$122,018	\$50,145	\$97,317	\$1.92
30	\$105,547	\$42,926	\$83,308	\$1.68	30	\$111,202	\$45,226	\$87,772	\$1.77	30	\$116,858	\$47,526	\$92,236	\$1.86
31	\$100,823	\$40,553	\$78,702	\$1.61	31	\$106,225	\$42,726	\$82,919	\$1.70	31	\$111,628	\$44,899	\$87,137	\$1.78
32	\$96,403	\$38,319	\$74,367	\$1.56	32	\$101,568	\$40,372	\$78,352	\$1.64	32	\$106,734	\$42,426	\$82,337	\$1.73
33	\$92,170	\$36,177	\$70,210	\$1.49	33	\$97,108	\$38,115	\$73,972	\$1.57	33	\$102,047	\$40,053	\$77,734	\$1.65
34	\$88,040	\$34,093	\$66,167	\$1.44	34	\$92,757	\$35,920	\$69,712	\$1.52	34	\$97,475	\$37,747	\$73,258	\$1.59
35	\$84,111	\$32,107	\$62,312	\$1.38	35	\$88,617	\$33,827	\$65,650	\$1.45	35	\$93,125	\$35,548	\$68,990	\$1.53
36	\$80,308	\$30,188	\$58,586	\$1.33	36	\$84,610	\$31,805	\$61,725	\$1.40	36	\$88,914	\$33,423	\$64,865	\$1.47
37	\$76,706	\$28,363	\$55,046	\$1.29	37	\$80,816	\$29,883	\$57,995	\$1.35	37	\$84,926	\$31,402	\$60,945	\$1.42
38	\$73,181	\$26,587	\$51,598	\$1.24	38	\$77,101	\$28,011	\$54,362	\$1.31	38	\$81,023	\$29,436	\$57,127	\$1.38
39	\$69,806	\$24,884	\$48,295	\$1.19	39	\$73,546	\$26,218	\$50,882	\$1.25	39	\$77,287	\$27,551	\$53,470	\$1.31
40	\$66,681	\$23,290	\$45,201	\$1.14	40	\$70,254	\$24,538	\$47,623	\$1.21	40	\$73,827	\$25,786	\$50,045	\$1.27
41	\$63,605	\$21,733	\$42,178	\$1.11	41	\$67,012	\$22,897	\$44,437	\$1.17	41	\$70,421	\$24,061	\$46,698	\$1.22
42	\$60,679	\$20,246	\$39,293	\$1.07	42	\$63,930	\$21,331	\$41,398	\$1.12	42	\$67,182	\$22,416	\$43,504	\$1.18
43	\$57,866	\$18,817	\$36,520	\$1.03	43	\$60,966	\$19,826	\$38,476	\$1.08	43	\$64,067	\$20,834	\$40,433	\$1.14
44	\$55,202	\$17,458	\$33,882	\$0.99	44	\$58,160	\$18,394	\$35,697	\$1.05	44	\$61,118	\$19,329	\$37,513	\$1.10
45	\$52,623	\$16,147	\$31,338	\$0.96	45	\$55,443	\$17,013	\$33,017	\$1.01	45	\$58,262	\$17,878	\$34,696	\$1.06
46	\$49,759	\$13,322	\$29,900	\$0.93	46	\$52,425	\$14,036	\$31,502	\$0.99	46	\$55,092	\$14,750	\$33,105	\$1.04
47	\$47,023	\$12,150	\$27,269	\$0.89	47	\$49,543	\$12,801	\$28,730	\$0.94	47	\$52,062	\$13,452	\$30,191	\$0.99
48	\$44,465	\$11,047	\$24,795	\$0.85	48	\$46,847	\$11,639	\$26,123	\$0.90	48	\$49,230	\$12,231	\$27,452	\$0.95
49	\$41,998	\$9,991	\$22,424	\$0.80	49	\$44,248	\$10,526	\$23,625	\$0.84	49	\$46,499	\$11,062	\$24,827	\$0.88
50	\$39,654	\$8,988	\$20,172	\$0.78	50	\$41,778	\$9,469	\$21,252	\$0.82	50	\$43,903	\$9,951	\$22,333	\$0.86
51	\$37,451	\$8,040	\$18,046	\$0.74	51	\$39,457	\$8,471	\$19,012	\$0.78	51	\$41,464	\$8,902	\$19,979	\$0.82
52	\$35,344	\$7,139	\$16,024	\$0.72	52	\$37,237	\$7,522	\$16,882	\$0.76	52	\$39,131	\$7,904	\$17,740	\$0.80
53	\$33,365	\$6,290	\$14,118	\$0.69	53	\$35,152	\$6,627	\$14,874	\$0.72	53	\$36,940	\$6,964	\$15,630	\$0.76
54	\$31,466	\$5,483	\$12,306	\$0.67	54	\$33,152	\$5,777	\$12,965	\$0.70	54	\$34,838	\$6,071	\$13,625	\$0.74
55	\$29,686	\$4,724	\$10,601	\$0.63	55	\$31,276	\$4,977	\$11,169	\$0.66	55	\$32,867	\$5,230	\$11,737	\$0.70
56*	\$28,096	\$4,637	\$10,086	\$0.61	56*	\$29,602	\$4,886	\$10,627	\$0.64	56*	\$31,107	\$5,134	\$11,167	\$0.67
57*	\$26,576	\$4,551	\$9,598	\$0.61	57*	\$28,000	\$4,795	\$10,112	\$0.65	57*	\$29,424	\$5,039	\$10,626	\$0.68
58*	\$25,116	\$4,464	\$9,131	\$0.57	58*	\$26,462	\$4,703	\$9,621	\$0.60	58*	\$27,808	\$4,943	\$10,110	\$0.63
59*	\$23,723	\$4,377	\$8,688	\$0.57	59*	\$24,994	\$4,612	\$9,154	\$0.60	59*	\$26,265	\$4,846	\$9,619	\$0.63
60*	\$22,388	\$4,290	\$8,264	\$0.56	60*	\$23,588	\$4,519	\$8,707	\$0.59	60*	\$24,788	\$4,749	\$9,150	\$0.62
61*	\$21,085	\$4,195	\$7,850	N/A	61*	\$22,215	\$4,420	\$8,271	N/A	61*	\$23,345	\$4,645	\$8,692	N/A
62*	\$19,844	\$4,100	\$7,456	N/A	62*	\$20,907	\$4,320	\$7,855	N/A	62*	\$21,970	\$4,540	\$8,254	N/A
63*	\$18,668	\$4,004	\$7,080	N/A	63*	\$19,668	\$4,219	\$7,459	N/A	63*	\$20,669	\$4,434	\$7,839	N/A
64*	\$17,554	\$3,909	\$6,725	N/A	64*	\$18,495	\$4,118	\$7,085	N/A	64*	\$19,435	\$4,328	\$7,445	N/A
65*	\$16,500	\$3,814	\$6,389	N/A	65*	\$17,384	\$4,018	\$6,731	N/A	65*	\$18,268	\$4,223	\$7,073	N/A
66*	\$15,456	\$3,717	\$6,064	N/A	66*	\$16,284	\$3,916	\$6,389	N/A					
67*	\$14,466	\$3,642	\$5,791	N/A	67*	\$15,241	\$3,837	\$6,101	N/A					
68*	\$13,525	\$3,561	\$5,523	N/A	68*	\$14,250	\$3,752	\$5,819	N/A					
69*	\$12,630	\$3,475	\$5,259	N/A	69*	\$13,307	\$3,661	\$5,541	N/A					
70*	\$11,781	\$3,384	\$5,002	N/A	70*	\$12,412	\$3,565	\$5,269	N/A					

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

<b>\$22.00 PER WEEK</b>					<b>\$23.00 PER WEEK</b>					<b>\$24.00 PER WEEK</b>				
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	\$199,257	\$88,912	\$172,557	\$3.46	18					18				
19	\$192,115	\$85,245	\$165,438	\$3.30	19					19				
20	\$184,828	\$81,526	\$158,222	\$3.10	20	\$193,380	\$85,298	\$165,543	\$3.24	20				
21	\$178,073	\$78,058	\$151,490	\$2.95	21	\$186,313	\$81,670	\$158,500	\$3.09	21	\$194,532	\$85,273	\$165,492	\$3.22
22	\$171,246	\$74,572	\$144,725	\$2.80	22	\$179,170	\$78,023	\$151,422	\$2.93	22	\$187,074	\$81,465	\$158,102	\$3.06
23	\$164,670	\$71,212	\$138,203	\$2.63	23	\$172,289	\$74,506	\$144,597	\$2.75	23	\$179,890	\$77,793	\$150,976	\$2.87
24	\$157,879	\$67,774	\$131,532	\$2.49	24	\$165,184	\$70,910	\$137,618	\$2.60	24	\$172,472	\$74,039	\$143,690	\$2.72
25	\$151,627	\$64,587	\$125,345	\$2.39	25	\$158,642	\$67,575	\$131,145	\$2.50	25	\$165,641	\$70,556	\$136,930	\$2.61
26	\$145,652	\$61,534	\$119,420	\$2.30	26	\$152,391	\$64,381	\$124,945	\$2.40	26	\$159,114	\$67,221	\$130,458	\$2.51
27	\$139,402	\$58,384	\$113,309	\$2.20	27	\$145,852	\$61,086	\$118,551	\$2.30	27	\$152,286	\$63,780	\$123,781	\$2.40
28	\$133,666	\$55,470	\$107,653	\$2.11	28	\$139,850	\$58,036	\$112,634	\$2.20	28	\$146,020	\$60,597	\$117,603	\$2.30
29	\$127,924	\$52,572	\$102,027	\$2.02	29	\$133,843	\$55,004	\$106,748	\$2.11	29	\$139,747	\$57,430	\$111,457	\$2.20
30	\$122,514	\$49,826	\$96,700	\$1.95	30	\$128,183	\$52,132	\$101,175	\$2.05	30	\$133,838	\$54,432	\$105,638	\$2.14
31	\$117,031	\$47,072	\$91,354	\$1.87	31	\$122,445	\$49,250	\$95,581	\$1.95	31	\$127,847	\$51,423	\$99,797	\$2.04
32	\$111,900	\$44,479	\$86,322	\$1.81	32	\$117,077	\$46,537	\$90,316	\$1.89	32	\$122,242	\$48,590	\$94,300	\$1.98
33	\$106,986	\$41,992	\$81,497	\$1.73	33	\$111,936	\$43,935	\$85,267	\$1.81	33	\$116,874	\$45,873	\$89,029	\$1.89
34	\$102,193	\$39,574	\$76,804	\$1.67	34	\$106,921	\$41,405	\$80,358	\$1.75	34	\$111,638	\$43,232	\$83,903	\$1.83
35	\$97,632	\$37,268	\$72,329	\$1.60	35	\$102,149	\$38,992	\$75,675	\$1.67	35	\$106,656	\$40,713	\$79,014	\$1.74
36	\$93,217	\$35,040	\$68,004	\$1.54	36	\$97,530	\$36,662	\$71,150	\$1.62	36	\$101,833	\$38,279	\$74,289	\$1.69
37	\$89,036	\$32,922	\$63,894	\$1.49	37	\$93,156	\$34,445	\$66,851	\$1.56	37	\$97,266	\$35,965	\$69,800	\$1.63
38	\$84,944	\$30,860	\$59,891	\$1.44	38	\$88,875	\$32,288	\$62,663	\$1.51	38	\$92,795	\$33,712	\$65,427	\$1.58
39	\$81,028	\$28,885	\$56,058	\$1.38	39	\$84,777	\$30,221	\$58,652	\$1.44	39	\$88,517	\$31,555	\$61,240	\$1.50
40	\$77,401	\$27,035	\$52,468	\$1.33	40	\$80,982	\$28,285	\$54,895	\$1.39	40	\$84,554	\$29,533	\$57,317	\$1.45
41	\$73,829	\$25,226	\$48,957	\$1.28	41	\$77,245	\$26,393	\$51,223	\$1.34	41	\$80,653	\$27,558	\$53,483	\$1.40
42	\$70,433	\$23,501	\$45,609	\$1.24	42	\$73,692	\$24,588	\$47,719	\$1.29	42	\$76,943	\$25,673	\$49,824	\$1.35
43	\$67,168	\$21,842	\$42,390	\$1.20	43	\$70,276	\$22,853	\$44,352	\$1.25	43	\$73,376	\$23,861	\$46,308	\$1.30
44	\$64,076	\$20,265	\$39,329	\$1.15	44	\$67,041	\$21,202	\$41,148	\$1.21	44	\$69,999	\$22,138	\$42,964	\$1.26
45	\$61,082	\$18,743	\$36,376	\$1.11	45	\$63,909	\$19,610	\$38,059	\$1.16	45	\$66,728	\$20,475	\$39,738	\$1.21
46	\$57,758	\$15,464	\$34,707	\$1.08	46	\$60,431	\$16,179	\$36,313	\$1.14	46	\$63,097	\$16,893	\$37,915	\$1.19
47	\$54,582	\$14,103	\$31,653	\$1.04	47	\$57,108	\$14,756	\$33,118	\$1.08	47	\$59,627	\$15,406	\$34,578	\$1.13
48	\$51,613	\$12,823	\$28,780	\$0.99	48	\$54,001	\$13,417	\$30,112	\$1.04	48	\$56,383	\$14,008	\$31,440	\$1.08
49	\$48,749	\$11,597	\$26,028	\$0.93	49	\$51,005	\$12,134	\$27,233	\$0.97	49	\$53,255	\$12,669	\$28,434	\$1.01
50	\$46,028	\$10,432	\$23,414	\$0.90	50	\$48,158	\$10,915	\$24,497	\$0.94	50	\$50,282	\$11,396	\$25,578	\$0.99
51	\$43,471	\$9,333	\$20,947	\$0.86	51	\$45,482	\$9,765	\$21,916	\$0.90	51	\$47,489	\$10,195	\$22,883	\$0.94
52	\$41,025	\$8,287	\$18,599	\$0.84	52	\$42,924	\$8,671	\$19,460	\$0.88	52	\$44,817	\$9,053	\$20,318	\$0.92
53	\$38,728	\$7,301	\$16,387	\$0.80	53	\$40,520	\$7,639	\$17,145	\$0.84	53	\$42,307	\$7,976	\$17,901	\$0.87
54	\$36,524	\$6,364	\$14,284	\$0.78	54	\$38,214	\$6,659	\$14,945	\$0.81	54	\$39,900	\$6,953	\$15,604	\$0.85
55	\$34,458	\$5,483	\$12,306	\$0.73	55	\$36,052	\$5,737	\$12,875	\$0.77	55	\$37,643	\$5,990	\$13,443	\$0.80
56*	\$32,613	\$5,382	\$11,707	\$0.71	56*	\$34,122	\$5,631	\$12,249	\$0.74	56*	\$35,627	\$5,880	\$12,789	\$0.77
57*	\$30,849	\$5,283	\$11,141	\$0.71	57*	\$32,276	\$5,527	\$11,656	\$0.74	57*	\$33,700	\$5,771	\$12,170	\$0.78
58*	\$29,154	\$5,182	\$10,600	\$0.67	58*	\$30,503	\$5,422	\$11,090	\$0.70	58*	\$31,848	\$5,661	\$11,579	\$0.73
59*	\$27,536	\$5,081	\$10,085	\$0.66	59*	\$28,810	\$5,316	\$10,551	\$0.69	59*	\$30,081	\$5,551	\$11,017	\$0.72
60*	\$25,987	\$4,979	\$9,593	\$0.65	60*	\$27,190	\$5,210	\$10,037	\$0.68	60*	\$28,389	\$5,439	\$10,480	\$0.71
61*	\$24,474	\$4,870	\$9,112	N/A	61*	\$25,607	\$5,095	\$9,534	N/A	61*	\$26,737	\$5,320	\$9,955	N/A
62*	\$23,034	\$4,760	\$8,654	N/A	62*	\$24,099	\$4,980	\$9,054	N/A	62*	\$25,162	\$5,199	\$9,454	N/A
63*	\$21,669	\$4,648	\$8,218	N/A	63*	\$22,672	\$4,863	\$8,599	N/A	63*	\$23,672	\$5,078	\$8,978	N/A
64*	\$20,376	\$4,537	\$7,806	N/A	64*	\$21,319	\$4,747	\$8,167	N/A	64*	\$22,259	\$4,956	\$8,527	N/A
65*	\$19,153	\$4,427	\$7,416	N/A	65*	\$20,039	\$4,632	\$7,759	N/A	65*	\$20,923	\$4,837	\$8,101	N/A

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

<b>\$25.00 PER WEEK</b>					<b>\$26.00 PER WEEK</b>					<b>\$27.00 PER WEEK</b>				
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	\$194,980	\$84,908	\$164,783	\$3.19	22					22				
23	\$187,492	\$81,081	\$157,356	\$2.99	23	\$195,111	\$84,376	\$163,751	\$3.11	23				
24	\$179,760	\$77,167	\$149,762	\$2.83	24	\$187,065	\$80,303	\$155,848	\$2.95	24	\$194,352	\$83,431	\$161,919	\$3.06
25	\$172,641	\$73,538	\$142,717	\$2.72	25	\$179,657	\$76,527	\$148,517	\$2.83	25	\$186,655	\$79,508	\$154,302	\$2.94
26	\$165,838	\$70,062	\$135,971	\$2.61	26	\$172,578	\$72,909	\$141,497	\$2.72	26	\$179,300	\$75,749	\$147,008	\$2.82
27	\$158,722	\$66,476	\$129,012	\$2.50	27	\$165,172	\$69,177	\$134,255	\$2.60	27	\$171,606	\$71,872	\$139,485	\$2.70
28	\$152,191	\$63,158	\$122,573	\$2.40	28	\$158,375	\$65,724	\$127,554	\$2.49	28	\$164,545	\$68,285	\$132,523	\$2.59
29	\$145,653	\$59,858	\$116,167	\$2.30	29	\$151,572	\$62,290	\$120,888	\$2.39	29	\$157,476	\$64,716	\$125,597	\$2.48
30	\$139,494	\$56,732	\$110,103	\$2.23	30	\$145,162	\$59,037	\$114,576	\$2.32	30	\$150,817	\$61,337	\$119,040	\$2.41
31	\$133,250	\$53,596	\$104,015	\$2.13	31	\$138,665	\$55,774	\$108,242	\$2.21	31	\$144,067	\$57,947	\$112,459	\$2.30
32	\$127,408	\$50,643	\$98,285	\$2.06	32	\$132,586	\$52,702	\$102,279	\$2.14	32	\$137,751	\$54,755	\$106,264	\$2.23
33	\$121,813	\$47,812	\$92,791	\$1.97	33	\$126,763	\$49,754	\$96,562	\$2.05	33	\$131,702	\$51,693	\$100,324	\$2.13
34	\$116,356	\$45,059	\$87,449	\$1.90	34	\$121,084	\$46,890	\$91,002	\$1.98	34	\$125,801	\$48,716	\$94,547	\$2.06
35	\$111,163	\$42,433	\$82,353	\$1.82	35	\$115,680	\$44,157	\$85,699	\$1.89	35	\$120,187	\$45,878	\$89,038	\$1.97
36	\$106,136	\$39,897	\$77,428	\$1.76	36	\$110,449	\$41,518	\$80,575	\$1.83	36	\$114,752	\$43,135	\$83,714	\$1.90
37	\$101,376	\$37,485	\$72,749	\$1.70	37	\$105,496	\$39,008	\$75,706	\$1.77	37	\$109,605	\$40,528	\$78,655	\$1.84
38	\$96,717	\$35,137	\$68,192	\$1.64	38	\$100,647	\$36,565	\$70,963	\$1.71	38	\$104,568	\$37,990	\$73,728	\$1.77
39	\$92,258	\$32,888	\$63,828	\$1.57	39	\$96,007	\$34,225	\$66,421	\$1.63	39	\$99,747	\$35,558	\$69,009	\$1.69
40	\$88,128	\$30,781	\$59,739	\$1.51	40	\$91,709	\$32,032	\$62,167	\$1.58	40	\$95,281	\$33,280	\$64,588	\$1.64
41	\$84,061	\$28,722	\$55,743	\$1.46	41	\$87,477	\$29,889	\$58,008	\$1.52	41	\$90,885	\$31,054	\$60,268	\$1.58
42	\$80,195	\$26,758	\$51,930	\$1.41	42	\$83,454	\$27,845	\$54,041	\$1.47	42	\$86,705	\$28,930	\$56,146	\$1.53
43	\$76,477	\$24,870	\$48,265	\$1.36	43	\$79,584	\$25,880	\$50,226	\$1.41	43	\$82,685	\$26,888	\$52,183	\$1.47
44	\$72,957	\$23,073	\$44,780	\$1.31	44	\$75,921	\$24,011	\$46,599	\$1.37	44	\$78,879	\$24,946	\$48,414	\$1.42
45	\$69,548	\$21,341	\$41,417	\$1.26	45	\$72,374	\$22,208	\$43,100	\$1.32	45	\$75,194	\$23,073	\$44,780	\$1.37
46	\$65,763	\$17,607	\$39,517	\$1.24	46	\$68,436	\$18,322	\$41,123	\$1.29	46	\$71,102	\$19,036	\$42,725	\$1.34
47	\$62,147	\$16,058	\$36,040	\$1.18	47	\$64,672	\$16,710	\$37,504	\$1.23	47	\$67,192	\$17,361	\$38,965	\$1.28
48	\$58,766	\$14,600	\$32,769	\$1.13	48	\$61,154	\$15,194	\$34,101	\$1.17	48	\$63,536	\$15,786	\$35,429	\$1.22
49	\$55,505	\$13,204	\$29,635	\$1.05	49	\$57,761	\$13,741	\$30,840	\$1.10	49	\$60,011	\$14,276	\$32,041	\$1.14
50	\$52,407	\$11,878	\$26,659	\$1.03	50	\$54,537	\$12,361	\$27,742	\$1.07	50	\$56,661	\$12,842	\$28,823	\$1.11
51	\$49,496	\$10,626	\$23,850	\$0.98	51	\$51,507	\$11,058	\$24,819	\$1.02	51	\$53,513	\$11,489	\$25,785	\$1.06
52	\$46,711	\$9,436	\$21,177	\$0.95	52	\$48,609	\$9,819	\$22,037	\$0.99	52	\$50,503	\$10,202	\$22,896	\$1.03
53	\$44,095	\$8,313	\$18,658	\$0.91	53	\$45,887	\$8,651	\$19,416	\$0.95	53	\$47,675	\$8,988	\$20,173	\$0.98
54	\$41,586	\$7,246	\$16,264	\$0.88	54	\$43,276	\$7,541	\$16,925	\$0.92	54	\$44,962	\$7,835	\$17,584	\$0.96
55	\$39,234	\$6,243	\$14,011	\$0.83	55	\$40,828	\$6,497	\$14,580	\$0.87	55	\$42,418	\$6,750	\$15,148	\$0.90
56*	\$37,133	\$6,128	\$13,330	\$0.80	56*	\$38,642	\$6,377	\$13,872	\$0.84	56*	\$40,147	\$6,626	\$14,412	\$0.87
57*	\$35,124	\$6,015	\$12,685	\$0.81	57*	\$36,551	\$6,259	\$13,200	\$0.84	57*	\$37,975	\$6,503	\$13,714	\$0.87
58*	\$33,194	\$5,900	\$12,068	\$0.76	58*	\$34,543	\$6,140	\$12,559	\$0.79	58*	\$35,889	\$6,379	\$13,048	\$0.82
59*	\$31,353	\$5,785	\$11,483	\$0.75	59*	\$32,627	\$6,020	\$11,949	\$0.78	59*	\$33,898	\$6,255	\$12,415	\$0.81
60*	\$29,589	\$5,669	\$10,922	\$0.74	60*	\$30,792	\$5,900	\$11,367	\$0.77	60*	\$31,991	\$6,129	\$11,809	\$0.80
61*	\$27,867	\$5,545	\$10,375	N/A	61*	\$28,999	\$5,770	\$10,797	N/A	61*	\$30,129	\$5,995	\$11,218	N/A
62*	\$26,226	\$5,419	\$9,853	N/A	62*	\$27,292	\$5,639	\$10,254	N/A	62*	\$28,355	\$5,859	\$10,653	N/A
63*	\$24,673	\$5,292	\$9,358	N/A	63*	\$25,675	\$5,507	\$9,738	N/A	63*	\$26,675	\$5,722	\$10,117	N/A
64*	\$23,200	\$5,166	\$8,888	N/A	64*	\$24,143	\$5,376	\$9,249	N/A	64*	\$25,083	\$5,585	\$9,609	N/A
65*	\$21,807	\$5,041	\$8,443	N/A	65*	\$22,693	\$5,246	\$8,787	N/A	65*	\$23,577	\$5,450	\$9,129	N/A

\* Cash values and Paid-Up Values for ages 56-70 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					22					22				
23					23					23				
24					24					24				
25	\$193,655	\$82,489	\$160,089	\$3.05	25					25				
26	\$186,025	\$78,590	\$152,522	\$2.93	26	\$192,764	\$81,437	\$158,047	\$3.04	26	\$199,487	\$84,277	\$163,559	\$3.14
27	\$178,042	\$74,568	\$144,716	\$2.81	27	\$184,492	\$77,269	\$149,959	\$2.91	27	\$190,926	\$79,964	\$155,188	\$3.01
28	\$170,716	\$70,845	\$137,493	\$2.69	28	\$176,900	\$73,412	\$142,473	\$2.79	28	\$183,070	\$75,972	\$147,443	\$2.88
29	\$163,382	\$67,143	\$130,307	\$2.58	29	\$169,301	\$69,576	\$135,028	\$2.67	29	\$175,205	\$72,002	\$139,736	\$2.76
30	\$156,473	\$63,638	\$123,504	\$2.50	30	\$162,142	\$65,943	\$127,979	\$2.59	30	\$167,797	\$68,243	\$132,442	\$2.68
31	\$149,469	\$60,119	\$116,676	\$2.39	31	\$154,884	\$62,297	\$120,902	\$2.47	31	\$160,286	\$64,470	\$125,119	\$2.56
32	\$142,917	\$56,808	\$110,249	\$2.31	32	\$148,094	\$58,866	\$114,243	\$2.39	32	\$153,259	\$60,919	\$118,227	\$2.48
33	\$136,641	\$53,632	\$104,086	\$2.21	33	\$141,591	\$55,574	\$107,857	\$2.29	33	\$146,529	\$57,513	\$111,618	\$2.37
34	\$130,519	\$50,543	\$98,093	\$2.14	34	\$135,247	\$52,374	\$101,646	\$2.21	34	\$139,964	\$54,201	\$105,191	\$2.29
35	\$124,694	\$47,598	\$92,377	\$2.04	35	\$129,211	\$49,322	\$95,723	\$2.11	35	\$133,718	\$51,043	\$99,062	\$2.19
36	\$119,056	\$44,753	\$86,854	\$1.97	36	\$123,369	\$46,374	\$90,000	\$2.04	36	\$127,671	\$47,992	\$93,139	\$2.12
37	\$113,716	\$42,048	\$81,605	\$1.91	37	\$117,835	\$43,571	\$84,561	\$1.98	37	\$121,945	\$45,090	\$87,510	\$2.04
38	\$108,490	\$39,414	\$76,493	\$1.84	38	\$112,420	\$40,842	\$79,264	\$1.91	38	\$116,341	\$42,267	\$82,029	\$1.98
39	\$103,487	\$36,891	\$71,596	\$1.76	39	\$107,236	\$38,227	\$74,190	\$1.82	39	\$110,976	\$39,561	\$76,778	\$1.88
40	\$98,855	\$34,528	\$67,011	\$1.70	40	\$102,436	\$35,779	\$69,438	\$1.76	40	\$106,009	\$37,027	\$71,860	\$1.82
41	\$94,293	\$32,218	\$62,528	\$1.64	41	\$97,709	\$33,385	\$64,793	\$1.70	41	\$101,117	\$34,550	\$67,053	\$1.76
42	\$89,956	\$30,015	\$58,251	\$1.58	42	\$93,215	\$31,102	\$60,361	\$1.64	42	\$96,466	\$32,187	\$62,467	\$1.70
43	\$85,786	\$27,897	\$54,140	\$1.53	43	\$88,893	\$28,907	\$56,101	\$1.58	43	\$91,994	\$29,916	\$58,058	\$1.64
44	\$81,837	\$25,882	\$50,230	\$1.47	44	\$84,802	\$26,819	\$52,050	\$1.53	44	\$87,760	\$27,755	\$53,865	\$1.58
45	\$78,013	\$23,938	\$46,458	\$1.42	45	\$80,840	\$24,806	\$48,142	\$1.47	45	\$83,659	\$25,671	\$49,821	\$1.52
46	\$73,768	\$19,750	\$44,327	\$1.39	46	\$76,441	\$20,466	\$45,933	\$1.44	46	\$79,106	\$21,179	\$47,535	\$1.49
47	\$69,712	\$18,012	\$40,427	\$1.32	47	\$72,237	\$18,665	\$41,891	\$1.37	47	\$74,756	\$19,315	\$43,352	\$1.42
48	\$65,919	\$16,378	\$36,758	\$1.26	48	\$68,307	\$16,971	\$38,089	\$1.31	48	\$70,689	\$17,563	\$39,418	\$1.36
49	\$62,262	\$14,812	\$33,243	\$1.18	49	\$64,517	\$15,348	\$34,447	\$1.23	49	\$66,767	\$15,883	\$35,648	\$1.27
50	\$58,786	\$13,324	\$29,904	\$1.15	50	\$60,916	\$13,807	\$30,987	\$1.20	50	\$63,041	\$14,288	\$32,068	\$1.24
51	\$55,520	\$11,920	\$26,752	\$1.10	51	\$57,532	\$12,352	\$27,722	\$1.14	51	\$59,538	\$12,782	\$28,688	\$1.18
52	\$52,397	\$10,584	\$23,755	\$1.07	52	\$54,295	\$10,968	\$24,615	\$1.11	52	\$56,189	\$11,350	\$25,474	\$1.15
53	\$49,463	\$9,325	\$20,929	\$1.02	53	\$51,255	\$9,663	\$21,688	\$1.06	53	\$53,042	\$10,000	\$22,444	\$1.09
54	\$46,648	\$8,128	\$18,244	\$0.99	54	\$48,338	\$8,423	\$18,905	\$1.03	54	\$50,024	\$8,717	\$19,564	\$1.06
55	\$44,009	\$7,003	\$15,716	\$0.93	55	\$45,604	\$7,257	\$16,286	\$0.97	55	\$47,194	\$7,510	\$16,854	\$1.00
56*	\$41,653	\$6,874	\$14,953	\$0.90	56*	\$43,162	\$7,123	\$15,494	\$0.93	56*	\$44,667	\$7,372	\$16,035	\$0.97
57*	\$39,399	\$6,747	\$14,229	\$0.91	57*	\$40,827	\$6,992	\$14,744	\$0.94	57*	\$42,251	\$7,235	\$15,259	\$0.97
58*	\$37,235	\$6,618	\$13,538	\$0.85	58*	\$38,584	\$6,858	\$14,028	\$0.88	58*	\$39,929	\$7,097	\$14,517	\$0.91
59*	\$35,169	\$6,489	\$12,880	\$0.85	59*	\$36,443	\$6,724	\$13,347	\$0.88	59*	\$37,714	\$6,959	\$13,812	\$0.91
60*	\$33,191	\$6,359	\$12,252	\$0.83	60*	\$34,393	\$6,590	\$12,696	\$0.86	60*	\$35,593	\$6,820	\$13,139	\$0.89
61*	\$31,259	\$6,220	\$11,638	N/A	61*	\$32,391	\$6,445	\$12,060	N/A	61*	\$33,521	\$6,670	\$12,481	N/A
62*	\$29,418	\$6,079	\$11,053	N/A	62*	\$30,484	\$6,299	\$11,453	N/A	62*	\$31,547	\$6,519	\$11,853	N/A
63*	\$27,676	\$5,937	\$10,497	N/A	63*	\$28,678	\$6,151	\$10,877	N/A	63*	\$29,679	\$6,366	\$11,256	N/A
64*	\$26,024	\$5,795	\$9,970	N/A	64*	\$26,967	\$6,005	\$10,331	N/A	64*	\$27,907	\$6,214	\$10,691	N/A
65*	\$24,462	\$5,655	\$9,471	N/A	65*	\$25,348	\$5,859	\$9,814	N/A	65*	\$26,232	\$6,064	\$10,157	N/A

\* Cash values and Paid-Up Values for ages 56-70 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	\$9,473	\$4,533	\$8,797	N/A	0	\$24,072	\$11,519	\$22,355	N/A	0	\$38,703	\$18,520	\$35,942	N/A
1	\$9,417	\$4,496	\$8,726	N/A	1	\$23,931	\$11,426	\$22,175	N/A	1	\$38,476	\$18,371	\$35,653	N/A
2	\$9,390	\$4,472	\$8,679	N/A	2	\$23,861	\$11,364	\$22,055	N/A	2	\$38,364	\$18,271	\$35,460	N/A
3	\$9,255	\$4,396	\$8,531	N/A	3	\$23,517	\$11,169	\$21,677	N/A	3	\$37,811	\$17,958	\$34,853	N/A
4	\$9,046	\$4,284	\$8,314	N/A	4	\$22,987	\$10,885	\$21,126	N/A	4	\$36,959	\$17,502	\$33,967	N/A
5	\$8,847	\$4,176	\$8,105	\$0.14	5	\$22,480	\$10,612	\$20,595	\$0.35	5	\$36,144	\$17,062	\$33,114	\$0.56
6	\$8,656	\$4,073	\$7,904	\$0.14	6	\$21,995	\$10,349	\$20,085	\$0.35	6	\$35,365	\$16,640	\$32,294	\$0.56
7	\$8,473	\$3,973	\$7,711	\$0.14	7	\$21,531	\$10,096	\$19,594	\$0.34	7	\$34,618	\$16,232	\$31,503	\$0.55
8	\$8,255	\$3,857	\$7,485	\$0.14	8	\$20,978	\$9,801	\$19,022	\$0.34	8	\$33,728	\$15,758	\$30,583	\$0.55
9	\$8,048	\$3,746	\$7,270	\$0.13	9	\$20,452	\$9,520	\$18,475	\$0.34	9	\$32,883	\$15,306	\$29,704	\$0.54
10	\$7,852	\$3,640	\$7,065	\$0.13	10	\$19,952	\$9,250	\$17,952	\$0.33	10	\$32,079	\$14,872	\$28,863	\$0.54
11	\$7,592	\$3,505	\$6,802	\$0.13	11	\$19,291	\$8,906	\$17,285	\$0.33	11	\$31,017	\$14,320	\$27,791	\$0.53
12	\$7,332	\$3,370	\$6,541	\$0.13	12	\$18,631	\$8,564	\$16,621	\$0.32	12	\$29,955	\$13,770	\$26,723	\$0.51
13	\$7,105	\$3,251	\$6,310	\$0.12	13	\$18,054	\$8,262	\$16,034	\$0.31	13	\$29,027	\$13,283	\$25,779	\$0.51
14	\$6,891	\$3,139	\$6,091	\$0.12	14	\$17,511	\$7,976	\$15,478	\$0.31	14	\$28,155	\$12,823	\$24,887	\$0.50
15	\$6,676	\$3,026	\$5,872	\$0.12	15	\$16,965	\$7,689	\$14,923	\$0.30	15	\$27,277	\$12,363	\$23,994	\$0.48
16	\$6,435	\$2,902	\$5,632	\$0.12	16	\$16,353	\$7,375	\$14,313	\$0.29	16	\$26,293	\$11,858	\$23,012	\$0.47
17	\$6,199	\$2,781	\$5,397	\$0.11	17	\$15,753	\$7,067	\$13,716	\$0.28	17	\$25,329	\$11,364	\$22,054	\$0.45
18	\$5,969	\$2,663	\$5,169	\$0.10	18	\$15,168	\$6,768	\$13,135	\$0.27	18	\$24,387	\$10,882	\$21,119	\$0.42
19	\$5,755	\$2,554	\$4,956	\$0.10	19	\$14,624	\$6,489	\$12,593	\$0.25	19	\$23,513	\$10,433	\$20,248	\$0.40
20	\$5,537	\$2,442	\$4,740	\$0.09	20	\$14,069	\$6,206	\$12,044	\$0.24	20	\$22,621	\$9,978	\$19,365	\$0.38
21	\$5,334	\$2,338	\$4,538	\$0.09	21	\$13,555	\$5,942	\$11,532	\$0.23	21	\$21,794	\$9,553	\$18,541	\$0.36
22	\$5,130	\$2,234	\$4,336	\$0.09	22	\$13,035	\$5,676	\$11,016	\$0.21	22	\$20,959	\$9,127	\$17,713	\$0.34
23	\$4,933	\$2,133	\$4,140	\$0.08	23	\$12,535	\$5,421	\$10,520	\$0.20	23	\$20,154	\$8,716	\$16,915	\$0.32
\$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	\$53,299	\$25,504	\$49,497	N/A	0	\$67,898	\$32,490	\$63,054	N/A					
1	\$52,986	\$25,299	\$49,098	N/A	1	\$67,499	\$32,228	\$62,547	N/A					
2	\$52,831	\$25,161	\$48,832	N/A	2	\$67,302	\$32,053	\$62,207	N/A					
3	\$52,070	\$24,731	\$47,996	N/A	3	\$66,332	\$31,504	\$61,142	N/A					
4	\$50,897	\$24,102	\$46,776	N/A	4	\$64,838	\$30,704	\$59,589	N/A					
5	\$49,775	\$23,497	\$45,602	\$0.78	5	\$63,409	\$29,933	\$58,093	\$0.99					
6	\$48,702	\$22,915	\$44,473	\$0.77	6	\$62,041	\$29,192	\$56,653	\$0.98					
7	\$47,674	\$22,354	\$43,384	\$0.76	7	\$60,732	\$28,477	\$55,267	\$0.97					
8	\$46,448	\$21,701	\$42,117	\$0.76	8	\$59,170	\$27,645	\$53,652	\$0.97					
9	\$45,284	\$21,078	\$40,906	\$0.75	9	\$57,687	\$26,851	\$52,110	\$0.96					
10	\$44,177	\$20,481	\$39,748	\$0.74	10	\$56,277	\$26,091	\$50,635	\$0.94					
11	\$42,715	\$19,721	\$38,273	\$0.72	11	\$54,414	\$25,122	\$48,755	\$0.92					
12	\$41,252	\$18,963	\$36,801	\$0.71	12	\$52,551	\$24,157	\$46,881	\$0.90					
13	\$39,974	\$18,292	\$35,501	\$0.69	13	\$50,923	\$23,302	\$45,224	\$0.89					
14	\$38,773	\$17,660	\$34,272	\$0.68	14	\$49,393	\$22,497	\$43,659	\$0.87					
15	\$37,564	\$17,026	\$33,042	\$0.67	15	\$47,853	\$21,689	\$42,093	\$0.85					
16	\$36,209	\$16,330	\$31,691	\$0.64	16	\$46,127	\$20,802	\$40,372	\$0.82					
17	\$34,881	\$15,649	\$30,371	\$0.62	17	\$44,435	\$19,935	\$38,689	\$0.79					
18	\$33,584	\$14,986	\$29,084	\$0.58	18	\$42,783	\$19,091	\$37,050	\$0.74					
19	\$32,380	\$14,368	\$27,884	\$0.56	19	\$41,249	\$18,303	\$35,521	\$0.71					
20	\$31,152	\$13,741	\$26,668	\$0.52	20	\$39,685	\$17,505	\$33,972	\$0.67					
21	\$30,014	\$13,157	\$25,534	\$0.50	21	\$38,235	\$16,760	\$32,527	\$0.63					
22	\$28,863	\$12,569	\$24,393	\$0.47	22	\$36,769	\$16,012	\$31,075	\$0.60					
23	\$27,754	\$12,002	\$23,293	\$0.44	23	\$35,357	\$15,290	\$29,674	\$0.57					

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 -*

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