



# Group Whole Life Insurance through your workplace

A closer look at the whole story

EMPLOYEE

# You can't predict the future. But you can prepare for it.

## Starting right where you work

Planning for the life you want can be difficult while you're busy managing the life you have. MassMutual® can provide solutions to enhance your financial well-being and protect your family, and it's all available through your workplace. How's that for a benefit?

**You've got this.**

## Let's face it, life happens

If you are looking for a smart way to help achieve multiple financial goals, consider MassMutual's Group Whole Life Insurance. It can help you prepare for the unexpected by providing a generally income-tax-free death benefit, along with coverage that builds cash value.



More than half of American adults (54%) own some type of life insurance<sup>1</sup>



On average, Americans overestimate the cost of life insurance to be more than three times the actual price

## Portable coverage

You own the certificate along with the accumulated cash value and you can take it with you, even if you leave the company.

## Built-in guarantees

- Guaranteed death benefit
- Guaranteed cash value
- Guaranteed level premium

## Dividends

MassMutual's Group Whole Life is participating permanent insurance that allows you to be eligible to receive dividends each year, beginning on the certificate's second anniversary. Although they are not guaranteed, MassMutual has paid dividends to eligible participating policy/certificate owners every year since 1869.

## Chronic Care Benefit

This benefit offers the ability to receive an advance, or acceleration, of a portion of the death benefit, paid in a lump sum. This can help reduce financial stress if the insured becomes Chronically Ill.

<sup>1</sup> LIMRA, Facts About Life 2020, September 2020

# Group whole life insurance at-a-glance

<b>Description:</b>	Permanent, participating life insurance coverage with built-in guarantees.
<b>Built-in guarantees:</b>	<ul style="list-style-type: none"> <li>• Guaranteed death benefit</li> <li>• Guaranteed cash-value growth</li> <li>• Guaranteed fixed premium</li> </ul>
<b>Dividend eligible:</b>	Eligible to receive dividends each year, beginning on the certificate’s second anniversary.
<b>Accelerated Death Benefit provisions:<sup>2</sup></b>	<p>As the certificate owner, you can receive an advance, or acceleration, of a portion of the death benefit under your certificate, if the insured is diagnosed with a terminal illness or if the insured has a chronic illness that has been certified by a Qualified Medical Practitioner.</p> <p><b>Terminal Illness:</b> The Accelerated Death Benefit for Terminal Illness is payable when the insured meets the definition of Terminally Ill, generally diagnosed with an illness that will result in death within 12 months (24 months in some states).</p> <p><b>Chronic Illness:</b> In most states, the Accelerated Death Benefit for Chronic Illness is payable when the insured meets the definition of Chronic Illness, generally having a permanent loss of two activities of daily living (eating, toileting, transferring, bathing, dressing, and continence) due to loss of functional capacity, or requiring substantial supervision due to permanent severe cognitive impairment. In North Carolina and Washington, generally, Chronic Illness is any medical condition that requires continuous confinement in an Eligible Institution, where the Insured is expected to remain there for the rest of their life.</p> <p><b>These benefits are not long term care insurance and may be used for any purpose.</b> In many cases, these benefits allow access to more funds than would be available through a certificate loan or certificate cash surrender value. There is a fee taken from the Chronic Care Benefit. Consult with your tax advisor regarding a request for accelerated benefits. Certificate owners who have exercised the Accelerated Death Benefit for Terminal Illness benefit cannot use the Chronic Care Benefit. However, the Terminal Illness Benefit will still be available on the remaining face amount after a Chronic Care Benefit payment has been made.</p>

## Help secure your financial future and protect the ones you love

### Consider the advantages

- It’s conveniently available to you, right at work.
- Portable coverage and cash value you can keep even if you leave the company.
- No medical exams are required. Applying is easy, and can be done online or via a paper application. Only answer a few questions to determine eligibility.
- A simple payment option with premiums automatically deducted from your paycheck.

### So how much does it cost for a tobacco-free person to be covered with \$50,000 worth of MassMutual Group Whole Life Insurance:

Age	25	45	55
Cost per week*	\$7.62	\$19.04	\$33.24
Guaranteed cash value at age 65	\$20,241	\$14,726	\$8,801

\* This is a hypothetical example only and is not binding. Additional policy features, or riders, are not included in the examples above and may be available at an additional cost. Rates may vary based on age, tobacco status and state. Rates are as of 1/1/2022 and are subject to change.



# Our financial strength makes a difference

Your insurance coverage is only as good as the company that stands behind it.

MassMutual has been helping people build better financial futures for over 170 years. As a mutual company, we do not have shareholders. We manage the company with the long-term interests of its members and customers firmly in mind.

We are a trusted leader with financial strength ratings<sup>3</sup> among the highest of any company in any industry. We pride ourselves on educating American workers to make smarter financial protection choices.

The information provided is not written or intended as specific tax or legal advice. MassMutual, its subsidiaries, its employees and representatives are not authorized to give tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel.

<sup>2</sup> Except in Washington and North Carolina, the acceleration of the death benefit is intended to receive favorable tax treatment under §101(g) of the Internal Revenue Code. Accessing other similar benefits may cause the per diem limit to be exceeded. The insured must be chronically ill or terminally ill, as defined in 26 USC 7702B. Certificate owners should seek advice from a tax advisor prior to requesting a benefit payment. Receipt of accelerated death benefits may be taxable. For group policies issued in Washington or North Carolina, the Chronic Care Benefit defines a chronic illness in accordance with state insurance requirements, and may be taxable, as the state prescribed definition differs from the federal tax law definition.

Accelerating the payment of your death benefit may affect eligibility for public assistance programs, including MEDICAID and SUPPLEMENTAL SECURITY INCOME (“SSI”). Insureds should contact the Medicaid Unit of the local Department of Public Welfare and the Social Security Administration Office for more information.

An acceleration of the death benefit will reduce the certificate’s death benefit, any cash value and any loan values. The certificate’s premium payments will be based on the reduced amount of insurance at the current rate. There is no premium required for either the chronic care or terminal illness benefits, however, there is a fee if the chronic care benefit provision is exercised. The fee for the Chronic Care Benefit is a present value adjustment shown as a percentage of the Eligible Amount for the Chronic Care Benefit. The percentage depends on the Insured’s age at the time the benefit is exercised: 18% for ages 45 and above; 27% for ages 44-35; 36% for under age 35. In the situs states of Kansas, Minnesota, North Carolina and Washington the term “fee” is replaced with “Actuarial Discount.” For Montana, “fee” is replaced with “Reduction.”

Please carefully read the accelerated death benefit disclosure provided at application. Restrictions and limitations will apply.

<sup>3</sup> Financial strength ratings are as of May 1, 2022: Best: A++ (Superior); Fitch Ratings: AA+ (Very Strong); Moody’s Investors Service: Aa3 (High Quality); and Standard & Poor’s: AA+ (Very Strong). Ratings apply to Massachusetts Mutual Life Insurance Company (MassMutual), and its subsidiaries, C.M. Life Insurance Company and MML Bay State Life Insurance Company, Springfield, MA 01111-0001. Ratings are subject to change.

The product and/or certain features may not be available in all states. State variations may apply. This material is not for use in California, or New York.

Group Whole Life Insurance (GPWL), (policy/certificate forms MM-GPWL-2014 and MM-GCWL-2014, and MM-GPWL-2014 (NC) and MM-GCWL-2014 (NC) in North Carolina), is level-premium, participating permanent life insurance. The GPWL policy and GCWL certificates are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.





MassMutual@WORK



EMPLOYEE

# Benefit amounts and premiums

Group Whole Life Insurance



# Group Whole Life Insurance

## Benefit amounts and premiums

### EMPLOYEE COVERAGE | NON-TOBACCO RATES

### SPOUSE COVERAGE | NON-TOBACCO RATES

\*Spouse is only eligible for \$25,000 and \$50,000 death benefits

Issue Age <sup>1</sup>	\$25,000* Death Benefit		\$50,000* Death Benefit		\$75,000 Death Benefit	
	Bi-weekly Premium	Guaranteed Cash Value <sup>2</sup>	Bi-weekly Premium	Guaranteed Cash Value <sup>2</sup>	Bi-weekly Premium	Guaranteed Cash Value <sup>2</sup>
18	\$7.74	\$9,549	\$13.62	\$19,098	\$19.51	\$28,647
19	\$7.85	\$9,500	\$13.85	\$19,001	\$19.85	\$28,502
20	\$7.97	\$9,450	\$14.09	\$18,901	\$20.20	\$28,351
21	\$8.09	\$9,397	\$14.32	\$18,795	\$20.55	\$28,193
22	\$8.20	\$9,341	\$14.55	\$18,683	\$20.89	\$28,025
23	\$8.32	\$9,283	\$14.78	\$18,566	\$21.24	\$27,849
24	\$8.43	\$9,220	\$15.01	\$18,441	\$21.59	\$27,662
25	\$8.55	\$9,155	\$15.24	\$18,310	\$21.93	\$27,466
26	\$8.78	\$9,086	\$15.70	\$18,172	\$22.62	\$27,258
27	\$9.24	\$9,011	\$16.62	\$18,022	\$24.01	\$27,033
28	\$9.59	\$8,931	\$17.32	\$17,862	\$25.05	\$26,794
29	\$9.93	\$8,846	\$18.01	\$17,693	\$26.09	\$26,540
30	\$10.39	\$8,757	\$18.93	\$17,514	\$27.47	\$26,271
31	\$10.85	\$8,662	\$19.85	\$17,324	\$28.85	\$25,986
32	\$11.32	\$8,562	\$20.78	\$17,124	\$30.24	\$25,686
33	\$11.89	\$8,457	\$21.93	\$16,914	\$31.97	\$25,371
34	\$12.24	\$8,347	\$22.62	\$16,694	\$33.01	\$25,041
35	\$12.35	\$8,232	\$22.85	\$16,465	\$33.35	\$24,697
36	\$13.05	\$8,113	\$24.24	\$16,226	\$35.43	\$24,339
37	\$13.97	\$7,989	\$26.09	\$15,978	\$38.20	\$23,967
38	\$14.78	\$7,859	\$27.70	\$15,719	\$40.62	\$23,579
39	\$15.59	\$7,724	\$29.32	\$15,448	\$43.05	\$23,172
40	\$16.51	\$7,581	\$31.16	\$15,163	\$45.82	\$22,745
41	\$17.32	\$7,430	\$32.78	\$14,861	\$48.24	\$22,292
42	\$18.12	\$7,271	\$34.39	\$14,543	\$50.66	\$21,815
43	\$19.05	\$7,104	\$36.24	\$14,208	\$53.43	\$21,312
44	\$19.85	\$6,926	\$37.85	\$13,853	\$55.85	\$20,780
45	\$19.97	\$6,738	\$38.09	\$13,476	\$56.20	\$20,214
46	\$21.47	\$6,537	\$41.09	\$13,075	\$60.70	\$19,613

<sup>1</sup> Age as of Certificate Effective Date.

<sup>2</sup> Values shown are at the later of 10 years after the certificate date or the end of the certificate year which starts when the insured is age 65.

### EMPLOYEE COVERAGE | NON-TOBACCO RATES

\$100,000 Death Benefit		\$150,000 Death Benefit	
Bi-weekly Premium	Guaranteed Cash Value <sup>2</sup>	Bi-weekly Premium	Guaranteed Cash Value <sup>2</sup>
\$25.39	\$38,196	\$37.16	\$57,295
\$25.85	\$38,003	\$37.85	\$57,005
\$26.32	\$37,802	\$38.55	\$56,703
\$26.78	\$37,590	\$39.24	\$56,386
\$27.24	\$37,367	\$39.93	\$56,051
\$27.70	\$37,132	\$40.62	\$55,698
\$28.16	\$36,883	\$41.32	\$55,325
\$28.62	\$36,621	\$42.01	\$54,932
\$29.55	\$36,344	\$43.39	\$54,516
\$31.39	\$36,044	\$46.16	\$54,067
\$32.78	\$35,725	\$48.24	\$53,588
\$34.16	\$35,387	\$50.32	\$53,081
\$36.01	\$35,028	\$53.09	\$52,543
\$37.85	\$34,648	\$55.85	\$51,972
\$39.70	\$34,248	\$58.62	\$51,373
\$42.01	\$33,828	\$62.09	\$50,743
\$43.39	\$33,388	\$64.16	\$50,083
\$43.85	\$32,930	\$64.85	\$49,395
\$46.62	\$32,452	\$69.01	\$48,679
\$50.32	\$31,956	\$74.55	\$47,934
\$53.55	\$31,438	\$79.39	\$47,158
\$56.78	\$30,897	\$84.24	\$46,345
\$60.47	\$30,326	\$89.78	\$45,490
\$63.70	\$29,723	\$94.62	\$44,585
\$66.93	\$29,087	\$99.47	\$43,631
\$70.62	\$28,416	\$105.01	\$42,625
\$73.85	\$27,707	\$109.85	\$41,560
\$74.32	\$26,953	\$110.55	\$40,429
\$80.32	\$26,151	\$119.55	\$39,227

# Group Whole Life Insurance

## Benefit amounts and premiums

### EMPLOYEE COVERAGE | NON-TOBACCO RATES

### SPOUSE COVERAGE | NON-TOBACCO RATES

\*Spouse is only eligible for \$25,000 and \$50,000 death benefits

Issue Age <sup>1</sup>	\$25,000* Death Benefit		\$50,000* Death Benefit		\$75,000 Death Benefit	
	Bi-weekly Premium	Guaranteed Cash Value <sup>2</sup>	Bi-weekly Premium	Guaranteed Cash Value <sup>2</sup>	Bi-weekly Premium	Guaranteed Cash Value <sup>2</sup>
47	\$22.97	\$6,324	\$44.09	\$12,649	\$65.20	\$18,974
48	\$24.59	\$6,097	\$47.32	\$12,195	\$70.05	\$18,293
49	\$26.20	\$5,856	\$50.55	\$11,712	\$74.89	\$17,568
50	\$27.70	\$5,598	\$53.55	\$11,197	\$79.39	\$16,796
51	\$29.32	\$5,324	\$56.78	\$10,649	\$84.24	\$15,973
52	\$30.93	\$5,033	\$60.01	\$10,066	\$89.09	\$15,099
53	\$32.43	\$4,723	\$63.01	\$9,447	\$93.59	\$14,171
54	\$34.05	\$4,395	\$66.24	\$8,790	\$98.43	\$13,185
55	\$34.16	\$4,044	\$66.47	\$8,089	\$98.78	\$12,134
56	\$36.70	\$4,241	\$71.55	\$8,483	\$106.39	\$12,725
57	\$39.35	\$4,446	\$76.85	\$8,892	\$114.35	\$13,339
58	\$42.01	\$4,659	\$82.16	\$9,318	\$122.32	\$13,978
59	\$44.66	\$4,881	\$87.47	\$9,762	\$130.28	\$14,643
60	\$47.32	\$5,111	\$92.78	\$10,223	\$138.24	\$15,334
61	\$49.97	\$5,350	\$98.09	\$10,701	\$146.20	\$16,052
62	\$52.74	\$5,598	\$103.62	\$11,197	\$154.51	\$16,795
63	\$55.39	\$5,854	\$108.93	\$11,708	\$162.47	\$17,562
64	\$58.05	\$6,117	\$114.24	\$12,234	\$170.43	\$18,351
65	\$58.16	\$6,386	\$114.47	\$12,773	\$170.78	\$19,159
66	\$62.09	\$6,662	\$122.32	\$13,325	\$182.55	\$19,987
67	\$67.51	\$6,945	\$133.16	\$13,891	\$198.82	\$20,837
68	\$71.20	\$7,236	\$140.55	\$14,473	\$209.89	\$21,710
69	\$76.97	\$7,567	\$152.09	\$15,135	\$227.20	\$22,703
70	\$80.43	\$7,930	\$159.01	\$15,861	\$237.59	\$23,791
71	\$84.01	\$8,302	\$166.16	\$16,605	\$248.32	\$24,908
72	\$87.82	\$8,687	\$173.78	\$17,374	\$259.74	\$26,061
73	\$91.97	\$9,087	\$182.09	\$18,174	\$272.20	\$27,261
74	\$96.59	\$9,504	\$191.32	\$19,008	\$286.05	\$28,513
75	\$101.78	\$9,935	\$201.70	\$19,871	\$301.62	\$29,806

<sup>1</sup> Age as of Certificate Effective Date.

<sup>2</sup> Values shown are at the later of 10 years after the certificate date or the end of the certificate year which starts when the insured is age 65.

### EMPLOYEE COVERAGE | NON-TOBACCO RATES

\$100,000 Death Benefit		\$150,000 Death Benefit	
Bi-weekly Premium	Guaranteed Cash Value <sup>2</sup>	Bi-weekly Premium	Guaranteed Cash Value <sup>2</sup>
\$86.32	\$25,299	\$128.55	\$37,948
\$92.78	\$24,391	\$138.24	\$36,586
\$99.24	\$23,424	\$147.93	\$35,137
\$105.24	\$22,395	\$156.93	\$33,593
\$111.70	\$21,298	\$166.62	\$31,947
\$118.16	\$20,133	\$176.32	\$30,199
\$124.16	\$18,895	\$185.32	\$28,343
\$130.62	\$17,580	\$195.01	\$26,370
\$131.09	\$16,179	\$195.70	\$24,269
\$141.24	\$16,966	\$210.93	\$25,450
\$151.85	\$17,785	\$226.85	\$26,678
\$162.47	\$18,637	\$242.78	\$27,956
\$173.09	\$19,524	\$258.70	\$29,286
\$183.70	\$20,446	\$274.62	\$30,669
\$194.32	\$21,402	\$290.55	\$32,104
\$205.39	\$22,394	\$307.16	\$33,591
\$216.01	\$23,416	\$323.09	\$35,125
\$226.62	\$24,468	\$339.01	\$36,702
\$227.09	\$25,546	\$339.70	\$38,319
\$242.78	\$26,650	\$363.24	\$39,975
\$264.47	\$27,783	\$395.78	\$41,674
\$279.24	\$28,947	\$417.93	\$43,421
\$302.32	\$30,271	\$452.55	\$45,407
\$316.16	\$31,722	\$473.32	\$47,583
\$330.47	\$33,211	\$494.78	\$49,817
\$345.70	\$34,748	\$517.62	\$52,122
\$362.32	\$36,348	\$542.55	\$54,522
\$380.78	\$38,017	\$570.24	\$57,026
\$401.55	\$39,742	\$601.39	\$59,613

# Group Whole Life Insurance

## Benefit amounts and premiums

EMPLOYEE COVERAGE | TOBACCO RATES

SPOUSE COVERAGE | TOBACCO RATES

\*Spouse is only eligible for \$25,000 and \$50,000 death benefits

Issue Age <sup>1</sup>	\$25,000* Death Benefit		\$50,000* Death Benefit		\$75,000 Death Benefit	
	Bi-weekly Premium	Guaranteed Cash Value <sup>2</sup>	Bi-weekly Premium	Guaranteed Cash Value <sup>2</sup>	Bi-weekly Premium	Guaranteed Cash Value <sup>2</sup>
18	\$10.16	\$11,746	\$18.47	\$23,492	\$26.78	\$35,238
19	\$10.28	\$11,685	\$18.70	\$23,371	\$27.12	\$35,057
20	\$10.39	\$11,622	\$18.93	\$23,245	\$27.47	\$34,867
21	\$11.20	\$11,556	\$20.55	\$23,112	\$29.89	\$34,668
22	\$11.55	\$11,486	\$21.24	\$22,972	\$30.93	\$34,458
23	\$11.66	\$11,412	\$21.47	\$22,825	\$31.28	\$34,238
24	\$12.01	\$11,335	\$22.16	\$22,671	\$32.32	\$34,007
25	\$12.35	\$11,255	\$22.85	\$22,510	\$33.35	\$33,765
26	\$12.82	\$11,169	\$23.78	\$22,339	\$34.74	\$33,508
27	\$13.39	\$11,079	\$24.93	\$22,158	\$36.47	\$33,237
28	\$13.74	\$10,983	\$25.62	\$21,966	\$37.51	\$32,949
29	\$14.20	\$10,881	\$26.55	\$21,762	\$38.89	\$32,643
30	\$14.66	\$10,773	\$27.47	\$21,546	\$40.28	\$32,319
31	\$14.66	\$10,658	\$27.47	\$21,317	\$40.28	\$31,975
32	\$15.47	\$10,537	\$29.09	\$21,075	\$42.70	\$31,613
33	\$16.16	\$10,410	\$30.47	\$20,821	\$44.78	\$31,231
34	\$16.85	\$10,276	\$31.85	\$20,552	\$46.85	\$30,829
35	\$17.55	\$10,135	\$33.24	\$20,270	\$48.93	\$30,405
36	\$18.35	\$9,986	\$34.85	\$19,972	\$51.35	\$29,958
37	\$19.28	\$9,829	\$36.70	\$19,659	\$54.12	\$29,489
38	\$20.32	\$9,665	\$38.78	\$19,330	\$57.24	\$28,996
39	\$21.01	\$9,492	\$40.16	\$18,985	\$59.32	\$28,477
40	\$22.16	\$9,311	\$42.47	\$18,623	\$62.78	\$27,934
41	\$22.85	\$9,121	\$43.85	\$18,243	\$64.85	\$27,364
42	\$23.89	\$8,921	\$45.93	\$17,843	\$67.97	\$26,765
43	\$24.82	\$8,711	\$47.78	\$17,423	\$70.74	\$26,134
44	\$25.74	\$8,488	\$49.62	\$16,977	\$73.51	\$25,466
45	\$27.01	\$8,251	\$52.16	\$16,503	\$77.32	\$24,755
46	\$28.28	\$7,999	\$54.70	\$15,999	\$81.12	\$23,998
47	\$29.78	\$7,731	\$57.70	\$15,462	\$85.62	\$23,193

EMPLOYEE COVERAGE | TOBACCO RATES

\$100,000 Death Benefit		\$150,000 Death Benefit	
Bi-weekly Premium	Guaranteed Cash Value <sup>2</sup>	Bi-weekly Premium	Guaranteed Cash Value <sup>2</sup>
\$35.09	\$46,984	\$51.70	\$70,476
\$35.55	\$46,743	\$52.39	\$70,114
\$36.01	\$46,490	\$53.09	\$69,735
\$39.24	\$46,224	\$57.93	\$69,336
\$40.62	\$45,945	\$60.01	\$68,917
\$41.09	\$45,651	\$60.70	\$68,477
\$42.47	\$45,343	\$62.78	\$68,015
\$43.85	\$45,020	\$64.85	\$67,530
\$45.70	\$44,678	\$67.62	\$67,017
\$48.01	\$44,316	\$71.09	\$66,474
\$49.39	\$43,932	\$73.16	\$65,898
\$51.24	\$43,524	\$75.93	\$65,286
\$53.09	\$43,092	\$78.70	\$64,638
\$53.09	\$42,634	\$78.70	\$63,951
\$56.32	\$42,151	\$83.55	\$63,227
\$59.09	\$41,642	\$87.70	\$62,463
\$61.85	\$41,105	\$91.85	\$61,658
\$64.62	\$40,540	\$96.01	\$60,810
\$67.85	\$39,945	\$100.85	\$59,917
\$71.55	\$39,319	\$106.39	\$58,979
\$75.70	\$38,661	\$112.62	\$57,992
\$78.47	\$37,970	\$116.78	\$56,955
\$83.09	\$37,246	\$123.70	\$55,869
\$85.85	\$36,486	\$127.85	\$54,729
\$90.01	\$35,687	\$134.09	\$53,531
\$93.70	\$34,846	\$139.62	\$52,269
\$97.39	\$33,955	\$145.16	\$50,932
\$102.47	\$33,007	\$152.78	\$49,510
\$107.55	\$31,998	\$160.39	\$47,997
\$113.55	\$30,924	\$169.39	\$46,387

<sup>1</sup> Age as of Certificate Effective Date.

<sup>2</sup> Values shown are at the later of 10 years after the certificate date or the end of the certificate year which starts when the insured is age 65.

# Group Whole Life Insurance

## Benefit amounts and premiums

### EMPLOYEE COVERAGE | TOBACCO RATES

### SPOUSE COVERAGE | TOBACCO RATES

\*Spouse is only eligible for \$25,000 and \$50,000 death benefits

Issue Age <sup>1</sup>	\$25,000* Death Benefit		\$50,000* Death Benefit		\$75,000 Death Benefit	
	Bi-weekly Premium	Guaranteed Cash Value <sup>2</sup>	Bi-weekly Premium	Guaranteed Cash Value <sup>2</sup>	Bi-weekly Premium	Guaranteed Cash Value <sup>2</sup>
48	\$31.16	\$7,445	\$60.47	\$14,891	\$89.78	\$22,337
49	\$32.32	\$7,141	\$62.78	\$14,282	\$93.24	\$21,424
50	\$34.16	\$6,817	\$66.47	\$13,634	\$98.78	\$20,451
51	\$35.32	\$6,471	\$68.78	\$12,943	\$102.24	\$19,415
52	\$36.82	\$6,103	\$71.78	\$12,206	\$106.74	\$18,309
53	\$38.55	\$5,709	\$75.24	\$11,419	\$111.93	\$17,129
54	\$40.39	\$5,289	\$78.93	\$10,579	\$117.47	\$15,869
55	\$42.35	\$4,841	\$82.85	\$9,682	\$123.35	\$14,523
56	\$44.43	\$4,983	\$87.01	\$9,967	\$129.59	\$14,950
57	\$46.28	\$5,122	\$90.70	\$10,244	\$135.12	\$15,367
58	\$49.51	\$5,258	\$97.16	\$10,517	\$144.82	\$15,776
59	\$51.93	\$5,393	\$102.01	\$10,786	\$152.09	\$16,180
60	\$54.82	\$5,526	\$107.78	\$11,052	\$160.74	\$16,579
61	\$58.39	\$5,656	\$114.93	\$11,313	\$171.47	\$16,969
62	\$61.62	\$5,782	\$121.39	\$11,564	\$181.16	\$17,346
63	\$65.43	\$5,939	\$129.01	\$11,879	\$192.59	\$17,819
64	\$70.39	\$6,108	\$138.93	\$12,217	\$207.47	\$18,326
65	\$73.74	\$6,276	\$145.62	\$12,552	\$217.51	\$18,829
66	\$76.97	\$6,447	\$152.09	\$12,895	\$227.20	\$19,342
67	\$85.16	\$6,627	\$168.47	\$13,255	\$251.78	\$19,883
68	\$91.05	\$6,823	\$180.24	\$13,646	\$269.43	\$20,470
69	\$95.78	\$7,040	\$189.70	\$14,080	\$283.62	\$21,121
70	\$99.93	\$7,283	\$198.01	\$14,567	\$296.09	\$21,850
71	\$104.20	\$7,557	\$206.55	\$15,114	\$308.89	\$22,671
72	\$108.70	\$7,871	\$215.55	\$15,742	\$322.39	\$23,613
73	\$113.55	\$8,219	\$225.24	\$16,439	\$336.93	\$24,659
74	\$118.85	\$8,591	\$235.85	\$17,183	\$352.85	\$25,775
75	\$124.74	\$8,990	\$247.62	\$17,981	\$370.51	\$26,971

<sup>1</sup> Age as of Certificate Effective Date.

<sup>2</sup> Values shown are at the later of 10 years after the certificate date or the end of the certificate year which starts when the insured is age 65.

### EMPLOYEE COVERAGE | TOBACCO RATES

\$100,000 Death Benefit		\$150,000 Death Benefit	
Bi-weekly Premium	Guaranteed Cash Value <sup>2</sup>	Bi-weekly Premium	Guaranteed Cash Value <sup>2</sup>
\$119.09	\$29,782	\$177.70	\$44,674
\$123.70	\$28,565	\$184.62	\$42,848
\$131.09	\$27,269	\$195.70	\$40,903
\$135.70	\$25,886	\$202.62	\$38,830
\$141.70	\$24,412	\$211.62	\$36,618
\$148.62	\$22,839	\$222.01	\$34,259
\$156.01	\$21,159	\$233.09	\$31,738
\$163.85	\$19,364	\$244.85	\$29,046
\$172.16	\$19,934	\$257.32	\$29,901
\$179.55	\$20,489	\$268.39	\$30,734
\$192.47	\$21,035	\$287.78	\$31,552
\$202.16	\$21,573	\$302.32	\$32,360
\$213.70	\$22,105	\$319.62	\$33,158
\$228.01	\$22,626	\$341.09	\$33,939
\$240.93	\$23,128	\$360.47	\$34,692
\$256.16	\$23,759	\$383.32	\$35,639
\$276.01	\$24,434	\$413.09	\$36,652
\$289.39	\$25,105	\$433.16	\$37,658
\$302.32	\$25,790	\$452.55	\$38,685
\$335.09	\$26,511	\$501.70	\$39,767
\$358.62	\$27,293	\$537.01	\$40,940
\$377.55	\$28,161	\$565.39	\$42,242
\$394.16	\$29,134	\$590.32	\$43,701
\$411.24	\$30,229	\$615.93	\$45,343
\$429.24	\$31,485	\$642.93	\$47,227
\$448.62	\$32,879	\$672.01	\$49,319
\$469.85	\$34,367	\$703.85	\$51,550
\$493.39	\$35,962	\$739.16	\$53,943