MassMutual

MassMutual@WORK

Group Whole Life Insurance at a Glance

Our group whole life insurance provides smart protection that also helps you achieve your financial goals.

Important considerations

MassMutual@WORK Group Whole Life Insurance can provide protection for your whole life, beyond traditional group term policies that may last only as long as your employment tenure, for a set period of time, or may come with costly conversion options. Additionally, this group life insurance product builds cash value you can borrow from[1] and pays a death benefit to your loved ones.

1) Provides guarantees:

- Guaranteed death benefit
- Guaranteed level premiums
- Guaranteed cash-value accumulation

2) Dividend eligible[2]

MassMutual@WORK whole life certificateowners are eligible to receive dividends, and you get to choose how you'd like to receive the dividends. During enrollment, you'll have the opportunity to select the dividend option that fits you best. Options include:

- Cash
- Dividend accumulations
- Paid-up additional insurance

Read more about these dividend options when you enroll. While dividends are not guaranteed, MassMutual® has paid them to eligible participating policyowners every year since 1869.

[1] Access to cash values through borrowing or partial surrenders will reduce the policy's cash value and death benefit, increase the chance the policy will lapse, and may result in a tax liability if the policy terminates before the death of the insured.

[2] Dividends are not guaranteed. The certificate is eligible to earn dividends beginning on the second anniversary. State variations may apply.

3) Portable, lifelong coverage

You own the certificate along with the accumulated cash values and you can take it with you even if you leave the company. Additionally, if you leave the company and take your certificate with you, you can change your dividend option and choose to have your dividend payments reduce your premiums.

4) Tax advantages

Whole life insurance policies offer a combination of valuable tax advantages, including:

- Generally income-tax-free death benefit
- Tax-deferred cash-value growth

5) Accelerated Death Benefit provisions:

As the certificateowner, 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.

Terminal Illness: 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).

Chronic Illness: The Accelerated Death Benefit for Chronic Care is payable when the insured meets the definition of Chronically Ill, generally having a permanent loss of two activities of daily living, or requiring substantial supervision due to permanent severe cognitive impairment.

These benefits are not long term care insurance and may be used for any purpose. 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.

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

	$25,000* Death Benefit		$50,000* Death Benefit		$75,000 Death Benefit	
Issue Age[1]	Bi-weekly Premium	Guaranteed Cash Value[2]	Bi-weekly Premium	Guaranteed Cash Value[2]	Bi-weekly Premium	Guaranteed Cash Value[2]
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

[1] Age as of Certificate Effective Date.

[2] 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[2]	Bi-weekly Premium	Guaranteed Cash Value[2]
$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

	$25,000* Death Benefit		$50,000* Death Benefit		$75,000 Death Benefit	
Issue Age[1]	Bi-weekly Premium	Guaranteed Cash Value[2]	Bi-weekly Premium	Guaranteed Cash Value[2]	Bi-weekly Premium	Guaranteed Cash Value[2]
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

[1] Age as of Certificate Effective Date.

[2] 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[2]	Bi-weekly Premium	Guaranteed Cash Value[2]
$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

MassMutual

MassMutual@WORK℠ GROUP WHOLE LIFE INSURANCE

Children & Grandchildren

	$25,000 Death Benefit Non-Tobacco			$50,000 Death Benefit Non-Tobacco		
Issue Age[1]	Bi-weekly Premium	Guaranteed Cash Value[2]	Guaranteed RPU Value[2,3]	Bi-weekly Premium	Guaranteed Cash Value[2]	Guaranteed RPU Value[2,3]
1	$ 6.12	$ 10,978	$ 23,115	$ 10.39	$ 21,956	$ 46,230
2	$ 6.12	$ 10,948	$ 23,052	$ 10.39	$ 21,896	$ 46,104
3	$ 6.24	$ 10,916	$ 22,985	$ 10.62	$ 21,833	$ 45,970
4	$ 6.24	$ 10,883	$ 22,914	$ 10.62	$ 21,766	$ 45,829
5	$ 6.35	$ 10,848	$ 22,841	$ 10.85	$ 21,696	$ 45,682
6	$ 6.47	$ 10,811	$ 22,763	$ 11.09	$ 21,623	$ 45,527
7	$ 6.70	$ 10,773	$ 22,683	$ 11.55	$ 21,546	$ 45,366
8	$ 6.93	$ 10,733	$ 22,598	$ 12.01	$ 21,466	$ 45,197
9	$ 7.16	$ 10,690	$ 22,510	$ 12.47	$ 21,381	$ 45,020
10	$ 7.28	$ 10,646	$ 22,417	$ 12.70	$ 21,293	$ 44,834
11	$ 7.51	$ 10,601	$ 22,320	$ 13.16	$ 21,202	$ 44,641
12	$ 7.51	$ 10,553	$ 22,220	$ 13.16	$ 21,106	$ 44,440
13	$ 7.51	$ 10,503	$ 22,115	$ 13.16	$ 21,006	$ 44,230
14	$ 7.51	$ 10,452	$ 22,006	$ 13.16	$ 20,904	$ 44,013
15	$ 7.51	$ 10,399	$ 21,896	$ 13.16	$ 20,798	$ 43,792
16	$ 7.51	$ 10,346	$ 21,784	$ 13.16	$ 20,692	$ 43,568
17	$ 7.62	$ 10,292	$ 21,672	$ 13.39	$ 20,585	$ 43,344
18	$ 7.74	$ 10,239	$ 21,559	$ 13.62	$ 20,479	$ 43,119
19	$ 7.85	$ 10,183	$ 21,442	$ 13.85	$ 20,367	$ 42,885
20	$ 7.97	$ 10,125	$ 21,320	$ 14.09	$ 20,251	$ 42,640
21	$ 8.09	$ 10,065	$ 21,192	$ 14.32	$ 20,130	$ 42,385
22	$ 8.20	$ 10,001	$ 21,058	$ 14.55	$ 20,003	$ 42,117
23	$ 8.32	$ 9,934	$ 20,917	$ 14.78	$ 19,869	$ 41,835
24	$ 8.43	$ 9,864	$ 20,769	$ 15.01	$ 19,728	$ 41,538
25	$ 8.55	$ 9,790	$ 20,613	$ 15.24	$ 19,580	$ 41,226
26	$ 8.78	$ 9,711	$ 20,448	$ 15.70	$ 19,423	$ 40,897

[1]Age as of Certificate Effective Date.

[2]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.

[3]Reduced Paid-Up (RPU) Value is the amount of fully paid up life insurance that is provided at time of lapse.

Applicable to certificates issued in jurisdictions other than CA, MN or WA.

When N/A is shown above, that Death Benefit is below the minimum required or above the maximum allowed Death Benefit amount for the applicable issue age.

Group whole life insurance (GPWL), (MM-GCWL-2014 and MM-GCWL-2014 (NC) in North Carolina), is level-premium, participating permanent life insurance.

Bi-weekly premiums have been calculated assuming payments paid 26 times a year.

MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

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

	$25,000* Death Benefit		$50,000* Death Benefit		$75,000 Death Benefit	
Issue Age[1]	Bi-weekly Premium	Guaranteed Cash Value[2]	Bi-weekly Premium	Guaranteed Cash Value[2]	Bi-weekly Premium	Guaranteed Cash Value[2]
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[2]	Bi-weekly Premium	Guaranteed Cash Value[2]
$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

[1] Age as of Certificate Effective Date.

[2] 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

	$25,000* Death Benefit		$50,000* Death Benefit		$75,000 Death Benefit	
Issue Age[1]	Bi-weekly Premium	Guaranteed Cash Value[2]	Bi-weekly Premium	Guaranteed Cash Value[2]	Bi-weekly Premium	Guaranteed Cash Value[2]
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

[1] Age as of Certificate Effective Date.

[2] 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[2]	Bi-weekly Premium	Guaranteed Cash Value[2]
$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