

Issue Age ¹	\$10,000 Death Benefit Non-Tobacco			\$15,000 Death Benefit Non-Tobacco			\$20,000 Death Benefit Non-Tobacco			\$25,000 Death Benefit Non-Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 4.21	\$ 4,240	\$ 8,555	\$ 5.39	\$ 6,360	\$ 12,832	\$ 6.56	\$ 8,480	\$ 17,110	\$ 7.74	\$ 10,600	\$ 21,388
19	\$ 4.25	\$ 4,216	\$ 8,507	\$ 5.45	\$ 6,324	\$ 12,760	\$ 6.65	\$ 8,432	\$ 17,014	\$ 7.85	\$ 10,540	\$ 21,268
20	\$ 4.30	\$ 4,191	\$ 8,457	\$ 5.52	\$ 6,287	\$ 12,685	\$ 6.75	\$ 8,382	\$ 16,914	\$ 7.97	\$ 10,478	\$ 21,142
21	\$ 4.35	\$ 4,165	\$ 8,404	\$ 5.59	\$ 6,248	\$ 12,607	\$ 6.84	\$ 8,330	\$ 16,809	\$ 8.09	\$ 10,413	\$ 21,011
22	\$ 4.39	\$ 4,138	\$ 8,349	\$ 5.66	\$ 6,207	\$ 12,524	\$ 6.93	\$ 8,276	\$ 16,699	\$ 8.20	\$ 10,345	\$ 20,874
23	\$ 4.44	\$ 4,109	\$ 8,292	\$ 5.73	\$ 6,164	\$ 12,438	\$ 7.02	\$ 8,219	\$ 16,584	\$ 8.32	\$ 10,274	\$ 20,731
24	\$ 4.49	\$ 4,079	\$ 8,231	\$ 5.80	\$ 6,119	\$ 12,347	\$ 7.12	\$ 8,159	\$ 16,463	\$ 8.43	\$ 10,199	\$ 20,579
25	\$ 4.53	\$ 4,048	\$ 8,168	\$ 5.87	\$ 6,072	\$ 12,252	\$ 7.21	\$ 8,096	\$ 16,336	\$ 8.55	\$ 10,120	\$ 20,421
26	\$ 4.62	\$ 4,015	\$ 8,101	\$ 6.01	\$ 6,022	\$ 12,152	\$ 7.39	\$ 8,030	\$ 16,203	\$ 8.78	\$ 10,037	\$ 20,254
27	\$ 4.81	\$ 3,979	\$ 8,030	\$ 6.29	\$ 5,969	\$ 12,045	\$ 7.76	\$ 7,959	\$ 16,060	\$ 9.24	\$ 9,949	\$ 20,075
28	\$ 4.95	\$ 3,942	\$ 7,954	\$ 6.49	\$ 5,913	\$ 11,931	\$ 8.04	\$ 7,884	\$ 15,909	\$ 9.59	\$ 9,855	\$ 19,886
29	\$ 5.09	\$ 3,902	\$ 7,875	\$ 6.70	\$ 5,854	\$ 11,812	\$ 8.32	\$ 7,805	\$ 15,750	\$ 9.93	\$ 9,757	\$ 19,687
30	\$ 5.27	\$ 3,861	\$ 7,791	\$ 6.98	\$ 5,791	\$ 11,686	\$ 8.69	\$ 7,722	\$ 15,582	\$ 10.39	\$ 9,653	\$ 19,477
31	\$ 5.45	\$ 3,817	\$ 7,702	\$ 7.25	\$ 5,726	\$ 11,553	\$ 9.05	\$ 7,634	\$ 15,404	\$ 10.85	\$ 9,543	\$ 19,256
32	\$ 5.64	\$ 3,771	\$ 7,609	\$ 7.53	\$ 5,657	\$ 11,414	\$ 9.42	\$ 7,542	\$ 15,219	\$ 11.32	\$ 9,428	\$ 19,024
33	\$ 5.87	\$ 3,723	\$ 7,512	\$ 7.88	\$ 5,584	\$ 11,268	\$ 9.89	\$ 7,446	\$ 15,024	\$ 11.89	\$ 9,307	\$ 18,781
34	\$ 6.01	\$ 3,672	\$ 7,410	\$ 8.09	\$ 5,509	\$ 11,116	\$ 10.16	\$ 7,345	\$ 14,821	\$ 12.24	\$ 9,182	\$ 18,527
35	\$ 6.05	\$ 3,620	\$ 7,305	\$ 8.15	\$ 5,430	\$ 10,957	\$ 10.25	\$ 7,240	\$ 14,610	\$ 12.35	\$ 9,051	\$ 18,263
36	\$ 6.33	\$ 3,565	\$ 7,195	\$ 8.57	\$ 5,348	\$ 10,792	\$ 10.81	\$ 7,131	\$ 14,390	\$ 13.05	\$ 8,914	\$ 17,988
37	\$ 6.70	\$ 3,509	\$ 7,081	\$ 9.12	\$ 5,264	\$ 10,621	\$ 11.55	\$ 7,018	\$ 14,162	\$ 13.97	\$ 8,773	\$ 17,702
38	\$ 7.02	\$ 3,450	\$ 6,962	\$ 9.61	\$ 5,175	\$ 10,443	\$ 12.19	\$ 6,900	\$ 13,924	\$ 14.78	\$ 8,626	\$ 17,405
39	\$ 7.35	\$ 3,388	\$ 6,838	\$ 10.09	\$ 5,083	\$ 10,257	\$ 12.84	\$ 6,777	\$ 13,676	\$ 15.59	\$ 8,472	\$ 17,095
40	\$ 7.72	\$ 3,324	\$ 6,707	\$ 10.65	\$ 4,986	\$ 10,061	\$ 13.58	\$ 6,648	\$ 13,415	\$ 16.51	\$ 8,310	\$ 16,769
41	\$ 8.04	\$ 3,256	\$ 6,570	\$ 11.13	\$ 4,884	\$ 9,855	\$ 14.22	\$ 6,512	\$ 13,140	\$ 17.32	\$ 8,140	\$ 16,425
42	\$ 8.36	\$ 3,184	\$ 6,425	\$ 11.62	\$ 4,776	\$ 9,638	\$ 14.87	\$ 6,369	\$ 12,851	\$ 18.12	\$ 7,961	\$ 16,063
43	\$ 8.73	\$ 3,109	\$ 6,273	\$ 12.17	\$ 4,663	\$ 9,409	\$ 15.61	\$ 6,218	\$ 12,546	\$ 19.05	\$ 7,772	\$ 15,683
44	\$ 9.05	\$ 3,029	\$ 6,112	\$ 12.65	\$ 4,544	\$ 9,169	\$ 16.25	\$ 6,059	\$ 12,225	\$ 19.85	\$ 7,573	\$ 15,282
45	\$ 9.10	\$ 2,945	\$ 5,942	\$ 12.72	\$ 4,417	\$ 8,914	\$ 16.35	\$ 5,890	\$ 11,885	\$ 19.97	\$ 7,363	\$ 14,857
46	\$ 9.70	\$ 2,856	\$ 5,762	\$ 13.62	\$ 4,284	\$ 8,644	\$ 17.55	\$ 5,712	\$ 11,525	\$ 21.47	\$ 7,140	\$ 14,406
47	\$ 10.30	\$ 2,761	\$ 5,571	\$ 14.52	\$ 4,141	\$ 8,357	\$ 18.75	\$ 5,522	\$ 11,143	\$ 22.97	\$ 6,903	\$ 13,929
48	\$ 10.95	\$ 2,660	\$ 5,368	\$ 15.49	\$ 3,991	\$ 8,053	\$ 20.04	\$ 5,321	\$ 10,737	\$ 24.59	\$ 6,651	\$ 13,422
49	\$ 11.59	\$ 2,554	\$ 5,153	\$ 16.46	\$ 3,831	\$ 7,730	\$ 21.33	\$ 5,108	\$ 10,307	\$ 26.20	\$ 6,385	\$ 12,883
50	\$ 12.19	\$ 2,440	\$ 4,924	\$ 17.36	\$ 3,661	\$ 7,387	\$ 22.53	\$ 4,881	\$ 9,849	\$ 27.70	\$ 6,101	\$ 12,311
51	\$ 12.84	\$ 2,320	\$ 4,681	\$ 18.33	\$ 3,480	\$ 7,022	\$ 23.82	\$ 4,640	\$ 9,363	\$ 29.32	\$ 5,800	\$ 11,703
52	\$ 13.49	\$ 2,192	\$ 4,423	\$ 19.30	\$ 3,288	\$ 6,635	\$ 25.12	\$ 4,384	\$ 8,847	\$ 30.93	\$ 5,481	\$ 11,059
53	\$ 14.09	\$ 2,056	\$ 4,150	\$ 20.20	\$ 3,085	\$ 6,225	\$ 26.32	\$ 4,113	\$ 8,300	\$ 32.43	\$ 5,142	\$ 10,376

Issue Age ¹	\$10,000 Death Benefit Non-Tobacco			\$15,000 Death Benefit Non-Tobacco			\$20,000 Death Benefit Non-Tobacco			\$25,000 Death Benefit Non-Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
54	\$ 14.73	\$ 1,913	\$ 3,860	\$ 21.17	\$ 2,869	\$ 5,790	\$ 27.61	\$ 3,826	\$ 7,720	\$ 34.05	\$ 4,782	\$ 9,651
55	\$ 14.78	\$ 1,760	\$ 3,552	\$ 21.24	\$ 2,640	\$ 5,328	\$ 27.70	\$ 3,520	\$ 7,104	\$ 34.16	\$ 4,400	\$ 8,880
56	\$ 15.79	\$ 1,838	\$ 3,604	\$ 22.76	\$ 2,758	\$ 5,406	\$ 29.73	\$ 3,677	\$ 7,208	\$ 36.70	\$ 4,597	\$ 9,010
57	\$ 16.85	\$ 1,920	\$ 3,657	\$ 24.35	\$ 2,880	\$ 5,486	\$ 31.85	\$ 3,840	\$ 7,315	\$ 39.35	\$ 4,800	\$ 9,144
58	\$ 17.92	\$ 2,004	\$ 3,712	\$ 25.95	\$ 3,007	\$ 5,568	\$ 33.98	\$ 4,009	\$ 7,424	\$ 42.01	\$ 5,012	\$ 9,280
59	\$ 18.98	\$ 2,092	\$ 3,767	\$ 27.54	\$ 3,139	\$ 5,651	\$ 36.10	\$ 4,185	\$ 7,535	\$ 44.66	\$ 5,232	\$ 9,419
60	\$ 20.04	\$ 2,184	\$ 3,824	\$ 29.13	\$ 3,276	\$ 5,737	\$ 38.22	\$ 4,368	\$ 7,649	\$ 47.32	\$ 5,460	\$ 9,562
61	\$ 21.10	\$ 2,278	\$ 3,883	\$ 30.72	\$ 3,418	\$ 5,824	\$ 40.35	\$ 4,557	\$ 7,766	\$ 49.97	\$ 5,696	\$ 9,708
62	\$ 22.21	\$ 2,376	\$ 3,943	\$ 32.39	\$ 3,564	\$ 5,914	\$ 42.56	\$ 4,753	\$ 7,886	\$ 52.74	\$ 5,941	\$ 9,858
63	\$ 23.27	\$ 2,477	\$ 4,004	\$ 33.98	\$ 3,716	\$ 6,006	\$ 44.69	\$ 4,954	\$ 8,009	\$ 55.39	\$ 6,193	\$ 10,011
64	\$ 24.33	\$ 2,581	\$ 4,066	\$ 35.57	\$ 3,871	\$ 6,100	\$ 46.81	\$ 5,162	\$ 8,133	\$ 58.05	\$ 6,452	\$ 10,167
65	\$ 24.38	\$ 2,687	\$ 4,130	\$ 35.64	\$ 4,030	\$ 6,195	\$ 46.90	\$ 5,374	\$ 8,260	\$ 58.16	\$ 6,717	\$ 10,325
66	\$ 25.95	\$ 2,795	\$ 4,194	\$ 37.99	\$ 4,193	\$ 6,291	\$ 50.04	\$ 5,591	\$ 8,388	\$ 62.09	\$ 6,989	\$ 10,485
67	\$ 28.12	\$ 2,907	\$ 4,259	\$ 41.25	\$ 4,360	\$ 6,389	\$ 54.38	\$ 5,814	\$ 8,519	\$ 67.51	\$ 7,267	\$ 10,649
68	\$ 29.59	\$ 3,031	\$ 4,341	\$ 43.46	\$ 4,547	\$ 6,511	\$ 57.33	\$ 6,062	\$ 8,682	\$ 71.20	\$ 7,578	\$ 10,852
69	\$ 31.90	\$ 3,169	\$ 4,439	\$ 46.92	\$ 4,754	\$ 6,658	\$ 61.95	\$ 6,339	\$ 8,878	\$ 76.97	\$ 7,924	\$ 11,098
70	\$ 33.29	\$ 3,312	\$ 4,539	\$ 49.00	\$ 4,968	\$ 6,809	\$ 64.72	\$ 6,624	\$ 9,078	\$ 80.43	\$ 8,280	\$ 11,348
71	\$ 34.72	\$ 3,458	\$ 4,641	\$ 51.15	\$ 5,187	\$ 6,962	\$ 67.58	\$ 6,916	\$ 9,283	\$ 84.01	\$ 8,645	\$ 11,604
72	\$ 36.24	\$ 3,608	\$ 4,748	\$ 53.43	\$ 5,413	\$ 7,122	\$ 70.62	\$ 7,217	\$ 9,496	\$ 87.82	\$ 9,022	\$ 11,870
73	\$ 37.90	\$ 3,766	\$ 4,860	\$ 55.92	\$ 5,649	\$ 7,290	\$ 73.95	\$ 7,532	\$ 9,721	\$ 91.97	\$ 9,415	\$ 12,151
74	\$ 39.75	\$ 3,930	\$ 4,979	\$ 58.69	\$ 5,895	\$ 7,469	\$ 77.64	\$ 7,861	\$ 9,959	\$ 96.59	\$ 9,826	\$ 12,449
75	\$ 41.82	\$ 4,100	\$ 5,105	\$ 61.81	\$ 6,150	\$ 7,658	\$ 81.79	\$ 8,201	\$ 10,211	\$ 101.78	\$ 10,251	\$ 12,764

¹Age as of Certificate Effective Date.

²Values 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.

³Reduced 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.

	\$10,000	\$20,000
Rider:	Death Benefit	Death Benefit
Spouse ^	\$ 4.62	\$ 9.24
Children ^	\$ 2.31	\$ 4.62

^ Additional Bi-weekly Premium, if elected

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.

The GPWL policy and GCWL certificates are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

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.

Issue Age ¹	\$30,000 Death Benefit			\$35,000 Death Benefit			\$40,000 Death Benefit			\$45,000 Death Benefit		
	Non-Tobacco			Non-Tobacco			Non-Tobacco			Non-Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 8.92	\$ 12,720	\$ 25,665	\$ 10.09	\$ 14,840	\$ 29,943	\$ 11.27	\$ 16,960	\$ 34,220	\$ 12.45	\$ 19,080	\$ 38,498
19	\$ 9.05	\$ 12,648	\$ 25,521	\$ 10.25	\$ 14,756	\$ 29,775	\$ 11.45	\$ 16,864	\$ 34,028	\$ 12.65	\$ 18,972	\$ 38,282
20	\$ 9.19	\$ 12,574	\$ 25,371	\$ 10.42	\$ 14,669	\$ 29,599	\$ 11.64	\$ 16,765	\$ 33,828	\$ 12.86	\$ 18,861	\$ 38,056
21	\$ 9.33	\$ 12,496	\$ 25,214	\$ 10.58	\$ 14,578	\$ 29,416	\$ 11.82	\$ 16,661	\$ 33,618	\$ 13.07	\$ 18,744	\$ 37,821
22	\$ 9.47	\$ 12,414	\$ 25,049	\$ 10.74	\$ 14,483	\$ 29,224	\$ 12.01	\$ 16,553	\$ 33,399	\$ 13.28	\$ 18,622	\$ 37,574
23	\$ 9.61	\$ 12,329	\$ 24,877	\$ 10.90	\$ 14,384	\$ 29,023	\$ 12.19	\$ 16,438	\$ 33,169	\$ 13.49	\$ 18,493	\$ 37,315
24	\$ 9.75	\$ 12,239	\$ 24,695	\$ 11.06	\$ 14,279	\$ 28,811	\$ 12.38	\$ 16,318	\$ 32,927	\$ 13.69	\$ 18,358	\$ 37,043
25	\$ 9.89	\$ 12,144	\$ 24,505	\$ 11.22	\$ 14,169	\$ 28,589	\$ 12.56	\$ 16,193	\$ 32,673	\$ 13.90	\$ 18,217	\$ 36,757
26	\$ 10.16	\$ 12,045	\$ 24,304	\$ 11.55	\$ 14,053	\$ 28,355	\$ 12.93	\$ 16,060	\$ 32,406	\$ 14.32	\$ 18,068	\$ 36,457
27	\$ 10.72	\$ 11,939	\$ 24,090	\$ 12.19	\$ 13,929	\$ 28,105	\$ 13.67	\$ 15,919	\$ 32,120	\$ 15.15	\$ 17,909	\$ 36,135
28	\$ 11.13	\$ 11,827	\$ 23,863	\$ 12.68	\$ 13,798	\$ 27,841	\$ 14.22	\$ 15,769	\$ 31,818	\$ 15.77	\$ 17,740	\$ 35,795
29	\$ 11.55	\$ 11,708	\$ 23,625	\$ 13.16	\$ 13,660	\$ 27,562	\$ 14.78	\$ 15,611	\$ 31,500	\$ 16.39	\$ 17,563	\$ 35,437
30	\$ 12.10	\$ 11,583	\$ 23,373	\$ 13.81	\$ 13,514	\$ 27,268	\$ 15.52	\$ 15,445	\$ 31,164	\$ 17.22	\$ 17,375	\$ 35,059
31	\$ 12.65	\$ 11,452	\$ 23,107	\$ 14.45	\$ 13,360	\$ 26,958	\$ 16.25	\$ 15,269	\$ 30,809	\$ 18.05	\$ 17,178	\$ 34,660
32	\$ 13.21	\$ 11,314	\$ 22,828	\$ 15.10	\$ 13,199	\$ 26,633	\$ 16.99	\$ 15,085	\$ 30,438	\$ 18.89	\$ 16,971	\$ 34,243
33	\$ 13.90	\$ 11,169	\$ 22,537	\$ 15.91	\$ 13,031	\$ 26,293	\$ 17.92	\$ 14,892	\$ 30,049	\$ 19.92	\$ 16,754	\$ 33,805
34	\$ 14.32	\$ 11,018	\$ 22,232	\$ 16.39	\$ 12,855	\$ 25,938	\$ 18.47	\$ 14,691	\$ 29,643	\$ 20.55	\$ 16,527	\$ 33,349
35	\$ 14.45	\$ 10,861	\$ 21,915	\$ 16.55	\$ 12,671	\$ 25,568	\$ 18.65	\$ 14,481	\$ 29,220	\$ 20.75	\$ 16,292	\$ 32,873
36	\$ 15.29	\$ 10,697	\$ 21,585	\$ 17.52	\$ 12,480	\$ 25,183	\$ 19.76	\$ 14,263	\$ 28,781	\$ 22.00	\$ 16,046	\$ 32,378
37	\$ 16.39	\$ 10,528	\$ 21,243	\$ 18.82	\$ 12,283	\$ 24,783	\$ 21.24	\$ 14,037	\$ 28,324	\$ 23.66	\$ 15,792	\$ 31,864
38	\$ 17.36	\$ 10,351	\$ 20,886	\$ 19.95	\$ 12,076	\$ 24,367	\$ 22.53	\$ 13,801	\$ 27,848	\$ 25.12	\$ 15,527	\$ 31,329
39	\$ 18.33	\$ 10,166	\$ 20,514	\$ 21.08	\$ 11,861	\$ 23,933	\$ 23.82	\$ 13,555	\$ 27,352	\$ 26.57	\$ 15,250	\$ 30,771
40	\$ 19.44	\$ 9,972	\$ 20,122	\$ 22.37	\$ 11,635	\$ 23,476	\$ 25.30	\$ 13,297	\$ 26,830	\$ 28.23	\$ 14,959	\$ 30,184
41	\$ 20.41	\$ 9,768	\$ 19,710	\$ 23.50	\$ 11,396	\$ 22,995	\$ 26.59	\$ 13,024	\$ 26,280	\$ 29.69	\$ 14,652	\$ 29,565
42	\$ 21.38	\$ 9,553	\$ 19,276	\$ 24.63	\$ 11,145	\$ 22,489	\$ 27.89	\$ 12,738	\$ 25,702	\$ 31.14	\$ 14,330	\$ 28,914
43	\$ 22.49	\$ 9,327	\$ 18,819	\$ 25.92	\$ 10,881	\$ 21,956	\$ 29.36	\$ 12,436	\$ 25,093	\$ 32.80	\$ 13,990	\$ 28,229
44	\$ 23.45	\$ 9,088	\$ 18,338	\$ 27.05	\$ 10,603	\$ 21,394	\$ 30.65	\$ 12,118	\$ 24,451	\$ 34.25	\$ 13,632	\$ 27,507
45	\$ 23.59	\$ 8,835	\$ 17,828	\$ 27.22	\$ 10,308	\$ 20,800	\$ 30.84	\$ 11,781	\$ 23,771	\$ 34.46	\$ 13,253	\$ 26,743
46	\$ 25.39	\$ 8,568	\$ 17,288	\$ 29.32	\$ 9,996	\$ 20,169	\$ 33.24	\$ 11,424	\$ 23,050	\$ 37.16	\$ 12,852	\$ 25,932
47	\$ 27.19	\$ 8,283	\$ 16,714	\$ 31.42	\$ 9,664	\$ 19,500	\$ 35.64	\$ 11,045	\$ 22,286	\$ 39.86	\$ 12,425	\$ 25,072
48	\$ 29.13	\$ 7,982	\$ 16,106	\$ 33.68	\$ 9,312	\$ 18,790	\$ 38.22	\$ 10,643	\$ 21,475	\$ 42.77	\$ 11,973	\$ 24,159
49	\$ 31.07	\$ 7,662	\$ 15,460	\$ 35.94	\$ 8,939	\$ 18,037	\$ 40.81	\$ 10,216	\$ 20,614	\$ 45.68	\$ 11,493	\$ 23,190
50	\$ 32.87	\$ 7,322	\$ 14,774	\$ 38.04	\$ 8,542	\$ 17,236	\$ 43.21	\$ 9,762	\$ 19,698	\$ 48.38	\$ 10,983	\$ 22,161
51	\$ 34.81	\$ 6,960	\$ 14,044	\$ 40.30	\$ 8,120	\$ 16,385	\$ 45.79	\$ 9,280	\$ 18,726	\$ 51.29	\$ 10,440	\$ 21,066
52	\$ 36.75	\$ 6,577	\$ 13,271	\$ 42.56	\$ 7,673	\$ 15,482	\$ 48.38	\$ 8,769	\$ 17,694	\$ 54.19	\$ 9,865	\$ 19,906
53	\$ 38.55	\$ 6,170	\$ 12,451	\$ 44.66	\$ 7,199	\$ 14,526	\$ 50.78	\$ 8,227	\$ 16,601	\$ 56.89	\$ 9,256	\$ 18,676

Issue Age ¹	\$30,000 Death Benefit Non-Tobacco			\$35,000 Death Benefit Non-Tobacco			\$40,000 Death Benefit Non-Tobacco			\$45,000 Death Benefit Non-Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
54	\$ 40.49	\$ 5,739	\$ 11,581	\$ 46.92	\$ 6,696	\$ 13,511	\$ 53.36	\$ 7,652	\$ 15,441	\$ 59.80	\$ 8,609	\$ 17,371
55	\$ 40.62	\$ 5,281	\$ 10,656	\$ 47.09	\$ 6,161	\$ 12,432	\$ 53.55	\$ 7,041	\$ 14,208	\$ 60.01	\$ 7,921	\$ 15,984
56	\$ 43.67	\$ 5,516	\$ 10,812	\$ 50.64	\$ 6,435	\$ 12,615	\$ 57.61	\$ 7,355	\$ 14,417	\$ 64.58	\$ 8,274	\$ 16,219
57	\$ 46.85	\$ 5,760	\$ 10,972	\$ 54.35	\$ 6,720	\$ 12,801	\$ 61.85	\$ 7,681	\$ 14,630	\$ 69.35	\$ 8,641	\$ 16,459
58	\$ 50.04	\$ 6,014	\$ 11,136	\$ 58.07	\$ 7,017	\$ 12,992	\$ 66.10	\$ 8,019	\$ 14,848	\$ 74.13	\$ 9,022	\$ 16,704
59	\$ 53.22	\$ 6,278	\$ 11,303	\$ 61.79	\$ 7,324	\$ 13,186	\$ 70.35	\$ 8,371	\$ 15,070	\$ 78.91	\$ 9,417	\$ 16,954
60	\$ 56.41	\$ 6,552	\$ 11,474	\$ 65.50	\$ 7,644	\$ 13,386	\$ 74.59	\$ 8,736	\$ 15,299	\$ 83.69	\$ 9,828	\$ 17,211
61	\$ 59.59	\$ 6,836	\$ 11,649	\$ 69.22	\$ 7,975	\$ 13,591	\$ 78.84	\$ 9,114	\$ 15,532	\$ 88.46	\$ 10,254	\$ 17,474
62	\$ 62.92	\$ 7,129	\$ 11,829	\$ 73.09	\$ 8,318	\$ 13,801	\$ 83.27	\$ 9,506	\$ 15,772	\$ 93.45	\$ 10,694	\$ 17,744
63	\$ 66.10	\$ 7,432	\$ 12,013	\$ 76.81	\$ 8,671	\$ 14,015	\$ 87.52	\$ 9,909	\$ 16,018	\$ 98.22	\$ 11,148	\$ 18,020
64	\$ 69.29	\$ 7,743	\$ 12,200	\$ 80.52	\$ 9,033	\$ 14,234	\$ 91.76	\$ 10,324	\$ 16,267	\$ 103.00	\$ 11,614	\$ 18,301
65	\$ 69.42	\$ 8,061	\$ 12,390	\$ 80.69	\$ 9,404	\$ 14,455	\$ 91.95	\$ 10,748	\$ 16,520	\$ 103.21	\$ 12,091	\$ 18,585
66	\$ 74.13	\$ 8,387	\$ 12,582	\$ 86.18	\$ 9,784	\$ 14,679	\$ 98.22	\$ 11,182	\$ 16,776	\$ 110.27	\$ 12,580	\$ 18,873
67	\$ 80.64	\$ 8,721	\$ 12,778	\$ 93.77	\$ 10,174	\$ 14,908	\$ 106.90	\$ 11,628	\$ 17,038	\$ 120.03	\$ 13,081	\$ 19,168
68	\$ 85.07	\$ 9,094	\$ 13,023	\$ 98.94	\$ 10,609	\$ 15,193	\$ 112.81	\$ 12,125	\$ 17,364	\$ 126.68	\$ 13,641	\$ 19,534
69	\$ 91.99	\$ 9,509	\$ 13,317	\$ 107.02	\$ 11,094	\$ 15,537	\$ 122.04	\$ 12,679	\$ 17,756	\$ 137.06	\$ 14,263	\$ 19,976
70	\$ 96.15	\$ 9,936	\$ 13,618	\$ 111.86	\$ 11,592	\$ 15,887	\$ 127.58	\$ 13,248	\$ 18,157	\$ 143.29	\$ 14,904	\$ 20,427
71	\$ 100.44	\$ 10,374	\$ 13,925	\$ 116.87	\$ 12,103	\$ 16,246	\$ 133.30	\$ 13,832	\$ 18,567	\$ 149.73	\$ 15,561	\$ 20,888
72	\$ 105.01	\$ 10,826	\$ 14,244	\$ 122.20	\$ 12,631	\$ 16,618	\$ 139.39	\$ 14,435	\$ 18,992	\$ 156.59	\$ 16,240	\$ 21,366
73	\$ 109.99	\$ 11,298	\$ 14,581	\$ 128.02	\$ 13,181	\$ 17,011	\$ 146.04	\$ 15,064	\$ 19,442	\$ 164.06	\$ 16,948	\$ 21,872
74	\$ 115.53	\$ 11,791	\$ 14,939	\$ 134.48	\$ 13,756	\$ 17,429	\$ 153.42	\$ 15,722	\$ 19,919	\$ 172.37	\$ 17,687	\$ 22,409
75	\$ 121.76	\$ 12,301	\$ 15,316	\$ 141.75	\$ 14,352	\$ 17,869	\$ 161.73	\$ 16,402	\$ 20,422	\$ 181.72	\$ 18,452	\$ 22,975

¹Age as of Certificate Effective Date.

²Values 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.

³Reduced 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.

	\$10,000	\$20,000
Rider:	Death Benefit	Death Benefit
Spouse ^	\$ 4.62	\$ 9.24
Children ^	\$ 2.31	\$ 4.62

^ Additional Bi-weekly Premium, if elected

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.

The GPWL policy and GCWL certificates are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

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.

Issue Age ¹	\$50,000 Death Benefit Non-Tobacco			\$55,000 Death Benefit Non-Tobacco			\$60,000 Death Benefit Non-Tobacco			\$65,000 Death Benefit Non-Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 13.62	\$ 21,200	\$ 42,776	\$ 14.80	\$ 23,320	\$ 47,053	\$ 15.98	\$ 25,440	\$ 51,331	\$ 17.15	\$ 27,560	\$ 55,608
19	\$ 13.85	\$ 21,080	\$ 42,536	\$ 15.05	\$ 23,189	\$ 46,789	\$ 16.25	\$ 25,297	\$ 51,043	\$ 17.45	\$ 27,405	\$ 55,296
20	\$ 14.09	\$ 20,956	\$ 42,285	\$ 15.31	\$ 23,052	\$ 46,514	\$ 16.53	\$ 25,148	\$ 50,742	\$ 17.75	\$ 27,243	\$ 54,971
21	\$ 14.32	\$ 20,827	\$ 42,023	\$ 15.56	\$ 22,909	\$ 46,225	\$ 16.81	\$ 24,992	\$ 50,428	\$ 18.05	\$ 27,075	\$ 54,630
22	\$ 14.55	\$ 20,691	\$ 41,749	\$ 15.82	\$ 22,760	\$ 45,924	\$ 17.09	\$ 24,829	\$ 50,099	\$ 18.35	\$ 26,898	\$ 54,274
23	\$ 14.78	\$ 20,548	\$ 41,462	\$ 16.07	\$ 22,603	\$ 45,608	\$ 17.36	\$ 24,658	\$ 49,754	\$ 18.65	\$ 26,713	\$ 53,900
24	\$ 15.01	\$ 20,398	\$ 41,159	\$ 16.32	\$ 22,438	\$ 45,275	\$ 17.64	\$ 24,478	\$ 49,391	\$ 18.95	\$ 26,518	\$ 53,507
25	\$ 15.24	\$ 20,241	\$ 40,842	\$ 16.58	\$ 22,265	\$ 44,926	\$ 17.92	\$ 24,289	\$ 49,010	\$ 19.25	\$ 26,313	\$ 53,094
26	\$ 15.70	\$ 20,075	\$ 40,508	\$ 17.09	\$ 22,083	\$ 44,558	\$ 18.47	\$ 24,091	\$ 48,609	\$ 19.85	\$ 26,098	\$ 52,660
27	\$ 16.62	\$ 19,899	\$ 40,151	\$ 18.10	\$ 21,889	\$ 44,166	\$ 19.58	\$ 23,878	\$ 48,181	\$ 21.05	\$ 25,868	\$ 52,196
28	\$ 17.32	\$ 19,711	\$ 39,773	\$ 18.86	\$ 21,682	\$ 43,750	\$ 20.41	\$ 23,654	\$ 47,727	\$ 21.95	\$ 25,625	\$ 51,704
29	\$ 18.01	\$ 19,514	\$ 39,375	\$ 19.62	\$ 21,465	\$ 43,312	\$ 21.24	\$ 23,417	\$ 47,250	\$ 22.85	\$ 25,368	\$ 51,187
30	\$ 18.93	\$ 19,306	\$ 38,955	\$ 20.64	\$ 21,237	\$ 42,851	\$ 22.35	\$ 23,167	\$ 46,746	\$ 24.05	\$ 25,098	\$ 50,642
31	\$ 19.85	\$ 19,086	\$ 38,512	\$ 21.65	\$ 20,995	\$ 42,363	\$ 23.45	\$ 22,904	\$ 46,214	\$ 25.25	\$ 24,812	\$ 50,065
32	\$ 20.78	\$ 18,856	\$ 38,048	\$ 22.67	\$ 20,742	\$ 41,852	\$ 24.56	\$ 22,628	\$ 45,657	\$ 26.45	\$ 24,513	\$ 49,462
33	\$ 21.93	\$ 18,615	\$ 37,562	\$ 23.94	\$ 20,477	\$ 41,318	\$ 25.95	\$ 22,339	\$ 45,074	\$ 27.95	\$ 24,200	\$ 48,830
34	\$ 22.62	\$ 18,364	\$ 37,054	\$ 24.70	\$ 20,200	\$ 40,759	\$ 26.78	\$ 22,037	\$ 44,465	\$ 28.85	\$ 23,873	\$ 48,170
35	\$ 22.85	\$ 18,102	\$ 36,526	\$ 24.95	\$ 19,912	\$ 40,178	\$ 27.05	\$ 21,722	\$ 43,831	\$ 29.15	\$ 23,533	\$ 47,483
36	\$ 24.24	\$ 17,829	\$ 35,976	\$ 26.48	\$ 19,612	\$ 39,574	\$ 28.72	\$ 21,395	\$ 43,171	\$ 30.95	\$ 23,178	\$ 46,769
37	\$ 26.09	\$ 17,547	\$ 35,405	\$ 28.51	\$ 19,301	\$ 38,946	\$ 30.93	\$ 21,056	\$ 42,486	\$ 33.35	\$ 22,811	\$ 46,027
38	\$ 27.70	\$ 17,252	\$ 34,811	\$ 30.29	\$ 18,977	\$ 38,292	\$ 32.87	\$ 20,702	\$ 41,773	\$ 35.45	\$ 22,428	\$ 45,254
39	\$ 29.32	\$ 16,944	\$ 34,190	\$ 32.06	\$ 18,639	\$ 37,609	\$ 34.81	\$ 20,333	\$ 41,028	\$ 37.55	\$ 22,028	\$ 44,447
40	\$ 31.16	\$ 16,621	\$ 33,538	\$ 34.09	\$ 18,283	\$ 36,891	\$ 37.02	\$ 19,945	\$ 40,245	\$ 39.95	\$ 21,607	\$ 43,599
41	\$ 32.78	\$ 16,280	\$ 32,850	\$ 35.87	\$ 17,908	\$ 36,135	\$ 38.96	\$ 19,537	\$ 39,420	\$ 42.05	\$ 21,165	\$ 42,705
42	\$ 34.39	\$ 15,922	\$ 32,127	\$ 37.65	\$ 17,514	\$ 35,340	\$ 40.90	\$ 19,107	\$ 38,553	\$ 44.15	\$ 20,699	\$ 41,765
43	\$ 36.24	\$ 15,545	\$ 31,366	\$ 39.68	\$ 17,099	\$ 34,503	\$ 43.12	\$ 18,654	\$ 37,639	\$ 46.55	\$ 20,208	\$ 40,776
44	\$ 37.85	\$ 15,147	\$ 30,564	\$ 41.45	\$ 16,662	\$ 33,620	\$ 45.05	\$ 18,177	\$ 36,676	\$ 48.65	\$ 19,691	\$ 39,733
45	\$ 38.09	\$ 14,726	\$ 29,714	\$ 41.71	\$ 16,199	\$ 32,685	\$ 45.33	\$ 17,671	\$ 35,657	\$ 48.95	\$ 19,144	\$ 38,628
46	\$ 41.09	\$ 14,280	\$ 28,813	\$ 45.01	\$ 15,708	\$ 31,694	\$ 48.93	\$ 17,136	\$ 34,576	\$ 52.85	\$ 18,564	\$ 37,457
47	\$ 44.09	\$ 13,806	\$ 27,858	\$ 48.31	\$ 15,187	\$ 30,643	\$ 52.53	\$ 16,567	\$ 33,429	\$ 56.75	\$ 17,948	\$ 36,215
48	\$ 47.32	\$ 13,303	\$ 26,844	\$ 51.86	\$ 14,634	\$ 29,528	\$ 56.41	\$ 15,964	\$ 32,212	\$ 60.95	\$ 17,295	\$ 34,897
49	\$ 50.55	\$ 12,770	\$ 25,767	\$ 55.42	\$ 14,047	\$ 28,344	\$ 60.29	\$ 15,324	\$ 30,921	\$ 65.15	\$ 16,601	\$ 33,497
50	\$ 53.55	\$ 12,203	\$ 24,623	\$ 58.72	\$ 13,423	\$ 27,085	\$ 63.89	\$ 14,644	\$ 29,548	\$ 69.05	\$ 15,864	\$ 32,010
51	\$ 56.78	\$ 11,600	\$ 23,407	\$ 62.27	\$ 12,761	\$ 25,748	\$ 67.76	\$ 13,921	\$ 28,089	\$ 73.25	\$ 15,081	\$ 30,429
52	\$ 60.01	\$ 10,962	\$ 22,118	\$ 65.82	\$ 12,058	\$ 24,330	\$ 71.64	\$ 13,154	\$ 26,542	\$ 77.45	\$ 14,250	\$ 28,754
53	\$ 63.01	\$ 10,284	\$ 20,752	\$ 69.12	\$ 11,313	\$ 22,827	\$ 75.24	\$ 12,341	\$ 24,902	\$ 81.35	\$ 13,369	\$ 26,977

Issue Age ¹	\$50,000 Death Benefit Non-Tobacco			\$55,000 Death Benefit Non-Tobacco			\$60,000 Death Benefit Non-Tobacco			\$65,000 Death Benefit Non-Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
54	\$ 66.24	\$ 9,565	\$ 19,302	\$ 72.68	\$ 10,522	\$ 21,232	\$ 79.12	\$ 11,479	\$ 23,162	\$ 85.55	\$ 12,435	\$ 25,092
55	\$ 66.47	\$ 8,801	\$ 17,760	\$ 72.93	\$ 9,682	\$ 19,536	\$ 79.39	\$ 10,562	\$ 21,312	\$ 85.85	\$ 11,442	\$ 23,088
56	\$ 71.55	\$ 9,194	\$ 18,021	\$ 78.52	\$ 10,113	\$ 19,823	\$ 85.49	\$ 11,032	\$ 21,625	\$ 92.45	\$ 11,952	\$ 23,427
57	\$ 76.85	\$ 9,601	\$ 18,288	\$ 84.35	\$ 10,561	\$ 20,116	\$ 91.85	\$ 11,521	\$ 21,945	\$ 99.35	\$ 12,481	\$ 23,774
58	\$ 82.16	\$ 10,024	\$ 18,560	\$ 90.19	\$ 11,027	\$ 20,416	\$ 98.22	\$ 12,029	\$ 22,272	\$ 106.25	\$ 13,032	\$ 24,128
59	\$ 87.47	\$ 10,464	\$ 18,838	\$ 96.03	\$ 11,510	\$ 20,722	\$ 104.59	\$ 12,557	\$ 22,606	\$ 113.15	\$ 13,603	\$ 24,490
60	\$ 92.78	\$ 10,920	\$ 19,124	\$ 101.87	\$ 12,012	\$ 21,036	\$ 110.96	\$ 13,104	\$ 22,948	\$ 120.05	\$ 14,196	\$ 24,861
61	\$ 98.09	\$ 11,393	\$ 19,416	\$ 107.71	\$ 12,532	\$ 21,357	\$ 117.33	\$ 13,672	\$ 23,299	\$ 126.95	\$ 14,811	\$ 25,240
62	\$ 103.62	\$ 11,882	\$ 19,716	\$ 113.80	\$ 13,071	\$ 21,687	\$ 123.98	\$ 14,259	\$ 23,659	\$ 134.15	\$ 15,447	\$ 25,630
63	\$ 108.93	\$ 12,387	\$ 20,022	\$ 119.64	\$ 13,625	\$ 22,024	\$ 130.35	\$ 14,864	\$ 24,027	\$ 141.05	\$ 16,103	\$ 26,029
64	\$ 114.24	\$ 12,905	\$ 20,334	\$ 125.48	\$ 14,195	\$ 22,367	\$ 136.72	\$ 15,486	\$ 24,401	\$ 147.95	\$ 16,776	\$ 26,434
65	\$ 114.47	\$ 13,435	\$ 20,650	\$ 125.73	\$ 14,778	\$ 22,715	\$ 136.99	\$ 16,122	\$ 24,780	\$ 148.25	\$ 17,465	\$ 26,845
66	\$ 122.32	\$ 13,978	\$ 20,971	\$ 134.36	\$ 15,376	\$ 23,068	\$ 146.41	\$ 16,774	\$ 25,165	\$ 158.45	\$ 18,171	\$ 27,262
67	\$ 133.16	\$ 14,535	\$ 21,298	\$ 146.29	\$ 15,988	\$ 23,427	\$ 159.42	\$ 17,442	\$ 25,557	\$ 172.55	\$ 18,895	\$ 27,687
68	\$ 140.55	\$ 15,156	\$ 21,705	\$ 154.42	\$ 16,672	\$ 23,876	\$ 168.29	\$ 18,188	\$ 26,046	\$ 182.15	\$ 19,704	\$ 28,217
69	\$ 152.09	\$ 15,848	\$ 22,196	\$ 167.11	\$ 17,433	\$ 24,415	\$ 182.13	\$ 19,018	\$ 26,635	\$ 197.15	\$ 20,603	\$ 28,854
70	\$ 159.01	\$ 16,560	\$ 22,697	\$ 174.72	\$ 18,216	\$ 24,966	\$ 190.44	\$ 19,872	\$ 27,236	\$ 206.15	\$ 21,528	\$ 29,506
71	\$ 166.16	\$ 17,290	\$ 23,209	\$ 182.59	\$ 19,019	\$ 25,529	\$ 199.02	\$ 20,748	\$ 27,850	\$ 215.45	\$ 22,477	\$ 30,171
72	\$ 173.78	\$ 18,044	\$ 23,741	\$ 190.97	\$ 19,849	\$ 26,115	\$ 208.16	\$ 21,653	\$ 28,489	\$ 225.35	\$ 23,458	\$ 30,863
73	\$ 182.09	\$ 18,831	\$ 24,302	\$ 200.11	\$ 20,714	\$ 26,732	\$ 218.13	\$ 22,597	\$ 29,163	\$ 236.15	\$ 24,480	\$ 31,593
74	\$ 191.32	\$ 19,652	\$ 24,899	\$ 210.26	\$ 21,617	\$ 27,389	\$ 229.21	\$ 23,583	\$ 29,879	\$ 248.15	\$ 25,548	\$ 32,369
75	\$ 201.70	\$ 20,503	\$ 25,528	\$ 221.69	\$ 22,553	\$ 28,080	\$ 241.67	\$ 24,603	\$ 30,633	\$ 261.65	\$ 26,653	\$ 33,186

¹Age as of Certificate Effective Date.

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³Reduced 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.

	\$10,000	\$20,000
Rider:	Death Benefit	Death Benefit
Spouse ^	\$ 4.62	\$ 9.24
Children ^	\$ 2.31	\$ 4.62

^ Additional Bi-weekly Premium, if elected

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.

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	\$70,000 Death Benefit			\$75,000 Death Benefit			\$80,000 Death Benefit			\$85,000 Death Benefit		
	Non-Tobacco			Non-Tobacco			Non-Tobacco			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}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 18.33	\$ 29,680	\$ 59,886	\$ 19.51	\$ 31,800	\$ 64,164	\$ 20.69	\$ 33,920	\$ 68,441	\$ 21.86	\$ 36,040	\$ 72,719
19	\$ 18.65	\$ 29,513	\$ 59,550	\$ 19.85	\$ 31,621	\$ 63,804	\$ 21.05	\$ 33,729	\$ 68,057	\$ 22.25	\$ 35,837	\$ 72,311
20	\$ 18.98	\$ 29,339	\$ 59,199	\$ 20.20	\$ 31,435	\$ 63,428	\$ 21.42	\$ 33,530	\$ 67,656	\$ 22.65	\$ 35,626	\$ 71,885
21	\$ 19.30	\$ 29,157	\$ 58,832	\$ 20.55	\$ 31,240	\$ 63,035	\$ 21.79	\$ 33,323	\$ 67,237	\$ 23.04	\$ 35,406	\$ 71,439
22	\$ 19.62	\$ 28,967	\$ 58,449	\$ 20.89	\$ 31,036	\$ 62,624	\$ 22.16	\$ 33,106	\$ 66,799	\$ 23.43	\$ 35,175	\$ 70,974
23	\$ 19.95	\$ 28,768	\$ 58,046	\$ 21.24	\$ 30,822	\$ 62,193	\$ 22.53	\$ 32,877	\$ 66,339	\$ 23.82	\$ 34,932	\$ 70,485
24	\$ 20.27	\$ 28,558	\$ 57,623	\$ 21.59	\$ 30,598	\$ 61,739	\$ 22.90	\$ 32,637	\$ 65,855	\$ 24.22	\$ 34,677	\$ 69,971
25	\$ 20.59	\$ 28,338	\$ 57,178	\$ 21.93	\$ 30,362	\$ 61,263	\$ 23.27	\$ 32,386	\$ 65,347	\$ 24.61	\$ 34,410	\$ 69,431
26	\$ 21.24	\$ 28,106	\$ 56,711	\$ 22.62	\$ 30,113	\$ 60,762	\$ 24.01	\$ 32,121	\$ 64,812	\$ 25.39	\$ 34,129	\$ 68,863
27	\$ 22.53	\$ 27,858	\$ 56,211	\$ 24.01	\$ 29,848	\$ 60,226	\$ 25.49	\$ 31,838	\$ 64,241	\$ 26.96	\$ 33,828	\$ 68,256
28	\$ 23.50	\$ 27,596	\$ 55,682	\$ 25.05	\$ 29,567	\$ 59,659	\$ 26.59	\$ 31,538	\$ 63,636	\$ 28.14	\$ 33,509	\$ 67,614
29	\$ 24.47	\$ 27,320	\$ 55,125	\$ 26.09	\$ 29,271	\$ 59,062	\$ 27.70	\$ 31,223	\$ 63,000	\$ 29.32	\$ 33,174	\$ 66,937
30	\$ 25.76	\$ 27,029	\$ 54,537	\$ 27.47	\$ 28,959	\$ 58,433	\$ 29.18	\$ 30,890	\$ 62,328	\$ 30.89	\$ 32,820	\$ 66,224
31	\$ 27.05	\$ 26,721	\$ 53,916	\$ 28.85	\$ 28,630	\$ 57,768	\$ 30.65	\$ 30,538	\$ 61,619	\$ 32.45	\$ 32,447	\$ 65,470
32	\$ 28.35	\$ 26,399	\$ 53,267	\$ 30.24	\$ 28,285	\$ 57,072	\$ 32.13	\$ 30,170	\$ 60,876	\$ 34.02	\$ 32,056	\$ 64,681
33	\$ 29.96	\$ 26,062	\$ 52,586	\$ 31.97	\$ 27,923	\$ 56,343	\$ 33.98	\$ 29,785	\$ 60,099	\$ 35.99	\$ 31,647	\$ 63,855
34	\$ 30.93	\$ 25,710	\$ 51,876	\$ 33.01	\$ 27,546	\$ 55,581	\$ 35.09	\$ 29,382	\$ 59,287	\$ 37.16	\$ 31,219	\$ 62,992
35	\$ 31.25	\$ 25,343	\$ 51,136	\$ 33.35	\$ 27,153	\$ 54,789	\$ 35.45	\$ 28,963	\$ 58,441	\$ 37.55	\$ 30,774	\$ 62,094
36	\$ 33.19	\$ 24,961	\$ 50,367	\$ 35.43	\$ 26,744	\$ 53,964	\$ 37.67	\$ 28,527	\$ 57,562	\$ 39.91	\$ 30,310	\$ 61,160
37	\$ 35.78	\$ 24,566	\$ 49,567	\$ 38.20	\$ 26,320	\$ 53,108	\$ 40.62	\$ 28,075	\$ 56,648	\$ 43.05	\$ 29,830	\$ 60,189
38	\$ 38.04	\$ 24,153	\$ 48,735	\$ 40.62	\$ 25,878	\$ 52,216	\$ 43.21	\$ 27,603	\$ 55,697	\$ 45.79	\$ 29,329	\$ 59,178
39	\$ 40.30	\$ 23,722	\$ 47,866	\$ 43.05	\$ 25,417	\$ 51,285	\$ 45.79	\$ 27,111	\$ 54,704	\$ 48.54	\$ 28,806	\$ 58,123
40	\$ 42.89	\$ 23,270	\$ 46,953	\$ 45.82	\$ 24,932	\$ 50,307	\$ 48.75	\$ 26,594	\$ 53,660	\$ 51.68	\$ 28,256	\$ 57,014
41	\$ 45.15	\$ 22,793	\$ 45,990	\$ 48.24	\$ 24,421	\$ 49,275	\$ 51.33	\$ 26,049	\$ 52,560	\$ 54.42	\$ 27,677	\$ 55,845
42	\$ 47.41	\$ 22,291	\$ 44,978	\$ 50.66	\$ 23,883	\$ 48,191	\$ 53.92	\$ 25,476	\$ 51,404	\$ 57.17	\$ 27,068	\$ 54,616
43	\$ 49.99	\$ 21,763	\$ 43,913	\$ 53.43	\$ 23,318	\$ 47,049	\$ 56.87	\$ 24,872	\$ 50,186	\$ 60.31	\$ 26,427	\$ 53,323
44	\$ 52.25	\$ 21,206	\$ 42,789	\$ 55.85	\$ 22,721	\$ 45,846	\$ 59.45	\$ 24,236	\$ 48,902	\$ 63.05	\$ 25,750	\$ 51,958
45	\$ 52.58	\$ 20,617	\$ 41,600	\$ 56.20	\$ 22,089	\$ 44,571	\$ 59.82	\$ 23,562	\$ 47,543	\$ 63.45	\$ 25,035	\$ 50,514
46	\$ 56.78	\$ 19,992	\$ 40,338	\$ 60.70	\$ 21,420	\$ 43,220	\$ 64.62	\$ 22,848	\$ 46,101	\$ 68.55	\$ 24,276	\$ 48,982
47	\$ 60.98	\$ 19,329	\$ 39,001	\$ 65.20	\$ 20,709	\$ 41,787	\$ 69.42	\$ 22,090	\$ 44,572	\$ 73.65	\$ 23,471	\$ 47,358
48	\$ 65.50	\$ 18,625	\$ 37,581	\$ 70.05	\$ 19,955	\$ 40,266	\$ 74.59	\$ 21,286	\$ 42,950	\$ 79.14	\$ 22,616	\$ 45,634
49	\$ 70.02	\$ 17,878	\$ 36,074	\$ 74.89	\$ 19,155	\$ 38,651	\$ 79.76	\$ 20,432	\$ 41,228	\$ 84.63	\$ 21,709	\$ 43,804
50	\$ 74.22	\$ 17,084	\$ 34,472	\$ 79.39	\$ 18,305	\$ 36,935	\$ 84.56	\$ 19,525	\$ 39,397	\$ 89.73	\$ 20,746	\$ 41,859
51	\$ 78.75	\$ 16,241	\$ 32,770	\$ 84.24	\$ 17,401	\$ 35,111	\$ 89.73	\$ 18,561	\$ 37,452	\$ 95.22	\$ 19,721	\$ 39,792
52	\$ 83.27	\$ 15,346	\$ 30,965	\$ 89.09	\$ 16,443	\$ 33,177	\$ 94.90	\$ 17,539	\$ 35,389	\$ 100.72	\$ 18,635	\$ 37,601
53	\$ 87.47	\$ 14,398	\$ 29,052	\$ 93.59	\$ 15,426	\$ 31,128	\$ 99.70	\$ 16,455	\$ 33,203	\$ 105.82	\$ 17,483	\$ 35,278

Issue Age ¹	\$70,000 Death Benefit Non-Tobacco			\$75,000 Death Benefit Non-Tobacco			\$80,000 Death Benefit Non-Tobacco			\$85,000 Death Benefit Non-Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
54	\$ 91.99	\$ 13,392	\$ 27,022	\$ 98.43	\$ 14,348	\$ 28,953	\$ 104.87	\$ 15,305	\$ 30,883	\$ 111.31	\$ 16,262	\$ 32,813
55	\$ 92.32	\$ 12,322	\$ 24,864	\$ 98.78	\$ 13,202	\$ 26,640	\$ 105.24	\$ 14,083	\$ 28,416	\$ 111.70	\$ 14,963	\$ 30,192
56	\$ 99.42	\$ 12,871	\$ 25,230	\$ 106.39	\$ 13,791	\$ 27,032	\$ 113.36	\$ 14,710	\$ 28,834	\$ 120.33	\$ 15,629	\$ 30,636
57	\$ 106.85	\$ 13,441	\$ 25,603	\$ 114.35	\$ 14,402	\$ 27,432	\$ 121.85	\$ 15,362	\$ 29,260	\$ 129.35	\$ 16,322	\$ 31,089
58	\$ 114.29	\$ 14,034	\$ 25,984	\$ 122.32	\$ 15,037	\$ 27,840	\$ 130.35	\$ 16,039	\$ 29,696	\$ 138.38	\$ 17,041	\$ 31,552
59	\$ 121.72	\$ 14,649	\$ 26,373	\$ 130.28	\$ 15,696	\$ 28,257	\$ 138.84	\$ 16,742	\$ 30,141	\$ 147.40	\$ 17,789	\$ 32,025
60	\$ 129.15	\$ 15,288	\$ 26,773	\$ 138.24	\$ 16,380	\$ 28,686	\$ 147.33	\$ 17,473	\$ 30,598	\$ 156.42	\$ 18,565	\$ 32,510
61	\$ 136.58	\$ 15,950	\$ 27,182	\$ 146.20	\$ 17,090	\$ 29,124	\$ 155.82	\$ 18,229	\$ 31,065	\$ 165.45	\$ 19,368	\$ 33,007
62	\$ 144.33	\$ 16,636	\$ 27,602	\$ 154.51	\$ 17,824	\$ 29,574	\$ 164.69	\$ 19,012	\$ 31,545	\$ 174.86	\$ 20,200	\$ 33,517
63	\$ 151.76	\$ 17,342	\$ 28,031	\$ 162.47	\$ 18,580	\$ 30,033	\$ 173.18	\$ 19,819	\$ 32,036	\$ 183.89	\$ 21,058	\$ 34,038
64	\$ 159.19	\$ 18,067	\$ 28,468	\$ 170.43	\$ 19,357	\$ 30,501	\$ 181.67	\$ 20,648	\$ 32,535	\$ 192.91	\$ 21,938	\$ 34,568
65	\$ 159.52	\$ 18,809	\$ 28,910	\$ 170.78	\$ 20,152	\$ 30,975	\$ 182.04	\$ 21,496	\$ 33,040	\$ 193.30	\$ 22,840	\$ 35,105
66	\$ 170.50	\$ 19,569	\$ 29,359	\$ 182.55	\$ 20,967	\$ 31,456	\$ 194.59	\$ 22,365	\$ 33,553	\$ 206.64	\$ 23,763	\$ 35,650
67	\$ 185.69	\$ 20,349	\$ 29,817	\$ 198.82	\$ 21,802	\$ 31,947	\$ 211.95	\$ 23,256	\$ 34,076	\$ 225.08	\$ 24,709	\$ 36,206
68	\$ 196.02	\$ 21,219	\$ 30,387	\$ 209.89	\$ 22,735	\$ 32,558	\$ 223.76	\$ 24,251	\$ 34,728	\$ 237.63	\$ 25,766	\$ 36,899
69	\$ 212.18	\$ 22,188	\$ 31,074	\$ 227.20	\$ 23,773	\$ 33,294	\$ 242.22	\$ 25,358	\$ 35,513	\$ 257.25	\$ 26,943	\$ 37,733
70	\$ 221.87	\$ 23,184	\$ 31,775	\$ 237.59	\$ 24,840	\$ 34,045	\$ 253.30	\$ 26,496	\$ 36,315	\$ 269.02	\$ 28,152	\$ 38,584
71	\$ 231.89	\$ 24,206	\$ 32,492	\$ 248.32	\$ 25,935	\$ 34,813	\$ 264.75	\$ 27,664	\$ 37,134	\$ 281.18	\$ 29,394	\$ 39,455
72	\$ 242.55	\$ 25,262	\$ 33,237	\$ 259.74	\$ 27,067	\$ 35,611	\$ 276.93	\$ 28,871	\$ 37,985	\$ 294.12	\$ 30,676	\$ 40,359
73	\$ 254.18	\$ 26,363	\$ 34,023	\$ 272.20	\$ 28,246	\$ 36,453	\$ 290.22	\$ 30,129	\$ 38,884	\$ 308.25	\$ 32,013	\$ 41,314
74	\$ 267.10	\$ 27,513	\$ 34,859	\$ 286.05	\$ 29,478	\$ 37,349	\$ 304.99	\$ 31,444	\$ 39,839	\$ 323.94	\$ 33,409	\$ 42,329
75	\$ 281.64	\$ 28,704	\$ 35,739	\$ 301.62	\$ 30,754	\$ 38,292	\$ 321.61	\$ 32,804	\$ 40,844	\$ 341.59	\$ 34,855	\$ 43,397

¹Age as of Certificate Effective Date.

²Values 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.

³Reduced 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.

	\$10,000	\$20,000
Rider:	Death Benefit	Death Benefit
Spouse ^	\$ 4.62	\$ 9.24
Children ^	\$ 2.31	\$ 4.62

^ Additional Bi-weekly Premium, if elected

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.

The GPWL policy and GCWL certificates are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

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.

	\$90,000 Death Benefit			\$95,000 Death Benefit			\$100,000 Death Benefit			\$105,000 Death Benefit		
	Non-Tobacco			Non-Tobacco			Non-Tobacco			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}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 23.04	\$ 38,160	\$ 76,996	\$ 24.22	\$ 40,280	\$ 81,274	\$ 25.39	\$ 42,400	\$ 85,552	\$ 26.57	\$ 44,520	\$ 89,829
19	\$ 23.45	\$ 37,945	\$ 76,564	\$ 24.65	\$ 40,053	\$ 80,818	\$ 25.85	\$ 42,161	\$ 85,072	\$ 27.05	\$ 44,269	\$ 89,325
20	\$ 23.87	\$ 37,722	\$ 76,113	\$ 25.09	\$ 39,817	\$ 80,342	\$ 26.32	\$ 41,913	\$ 84,571	\$ 27.54	\$ 44,009	\$ 88,799
21	\$ 24.29	\$ 37,488	\$ 75,642	\$ 25.53	\$ 39,571	\$ 79,844	\$ 26.78	\$ 41,654	\$ 84,047	\$ 28.02	\$ 43,736	\$ 88,249
22	\$ 24.70	\$ 37,244	\$ 75,149	\$ 25.97	\$ 39,313	\$ 79,324	\$ 27.24	\$ 41,382	\$ 83,499	\$ 28.51	\$ 43,451	\$ 87,673
23	\$ 25.12	\$ 36,987	\$ 74,631	\$ 26.41	\$ 39,042	\$ 78,777	\$ 27.70	\$ 41,097	\$ 82,924	\$ 28.99	\$ 43,152	\$ 87,070
24	\$ 25.53	\$ 36,717	\$ 74,087	\$ 26.85	\$ 38,757	\$ 78,203	\$ 28.16	\$ 40,797	\$ 82,319	\$ 29.48	\$ 42,837	\$ 86,434
25	\$ 25.95	\$ 36,434	\$ 73,515	\$ 27.29	\$ 38,458	\$ 77,599	\$ 28.62	\$ 40,483	\$ 81,684	\$ 29.96	\$ 42,507	\$ 85,768
26	\$ 26.78	\$ 36,136	\$ 72,914	\$ 28.16	\$ 38,144	\$ 76,965	\$ 29.55	\$ 40,151	\$ 81,016	\$ 30.93	\$ 42,159	\$ 85,066
27	\$ 28.44	\$ 35,818	\$ 72,271	\$ 29.92	\$ 37,808	\$ 76,286	\$ 31.39	\$ 39,798	\$ 80,302	\$ 32.87	\$ 41,788	\$ 84,317
28	\$ 29.69	\$ 35,481	\$ 71,591	\$ 31.23	\$ 37,452	\$ 75,568	\$ 32.78	\$ 39,423	\$ 79,546	\$ 34.32	\$ 41,394	\$ 83,523
29	\$ 30.93	\$ 35,126	\$ 70,875	\$ 32.55	\$ 37,077	\$ 74,812	\$ 34.16	\$ 39,029	\$ 78,750	\$ 35.78	\$ 40,980	\$ 82,687
30	\$ 32.59	\$ 34,751	\$ 70,119	\$ 34.30	\$ 36,682	\$ 74,015	\$ 36.01	\$ 38,612	\$ 77,911	\$ 37.72	\$ 40,543	\$ 81,806
31	\$ 34.25	\$ 34,356	\$ 69,321	\$ 36.05	\$ 36,264	\$ 73,172	\$ 37.85	\$ 38,173	\$ 77,024	\$ 39.65	\$ 40,082	\$ 80,875
32	\$ 35.92	\$ 33,942	\$ 68,486	\$ 37.81	\$ 35,828	\$ 72,291	\$ 39.70	\$ 37,713	\$ 76,096	\$ 41.59	\$ 39,599	\$ 79,900
33	\$ 37.99	\$ 33,508	\$ 67,611	\$ 40.00	\$ 35,370	\$ 71,367	\$ 42.01	\$ 37,231	\$ 75,124	\$ 44.02	\$ 39,093	\$ 78,880
34	\$ 39.24	\$ 33,055	\$ 66,698	\$ 41.32	\$ 34,892	\$ 70,403	\$ 43.39	\$ 36,728	\$ 74,109	\$ 45.47	\$ 38,565	\$ 77,814
35	\$ 39.65	\$ 32,584	\$ 65,746	\$ 41.75	\$ 34,394	\$ 69,399	\$ 43.85	\$ 36,204	\$ 73,052	\$ 45.95	\$ 38,014	\$ 76,704
36	\$ 42.15	\$ 32,093	\$ 64,757	\$ 44.39	\$ 33,876	\$ 68,355	\$ 46.62	\$ 35,659	\$ 71,953	\$ 48.86	\$ 37,442	\$ 75,550
37	\$ 45.47	\$ 31,584	\$ 63,729	\$ 47.89	\$ 33,339	\$ 67,270	\$ 50.32	\$ 35,094	\$ 70,811	\$ 52.74	\$ 36,849	\$ 74,351
38	\$ 48.38	\$ 31,054	\$ 62,659	\$ 50.96	\$ 32,779	\$ 66,140	\$ 53.55	\$ 34,504	\$ 69,622	\$ 56.13	\$ 36,230	\$ 73,103
39	\$ 51.29	\$ 30,500	\$ 61,542	\$ 54.03	\$ 32,194	\$ 64,961	\$ 56.78	\$ 33,889	\$ 68,380	\$ 59.52	\$ 35,583	\$ 71,799
40	\$ 54.61	\$ 29,918	\$ 60,368	\$ 57.54	\$ 31,580	\$ 63,722	\$ 60.47	\$ 33,242	\$ 67,076	\$ 63.40	\$ 34,905	\$ 70,429
41	\$ 57.52	\$ 29,305	\$ 59,130	\$ 60.61	\$ 30,933	\$ 62,415	\$ 63.70	\$ 32,561	\$ 65,701	\$ 66.79	\$ 34,189	\$ 68,986
42	\$ 60.42	\$ 28,660	\$ 57,829	\$ 63.68	\$ 30,252	\$ 61,042	\$ 66.93	\$ 31,845	\$ 64,255	\$ 70.19	\$ 33,437	\$ 67,467
43	\$ 63.75	\$ 27,981	\$ 56,459	\$ 67.19	\$ 29,536	\$ 59,596	\$ 70.62	\$ 31,090	\$ 62,733	\$ 74.06	\$ 32,645	\$ 65,869
44	\$ 66.65	\$ 27,265	\$ 55,015	\$ 70.25	\$ 28,780	\$ 58,071	\$ 73.85	\$ 30,295	\$ 61,128	\$ 77.45	\$ 31,809	\$ 64,184
45	\$ 67.07	\$ 26,507	\$ 53,486	\$ 70.69	\$ 27,980	\$ 56,457	\$ 74.32	\$ 29,452	\$ 59,429	\$ 77.94	\$ 30,925	\$ 62,400
46	\$ 72.47	\$ 25,704	\$ 51,864	\$ 76.39	\$ 27,132	\$ 54,745	\$ 80.32	\$ 28,560	\$ 57,627	\$ 84.24	\$ 29,988	\$ 60,508
47	\$ 77.87	\$ 24,851	\$ 50,144	\$ 82.09	\$ 26,232	\$ 52,930	\$ 86.32	\$ 27,613	\$ 55,716	\$ 90.54	\$ 28,993	\$ 58,501
48	\$ 83.69	\$ 23,947	\$ 48,319	\$ 88.23	\$ 25,277	\$ 51,003	\$ 92.78	\$ 26,607	\$ 53,688	\$ 97.32	\$ 27,938	\$ 56,372
49	\$ 89.50	\$ 22,986	\$ 46,381	\$ 94.37	\$ 24,263	\$ 48,958	\$ 99.24	\$ 25,540	\$ 51,535	\$ 104.11	\$ 26,817	\$ 54,111
50	\$ 94.90	\$ 21,966	\$ 44,322	\$ 100.07	\$ 23,186	\$ 46,784	\$ 105.24	\$ 24,407	\$ 49,247	\$ 110.41	\$ 25,627	\$ 51,709
51	\$ 100.72	\$ 20,881	\$ 42,133	\$ 106.21	\$ 22,041	\$ 44,474	\$ 111.70	\$ 23,201	\$ 46,815	\$ 117.19	\$ 24,361	\$ 49,155
52	\$ 106.53	\$ 19,731	\$ 39,813	\$ 112.35	\$ 20,827	\$ 42,025	\$ 118.16	\$ 21,924	\$ 44,237	\$ 123.98	\$ 23,020	\$ 46,448
53	\$ 111.93	\$ 18,512	\$ 37,353	\$ 118.05	\$ 19,540	\$ 39,428	\$ 124.16	\$ 20,569	\$ 41,504	\$ 130.28	\$ 21,597	\$ 43,579

	\$90,000 Death Benefit Non-Tobacco			\$95,000 Death Benefit Non-Tobacco			\$100,000 Death Benefit Non-Tobacco			\$105,000 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}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
54	\$ 117.75	\$ 17,218	\$ 34,743	\$ 124.19	\$ 18,175	\$ 36,673	\$ 130.62	\$ 19,131	\$ 38,604	\$ 137.06	\$ 20,088	\$ 40,534
55	\$ 118.16	\$ 15,843	\$ 31,968	\$ 124.62	\$ 16,723	\$ 33,744	\$ 131.09	\$ 17,603	\$ 35,520	\$ 137.55	\$ 18,484	\$ 37,296
56	\$ 127.30	\$ 16,549	\$ 32,438	\$ 134.27	\$ 17,468	\$ 34,240	\$ 141.24	\$ 18,388	\$ 36,043	\$ 148.21	\$ 19,307	\$ 37,845
57	\$ 136.85	\$ 17,282	\$ 32,918	\$ 144.35	\$ 18,242	\$ 34,747	\$ 151.85	\$ 19,202	\$ 36,576	\$ 159.35	\$ 20,162	\$ 38,404
58	\$ 146.41	\$ 18,044	\$ 33,408	\$ 154.44	\$ 19,046	\$ 35,264	\$ 162.47	\$ 20,049	\$ 37,121	\$ 170.50	\$ 21,051	\$ 38,977
59	\$ 155.96	\$ 18,835	\$ 33,909	\$ 164.52	\$ 19,882	\$ 35,793	\$ 173.09	\$ 20,928	\$ 37,677	\$ 181.65	\$ 21,974	\$ 39,560
60	\$ 165.52	\$ 19,657	\$ 34,423	\$ 174.61	\$ 20,749	\$ 36,335	\$ 183.70	\$ 21,841	\$ 38,248	\$ 192.79	\$ 22,933	\$ 40,160
61	\$ 175.07	\$ 20,508	\$ 34,948	\$ 184.69	\$ 21,647	\$ 36,890	\$ 194.32	\$ 22,786	\$ 38,832	\$ 203.94	\$ 23,926	\$ 40,773
62	\$ 185.04	\$ 21,389	\$ 35,488	\$ 195.22	\$ 22,577	\$ 37,460	\$ 205.39	\$ 23,765	\$ 39,432	\$ 215.57	\$ 24,954	\$ 41,403
63	\$ 194.59	\$ 22,296	\$ 36,040	\$ 205.30	\$ 23,535	\$ 38,042	\$ 216.01	\$ 24,774	\$ 40,045	\$ 226.72	\$ 26,013	\$ 42,047
64	\$ 204.15	\$ 23,229	\$ 36,602	\$ 215.39	\$ 24,519	\$ 38,635	\$ 226.62	\$ 25,810	\$ 40,669	\$ 237.86	\$ 27,100	\$ 42,702
65	\$ 204.56	\$ 24,183	\$ 37,170	\$ 215.82	\$ 25,527	\$ 39,235	\$ 227.09	\$ 26,870	\$ 41,300	\$ 238.35	\$ 28,214	\$ 43,365
66	\$ 218.69	\$ 25,161	\$ 37,747	\$ 230.73	\$ 26,558	\$ 39,844	\$ 242.78	\$ 27,956	\$ 41,942	\$ 254.82	\$ 29,354	\$ 44,039
67	\$ 238.21	\$ 26,163	\$ 38,336	\$ 251.34	\$ 27,616	\$ 40,466	\$ 264.47	\$ 29,070	\$ 42,596	\$ 277.60	\$ 30,523	\$ 44,725
68	\$ 251.50	\$ 27,282	\$ 39,069	\$ 265.37	\$ 28,798	\$ 41,240	\$ 279.24	\$ 30,313	\$ 43,411	\$ 293.11	\$ 31,829	\$ 45,581
69	\$ 272.27	\$ 28,527	\$ 39,952	\$ 287.29	\$ 30,112	\$ 42,172	\$ 302.32	\$ 31,697	\$ 44,392	\$ 317.34	\$ 33,282	\$ 46,611
70	\$ 284.73	\$ 29,808	\$ 40,854	\$ 300.45	\$ 31,464	\$ 43,124	\$ 316.16	\$ 33,120	\$ 45,394	\$ 331.88	\$ 34,776	\$ 47,663
71	\$ 297.61	\$ 31,123	\$ 41,776	\$ 314.04	\$ 32,852	\$ 44,097	\$ 330.47	\$ 34,581	\$ 46,418	\$ 346.90	\$ 36,310	\$ 48,738
72	\$ 311.32	\$ 32,480	\$ 42,733	\$ 328.51	\$ 34,285	\$ 45,107	\$ 345.70	\$ 36,089	\$ 47,482	\$ 362.89	\$ 37,894	\$ 49,856
73	\$ 326.27	\$ 33,896	\$ 43,744	\$ 344.29	\$ 35,779	\$ 46,174	\$ 362.32	\$ 37,662	\$ 48,605	\$ 380.34	\$ 39,545	\$ 51,035
74	\$ 342.89	\$ 35,374	\$ 44,819	\$ 361.83	\$ 37,339	\$ 47,309	\$ 380.78	\$ 39,305	\$ 49,799	\$ 399.72	\$ 41,270	\$ 52,288
75	\$ 361.58	\$ 36,905	\$ 45,950	\$ 381.56	\$ 38,955	\$ 48,503	\$ 401.55	\$ 41,006	\$ 51,056	\$ 421.53	\$ 43,056	\$ 53,608

¹Age as of Certificate Effective Date.

²Values 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.

³Reduced 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.

	\$10,000	\$20,000
Rider:	Death Benefit	Death Benefit
Spouse ^	\$ 4.62	\$ 9.24
Children ^	\$ 2.31	\$ 4.62

^ Additional Bi-weekly Premium, if elected

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.

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	\$110,000 Death Benefit Non-Tobacco			\$115,000 Death Benefit Non-Tobacco			\$120,000 Death Benefit Non-Tobacco			\$125,000 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}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 27.75	\$ 46,640	\$ 94,107	\$ 28.92	\$ 48,760	\$ 98,384	\$ 30.10	\$ 50,880	\$ 102,662	\$ 31.28	\$ 53,000	\$ 106,940
19	\$ 28.25	\$ 46,378	\$ 93,579	\$ 29.45	\$ 48,486	\$ 97,832	\$ 30.65	\$ 50,594	\$ 102,086	\$ 31.85	\$ 52,702	\$ 106,340
20	\$ 28.76	\$ 46,104	\$ 93,028	\$ 29.99	\$ 48,200	\$ 97,256	\$ 31.21	\$ 50,296	\$ 101,485	\$ 32.43	\$ 52,391	\$ 105,713
21	\$ 29.27	\$ 45,819	\$ 92,451	\$ 30.52	\$ 47,902	\$ 96,654	\$ 31.76	\$ 49,985	\$ 100,856	\$ 33.01	\$ 52,067	\$ 105,058
22	\$ 29.78	\$ 45,520	\$ 91,848	\$ 31.05	\$ 47,589	\$ 96,023	\$ 32.32	\$ 49,659	\$ 100,198	\$ 33.59	\$ 51,728	\$ 104,373
23	\$ 30.29	\$ 45,206	\$ 91,216	\$ 31.58	\$ 47,261	\$ 95,362	\$ 32.87	\$ 49,316	\$ 99,508	\$ 34.16	\$ 51,371	\$ 103,655
24	\$ 30.79	\$ 44,877	\$ 90,550	\$ 32.11	\$ 46,917	\$ 94,666	\$ 33.42	\$ 48,956	\$ 98,782	\$ 34.74	\$ 50,996	\$ 102,898
25	\$ 31.30	\$ 44,531	\$ 89,852	\$ 32.64	\$ 46,555	\$ 93,936	\$ 33.98	\$ 48,579	\$ 98,020	\$ 35.32	\$ 50,603	\$ 102,105
26	\$ 32.32	\$ 44,166	\$ 89,117	\$ 33.70	\$ 46,174	\$ 93,168	\$ 35.09	\$ 48,182	\$ 97,219	\$ 36.47	\$ 50,189	\$ 101,270
27	\$ 34.35	\$ 43,778	\$ 88,332	\$ 35.82	\$ 45,767	\$ 92,347	\$ 37.30	\$ 47,757	\$ 96,362	\$ 38.78	\$ 49,747	\$ 100,377
28	\$ 35.87	\$ 43,365	\$ 87,500	\$ 37.42	\$ 45,337	\$ 91,477	\$ 38.96	\$ 47,308	\$ 95,455	\$ 40.51	\$ 49,279	\$ 99,432
29	\$ 37.39	\$ 42,931	\$ 86,625	\$ 39.01	\$ 44,883	\$ 90,562	\$ 40.62	\$ 46,834	\$ 94,500	\$ 42.24	\$ 48,786	\$ 98,437
30	\$ 39.42	\$ 42,474	\$ 85,702	\$ 41.13	\$ 44,404	\$ 89,597	\$ 42.84	\$ 46,335	\$ 93,493	\$ 44.55	\$ 48,266	\$ 97,388
31	\$ 41.45	\$ 41,990	\$ 84,726	\$ 43.25	\$ 43,899	\$ 88,577	\$ 45.05	\$ 45,808	\$ 92,428	\$ 46.85	\$ 47,716	\$ 96,280
32	\$ 43.49	\$ 41,485	\$ 83,705	\$ 45.38	\$ 43,370	\$ 87,510	\$ 47.27	\$ 45,256	\$ 91,315	\$ 49.16	\$ 47,142	\$ 95,120
33	\$ 46.02	\$ 40,955	\$ 82,636	\$ 48.03	\$ 42,816	\$ 86,392	\$ 50.04	\$ 44,678	\$ 90,148	\$ 52.05	\$ 46,539	\$ 93,905
34	\$ 47.55	\$ 40,401	\$ 81,519	\$ 49.62	\$ 42,237	\$ 85,225	\$ 51.70	\$ 44,074	\$ 88,930	\$ 53.78	\$ 45,910	\$ 92,636
35	\$ 48.05	\$ 39,825	\$ 80,357	\$ 50.15	\$ 41,635	\$ 84,009	\$ 52.25	\$ 43,445	\$ 87,662	\$ 54.35	\$ 45,255	\$ 91,315
36	\$ 51.10	\$ 39,225	\$ 79,148	\$ 53.34	\$ 41,008	\$ 82,745	\$ 55.58	\$ 42,791	\$ 86,343	\$ 57.82	\$ 44,574	\$ 89,941
37	\$ 55.16	\$ 38,603	\$ 77,892	\$ 57.59	\$ 40,358	\$ 81,432	\$ 60.01	\$ 42,113	\$ 84,973	\$ 62.43	\$ 43,867	\$ 88,513
38	\$ 58.72	\$ 37,955	\$ 76,584	\$ 61.30	\$ 39,680	\$ 80,065	\$ 63.89	\$ 41,405	\$ 83,546	\$ 66.47	\$ 43,131	\$ 87,027
39	\$ 62.27	\$ 37,278	\$ 75,218	\$ 65.02	\$ 38,972	\$ 78,637	\$ 67.76	\$ 40,667	\$ 82,056	\$ 70.51	\$ 42,361	\$ 85,475
40	\$ 66.33	\$ 36,567	\$ 73,783	\$ 69.26	\$ 38,229	\$ 77,137	\$ 72.19	\$ 39,891	\$ 80,491	\$ 75.12	\$ 41,553	\$ 83,845
41	\$ 69.89	\$ 35,817	\$ 72,271	\$ 72.98	\$ 37,445	\$ 75,556	\$ 76.07	\$ 39,074	\$ 78,841	\$ 79.16	\$ 40,702	\$ 82,126
42	\$ 73.44	\$ 35,029	\$ 70,680	\$ 76.69	\$ 36,621	\$ 73,893	\$ 79.95	\$ 38,214	\$ 77,106	\$ 83.20	\$ 39,806	\$ 80,318
43	\$ 77.50	\$ 34,199	\$ 69,006	\$ 80.94	\$ 35,754	\$ 72,142	\$ 84.38	\$ 37,308	\$ 75,279	\$ 87.82	\$ 38,863	\$ 78,416
44	\$ 81.05	\$ 33,324	\$ 67,240	\$ 84.65	\$ 34,839	\$ 70,297	\$ 88.25	\$ 36,354	\$ 73,353	\$ 91.85	\$ 37,868	\$ 76,410
45	\$ 81.56	\$ 32,398	\$ 65,371	\$ 85.19	\$ 33,870	\$ 68,343	\$ 88.81	\$ 35,343	\$ 71,314	\$ 92.43	\$ 36,816	\$ 74,286
46	\$ 88.16	\$ 31,416	\$ 63,389	\$ 92.09	\$ 32,844	\$ 66,271	\$ 96.01	\$ 34,272	\$ 69,152	\$ 99.93	\$ 35,700	\$ 72,033
47	\$ 94.76	\$ 30,374	\$ 61,287	\$ 98.99	\$ 31,755	\$ 64,073	\$ 103.21	\$ 33,135	\$ 66,859	\$ 107.43	\$ 34,516	\$ 69,645
48	\$ 101.87	\$ 29,268	\$ 59,056	\$ 106.42	\$ 30,599	\$ 61,741	\$ 110.96	\$ 31,929	\$ 64,425	\$ 115.51	\$ 33,259	\$ 67,110
49	\$ 108.98	\$ 28,094	\$ 56,688	\$ 113.85	\$ 29,372	\$ 59,265	\$ 118.72	\$ 30,649	\$ 61,842	\$ 123.59	\$ 31,926	\$ 64,418
50	\$ 115.58	\$ 26,847	\$ 54,171	\$ 120.75	\$ 28,068	\$ 56,634	\$ 125.92	\$ 29,288	\$ 59,096	\$ 131.09	\$ 30,508	\$ 61,558
51	\$ 122.69	\$ 25,522	\$ 51,496	\$ 128.18	\$ 26,682	\$ 53,837	\$ 133.67	\$ 27,842	\$ 56,178	\$ 139.16	\$ 29,002	\$ 58,518
52	\$ 129.79	\$ 24,116	\$ 48,660	\$ 135.61	\$ 25,212	\$ 50,872	\$ 141.42	\$ 26,308	\$ 53,084	\$ 147.24	\$ 27,405	\$ 55,296
53	\$ 136.39	\$ 22,626	\$ 45,654	\$ 142.51	\$ 23,654	\$ 47,729	\$ 148.62	\$ 24,683	\$ 49,804	\$ 154.74	\$ 25,711	\$ 51,880

	\$110,000 Death Benefit Non-Tobacco			\$115,000 Death Benefit Non-Tobacco			\$120,000 Death Benefit Non-Tobacco			\$125,000 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}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
54	\$ 143.50	\$ 21,045	\$ 42,464	\$ 149.94	\$ 22,001	\$ 44,394	\$ 156.38	\$ 22,958	\$ 46,324	\$ 162.82	\$ 23,914	\$ 48,255
55	\$ 144.01	\$ 19,364	\$ 39,072	\$ 150.47	\$ 20,244	\$ 40,848	\$ 156.93	\$ 21,124	\$ 42,624	\$ 163.39	\$ 22,004	\$ 44,400
56	\$ 155.18	\$ 20,226	\$ 39,647	\$ 162.15	\$ 21,146	\$ 41,449	\$ 169.12	\$ 22,065	\$ 43,251	\$ 176.09	\$ 22,985	\$ 45,053
57	\$ 166.85	\$ 21,123	\$ 40,233	\$ 174.35	\$ 22,083	\$ 42,062	\$ 181.85	\$ 23,043	\$ 43,891	\$ 189.35	\$ 24,003	\$ 45,720
58	\$ 178.53	\$ 22,054	\$ 40,833	\$ 186.56	\$ 23,056	\$ 42,689	\$ 194.59	\$ 24,059	\$ 44,545	\$ 202.62	\$ 25,061	\$ 46,401
59	\$ 190.21	\$ 23,021	\$ 41,444	\$ 198.77	\$ 24,067	\$ 43,328	\$ 207.33	\$ 25,114	\$ 45,212	\$ 215.89	\$ 26,160	\$ 47,096
60	\$ 201.89	\$ 24,025	\$ 42,072	\$ 210.98	\$ 25,117	\$ 43,985	\$ 220.07	\$ 26,209	\$ 45,897	\$ 229.16	\$ 27,301	\$ 47,810
61	\$ 213.56	\$ 25,065	\$ 42,715	\$ 223.19	\$ 26,204	\$ 44,656	\$ 232.81	\$ 27,344	\$ 46,598	\$ 242.43	\$ 28,483	\$ 48,540
62	\$ 225.75	\$ 26,142	\$ 43,375	\$ 235.92	\$ 27,330	\$ 45,346	\$ 246.10	\$ 28,518	\$ 47,318	\$ 256.28	\$ 29,707	\$ 49,290
63	\$ 237.42	\$ 27,251	\$ 44,049	\$ 248.13	\$ 28,490	\$ 46,051	\$ 258.84	\$ 29,729	\$ 48,054	\$ 269.55	\$ 30,967	\$ 50,056
64	\$ 249.10	\$ 28,391	\$ 44,735	\$ 260.34	\$ 29,681	\$ 46,769	\$ 271.58	\$ 30,972	\$ 48,802	\$ 282.82	\$ 32,262	\$ 50,836
65	\$ 249.61	\$ 29,557	\$ 45,430	\$ 260.87	\$ 30,901	\$ 47,495	\$ 272.13	\$ 32,244	\$ 49,560	\$ 283.39	\$ 33,588	\$ 51,625
66	\$ 266.87	\$ 30,752	\$ 46,136	\$ 278.92	\$ 32,150	\$ 48,233	\$ 290.96	\$ 33,548	\$ 50,330	\$ 303.01	\$ 34,945	\$ 52,427
67	\$ 290.73	\$ 31,977	\$ 46,855	\$ 303.86	\$ 33,430	\$ 48,985	\$ 316.99	\$ 34,884	\$ 51,115	\$ 330.12	\$ 36,337	\$ 53,245
68	\$ 306.98	\$ 33,345	\$ 47,752	\$ 320.85	\$ 34,861	\$ 49,922	\$ 334.72	\$ 36,376	\$ 52,093	\$ 348.59	\$ 37,892	\$ 54,263
69	\$ 332.36	\$ 34,867	\$ 48,831	\$ 347.39	\$ 36,452	\$ 51,050	\$ 362.41	\$ 38,037	\$ 53,270	\$ 377.43	\$ 39,622	\$ 55,490
70	\$ 347.59	\$ 36,432	\$ 49,933	\$ 363.31	\$ 38,088	\$ 52,203	\$ 379.02	\$ 39,744	\$ 54,472	\$ 394.74	\$ 41,400	\$ 56,742
71	\$ 363.33	\$ 38,039	\$ 51,059	\$ 379.76	\$ 39,768	\$ 53,380	\$ 396.19	\$ 41,497	\$ 55,701	\$ 412.62	\$ 43,226	\$ 58,022
72	\$ 380.09	\$ 39,698	\$ 52,230	\$ 397.28	\$ 41,503	\$ 54,604	\$ 414.47	\$ 43,307	\$ 56,978	\$ 431.66	\$ 45,112	\$ 59,352
73	\$ 398.36	\$ 41,428	\$ 53,465	\$ 416.39	\$ 43,311	\$ 55,895	\$ 434.41	\$ 45,194	\$ 58,326	\$ 452.43	\$ 47,077	\$ 60,756
74	\$ 418.67	\$ 43,235	\$ 54,778	\$ 437.62	\$ 45,200	\$ 57,268	\$ 456.56	\$ 47,166	\$ 59,758	\$ 475.51	\$ 49,131	\$ 62,248
75	\$ 441.52	\$ 45,106	\$ 56,161	\$ 461.50	\$ 47,157	\$ 58,714	\$ 481.49	\$ 49,207	\$ 61,267	\$ 501.47	\$ 51,257	\$ 63,820

¹Age as of Certificate Effective Date.

²Values 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.

³Reduced 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.

	\$10,000	\$20,000
Rider:	Death Benefit	Death Benefit
Spouse ^	\$ 4.62	\$ 9.24
Children ^	\$ 2.31	\$ 4.62

^ Additional Bi-weekly Premium, if elected

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.

The GPWL policy and GCWL certificates are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

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.

Issue Age ¹	\$130,000 Death Benefit Non-Tobacco			\$135,000 Death Benefit Non-Tobacco			\$140,000 Death Benefit Non-Tobacco			\$145,000 Death Benefit Non-Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 32.45	\$ 55,120	\$ 111,217	\$ 33.63	\$ 57,240	\$ 115,495	\$ 34.81	\$ 59,360	\$ 119,772	\$ 35.99	\$ 61,480	\$ 124,050
19	\$ 33.05	\$ 54,810	\$ 110,593	\$ 34.25	\$ 56,918	\$ 114,847	\$ 35.45	\$ 59,026	\$ 119,100	\$ 36.65	\$ 61,134	\$ 123,354
20	\$ 33.65	\$ 54,487	\$ 109,942	\$ 34.88	\$ 56,583	\$ 114,170	\$ 36.10	\$ 58,679	\$ 118,399	\$ 37.32	\$ 60,774	\$ 122,627
21	\$ 34.25	\$ 54,150	\$ 109,261	\$ 35.50	\$ 56,233	\$ 113,463	\$ 36.75	\$ 58,315	\$ 117,665	\$ 37.99	\$ 60,398	\$ 121,868
22	\$ 34.85	\$ 53,797	\$ 108,548	\$ 36.12	\$ 55,866	\$ 112,723	\$ 37.39	\$ 57,935	\$ 116,898	\$ 38.66	\$ 60,004	\$ 121,073
23	\$ 35.45	\$ 53,426	\$ 107,801	\$ 36.75	\$ 55,481	\$ 111,947	\$ 38.04	\$ 57,536	\$ 116,093	\$ 39.33	\$ 59,591	\$ 120,239
24	\$ 36.05	\$ 53,036	\$ 107,014	\$ 37.37	\$ 55,076	\$ 111,130	\$ 38.69	\$ 57,116	\$ 115,246	\$ 40.00	\$ 59,156	\$ 119,362
25	\$ 36.65	\$ 52,627	\$ 106,189	\$ 37.99	\$ 54,652	\$ 110,273	\$ 39.33	\$ 56,676	\$ 114,357	\$ 40.67	\$ 58,700	\$ 118,441
26	\$ 37.85	\$ 52,197	\$ 105,320	\$ 39.24	\$ 54,204	\$ 109,371	\$ 40.62	\$ 56,212	\$ 113,422	\$ 42.01	\$ 58,220	\$ 117,473
27	\$ 40.25	\$ 51,737	\$ 104,392	\$ 41.73	\$ 53,727	\$ 108,407	\$ 43.21	\$ 55,717	\$ 112,422	\$ 44.69	\$ 57,707	\$ 116,437
28	\$ 42.05	\$ 51,250	\$ 103,409	\$ 43.60	\$ 53,221	\$ 107,387	\$ 45.15	\$ 55,192	\$ 111,364	\$ 46.69	\$ 57,164	\$ 115,341
29	\$ 43.85	\$ 50,737	\$ 102,375	\$ 45.47	\$ 52,689	\$ 106,312	\$ 47.09	\$ 54,640	\$ 110,250	\$ 48.70	\$ 56,592	\$ 114,187
30	\$ 46.25	\$ 50,196	\$ 101,284	\$ 47.96	\$ 52,127	\$ 105,179	\$ 49.67	\$ 54,058	\$ 109,075	\$ 51.38	\$ 55,988	\$ 112,970
31	\$ 48.65	\$ 49,625	\$ 100,131	\$ 50.45	\$ 51,534	\$ 103,982	\$ 52.25	\$ 53,443	\$ 107,833	\$ 54.05	\$ 55,351	\$ 111,684
32	\$ 51.05	\$ 49,027	\$ 98,924	\$ 52.95	\$ 50,913	\$ 102,729	\$ 54.84	\$ 52,799	\$ 106,534	\$ 56.73	\$ 54,684	\$ 110,339
33	\$ 54.05	\$ 48,401	\$ 97,661	\$ 56.06	\$ 50,263	\$ 101,417	\$ 58.07	\$ 52,124	\$ 105,173	\$ 60.08	\$ 53,986	\$ 108,929
34	\$ 55.85	\$ 47,747	\$ 96,341	\$ 57.93	\$ 49,583	\$ 100,047	\$ 60.01	\$ 51,420	\$ 103,752	\$ 62.09	\$ 53,256	\$ 107,458
35	\$ 56.45	\$ 47,066	\$ 94,967	\$ 58.55	\$ 48,876	\$ 98,620	\$ 60.65	\$ 50,686	\$ 102,272	\$ 62.75	\$ 52,496	\$ 105,925
36	\$ 60.05	\$ 46,357	\$ 93,538	\$ 62.29	\$ 48,140	\$ 97,136	\$ 64.53	\$ 49,923	\$ 100,734	\$ 66.77	\$ 51,706	\$ 104,331
37	\$ 64.85	\$ 45,622	\$ 92,054	\$ 67.28	\$ 47,377	\$ 95,594	\$ 69.70	\$ 49,132	\$ 99,135	\$ 72.12	\$ 50,886	\$ 102,675
38	\$ 69.05	\$ 44,856	\$ 90,508	\$ 71.64	\$ 46,581	\$ 93,989	\$ 74.22	\$ 48,306	\$ 97,470	\$ 76.81	\$ 50,032	\$ 100,951
39	\$ 73.25	\$ 44,056	\$ 88,894	\$ 76.00	\$ 45,750	\$ 92,313	\$ 78.75	\$ 47,445	\$ 95,732	\$ 81.49	\$ 49,139	\$ 99,151
40	\$ 78.05	\$ 43,215	\$ 87,198	\$ 80.99	\$ 44,877	\$ 90,552	\$ 83.92	\$ 46,540	\$ 93,906	\$ 86.85	\$ 48,202	\$ 97,260
41	\$ 82.25	\$ 42,330	\$ 85,411	\$ 85.35	\$ 43,958	\$ 88,696	\$ 88.44	\$ 45,586	\$ 91,981	\$ 91.53	\$ 47,214	\$ 95,266
42	\$ 86.45	\$ 41,398	\$ 83,531	\$ 89.71	\$ 42,990	\$ 86,744	\$ 92.96	\$ 44,583	\$ 89,957	\$ 96.22	\$ 46,175	\$ 93,169
43	\$ 91.25	\$ 40,417	\$ 81,552	\$ 94.69	\$ 41,972	\$ 84,689	\$ 98.13	\$ 43,526	\$ 87,826	\$ 101.57	\$ 45,081	\$ 90,962
44	\$ 95.45	\$ 39,383	\$ 79,466	\$ 99.05	\$ 40,898	\$ 82,522	\$ 102.65	\$ 42,413	\$ 85,579	\$ 106.25	\$ 43,928	\$ 88,635
45	\$ 96.05	\$ 38,288	\$ 77,257	\$ 99.68	\$ 39,761	\$ 80,229	\$ 103.30	\$ 41,234	\$ 83,200	\$ 106.92	\$ 42,706	\$ 86,172
46	\$ 103.85	\$ 37,128	\$ 74,915	\$ 107.78	\$ 38,556	\$ 77,796	\$ 111.70	\$ 39,984	\$ 80,677	\$ 115.62	\$ 41,412	\$ 83,559
47	\$ 111.65	\$ 35,897	\$ 72,430	\$ 115.88	\$ 37,277	\$ 75,216	\$ 120.10	\$ 38,658	\$ 78,002	\$ 124.32	\$ 40,039	\$ 80,788
48	\$ 120.05	\$ 34,590	\$ 69,794	\$ 124.60	\$ 35,920	\$ 72,478	\$ 129.15	\$ 37,251	\$ 75,163	\$ 133.69	\$ 38,581	\$ 77,847
49	\$ 128.45	\$ 33,203	\$ 66,995	\$ 133.32	\$ 34,480	\$ 69,572	\$ 138.19	\$ 35,757	\$ 72,149	\$ 143.06	\$ 37,034	\$ 74,725
50	\$ 136.25	\$ 31,729	\$ 64,021	\$ 141.42	\$ 32,949	\$ 66,483	\$ 146.59	\$ 34,169	\$ 68,945	\$ 151.76	\$ 35,390	\$ 71,408
51	\$ 144.65	\$ 30,162	\$ 60,859	\$ 150.15	\$ 31,322	\$ 63,200	\$ 155.64	\$ 32,482	\$ 65,541	\$ 161.13	\$ 33,642	\$ 67,881
52	\$ 153.05	\$ 28,501	\$ 57,508	\$ 158.87	\$ 29,597	\$ 59,719	\$ 164.69	\$ 30,693	\$ 61,931	\$ 170.50	\$ 31,789	\$ 64,143
53	\$ 160.85	\$ 26,739	\$ 53,955	\$ 166.97	\$ 27,768	\$ 56,030	\$ 173.09	\$ 28,796	\$ 58,105	\$ 179.20	\$ 29,825	\$ 60,180

	\$130,000 Death Benefit Non-Tobacco			\$135,000 Death Benefit Non-Tobacco			\$140,000 Death Benefit Non-Tobacco			\$145,000 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}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
54	\$ 169.25	\$ 24,871	\$ 50,185	\$ 175.69	\$ 25,828	\$ 52,115	\$ 182.13	\$ 26,784	\$ 54,045	\$ 188.57	\$ 27,741	\$ 55,975
55	\$ 169.85	\$ 22,884	\$ 46,176	\$ 176.32	\$ 23,765	\$ 47,952	\$ 182.78	\$ 24,645	\$ 49,728	\$ 189.24	\$ 25,525	\$ 51,504
56	\$ 183.05	\$ 23,904	\$ 46,855	\$ 190.02	\$ 24,823	\$ 48,658	\$ 196.99	\$ 25,743	\$ 50,460	\$ 203.96	\$ 26,662	\$ 52,262
57	\$ 196.85	\$ 24,963	\$ 47,548	\$ 204.35	\$ 25,923	\$ 49,377	\$ 211.85	\$ 26,883	\$ 51,206	\$ 219.35	\$ 27,843	\$ 53,035
58	\$ 210.65	\$ 26,064	\$ 48,257	\$ 218.69	\$ 27,066	\$ 50,113	\$ 226.72	\$ 28,069	\$ 51,969	\$ 234.75	\$ 29,071	\$ 53,825
59	\$ 224.45	\$ 27,207	\$ 48,980	\$ 233.02	\$ 28,253	\$ 50,863	\$ 241.58	\$ 29,299	\$ 52,747	\$ 250.14	\$ 30,346	\$ 54,631
60	\$ 238.25	\$ 28,393	\$ 49,722	\$ 247.35	\$ 29,485	\$ 51,634	\$ 256.44	\$ 30,577	\$ 53,547	\$ 265.53	\$ 31,669	\$ 55,459
61	\$ 252.05	\$ 29,622	\$ 50,481	\$ 261.68	\$ 30,762	\$ 52,423	\$ 271.30	\$ 31,901	\$ 54,364	\$ 280.92	\$ 33,040	\$ 56,306
62	\$ 266.45	\$ 30,895	\$ 51,261	\$ 276.63	\$ 32,083	\$ 53,233	\$ 286.81	\$ 33,272	\$ 55,204	\$ 296.99	\$ 34,460	\$ 57,176
63	\$ 280.25	\$ 32,206	\$ 52,058	\$ 290.96	\$ 33,445	\$ 54,060	\$ 301.67	\$ 34,684	\$ 56,063	\$ 312.38	\$ 35,922	\$ 58,065
64	\$ 294.05	\$ 33,553	\$ 52,869	\$ 305.29	\$ 34,843	\$ 54,903	\$ 316.53	\$ 36,134	\$ 56,936	\$ 327.77	\$ 37,424	\$ 58,970
65	\$ 294.65	\$ 34,931	\$ 53,690	\$ 305.92	\$ 36,275	\$ 55,755	\$ 317.18	\$ 37,618	\$ 57,820	\$ 328.44	\$ 38,962	\$ 59,885
66	\$ 315.05	\$ 36,343	\$ 54,524	\$ 327.10	\$ 37,741	\$ 56,621	\$ 339.15	\$ 39,139	\$ 58,718	\$ 351.19	\$ 40,537	\$ 60,815
67	\$ 343.25	\$ 37,791	\$ 55,374	\$ 356.39	\$ 39,244	\$ 57,504	\$ 369.52	\$ 40,698	\$ 59,634	\$ 382.65	\$ 42,151	\$ 61,764
68	\$ 362.45	\$ 39,408	\$ 56,434	\$ 376.32	\$ 40,923	\$ 58,604	\$ 390.19	\$ 42,439	\$ 60,775	\$ 404.06	\$ 43,955	\$ 62,945
69	\$ 392.45	\$ 41,206	\$ 57,709	\$ 407.48	\$ 42,791	\$ 59,929	\$ 422.50	\$ 44,376	\$ 62,148	\$ 437.52	\$ 45,961	\$ 64,368
70	\$ 410.45	\$ 43,056	\$ 59,012	\$ 426.17	\$ 44,712	\$ 61,281	\$ 441.89	\$ 46,368	\$ 63,551	\$ 457.60	\$ 48,024	\$ 65,821
71	\$ 429.05	\$ 44,955	\$ 60,343	\$ 445.49	\$ 46,684	\$ 62,664	\$ 461.92	\$ 48,413	\$ 64,985	\$ 478.35	\$ 50,142	\$ 67,306
72	\$ 448.85	\$ 46,916	\$ 61,726	\$ 466.05	\$ 48,721	\$ 64,100	\$ 483.24	\$ 50,525	\$ 66,474	\$ 500.43	\$ 52,330	\$ 68,848
73	\$ 470.45	\$ 48,961	\$ 63,186	\$ 488.48	\$ 50,844	\$ 65,616	\$ 506.50	\$ 52,727	\$ 68,047	\$ 524.52	\$ 54,610	\$ 70,477
74	\$ 494.45	\$ 51,096	\$ 64,738	\$ 513.40	\$ 53,062	\$ 67,228	\$ 532.35	\$ 55,027	\$ 69,718	\$ 551.29	\$ 56,992	\$ 72,208
75	\$ 521.45	\$ 53,307	\$ 66,372	\$ 541.44	\$ 55,358	\$ 68,925	\$ 561.42	\$ 57,408	\$ 71,478	\$ 581.41	\$ 59,458	\$ 74,031

¹Age as of Certificate Effective Date.

²Values 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.

³Reduced 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.

	\$10,000	\$20,000
Rider:	Death Benefit	Death Benefit
Spouse ^	\$ 4.62	\$ 9.24
Children ^	\$ 2.31	\$ 4.62

^ Additional Bi-weekly Premium, if elected

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.

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	\$150,000 Death Benefit Non-Tobacco		
Issue Age ¹	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 37.16	\$ 63,600	\$ 128,328
19	\$ 37.85	\$ 63,242	\$ 127,608
20	\$ 38.55	\$ 62,870	\$ 126,856
21	\$ 39.24	\$ 62,481	\$ 126,070
22	\$ 39.93	\$ 62,073	\$ 125,248
23	\$ 40.62	\$ 61,645	\$ 124,386
24	\$ 41.32	\$ 61,196	\$ 123,478
25	\$ 42.01	\$ 60,724	\$ 122,526
26	\$ 43.39	\$ 60,227	\$ 121,524
27	\$ 46.16	\$ 59,697	\$ 120,453
28	\$ 48.24	\$ 59,135	\$ 119,319
29	\$ 50.32	\$ 58,543	\$ 118,125
30	\$ 53.09	\$ 57,919	\$ 116,866
31	\$ 55.85	\$ 57,260	\$ 115,536
32	\$ 58.62	\$ 56,570	\$ 114,144
33	\$ 62.09	\$ 55,847	\$ 112,686
34	\$ 64.16	\$ 55,093	\$ 111,163
35	\$ 64.85	\$ 54,307	\$ 109,578
36	\$ 69.01	\$ 53,489	\$ 107,929
37	\$ 74.55	\$ 52,641	\$ 106,216
38	\$ 79.39	\$ 51,757	\$ 104,433
39	\$ 84.24	\$ 50,834	\$ 102,570
40	\$ 89.78	\$ 49,864	\$ 100,614
41	\$ 94.62	\$ 48,842	\$ 98,551
42	\$ 99.47	\$ 47,767	\$ 96,382
43	\$ 105.01	\$ 46,636	\$ 94,099
44	\$ 109.85	\$ 45,442	\$ 91,692
45	\$ 110.55	\$ 44,179	\$ 89,143
46	\$ 119.55	\$ 42,840	\$ 86,440
47	\$ 128.55	\$ 41,419	\$ 83,574
48	\$ 138.24	\$ 39,911	\$ 80,532
49	\$ 147.93	\$ 38,311	\$ 77,302
50	\$ 156.93	\$ 36,610	\$ 73,870
51	\$ 166.62	\$ 34,802	\$ 70,222
52	\$ 176.32	\$ 32,886	\$ 66,355
53	\$ 185.32	\$ 30,853	\$ 62,256

	\$150,000 Death Benefit		
	Non-Tobacco		
<i>Issue Age¹</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>
54	\$ 195.01	\$ 28,697	\$ 57,906
55	\$ 195.70	\$ 26,405	\$ 53,280
56	\$ 210.93	\$ 27,582	\$ 54,064
57	\$ 226.85	\$ 28,804	\$ 54,864
58	\$ 242.78	\$ 30,074	\$ 55,681
59	\$ 258.70	\$ 31,392	\$ 56,515
60	\$ 274.62	\$ 32,761	\$ 57,372
61	\$ 290.55	\$ 34,180	\$ 58,248
62	\$ 307.16	\$ 35,648	\$ 59,148
63	\$ 323.09	\$ 37,161	\$ 60,067
64	\$ 339.01	\$ 38,715	\$ 61,003
65	\$ 339.70	\$ 40,305	\$ 61,950
66	\$ 363.24	\$ 41,935	\$ 62,913
67	\$ 395.78	\$ 43,605	\$ 63,894
68	\$ 417.93	\$ 45,470	\$ 65,116
69	\$ 452.55	\$ 47,546	\$ 66,588
70	\$ 473.32	\$ 49,681	\$ 68,091
71	\$ 494.78	\$ 51,871	\$ 69,627
72	\$ 517.62	\$ 54,134	\$ 71,223
73	\$ 542.55	\$ 56,493	\$ 72,907
74	\$ 570.24	\$ 58,957	\$ 74,698
75	\$ 601.39	\$ 61,509	\$ 76,584

¹Age as of Certificate Effective Date.

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

	\$10,000	\$20,000
Rider:	Death Benefit	Death Benefit
Spouse ^	\$ 4.62	\$ 9.24
Children ^	\$ 2.31	\$ 4.62

^ Additional Bi-weekly Premium, if elected

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.

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	\$10,000 Death Benefit			\$15,000 Death Benefit			\$20,000 Death Benefit			\$25,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			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}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 5.18	\$ 5,064	\$ 8,679	\$ 6.84	\$ 7,596	\$ 13,019	\$ 8.50	\$ 10,128	\$ 17,359	\$ 10.16	\$ 12,660	\$ 21,699
19	\$ 5.22	\$ 5,036	\$ 8,631	\$ 6.91	\$ 7,554	\$ 12,946	\$ 8.59	\$ 10,072	\$ 17,262	\$ 10.28	\$ 12,590	\$ 21,578
20	\$ 5.27	\$ 5,006	\$ 8,580	\$ 6.98	\$ 7,510	\$ 12,871	\$ 8.69	\$ 10,013	\$ 17,161	\$ 10.39	\$ 12,516	\$ 21,452
21	\$ 5.59	\$ 4,975	\$ 8,528	\$ 7.46	\$ 7,463	\$ 12,792	\$ 9.33	\$ 9,951	\$ 17,056	\$ 11.20	\$ 12,439	\$ 21,320
22	\$ 5.73	\$ 4,943	\$ 8,472	\$ 7.67	\$ 7,415	\$ 12,709	\$ 9.61	\$ 9,887	\$ 16,945	\$ 11.55	\$ 12,359	\$ 21,181
23	\$ 5.78	\$ 4,909	\$ 8,414	\$ 7.74	\$ 7,364	\$ 12,622	\$ 9.70	\$ 9,819	\$ 16,829	\$ 11.66	\$ 12,274	\$ 21,037
24	\$ 5.92	\$ 4,874	\$ 8,354	\$ 7.95	\$ 7,311	\$ 12,531	\$ 9.98	\$ 9,748	\$ 16,708	\$ 12.01	\$ 12,186	\$ 20,885
25	\$ 6.05	\$ 4,837	\$ 8,290	\$ 8.15	\$ 7,256	\$ 12,436	\$ 10.25	\$ 9,674	\$ 16,581	\$ 12.35	\$ 12,093	\$ 20,726
26	\$ 6.24	\$ 4,798	\$ 8,224	\$ 8.43	\$ 7,197	\$ 12,336	\$ 10.62	\$ 9,597	\$ 16,448	\$ 12.82	\$ 11,996	\$ 20,560
27	\$ 6.47	\$ 4,757	\$ 8,153	\$ 8.78	\$ 7,136	\$ 12,230	\$ 11.09	\$ 9,514	\$ 16,307	\$ 13.39	\$ 11,893	\$ 20,384
28	\$ 6.61	\$ 4,714	\$ 8,079	\$ 8.99	\$ 7,071	\$ 12,119	\$ 11.36	\$ 9,428	\$ 16,158	\$ 13.74	\$ 11,785	\$ 20,198
29	\$ 6.79	\$ 4,668	\$ 8,000	\$ 9.26	\$ 7,002	\$ 12,001	\$ 11.73	\$ 9,336	\$ 16,001	\$ 14.20	\$ 11,670	\$ 20,002
30	\$ 6.98	\$ 4,620	\$ 7,918	\$ 9.54	\$ 6,930	\$ 11,877	\$ 12.10	\$ 9,240	\$ 15,836	\$ 14.66	\$ 11,550	\$ 19,795
31	\$ 6.98	\$ 4,569	\$ 7,830	\$ 9.54	\$ 6,853	\$ 11,746	\$ 12.10	\$ 9,138	\$ 15,661	\$ 14.66	\$ 11,422	\$ 19,576
32	\$ 7.30	\$ 4,515	\$ 7,738	\$ 10.02	\$ 6,773	\$ 11,608	\$ 12.75	\$ 9,030	\$ 15,477	\$ 15.47	\$ 11,288	\$ 19,347
33	\$ 7.58	\$ 4,459	\$ 7,642	\$ 10.44	\$ 6,688	\$ 11,463	\$ 13.30	\$ 8,918	\$ 15,284	\$ 16.16	\$ 11,147	\$ 19,105
34	\$ 7.85	\$ 4,399	\$ 7,540	\$ 10.85	\$ 6,599	\$ 11,311	\$ 13.85	\$ 8,799	\$ 15,081	\$ 16.85	\$ 10,999	\$ 18,851
35	\$ 8.13	\$ 4,337	\$ 7,434	\$ 11.27	\$ 6,506	\$ 11,151	\$ 14.41	\$ 8,675	\$ 14,868	\$ 17.55	\$ 10,843	\$ 18,585
36	\$ 8.45	\$ 4,272	\$ 7,322	\$ 11.75	\$ 6,408	\$ 10,983	\$ 15.05	\$ 8,544	\$ 14,644	\$ 18.35	\$ 10,680	\$ 18,305
37	\$ 8.82	\$ 4,203	\$ 7,204	\$ 12.31	\$ 6,305	\$ 10,806	\$ 15.79	\$ 8,407	\$ 14,409	\$ 19.28	\$ 10,509	\$ 18,011
38	\$ 9.24	\$ 4,131	\$ 7,081	\$ 12.93	\$ 6,197	\$ 10,621	\$ 16.62	\$ 8,263	\$ 14,162	\$ 20.32	\$ 10,329	\$ 17,703
39	\$ 9.52	\$ 4,056	\$ 6,951	\$ 13.35	\$ 6,084	\$ 10,427	\$ 17.18	\$ 8,112	\$ 13,903	\$ 21.01	\$ 10,140	\$ 17,379
40	\$ 9.98	\$ 3,977	\$ 6,816	\$ 14.04	\$ 5,965	\$ 10,224	\$ 18.10	\$ 7,954	\$ 13,633	\$ 22.16	\$ 9,943	\$ 17,041
41	\$ 10.25	\$ 3,894	\$ 6,674	\$ 14.45	\$ 5,841	\$ 10,012	\$ 18.65	\$ 7,789	\$ 13,349	\$ 22.85	\$ 9,736	\$ 16,686
42	\$ 10.67	\$ 3,807	\$ 6,525	\$ 15.08	\$ 5,711	\$ 9,788	\$ 19.49	\$ 7,615	\$ 13,051	\$ 23.89	\$ 9,519	\$ 16,314
43	\$ 11.04	\$ 3,716	\$ 6,369	\$ 15.63	\$ 5,574	\$ 9,553	\$ 20.22	\$ 7,432	\$ 12,738	\$ 24.82	\$ 9,290	\$ 15,923
44	\$ 11.41	\$ 3,619	\$ 6,203	\$ 16.19	\$ 5,429	\$ 9,305	\$ 20.96	\$ 7,239	\$ 12,407	\$ 25.74	\$ 9,049	\$ 15,509
45	\$ 11.92	\$ 3,517	\$ 6,028	\$ 16.95	\$ 5,275	\$ 9,042	\$ 21.98	\$ 7,034	\$ 12,056	\$ 27.01	\$ 8,793	\$ 15,070
46	\$ 12.42	\$ 3,408	\$ 5,841	\$ 17.71	\$ 5,112	\$ 8,762	\$ 22.99	\$ 6,817	\$ 11,683	\$ 28.28	\$ 8,521	\$ 14,604
47	\$ 13.02	\$ 3,293	\$ 5,643	\$ 18.61	\$ 4,939	\$ 8,465	\$ 24.19	\$ 6,586	\$ 11,287	\$ 29.78	\$ 8,232	\$ 14,109
48	\$ 13.58	\$ 3,170	\$ 5,433	\$ 19.44	\$ 4,755	\$ 8,150	\$ 25.30	\$ 6,340	\$ 10,867	\$ 31.16	\$ 7,925	\$ 13,584
49	\$ 14.04	\$ 3,039	\$ 5,210	\$ 20.13	\$ 4,559	\$ 7,815	\$ 26.22	\$ 6,079	\$ 10,420	\$ 32.32	\$ 7,599	\$ 13,025
50	\$ 14.78	\$ 2,901	\$ 4,972	\$ 21.24	\$ 4,351	\$ 7,458	\$ 27.70	\$ 5,802	\$ 9,944	\$ 34.16	\$ 7,253	\$ 12,430
51	\$ 15.24	\$ 2,753	\$ 4,719	\$ 21.93	\$ 4,130	\$ 7,078	\$ 28.62	\$ 5,507	\$ 9,438	\$ 35.32	\$ 6,883	\$ 11,798
52	\$ 15.84	\$ 2,596	\$ 4,449	\$ 22.83	\$ 3,894	\$ 6,674	\$ 29.82	\$ 5,192	\$ 8,899	\$ 36.82	\$ 6,490	\$ 11,124
53	\$ 16.53	\$ 2,428	\$ 4,162	\$ 23.87	\$ 3,643	\$ 6,244	\$ 31.21	\$ 4,857	\$ 8,325	\$ 38.55	\$ 6,072	\$ 10,407

	\$10,000 Death Benefit			\$15,000 Death Benefit			\$20,000 Death Benefit			\$25,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			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}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
54	\$ 17.27	\$ 2,250	\$ 3,856	\$ 24.98	\$ 3,375	\$ 5,785	\$ 32.69	\$ 4,500	\$ 7,713	\$ 40.39	\$ 5,625	\$ 9,641
55	\$ 18.05	\$ 2,059	\$ 3,530	\$ 26.15	\$ 3,089	\$ 5,295	\$ 34.25	\$ 4,119	\$ 7,060	\$ 42.35	\$ 5,149	\$ 8,825
56	\$ 18.89	\$ 2,115	\$ 3,543	\$ 27.40	\$ 3,173	\$ 5,315	\$ 35.92	\$ 4,230	\$ 7,087	\$ 44.43	\$ 5,288	\$ 8,859
57	\$ 19.62	\$ 2,169	\$ 3,555	\$ 28.51	\$ 3,254	\$ 5,332	\$ 37.39	\$ 4,339	\$ 7,110	\$ 46.28	\$ 5,424	\$ 8,887
58	\$ 20.92	\$ 2,222	\$ 3,564	\$ 30.45	\$ 3,334	\$ 5,346	\$ 39.98	\$ 4,445	\$ 7,128	\$ 49.51	\$ 5,557	\$ 8,910
59	\$ 21.89	\$ 2,275	\$ 3,572	\$ 31.90	\$ 3,412	\$ 5,358	\$ 41.92	\$ 4,550	\$ 7,145	\$ 51.93	\$ 5,688	\$ 8,931
60	\$ 23.04	\$ 2,327	\$ 3,579	\$ 33.63	\$ 3,490	\$ 5,369	\$ 44.22	\$ 4,654	\$ 7,159	\$ 54.82	\$ 5,817	\$ 8,949
61	\$ 24.47	\$ 2,377	\$ 3,586	\$ 35.78	\$ 3,566	\$ 5,379	\$ 47.09	\$ 4,755	\$ 7,172	\$ 58.39	\$ 5,944	\$ 8,965
62	\$ 25.76	\$ 2,438	\$ 3,608	\$ 37.72	\$ 3,657	\$ 5,412	\$ 49.67	\$ 4,877	\$ 7,216	\$ 61.62	\$ 6,096	\$ 9,020
63	\$ 27.29	\$ 2,505	\$ 3,639	\$ 40.00	\$ 3,758	\$ 5,459	\$ 52.72	\$ 5,011	\$ 7,279	\$ 65.43	\$ 6,263	\$ 9,099
64	\$ 29.27	\$ 2,571	\$ 3,669	\$ 42.98	\$ 3,856	\$ 5,504	\$ 56.69	\$ 5,142	\$ 7,339	\$ 70.39	\$ 6,428	\$ 9,174
65	\$ 30.61	\$ 2,636	\$ 3,699	\$ 44.99	\$ 3,954	\$ 5,549	\$ 59.36	\$ 5,273	\$ 7,399	\$ 73.74	\$ 6,591	\$ 9,249
66	\$ 31.90	\$ 2,703	\$ 3,731	\$ 46.92	\$ 4,055	\$ 5,597	\$ 61.95	\$ 5,407	\$ 7,462	\$ 76.97	\$ 6,758	\$ 9,328
67	\$ 35.18	\$ 2,774	\$ 3,767	\$ 51.84	\$ 4,161	\$ 5,651	\$ 68.50	\$ 5,548	\$ 7,535	\$ 85.16	\$ 6,935	\$ 9,419
68	\$ 37.53	\$ 2,850	\$ 3,811	\$ 55.37	\$ 4,276	\$ 5,717	\$ 73.21	\$ 5,701	\$ 7,622	\$ 91.05	\$ 7,126	\$ 9,528
69	\$ 39.42	\$ 2,936	\$ 3,864	\$ 58.21	\$ 4,404	\$ 5,797	\$ 76.99	\$ 5,872	\$ 7,729	\$ 95.78	\$ 7,340	\$ 9,662
70	\$ 41.09	\$ 3,031	\$ 3,930	\$ 60.70	\$ 4,547	\$ 5,895	\$ 80.32	\$ 6,063	\$ 7,860	\$ 99.93	\$ 7,579	\$ 9,825
71	\$ 42.79	\$ 3,139	\$ 4,009	\$ 63.26	\$ 4,709	\$ 6,013	\$ 83.73	\$ 6,279	\$ 8,018	\$ 104.20	\$ 7,849	\$ 10,023
72	\$ 44.59	\$ 3,263	\$ 4,106	\$ 65.96	\$ 4,895	\$ 6,159	\$ 87.33	\$ 6,527	\$ 8,212	\$ 108.70	\$ 8,159	\$ 10,265
73	\$ 46.53	\$ 3,401	\$ 4,217	\$ 68.87	\$ 5,102	\$ 6,326	\$ 91.21	\$ 6,803	\$ 8,435	\$ 113.55	\$ 8,504	\$ 10,544
74	\$ 48.65	\$ 3,548	\$ 4,340	\$ 72.05	\$ 5,323	\$ 6,510	\$ 95.45	\$ 7,097	\$ 8,680	\$ 118.85	\$ 8,872	\$ 10,850
75	\$ 51.01	\$ 3,707	\$ 4,474	\$ 75.59	\$ 5,560	\$ 6,711	\$ 100.16	\$ 7,414	\$ 8,948	\$ 124.74	\$ 9,267	\$ 11,185

¹Age as of Certificate Effective Date.

²Values 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.

³Reduced 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.

	\$10,000	\$20,000
Rider:	Death Benefit	Death Benefit
Spouse ^	\$ 4.62	\$ 9.24
Children ^	\$ 2.31	\$ 4.62

^ Additional Bi-weekly Premium, if elected

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.

The GPWL policy and GCWL certificates are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

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.

	\$30,000 Death Benefit			\$35,000 Death Benefit			\$40,000 Death Benefit			\$45,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			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}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 11.82	\$ 15,193	\$ 26,039	\$ 13.49	\$ 17,725	\$ 30,378	\$ 15.15	\$ 20,257	\$ 34,718	\$ 16.81	\$ 22,789	\$ 39,058
19	\$ 11.96	\$ 15,108	\$ 25,893	\$ 13.65	\$ 17,626	\$ 30,209	\$ 15.33	\$ 20,144	\$ 34,525	\$ 17.02	\$ 22,662	\$ 38,840
20	\$ 12.10	\$ 15,020	\$ 25,742	\$ 13.81	\$ 17,523	\$ 30,033	\$ 15.52	\$ 20,026	\$ 34,323	\$ 17.22	\$ 22,530	\$ 38,614
21	\$ 13.07	\$ 14,927	\$ 25,584	\$ 14.94	\$ 17,415	\$ 29,848	\$ 16.81	\$ 19,903	\$ 34,112	\$ 18.68	\$ 22,391	\$ 38,376
22	\$ 13.49	\$ 14,830	\$ 25,418	\$ 15.42	\$ 17,302	\$ 29,654	\$ 17.36	\$ 19,774	\$ 33,890	\$ 19.30	\$ 22,246	\$ 38,127
23	\$ 13.62	\$ 14,729	\$ 25,244	\$ 15.59	\$ 17,184	\$ 29,451	\$ 17.55	\$ 19,639	\$ 33,659	\$ 19.51	\$ 22,094	\$ 37,866
24	\$ 14.04	\$ 14,623	\$ 25,062	\$ 16.07	\$ 17,060	\$ 29,239	\$ 18.10	\$ 19,497	\$ 33,416	\$ 20.13	\$ 21,935	\$ 37,593
25	\$ 14.45	\$ 14,512	\$ 24,872	\$ 16.55	\$ 16,931	\$ 29,017	\$ 18.65	\$ 19,349	\$ 33,162	\$ 20.75	\$ 21,768	\$ 37,308
26	\$ 15.01	\$ 14,395	\$ 24,672	\$ 17.20	\$ 16,794	\$ 28,784	\$ 19.39	\$ 19,194	\$ 32,896	\$ 21.59	\$ 21,593	\$ 37,008
27	\$ 15.70	\$ 14,272	\$ 24,461	\$ 18.01	\$ 16,651	\$ 28,537	\$ 20.32	\$ 19,029	\$ 32,614	\$ 22.62	\$ 21,408	\$ 36,691
28	\$ 16.12	\$ 14,142	\$ 24,238	\$ 18.49	\$ 16,499	\$ 28,277	\$ 20.87	\$ 18,856	\$ 32,317	\$ 23.25	\$ 21,213	\$ 36,357
29	\$ 16.67	\$ 14,005	\$ 24,002	\$ 19.14	\$ 16,339	\$ 28,003	\$ 21.61	\$ 18,673	\$ 32,003	\$ 24.08	\$ 21,007	\$ 36,004
30	\$ 17.22	\$ 13,860	\$ 23,754	\$ 19.79	\$ 16,170	\$ 27,713	\$ 22.35	\$ 18,480	\$ 31,672	\$ 24.91	\$ 20,790	\$ 35,631
31	\$ 17.22	\$ 13,707	\$ 23,492	\$ 19.79	\$ 15,991	\$ 27,407	\$ 22.35	\$ 18,276	\$ 31,322	\$ 24.91	\$ 20,560	\$ 35,238
32	\$ 18.19	\$ 13,546	\$ 23,216	\$ 20.92	\$ 15,804	\$ 27,085	\$ 23.64	\$ 18,061	\$ 30,955	\$ 26.36	\$ 20,319	\$ 34,824
33	\$ 19.02	\$ 13,377	\$ 22,926	\$ 21.89	\$ 15,606	\$ 26,747	\$ 24.75	\$ 17,836	\$ 30,568	\$ 27.61	\$ 20,065	\$ 34,389
34	\$ 19.85	\$ 13,199	\$ 22,622	\$ 22.85	\$ 15,399	\$ 26,392	\$ 25.85	\$ 17,599	\$ 30,162	\$ 28.85	\$ 19,799	\$ 33,933
35	\$ 20.69	\$ 13,012	\$ 22,302	\$ 23.82	\$ 15,181	\$ 26,019	\$ 26.96	\$ 17,350	\$ 29,736	\$ 30.10	\$ 19,519	\$ 33,453
36	\$ 21.65	\$ 12,816	\$ 21,966	\$ 24.95	\$ 14,952	\$ 25,627	\$ 28.25	\$ 17,089	\$ 29,288	\$ 31.55	\$ 19,225	\$ 32,949
37	\$ 22.76	\$ 12,611	\$ 21,613	\$ 26.25	\$ 14,712	\$ 25,216	\$ 29.73	\$ 16,814	\$ 28,818	\$ 33.22	\$ 18,916	\$ 32,420
38	\$ 24.01	\$ 12,395	\$ 21,243	\$ 27.70	\$ 14,461	\$ 24,784	\$ 31.39	\$ 16,526	\$ 28,324	\$ 35.09	\$ 18,592	\$ 31,865
39	\$ 24.84	\$ 12,168	\$ 20,855	\$ 28.67	\$ 14,196	\$ 24,331	\$ 32.50	\$ 16,224	\$ 27,807	\$ 36.33	\$ 18,253	\$ 31,283
40	\$ 26.22	\$ 11,931	\$ 20,449	\$ 30.29	\$ 13,920	\$ 23,857	\$ 34.35	\$ 15,909	\$ 27,266	\$ 38.41	\$ 17,897	\$ 30,674
41	\$ 27.05	\$ 11,683	\$ 20,024	\$ 31.25	\$ 13,630	\$ 23,361	\$ 35.45	\$ 15,578	\$ 26,698	\$ 39.65	\$ 17,525	\$ 30,036
42	\$ 28.30	\$ 11,422	\$ 19,577	\$ 32.71	\$ 13,326	\$ 22,840	\$ 37.12	\$ 15,230	\$ 26,103	\$ 41.52	\$ 17,134	\$ 29,366
43	\$ 29.41	\$ 11,148	\$ 19,107	\$ 34.00	\$ 13,007	\$ 22,292	\$ 38.59	\$ 14,865	\$ 25,477	\$ 43.19	\$ 16,723	\$ 28,661
44	\$ 30.52	\$ 10,859	\$ 18,611	\$ 35.29	\$ 12,669	\$ 21,713	\$ 40.07	\$ 14,479	\$ 24,815	\$ 44.85	\$ 16,289	\$ 27,917
45	\$ 32.04	\$ 10,551	\$ 18,084	\$ 37.07	\$ 12,310	\$ 21,098	\$ 42.10	\$ 14,069	\$ 24,112	\$ 47.13	\$ 15,827	\$ 27,126
46	\$ 33.56	\$ 10,225	\$ 17,525	\$ 38.85	\$ 11,929	\$ 20,445	\$ 44.13	\$ 13,634	\$ 23,366	\$ 49.42	\$ 15,338	\$ 26,287
47	\$ 35.36	\$ 9,879	\$ 16,931	\$ 40.95	\$ 11,525	\$ 19,753	\$ 46.53	\$ 13,172	\$ 22,575	\$ 52.12	\$ 14,818	\$ 25,397
48	\$ 37.02	\$ 9,511	\$ 16,300	\$ 42.89	\$ 11,096	\$ 19,017	\$ 48.75	\$ 12,681	\$ 21,734	\$ 54.61	\$ 14,266	\$ 24,451
49	\$ 38.41	\$ 9,119	\$ 15,630	\$ 44.50	\$ 10,639	\$ 18,235	\$ 50.59	\$ 12,159	\$ 20,840	\$ 56.69	\$ 13,679	\$ 23,445
50	\$ 40.62	\$ 8,703	\$ 14,916	\$ 47.09	\$ 10,154	\$ 17,403	\$ 53.55	\$ 11,604	\$ 19,889	\$ 60.01	\$ 13,055	\$ 22,375
51	\$ 42.01	\$ 8,260	\$ 14,157	\$ 48.70	\$ 9,637	\$ 16,517	\$ 55.39	\$ 11,014	\$ 18,877	\$ 62.09	\$ 12,391	\$ 21,236
52	\$ 43.81	\$ 7,789	\$ 13,349	\$ 50.80	\$ 9,087	\$ 15,574	\$ 57.79	\$ 10,385	\$ 17,799	\$ 64.79	\$ 11,683	\$ 20,024
53	\$ 45.89	\$ 7,286	\$ 12,488	\$ 53.22	\$ 8,501	\$ 14,570	\$ 60.56	\$ 9,715	\$ 16,651	\$ 67.90	\$ 10,930	\$ 18,733

	\$30,000 Death Benefit			\$35,000 Death Benefit			\$40,000 Death Benefit			\$45,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			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}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
54	\$ 48.10	\$ 6,750	\$ 11,570	\$ 55.81	\$ 7,876	\$ 13,498	\$ 63.52	\$ 9,001	\$ 15,426	\$ 71.22	\$ 10,126	\$ 17,355
55	\$ 50.45	\$ 6,179	\$ 10,590	\$ 58.55	\$ 7,208	\$ 12,355	\$ 66.65	\$ 8,238	\$ 14,120	\$ 74.75	\$ 9,268	\$ 15,885
56	\$ 52.95	\$ 6,346	\$ 10,631	\$ 61.46	\$ 7,404	\$ 12,403	\$ 69.98	\$ 8,461	\$ 14,175	\$ 78.49	\$ 9,519	\$ 15,947
57	\$ 55.16	\$ 6,508	\$ 10,665	\$ 64.05	\$ 7,593	\$ 12,442	\$ 72.93	\$ 8,678	\$ 14,220	\$ 81.82	\$ 9,763	\$ 15,997
58	\$ 59.04	\$ 6,668	\$ 10,692	\$ 68.57	\$ 7,779	\$ 12,475	\$ 78.10	\$ 8,891	\$ 14,257	\$ 87.63	\$ 10,002	\$ 16,039
59	\$ 61.95	\$ 6,825	\$ 10,717	\$ 71.96	\$ 7,963	\$ 12,503	\$ 81.98	\$ 9,101	\$ 14,290	\$ 91.99	\$ 10,238	\$ 16,076
60	\$ 65.41	\$ 6,981	\$ 10,739	\$ 76.00	\$ 8,144	\$ 12,529	\$ 86.59	\$ 9,308	\$ 14,319	\$ 97.19	\$ 10,471	\$ 16,109
61	\$ 69.70	\$ 7,132	\$ 10,758	\$ 81.01	\$ 8,321	\$ 12,551	\$ 92.32	\$ 9,510	\$ 14,344	\$ 103.62	\$ 10,699	\$ 16,137
62	\$ 73.58	\$ 7,315	\$ 10,824	\$ 85.53	\$ 8,534	\$ 12,628	\$ 97.49	\$ 9,754	\$ 14,432	\$ 109.44	\$ 10,973	\$ 16,236
63	\$ 78.15	\$ 7,516	\$ 10,919	\$ 90.86	\$ 8,769	\$ 12,739	\$ 103.58	\$ 10,022	\$ 14,559	\$ 116.29	\$ 11,274	\$ 16,379
64	\$ 84.10	\$ 7,713	\$ 11,009	\$ 97.81	\$ 8,999	\$ 12,844	\$ 111.52	\$ 10,285	\$ 14,679	\$ 125.22	\$ 11,570	\$ 16,514
65	\$ 88.12	\$ 7,909	\$ 11,098	\$ 102.49	\$ 9,228	\$ 12,948	\$ 116.87	\$ 10,546	\$ 14,798	\$ 131.25	\$ 11,864	\$ 16,648
66	\$ 91.99	\$ 8,110	\$ 11,194	\$ 107.02	\$ 9,462	\$ 13,059	\$ 122.04	\$ 10,814	\$ 14,925	\$ 137.06	\$ 12,165	\$ 16,791
67	\$ 101.82	\$ 8,322	\$ 11,303	\$ 118.49	\$ 9,709	\$ 13,187	\$ 135.15	\$ 11,096	\$ 15,071	\$ 151.81	\$ 12,483	\$ 16,955
68	\$ 108.89	\$ 8,552	\$ 11,434	\$ 126.72	\$ 9,977	\$ 13,339	\$ 144.56	\$ 11,403	\$ 15,245	\$ 162.40	\$ 12,828	\$ 17,151
69	\$ 114.56	\$ 8,808	\$ 11,594	\$ 133.35	\$ 10,276	\$ 13,527	\$ 152.13	\$ 11,744	\$ 15,459	\$ 170.92	\$ 13,212	\$ 17,392
70	\$ 119.55	\$ 9,095	\$ 11,790	\$ 139.16	\$ 10,611	\$ 13,755	\$ 158.78	\$ 12,127	\$ 15,720	\$ 178.39	\$ 13,643	\$ 17,685
71	\$ 124.67	\$ 9,419	\$ 12,027	\$ 145.14	\$ 10,989	\$ 14,032	\$ 165.61	\$ 12,559	\$ 16,037	\$ 186.08	\$ 14,129	\$ 18,041
72	\$ 130.07	\$ 9,791	\$ 12,318	\$ 151.44	\$ 11,423	\$ 14,371	\$ 172.81	\$ 13,055	\$ 16,424	\$ 194.18	\$ 14,687	\$ 18,477
73	\$ 135.89	\$ 10,204	\$ 12,653	\$ 158.22	\$ 11,905	\$ 14,762	\$ 180.56	\$ 13,606	\$ 16,871	\$ 202.90	\$ 15,307	\$ 18,980
74	\$ 142.25	\$ 10,646	\$ 13,020	\$ 165.65	\$ 12,421	\$ 15,190	\$ 189.05	\$ 14,195	\$ 17,360	\$ 212.45	\$ 15,970	\$ 19,530
75	\$ 149.32	\$ 11,121	\$ 13,422	\$ 173.89	\$ 12,975	\$ 15,660	\$ 198.47	\$ 14,828	\$ 17,897	\$ 223.05	\$ 16,682	\$ 20,134

¹Age as of Certificate Effective Date.

²Values 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.

³Reduced 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.

	\$10,000	\$20,000
Rider:	Death Benefit	Death Benefit
Spouse ^	\$ 4.62	\$ 9.24
Children ^	\$ 2.31	\$ 4.62

^ Additional Bi-weekly Premium, if elected

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.

The GPWL policy and GCWL certificates are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

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.

	\$50,000 Death Benefit			\$55,000 Death Benefit			\$60,000 Death Benefit			\$65,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			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}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 18.47	\$ 25,321	\$ 43,398	\$ 20.13	\$ 27,854	\$ 47,738	\$ 21.79	\$ 30,386	\$ 52,078	\$ 23.45	\$ 32,918	\$ 56,418
19	\$ 18.70	\$ 25,180	\$ 43,156	\$ 20.39	\$ 27,698	\$ 47,472	\$ 22.07	\$ 30,217	\$ 51,787	\$ 23.75	\$ 32,735	\$ 56,103
20	\$ 18.93	\$ 25,033	\$ 42,904	\$ 20.64	\$ 27,537	\$ 47,194	\$ 22.35	\$ 30,040	\$ 51,485	\$ 24.05	\$ 32,543	\$ 55,775
21	\$ 20.55	\$ 24,879	\$ 42,640	\$ 22.42	\$ 27,367	\$ 46,904	\$ 24.29	\$ 29,855	\$ 51,168	\$ 26.15	\$ 32,343	\$ 55,432
22	\$ 21.24	\$ 24,718	\$ 42,363	\$ 23.18	\$ 27,189	\$ 46,599	\$ 25.12	\$ 29,661	\$ 50,836	\$ 27.05	\$ 32,133	\$ 55,072
23	\$ 21.47	\$ 24,549	\$ 42,074	\$ 23.43	\$ 27,004	\$ 46,281	\$ 25.39	\$ 29,459	\$ 50,488	\$ 27.35	\$ 31,913	\$ 54,696
24	\$ 22.16	\$ 24,372	\$ 41,771	\$ 24.19	\$ 26,809	\$ 45,948	\$ 26.22	\$ 29,246	\$ 50,125	\$ 28.25	\$ 31,684	\$ 54,302
25	\$ 22.85	\$ 24,187	\$ 41,453	\$ 24.95	\$ 26,605	\$ 45,598	\$ 27.05	\$ 29,024	\$ 49,744	\$ 29.15	\$ 31,443	\$ 53,889
26	\$ 23.78	\$ 23,992	\$ 41,120	\$ 25.97	\$ 26,391	\$ 45,232	\$ 28.16	\$ 28,791	\$ 49,344	\$ 30.35	\$ 31,190	\$ 53,456
27	\$ 24.93	\$ 23,787	\$ 40,768	\$ 27.24	\$ 26,166	\$ 44,845	\$ 29.55	\$ 28,544	\$ 48,922	\$ 31.85	\$ 30,923	\$ 52,999
28	\$ 25.62	\$ 23,570	\$ 40,397	\$ 28.00	\$ 25,927	\$ 44,436	\$ 30.38	\$ 28,284	\$ 48,476	\$ 32.75	\$ 30,641	\$ 52,516
29	\$ 26.55	\$ 23,341	\$ 40,004	\$ 29.02	\$ 25,675	\$ 44,004	\$ 31.49	\$ 28,010	\$ 48,005	\$ 33.95	\$ 30,344	\$ 52,005
30	\$ 27.47	\$ 23,100	\$ 39,590	\$ 30.03	\$ 25,410	\$ 43,549	\$ 32.59	\$ 27,720	\$ 47,508	\$ 35.15	\$ 30,030	\$ 51,467
31	\$ 27.47	\$ 22,845	\$ 39,153	\$ 30.03	\$ 25,129	\$ 43,068	\$ 32.59	\$ 27,414	\$ 46,984	\$ 35.15	\$ 29,698	\$ 50,899
32	\$ 29.09	\$ 22,577	\$ 38,694	\$ 31.81	\$ 24,834	\$ 42,563	\$ 34.53	\$ 27,092	\$ 46,432	\$ 37.25	\$ 29,350	\$ 50,302
33	\$ 30.47	\$ 22,295	\$ 38,211	\$ 33.33	\$ 24,524	\$ 42,032	\$ 36.19	\$ 26,754	\$ 45,853	\$ 39.05	\$ 28,983	\$ 49,674
34	\$ 31.85	\$ 21,999	\$ 37,703	\$ 34.85	\$ 24,199	\$ 41,473	\$ 37.85	\$ 26,398	\$ 45,244	\$ 40.85	\$ 28,598	\$ 49,014
35	\$ 33.24	\$ 21,687	\$ 37,170	\$ 36.38	\$ 23,856	\$ 40,887	\$ 39.52	\$ 26,025	\$ 44,604	\$ 42.65	\$ 28,194	\$ 48,321
36	\$ 34.85	\$ 21,361	\$ 36,610	\$ 38.15	\$ 23,497	\$ 40,271	\$ 41.45	\$ 25,633	\$ 43,932	\$ 44.75	\$ 27,769	\$ 47,593
37	\$ 36.70	\$ 21,018	\$ 36,023	\$ 40.19	\$ 23,120	\$ 39,625	\$ 43.67	\$ 25,222	\$ 43,227	\$ 47.15	\$ 27,324	\$ 46,829
38	\$ 38.78	\$ 20,658	\$ 35,406	\$ 42.47	\$ 22,724	\$ 38,946	\$ 46.16	\$ 24,790	\$ 42,487	\$ 49.85	\$ 26,856	\$ 46,027
39	\$ 40.16	\$ 20,281	\$ 34,759	\$ 43.99	\$ 22,309	\$ 38,235	\$ 47.82	\$ 24,337	\$ 41,711	\$ 51.65	\$ 26,365	\$ 45,187
40	\$ 42.47	\$ 19,886	\$ 34,082	\$ 46.53	\$ 21,875	\$ 37,490	\$ 50.59	\$ 23,863	\$ 40,899	\$ 54.65	\$ 25,852	\$ 44,307
41	\$ 43.85	\$ 19,472	\$ 33,373	\$ 48.05	\$ 21,419	\$ 36,710	\$ 52.25	\$ 23,367	\$ 40,048	\$ 56.45	\$ 25,314	\$ 43,385
42	\$ 45.93	\$ 19,038	\$ 32,629	\$ 50.34	\$ 20,942	\$ 35,891	\$ 54.75	\$ 22,845	\$ 39,154	\$ 59.15	\$ 24,749	\$ 42,417
43	\$ 47.78	\$ 18,581	\$ 31,846	\$ 52.37	\$ 20,439	\$ 35,031	\$ 56.96	\$ 22,297	\$ 38,215	\$ 61.55	\$ 24,156	\$ 41,400
44	\$ 49.62	\$ 18,098	\$ 31,019	\$ 54.40	\$ 19,908	\$ 34,120	\$ 59.18	\$ 21,718	\$ 37,222	\$ 63.95	\$ 23,528	\$ 40,324
45	\$ 52.16	\$ 17,586	\$ 30,141	\$ 57.19	\$ 19,345	\$ 33,155	\$ 62.22	\$ 21,103	\$ 36,169	\$ 67.25	\$ 22,862	\$ 39,183
46	\$ 54.70	\$ 17,042	\$ 29,208	\$ 59.99	\$ 18,746	\$ 32,129	\$ 65.27	\$ 20,451	\$ 35,050	\$ 70.55	\$ 22,155	\$ 37,971
47	\$ 57.70	\$ 16,465	\$ 28,219	\$ 63.29	\$ 18,111	\$ 31,040	\$ 68.87	\$ 19,758	\$ 33,862	\$ 74.45	\$ 21,404	\$ 36,684
48	\$ 60.47	\$ 15,851	\$ 27,168	\$ 66.33	\$ 17,437	\$ 29,884	\$ 72.19	\$ 19,022	\$ 32,601	\$ 78.05	\$ 20,607	\$ 35,318
49	\$ 62.78	\$ 15,199	\$ 26,050	\$ 68.87	\$ 16,719	\$ 28,655	\$ 74.96	\$ 18,239	\$ 31,260	\$ 81.05	\$ 19,759	\$ 33,865
50	\$ 66.47	\$ 14,506	\$ 24,861	\$ 72.93	\$ 15,956	\$ 27,347	\$ 79.39	\$ 17,407	\$ 29,833	\$ 85.85	\$ 18,857	\$ 32,319
51	\$ 68.78	\$ 13,767	\$ 23,596	\$ 75.47	\$ 15,144	\$ 25,956	\$ 82.16	\$ 16,521	\$ 28,315	\$ 88.85	\$ 17,898	\$ 30,675
52	\$ 71.78	\$ 12,981	\$ 22,249	\$ 78.77	\$ 14,280	\$ 24,474	\$ 85.76	\$ 15,578	\$ 26,699	\$ 92.75	\$ 16,876	\$ 28,924
53	\$ 75.24	\$ 12,144	\$ 20,814	\$ 82.58	\$ 13,359	\$ 22,895	\$ 89.92	\$ 14,573	\$ 24,977	\$ 97.25	\$ 15,788	\$ 27,058

	\$50,000 Death Benefit			\$55,000 Death Benefit			\$60,000 Death Benefit			\$65,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			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}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
54	\$ 78.93	\$ 11,251	\$ 19,283	\$ 86.64	\$ 12,376	\$ 21,211	\$ 94.35	\$ 13,501	\$ 23,140	\$ 102.05	\$ 14,626	\$ 25,068
55	\$ 82.85	\$ 10,298	\$ 17,650	\$ 90.95	\$ 11,328	\$ 19,415	\$ 99.05	\$ 12,358	\$ 21,180	\$ 107.15	\$ 13,388	\$ 22,945
56	\$ 87.01	\$ 10,577	\$ 17,719	\$ 95.52	\$ 11,634	\$ 19,490	\$ 104.04	\$ 12,692	\$ 21,262	\$ 112.55	\$ 13,750	\$ 23,034
57	\$ 90.70	\$ 10,848	\$ 17,775	\$ 99.59	\$ 11,933	\$ 19,552	\$ 108.47	\$ 13,017	\$ 21,330	\$ 117.35	\$ 14,102	\$ 23,107
58	\$ 97.16	\$ 11,114	\$ 17,821	\$ 106.69	\$ 12,225	\$ 19,603	\$ 116.22	\$ 13,336	\$ 21,385	\$ 125.75	\$ 14,448	\$ 23,167
59	\$ 102.01	\$ 11,376	\$ 17,862	\$ 112.02	\$ 12,513	\$ 19,648	\$ 122.04	\$ 13,651	\$ 21,435	\$ 132.05	\$ 14,789	\$ 23,221
60	\$ 107.78	\$ 11,635	\$ 17,899	\$ 118.37	\$ 12,798	\$ 19,689	\$ 128.96	\$ 13,962	\$ 21,479	\$ 139.55	\$ 15,125	\$ 23,269
61	\$ 114.93	\$ 11,888	\$ 17,930	\$ 126.24	\$ 13,077	\$ 19,723	\$ 137.55	\$ 14,265	\$ 21,516	\$ 148.85	\$ 15,454	\$ 23,309
62	\$ 121.39	\$ 12,192	\$ 18,041	\$ 133.35	\$ 13,411	\$ 19,845	\$ 145.30	\$ 14,631	\$ 21,649	\$ 157.25	\$ 15,850	\$ 23,453
63	\$ 129.01	\$ 12,527	\$ 18,199	\$ 141.72	\$ 13,780	\$ 20,019	\$ 154.44	\$ 15,033	\$ 21,839	\$ 167.15	\$ 16,286	\$ 23,659
64	\$ 138.93	\$ 12,856	\$ 18,349	\$ 152.64	\$ 14,142	\$ 20,184	\$ 166.35	\$ 15,427	\$ 22,019	\$ 180.05	\$ 16,713	\$ 23,854
65	\$ 145.62	\$ 13,183	\$ 18,498	\$ 160.00	\$ 14,501	\$ 20,347	\$ 174.38	\$ 15,819	\$ 22,197	\$ 188.75	\$ 17,138	\$ 24,047
66	\$ 152.09	\$ 13,517	\$ 18,657	\$ 167.11	\$ 14,869	\$ 20,522	\$ 182.13	\$ 16,221	\$ 22,388	\$ 197.15	\$ 17,572	\$ 24,254
67	\$ 168.47	\$ 13,870	\$ 18,839	\$ 185.13	\$ 15,257	\$ 20,722	\$ 201.79	\$ 16,644	\$ 22,606	\$ 218.45	\$ 18,031	\$ 24,490
68	\$ 180.24	\$ 14,253	\$ 19,057	\$ 198.08	\$ 15,679	\$ 20,962	\$ 215.92	\$ 17,104	\$ 22,868	\$ 233.75	\$ 18,530	\$ 24,774
69	\$ 189.70	\$ 14,680	\$ 19,324	\$ 208.49	\$ 16,148	\$ 21,256	\$ 227.27	\$ 17,616	\$ 23,189	\$ 246.05	\$ 19,084	\$ 25,121
70	\$ 198.01	\$ 15,159	\$ 19,651	\$ 217.62	\$ 16,674	\$ 21,616	\$ 237.24	\$ 18,190	\$ 23,581	\$ 256.85	\$ 19,706	\$ 25,546
71	\$ 206.55	\$ 15,698	\$ 20,046	\$ 227.02	\$ 17,268	\$ 22,051	\$ 247.49	\$ 18,838	\$ 24,055	\$ 267.95	\$ 20,408	\$ 26,060
72	\$ 215.55	\$ 16,319	\$ 20,530	\$ 236.92	\$ 17,950	\$ 22,583	\$ 258.29	\$ 19,582	\$ 24,636	\$ 279.65	\$ 21,214	\$ 26,689
73	\$ 225.24	\$ 17,008	\$ 21,089	\$ 247.58	\$ 18,709	\$ 23,198	\$ 269.92	\$ 20,409	\$ 25,307	\$ 292.25	\$ 22,110	\$ 27,416
74	\$ 235.85	\$ 17,744	\$ 21,700	\$ 259.25	\$ 19,518	\$ 23,870	\$ 282.65	\$ 21,293	\$ 26,040	\$ 306.05	\$ 23,067	\$ 28,210
75	\$ 247.62	\$ 18,535	\$ 22,371	\$ 272.20	\$ 20,389	\$ 24,608	\$ 296.78	\$ 22,242	\$ 26,845	\$ 321.35	\$ 24,096	\$ 29,082

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	\$10,000	\$20,000
Rider:	Death Benefit	Death Benefit
Spouse ^	\$ 4.62	\$ 9.24
Children ^	\$ 2.31	\$ 4.62

^ Additional Bi-weekly Premium, if elected

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.

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	\$70,000 Death Benefit			\$75,000 Death Benefit			\$80,000 Death Benefit			\$85,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			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}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 25.12	\$ 35,450	\$ 60,757	\$ 26.78	\$ 37,982	\$ 65,097	\$ 28.44	\$ 40,515	\$ 69,437	\$ 30.10	\$ 43,047	\$ 73,777
19	\$ 25.44	\$ 35,253	\$ 60,419	\$ 27.12	\$ 37,771	\$ 64,734	\$ 28.81	\$ 40,289	\$ 69,050	\$ 30.49	\$ 42,807	\$ 73,366
20	\$ 25.76	\$ 35,047	\$ 60,066	\$ 27.47	\$ 37,550	\$ 64,356	\$ 29.18	\$ 40,053	\$ 68,647	\$ 30.89	\$ 42,557	\$ 72,937
21	\$ 28.02	\$ 34,831	\$ 59,696	\$ 29.89	\$ 37,319	\$ 63,960	\$ 31.76	\$ 39,807	\$ 68,224	\$ 33.63	\$ 42,295	\$ 72,488
22	\$ 28.99	\$ 34,605	\$ 59,308	\$ 30.93	\$ 37,077	\$ 63,545	\$ 32.87	\$ 39,549	\$ 67,781	\$ 34.81	\$ 42,020	\$ 72,017
23	\$ 29.32	\$ 34,368	\$ 58,903	\$ 31.28	\$ 36,823	\$ 63,111	\$ 33.24	\$ 39,278	\$ 67,318	\$ 35.20	\$ 41,733	\$ 71,525
24	\$ 30.29	\$ 34,121	\$ 58,479	\$ 32.32	\$ 36,558	\$ 62,656	\$ 34.35	\$ 38,995	\$ 66,833	\$ 36.38	\$ 41,432	\$ 71,010
25	\$ 31.25	\$ 33,862	\$ 58,034	\$ 33.35	\$ 36,280	\$ 62,180	\$ 35.45	\$ 38,699	\$ 66,325	\$ 37.55	\$ 41,118	\$ 70,470
26	\$ 32.55	\$ 33,589	\$ 57,568	\$ 34.74	\$ 35,988	\$ 61,680	\$ 36.93	\$ 38,388	\$ 65,792	\$ 39.12	\$ 40,787	\$ 69,904
27	\$ 34.16	\$ 33,302	\$ 57,075	\$ 36.47	\$ 35,681	\$ 61,152	\$ 38.78	\$ 38,059	\$ 65,229	\$ 41.09	\$ 40,438	\$ 69,306
28	\$ 35.13	\$ 32,999	\$ 56,555	\$ 37.51	\$ 35,356	\$ 60,595	\$ 39.89	\$ 37,713	\$ 64,635	\$ 42.26	\$ 40,070	\$ 68,674
29	\$ 36.42	\$ 32,678	\$ 56,006	\$ 38.89	\$ 35,012	\$ 60,006	\$ 41.36	\$ 37,346	\$ 64,007	\$ 43.83	\$ 39,680	\$ 68,007
30	\$ 37.72	\$ 32,340	\$ 55,426	\$ 40.28	\$ 34,650	\$ 59,385	\$ 42.84	\$ 36,960	\$ 63,344	\$ 45.40	\$ 39,270	\$ 67,303
31	\$ 37.72	\$ 31,983	\$ 54,814	\$ 40.28	\$ 34,267	\$ 58,730	\$ 42.84	\$ 36,552	\$ 62,645	\$ 45.40	\$ 38,837	\$ 66,560
32	\$ 39.98	\$ 31,608	\$ 54,171	\$ 42.70	\$ 33,865	\$ 58,041	\$ 45.42	\$ 36,123	\$ 61,910	\$ 48.15	\$ 38,381	\$ 65,779
33	\$ 41.92	\$ 31,213	\$ 53,495	\$ 44.78	\$ 33,443	\$ 57,316	\$ 47.64	\$ 35,672	\$ 61,137	\$ 50.50	\$ 37,902	\$ 64,958
34	\$ 43.85	\$ 30,798	\$ 52,784	\$ 46.85	\$ 32,998	\$ 56,555	\$ 49.85	\$ 35,198	\$ 60,325	\$ 52.85	\$ 37,398	\$ 64,095
35	\$ 45.79	\$ 30,363	\$ 52,038	\$ 48.93	\$ 32,531	\$ 55,755	\$ 52.07	\$ 34,700	\$ 59,472	\$ 55.21	\$ 36,869	\$ 63,189
36	\$ 48.05	\$ 29,905	\$ 51,254	\$ 51.35	\$ 32,041	\$ 54,915	\$ 54.65	\$ 34,178	\$ 58,576	\$ 57.95	\$ 36,314	\$ 62,237
37	\$ 50.64	\$ 29,425	\$ 50,432	\$ 54.12	\$ 31,527	\$ 54,034	\$ 57.61	\$ 33,629	\$ 57,636	\$ 61.09	\$ 35,731	\$ 61,239
38	\$ 53.55	\$ 28,922	\$ 49,568	\$ 57.24	\$ 30,987	\$ 53,109	\$ 60.93	\$ 33,053	\$ 56,649	\$ 64.62	\$ 35,119	\$ 60,190
39	\$ 55.49	\$ 28,393	\$ 48,663	\$ 59.32	\$ 30,421	\$ 52,139	\$ 63.15	\$ 32,449	\$ 55,615	\$ 66.98	\$ 34,478	\$ 59,091
40	\$ 58.72	\$ 27,840	\$ 47,715	\$ 62.78	\$ 29,829	\$ 51,123	\$ 66.84	\$ 31,818	\$ 54,532	\$ 70.90	\$ 33,806	\$ 57,940
41	\$ 60.65	\$ 27,261	\$ 46,722	\$ 64.85	\$ 29,208	\$ 50,060	\$ 69.05	\$ 31,156	\$ 53,397	\$ 73.25	\$ 33,103	\$ 56,734
42	\$ 63.56	\$ 26,653	\$ 45,680	\$ 67.97	\$ 28,557	\$ 48,943	\$ 72.38	\$ 30,461	\$ 52,206	\$ 76.79	\$ 32,365	\$ 55,469
43	\$ 66.15	\$ 26,014	\$ 44,585	\$ 70.74	\$ 27,872	\$ 47,769	\$ 75.33	\$ 29,730	\$ 50,954	\$ 79.92	\$ 31,588	\$ 54,139
44	\$ 68.73	\$ 25,338	\$ 43,426	\$ 73.51	\$ 27,148	\$ 46,528	\$ 78.29	\$ 28,958	\$ 49,630	\$ 83.06	\$ 30,768	\$ 52,732
45	\$ 72.29	\$ 24,621	\$ 42,197	\$ 77.32	\$ 26,379	\$ 45,211	\$ 82.35	\$ 28,138	\$ 48,225	\$ 87.38	\$ 29,897	\$ 51,239
46	\$ 75.84	\$ 23,859	\$ 40,891	\$ 81.12	\$ 25,563	\$ 43,812	\$ 86.41	\$ 27,268	\$ 46,733	\$ 91.69	\$ 28,972	\$ 49,654
47	\$ 80.04	\$ 23,051	\$ 39,506	\$ 85.62	\$ 24,697	\$ 42,328	\$ 91.21	\$ 26,344	\$ 45,150	\$ 96.79	\$ 27,990	\$ 47,972
48	\$ 83.92	\$ 22,192	\$ 38,035	\$ 89.78	\$ 23,777	\$ 40,752	\$ 95.64	\$ 25,362	\$ 43,468	\$ 101.50	\$ 26,948	\$ 46,185
49	\$ 87.15	\$ 21,279	\$ 36,470	\$ 93.24	\$ 22,799	\$ 39,075	\$ 99.33	\$ 24,319	\$ 41,680	\$ 105.42	\$ 25,839	\$ 44,285
50	\$ 92.32	\$ 20,308	\$ 34,806	\$ 98.78	\$ 21,759	\$ 37,292	\$ 105.24	\$ 23,209	\$ 39,778	\$ 111.70	\$ 24,660	\$ 42,264
51	\$ 95.55	\$ 19,275	\$ 33,035	\$ 102.24	\$ 20,651	\$ 35,394	\$ 108.93	\$ 22,028	\$ 37,754	\$ 115.62	\$ 23,405	\$ 40,114
52	\$ 99.75	\$ 18,174	\$ 31,149	\$ 106.74	\$ 19,472	\$ 33,374	\$ 113.73	\$ 20,771	\$ 35,599	\$ 120.72	\$ 22,069	\$ 37,824
53	\$ 104.59	\$ 17,002	\$ 29,140	\$ 111.93	\$ 18,216	\$ 31,221	\$ 119.27	\$ 19,431	\$ 33,303	\$ 126.61	\$ 20,645	\$ 35,384

	\$70,000 Death Benefit			\$75,000 Death Benefit			\$80,000 Death Benefit			\$85,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			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}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
54	\$ 109.76	\$ 15,752	\$ 26,996	\$ 117.47	\$ 16,877	\$ 28,925	\$ 125.18	\$ 18,002	\$ 30,853	\$ 132.89	\$ 19,127	\$ 32,781
55	\$ 115.25	\$ 14,417	\$ 24,710	\$ 123.35	\$ 15,447	\$ 26,475	\$ 131.45	\$ 16,477	\$ 28,240	\$ 139.55	\$ 17,507	\$ 30,005
56	\$ 121.07	\$ 14,808	\$ 24,806	\$ 129.59	\$ 15,865	\$ 26,578	\$ 138.10	\$ 16,923	\$ 28,350	\$ 146.62	\$ 17,981	\$ 30,122
57	\$ 126.24	\$ 15,187	\$ 24,885	\$ 135.12	\$ 16,272	\$ 26,662	\$ 144.01	\$ 17,357	\$ 28,440	\$ 152.89	\$ 18,442	\$ 30,217
58	\$ 135.29	\$ 15,559	\$ 24,950	\$ 144.82	\$ 16,671	\$ 26,732	\$ 154.35	\$ 17,782	\$ 28,514	\$ 163.88	\$ 18,893	\$ 30,296
59	\$ 142.07	\$ 15,926	\$ 25,007	\$ 152.09	\$ 17,064	\$ 26,793	\$ 162.10	\$ 18,202	\$ 28,580	\$ 172.12	\$ 19,339	\$ 30,366
60	\$ 150.15	\$ 16,289	\$ 25,059	\$ 160.74	\$ 17,452	\$ 26,849	\$ 171.33	\$ 18,616	\$ 28,639	\$ 181.92	\$ 19,779	\$ 30,429
61	\$ 160.16	\$ 16,643	\$ 25,102	\$ 171.47	\$ 17,832	\$ 26,895	\$ 182.78	\$ 19,021	\$ 28,688	\$ 194.09	\$ 20,209	\$ 30,481
62	\$ 169.21	\$ 17,069	\$ 25,257	\$ 181.16	\$ 18,288	\$ 27,061	\$ 193.12	\$ 19,508	\$ 28,865	\$ 205.07	\$ 20,727	\$ 30,669
63	\$ 179.87	\$ 17,538	\$ 25,479	\$ 192.59	\$ 18,791	\$ 27,299	\$ 205.30	\$ 20,044	\$ 29,119	\$ 218.02	\$ 21,297	\$ 30,939
64	\$ 193.76	\$ 17,998	\$ 25,689	\$ 207.47	\$ 19,284	\$ 27,524	\$ 221.18	\$ 20,570	\$ 29,359	\$ 234.89	\$ 21,855	\$ 31,194
65	\$ 203.13	\$ 18,456	\$ 25,897	\$ 217.51	\$ 19,774	\$ 27,747	\$ 231.89	\$ 21,093	\$ 29,596	\$ 246.26	\$ 22,411	\$ 31,446
66	\$ 212.18	\$ 18,924	\$ 26,119	\$ 227.20	\$ 20,276	\$ 27,985	\$ 242.22	\$ 21,628	\$ 29,851	\$ 257.25	\$ 22,979	\$ 31,716
67	\$ 235.12	\$ 19,418	\$ 26,374	\$ 251.78	\$ 20,805	\$ 28,258	\$ 268.44	\$ 22,192	\$ 30,142	\$ 285.10	\$ 23,579	\$ 32,026
68	\$ 251.59	\$ 19,955	\$ 26,679	\$ 269.43	\$ 21,380	\$ 28,585	\$ 287.27	\$ 22,806	\$ 30,491	\$ 305.11	\$ 24,231	\$ 32,396
69	\$ 264.84	\$ 20,552	\$ 27,054	\$ 283.62	\$ 22,020	\$ 28,986	\$ 302.41	\$ 23,488	\$ 30,919	\$ 321.19	\$ 24,956	\$ 32,851
70	\$ 276.47	\$ 21,222	\$ 27,511	\$ 296.09	\$ 22,738	\$ 29,476	\$ 315.70	\$ 24,254	\$ 31,441	\$ 335.32	\$ 25,770	\$ 33,406
71	\$ 288.42	\$ 21,978	\$ 28,065	\$ 308.89	\$ 23,548	\$ 30,069	\$ 329.36	\$ 25,118	\$ 32,074	\$ 349.83	\$ 26,688	\$ 34,079
72	\$ 301.02	\$ 22,846	\$ 28,742	\$ 322.39	\$ 24,478	\$ 30,795	\$ 343.76	\$ 26,110	\$ 32,848	\$ 365.13	\$ 27,742	\$ 34,901
73	\$ 314.59	\$ 23,811	\$ 29,525	\$ 336.93	\$ 25,512	\$ 31,634	\$ 359.27	\$ 27,213	\$ 33,743	\$ 381.61	\$ 28,913	\$ 35,852
74	\$ 329.45	\$ 24,842	\$ 30,380	\$ 352.85	\$ 26,616	\$ 32,550	\$ 376.25	\$ 28,391	\$ 34,720	\$ 399.65	\$ 30,165	\$ 36,890
75	\$ 345.93	\$ 25,950	\$ 31,320	\$ 370.51	\$ 27,803	\$ 33,557	\$ 395.09	\$ 29,657	\$ 35,794	\$ 419.66	\$ 31,510	\$ 38,031

¹Age as of Certificate Effective Date.

²Values 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.

³Reduced 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.

	\$10,000	\$20,000
Rider:	Death Benefit	Death Benefit
Spouse ^	\$ 4.62	\$ 9.24
Children ^	\$ 2.31	\$ 4.62

^ Additional Bi-weekly Premium, if elected

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.

The GPWL policy and GCWL certificates are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

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.

without Riders
Employee Coverage

	\$90,000 Death Benefit			\$95,000 Death Benefit			\$100,000 Death Benefit			\$105,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			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}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 31.76	\$ 45,579	\$ 78,117	\$ 33.42	\$ 48,111	\$ 82,457	\$ 35.09	\$ 50,643	\$ 86,797	\$ 36.75	\$ 53,175	\$ 91,136
19	\$ 32.18	\$ 45,325	\$ 77,681	\$ 33.86	\$ 47,843	\$ 81,997	\$ 35.55	\$ 50,361	\$ 86,313	\$ 37.23	\$ 52,879	\$ 90,628
20	\$ 32.59	\$ 45,060	\$ 77,228	\$ 34.30	\$ 47,563	\$ 81,518	\$ 36.01	\$ 50,067	\$ 85,809	\$ 37.72	\$ 52,570	\$ 90,099
21	\$ 35.50	\$ 44,783	\$ 76,752	\$ 37.37	\$ 47,271	\$ 81,016	\$ 39.24	\$ 49,759	\$ 85,280	\$ 41.11	\$ 52,247	\$ 89,544
22	\$ 36.75	\$ 44,492	\$ 76,254	\$ 38.69	\$ 46,964	\$ 80,490	\$ 40.62	\$ 49,436	\$ 84,727	\$ 42.56	\$ 51,908	\$ 88,963
23	\$ 37.16	\$ 44,188	\$ 75,733	\$ 39.12	\$ 46,643	\$ 79,940	\$ 41.09	\$ 49,098	\$ 84,148	\$ 43.05	\$ 51,553	\$ 88,355
24	\$ 38.41	\$ 43,870	\$ 75,187	\$ 40.44	\$ 46,307	\$ 79,364	\$ 42.47	\$ 48,744	\$ 83,542	\$ 44.50	\$ 51,181	\$ 87,719
25	\$ 39.65	\$ 43,537	\$ 74,616	\$ 41.75	\$ 45,955	\$ 78,761	\$ 43.85	\$ 48,374	\$ 82,907	\$ 45.95	\$ 50,793	\$ 87,052
26	\$ 41.32	\$ 43,186	\$ 74,016	\$ 43.51	\$ 45,585	\$ 78,128	\$ 45.70	\$ 47,985	\$ 82,240	\$ 47.89	\$ 50,384	\$ 86,352
27	\$ 43.39	\$ 42,817	\$ 73,383	\$ 45.70	\$ 45,196	\$ 77,460	\$ 48.01	\$ 47,574	\$ 81,537	\$ 50.32	\$ 49,953	\$ 85,613
28	\$ 44.64	\$ 42,427	\$ 72,714	\$ 47.02	\$ 44,784	\$ 76,754	\$ 49.39	\$ 47,141	\$ 80,794	\$ 51.77	\$ 49,498	\$ 84,833
29	\$ 46.30	\$ 42,015	\$ 72,008	\$ 48.77	\$ 44,349	\$ 76,008	\$ 51.24	\$ 46,683	\$ 80,009	\$ 53.71	\$ 49,017	\$ 84,009
30	\$ 47.96	\$ 41,580	\$ 71,262	\$ 50.52	\$ 43,890	\$ 75,221	\$ 53.09	\$ 46,200	\$ 79,181	\$ 55.65	\$ 48,510	\$ 83,140
31	\$ 47.96	\$ 41,121	\$ 70,476	\$ 50.52	\$ 43,406	\$ 74,391	\$ 53.09	\$ 45,690	\$ 78,307	\$ 55.65	\$ 47,975	\$ 82,222
32	\$ 50.87	\$ 40,638	\$ 69,649	\$ 53.59	\$ 42,896	\$ 73,518	\$ 56.32	\$ 45,154	\$ 77,388	\$ 59.04	\$ 47,412	\$ 81,257
33	\$ 53.36	\$ 40,131	\$ 68,779	\$ 56.22	\$ 42,361	\$ 72,600	\$ 59.09	\$ 44,590	\$ 76,422	\$ 61.95	\$ 46,820	\$ 80,243
34	\$ 55.85	\$ 39,598	\$ 67,866	\$ 58.85	\$ 41,798	\$ 71,636	\$ 61.85	\$ 43,998	\$ 75,407	\$ 64.85	\$ 46,198	\$ 79,177
35	\$ 58.35	\$ 39,038	\$ 66,906	\$ 61.49	\$ 41,207	\$ 70,623	\$ 64.62	\$ 43,375	\$ 74,340	\$ 67.76	\$ 45,544	\$ 78,057
36	\$ 61.25	\$ 38,450	\$ 65,898	\$ 64.55	\$ 40,586	\$ 69,559	\$ 67.85	\$ 42,722	\$ 73,221	\$ 71.15	\$ 44,858	\$ 76,882
37	\$ 64.58	\$ 37,833	\$ 64,841	\$ 68.06	\$ 39,935	\$ 68,443	\$ 71.55	\$ 42,037	\$ 72,046	\$ 75.03	\$ 44,138	\$ 75,648
38	\$ 68.32	\$ 37,185	\$ 63,730	\$ 72.01	\$ 39,251	\$ 67,271	\$ 75.70	\$ 41,317	\$ 70,812	\$ 79.39	\$ 43,383	\$ 74,352
39	\$ 70.81	\$ 36,506	\$ 62,567	\$ 74.64	\$ 38,534	\$ 66,043	\$ 78.47	\$ 40,562	\$ 69,519	\$ 82.30	\$ 42,590	\$ 72,994
40	\$ 74.96	\$ 35,795	\$ 61,348	\$ 79.02	\$ 37,784	\$ 64,756	\$ 83.09	\$ 39,772	\$ 68,165	\$ 87.15	\$ 41,761	\$ 71,573
41	\$ 77.45	\$ 35,050	\$ 60,072	\$ 81.65	\$ 36,997	\$ 63,409	\$ 85.85	\$ 38,945	\$ 66,747	\$ 90.05	\$ 40,892	\$ 70,084
42	\$ 81.19	\$ 34,268	\$ 58,732	\$ 85.60	\$ 36,172	\$ 61,995	\$ 90.01	\$ 38,076	\$ 65,258	\$ 94.42	\$ 39,980	\$ 68,520
43	\$ 84.52	\$ 33,446	\$ 57,323	\$ 89.11	\$ 35,304	\$ 60,508	\$ 93.70	\$ 37,163	\$ 63,693	\$ 98.29	\$ 39,021	\$ 66,877
44	\$ 87.84	\$ 32,578	\$ 55,834	\$ 92.62	\$ 34,387	\$ 58,936	\$ 97.39	\$ 36,197	\$ 62,038	\$ 102.17	\$ 38,007	\$ 65,139
45	\$ 92.41	\$ 31,655	\$ 54,253	\$ 97.44	\$ 33,414	\$ 57,267	\$ 102.47	\$ 35,173	\$ 60,282	\$ 107.50	\$ 36,931	\$ 63,296
46	\$ 96.98	\$ 30,676	\$ 52,575	\$ 102.26	\$ 32,380	\$ 55,496	\$ 107.55	\$ 34,085	\$ 58,417	\$ 112.83	\$ 35,789	\$ 61,337
47	\$ 102.38	\$ 29,637	\$ 50,794	\$ 107.96	\$ 31,283	\$ 53,616	\$ 113.55	\$ 32,930	\$ 56,438	\$ 119.13	\$ 34,576	\$ 59,259
48	\$ 107.36	\$ 28,533	\$ 48,902	\$ 113.22	\$ 30,118	\$ 51,619	\$ 119.09	\$ 31,703	\$ 54,336	\$ 124.95	\$ 33,288	\$ 57,052
49	\$ 111.52	\$ 27,359	\$ 46,890	\$ 117.61	\$ 28,879	\$ 49,495	\$ 123.70	\$ 30,399	\$ 52,101	\$ 129.79	\$ 31,919	\$ 54,706
50	\$ 118.16	\$ 26,110	\$ 44,750	\$ 124.62	\$ 27,561	\$ 47,236	\$ 131.09	\$ 29,012	\$ 49,723	\$ 137.55	\$ 30,462	\$ 52,209
51	\$ 122.32	\$ 24,782	\$ 42,473	\$ 129.01	\$ 26,159	\$ 44,833	\$ 135.70	\$ 27,535	\$ 47,193	\$ 142.39	\$ 28,912	\$ 49,552
52	\$ 127.72	\$ 23,367	\$ 40,049	\$ 134.71	\$ 24,665	\$ 42,274	\$ 141.70	\$ 25,963	\$ 44,499	\$ 148.69	\$ 27,262	\$ 46,723
53	\$ 133.95	\$ 21,860	\$ 37,466	\$ 141.29	\$ 23,074	\$ 39,547	\$ 148.62	\$ 24,289	\$ 41,629	\$ 155.96	\$ 25,503	\$ 43,710

	\$90,000 Death Benefit			\$95,000 Death Benefit			\$100,000 Death Benefit			\$105,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			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}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
54	\$ 140.59	\$ 20,252	\$ 34,710	\$ 148.30	\$ 21,377	\$ 36,638	\$ 156.01	\$ 22,502	\$ 38,567	\$ 163.72	\$ 23,628	\$ 40,495
55	\$ 147.65	\$ 18,537	\$ 31,770	\$ 155.75	\$ 19,567	\$ 33,535	\$ 163.85	\$ 20,597	\$ 35,301	\$ 171.95	\$ 21,626	\$ 37,066
56	\$ 155.13	\$ 19,039	\$ 31,894	\$ 163.65	\$ 20,096	\$ 33,666	\$ 172.16	\$ 21,154	\$ 35,438	\$ 180.68	\$ 22,212	\$ 37,209
57	\$ 161.78	\$ 19,526	\$ 31,995	\$ 170.66	\$ 20,611	\$ 33,772	\$ 179.55	\$ 21,696	\$ 35,550	\$ 188.43	\$ 22,781	\$ 37,327
58	\$ 173.41	\$ 20,005	\$ 32,078	\$ 182.94	\$ 21,116	\$ 33,860	\$ 192.47	\$ 22,228	\$ 35,643	\$ 202.00	\$ 23,339	\$ 37,425
59	\$ 182.13	\$ 20,477	\$ 32,152	\$ 192.15	\$ 21,615	\$ 33,938	\$ 202.16	\$ 22,752	\$ 35,725	\$ 212.18	\$ 23,890	\$ 37,511
60	\$ 192.52	\$ 20,943	\$ 32,219	\$ 203.11	\$ 22,106	\$ 34,009	\$ 213.70	\$ 23,270	\$ 35,799	\$ 224.29	\$ 24,433	\$ 37,588
61	\$ 205.39	\$ 21,398	\$ 32,274	\$ 216.70	\$ 22,587	\$ 34,067	\$ 228.01	\$ 23,776	\$ 35,860	\$ 239.32	\$ 24,965	\$ 37,653
62	\$ 217.02	\$ 21,946	\$ 32,473	\$ 228.98	\$ 23,165	\$ 34,277	\$ 240.93	\$ 24,385	\$ 36,082	\$ 252.89	\$ 25,604	\$ 37,886
63	\$ 230.73	\$ 22,549	\$ 32,759	\$ 243.45	\$ 23,802	\$ 34,579	\$ 256.16	\$ 25,055	\$ 36,399	\$ 268.88	\$ 26,308	\$ 38,218
64	\$ 248.59	\$ 23,141	\$ 33,029	\$ 262.30	\$ 24,427	\$ 34,864	\$ 276.01	\$ 25,712	\$ 36,699	\$ 289.72	\$ 26,998	\$ 38,533
65	\$ 260.64	\$ 23,729	\$ 33,296	\$ 275.02	\$ 25,048	\$ 35,146	\$ 289.39	\$ 26,366	\$ 36,996	\$ 303.77	\$ 27,684	\$ 38,845
66	\$ 272.27	\$ 24,331	\$ 33,582	\$ 287.29	\$ 25,683	\$ 35,448	\$ 302.32	\$ 27,035	\$ 37,314	\$ 317.34	\$ 28,386	\$ 39,179
67	\$ 301.76	\$ 24,966	\$ 33,910	\$ 318.42	\$ 26,353	\$ 35,794	\$ 335.09	\$ 27,740	\$ 37,678	\$ 351.75	\$ 29,127	\$ 39,561
68	\$ 322.95	\$ 25,657	\$ 34,302	\$ 340.79	\$ 27,082	\$ 36,208	\$ 358.62	\$ 28,507	\$ 38,114	\$ 376.46	\$ 29,933	\$ 40,019
69	\$ 339.98	\$ 26,424	\$ 34,784	\$ 358.76	\$ 27,892	\$ 36,716	\$ 377.55	\$ 29,360	\$ 38,649	\$ 396.33	\$ 30,828	\$ 40,581
70	\$ 354.93	\$ 27,286	\$ 35,371	\$ 374.55	\$ 28,802	\$ 37,336	\$ 394.16	\$ 30,318	\$ 39,302	\$ 413.78	\$ 31,834	\$ 41,267
71	\$ 370.30	\$ 28,258	\$ 36,083	\$ 390.77	\$ 29,828	\$ 38,088	\$ 411.24	\$ 31,397	\$ 40,093	\$ 431.71	\$ 32,967	\$ 42,097
72	\$ 386.50	\$ 29,374	\$ 36,954	\$ 407.87	\$ 31,006	\$ 39,007	\$ 429.24	\$ 32,638	\$ 41,060	\$ 450.61	\$ 34,269	\$ 43,113
73	\$ 403.95	\$ 30,614	\$ 37,961	\$ 426.29	\$ 32,315	\$ 40,070	\$ 448.62	\$ 34,016	\$ 42,179	\$ 470.96	\$ 35,717	\$ 44,287
74	\$ 423.05	\$ 31,940	\$ 39,060	\$ 446.45	\$ 33,714	\$ 41,230	\$ 469.85	\$ 35,489	\$ 43,401	\$ 493.25	\$ 37,263	\$ 45,571
75	\$ 444.24	\$ 33,364	\$ 40,268	\$ 468.82	\$ 35,217	\$ 42,505	\$ 493.39	\$ 37,071	\$ 44,743	\$ 517.97	\$ 38,925	\$ 46,980

¹Age as of Certificate Effective Date.

²Values 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.

³Reduced 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.

	\$10,000	\$20,000
Rider:	Death Benefit	Death Benefit
Spouse ^	\$ 4.62	\$ 9.24
Children ^	\$ 2.31	\$ 4.62

^ Additional Bi-weekly Premium, if elected

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.

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Issue Age ¹	\$110,000 Death Benefit			\$115,000 Death Benefit			\$120,000 Death Benefit			\$125,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 38.41	\$ 55,708	\$ 95,476	\$ 40.07	\$ 58,240	\$ 99,816	\$ 41.73	\$ 60,772	\$ 104,156	\$ 43.39	\$ 63,304	\$ 108,496
19	\$ 38.92	\$ 55,397	\$ 94,944	\$ 40.60	\$ 57,916	\$ 99,259	\$ 42.29	\$ 60,434	\$ 103,575	\$ 43.97	\$ 62,952	\$ 107,891
20	\$ 39.42	\$ 55,074	\$ 94,389	\$ 41.13	\$ 57,577	\$ 98,680	\$ 42.84	\$ 60,080	\$ 102,970	\$ 44.55	\$ 62,584	\$ 107,261
21	\$ 42.98	\$ 54,735	\$ 93,808	\$ 44.85	\$ 57,222	\$ 98,072	\$ 46.72	\$ 59,710	\$ 102,336	\$ 48.59	\$ 62,198	\$ 106,600
22	\$ 44.50	\$ 54,379	\$ 93,199	\$ 46.44	\$ 56,851	\$ 97,436	\$ 48.38	\$ 59,323	\$ 101,672	\$ 50.32	\$ 61,795	\$ 105,908
23	\$ 45.01	\$ 54,008	\$ 92,562	\$ 46.97	\$ 56,463	\$ 96,770	\$ 48.93	\$ 58,918	\$ 100,977	\$ 50.89	\$ 61,373	\$ 105,185
24	\$ 46.53	\$ 53,619	\$ 91,896	\$ 48.56	\$ 56,056	\$ 96,073	\$ 50.59	\$ 58,493	\$ 100,250	\$ 52.62	\$ 60,930	\$ 104,427
25	\$ 48.05	\$ 53,211	\$ 91,197	\$ 50.15	\$ 55,630	\$ 95,343	\$ 52.25	\$ 58,049	\$ 99,488	\$ 54.35	\$ 60,468	\$ 103,633
26	\$ 50.09	\$ 52,783	\$ 90,464	\$ 52.28	\$ 55,182	\$ 94,576	\$ 54.47	\$ 57,582	\$ 98,688	\$ 56.66	\$ 59,981	\$ 102,800
27	\$ 52.62	\$ 52,332	\$ 89,690	\$ 54.93	\$ 54,711	\$ 93,767	\$ 57.24	\$ 57,089	\$ 97,844	\$ 59.55	\$ 59,468	\$ 101,921
28	\$ 54.15	\$ 51,855	\$ 88,873	\$ 56.52	\$ 54,212	\$ 92,913	\$ 58.90	\$ 56,569	\$ 96,952	\$ 61.28	\$ 58,926	\$ 100,992
29	\$ 56.18	\$ 51,351	\$ 88,009	\$ 58.65	\$ 53,685	\$ 92,010	\$ 61.12	\$ 56,020	\$ 96,010	\$ 63.59	\$ 58,354	\$ 100,011
30	\$ 58.21	\$ 50,820	\$ 87,099	\$ 60.77	\$ 53,130	\$ 91,058	\$ 63.33	\$ 55,440	\$ 95,017	\$ 65.89	\$ 57,750	\$ 98,976
31	\$ 58.21	\$ 50,259	\$ 86,137	\$ 60.77	\$ 52,544	\$ 90,053	\$ 63.33	\$ 54,828	\$ 93,968	\$ 65.89	\$ 57,113	\$ 97,883
32	\$ 61.76	\$ 49,669	\$ 85,126	\$ 64.49	\$ 51,927	\$ 88,996	\$ 67.21	\$ 54,185	\$ 92,865	\$ 69.93	\$ 56,442	\$ 96,735
33	\$ 64.81	\$ 49,049	\$ 84,064	\$ 67.67	\$ 51,279	\$ 87,885	\$ 70.53	\$ 53,508	\$ 91,706	\$ 73.39	\$ 55,738	\$ 95,527
34	\$ 67.85	\$ 48,398	\$ 82,947	\$ 70.85	\$ 50,597	\$ 86,718	\$ 73.85	\$ 52,797	\$ 90,488	\$ 76.85	\$ 54,997	\$ 94,258
35	\$ 70.90	\$ 47,713	\$ 81,774	\$ 74.04	\$ 49,882	\$ 85,491	\$ 77.18	\$ 52,051	\$ 89,208	\$ 80.32	\$ 54,219	\$ 92,925
36	\$ 74.45	\$ 46,994	\$ 80,543	\$ 77.75	\$ 49,130	\$ 84,204	\$ 81.05	\$ 51,267	\$ 87,865	\$ 84.35	\$ 53,403	\$ 91,526
37	\$ 78.52	\$ 46,240	\$ 79,250	\$ 82.00	\$ 48,342	\$ 82,852	\$ 85.49	\$ 50,444	\$ 86,455	\$ 88.97	\$ 52,546	\$ 90,057
38	\$ 83.09	\$ 45,449	\$ 77,893	\$ 86.78	\$ 47,514	\$ 81,433	\$ 90.47	\$ 49,580	\$ 84,974	\$ 94.16	\$ 51,646	\$ 88,515
39	\$ 86.13	\$ 44,618	\$ 76,470	\$ 89.96	\$ 46,646	\$ 79,946	\$ 93.79	\$ 48,674	\$ 83,422	\$ 97.62	\$ 50,703	\$ 86,898
40	\$ 91.21	\$ 43,750	\$ 74,981	\$ 95.27	\$ 45,738	\$ 78,389	\$ 99.33	\$ 47,727	\$ 81,798	\$ 103.39	\$ 49,715	\$ 85,206
41	\$ 94.25	\$ 42,839	\$ 73,421	\$ 98.45	\$ 44,787	\$ 76,759	\$ 102.65	\$ 46,734	\$ 80,096	\$ 106.85	\$ 48,681	\$ 83,433
42	\$ 98.82	\$ 41,884	\$ 71,783	\$ 103.23	\$ 43,788	\$ 75,046	\$ 107.64	\$ 45,691	\$ 78,309	\$ 112.05	\$ 47,595	\$ 81,572
43	\$ 102.89	\$ 40,879	\$ 70,062	\$ 107.48	\$ 42,737	\$ 73,246	\$ 112.07	\$ 44,595	\$ 76,431	\$ 116.66	\$ 46,453	\$ 79,616
44	\$ 106.95	\$ 39,817	\$ 68,241	\$ 111.72	\$ 41,627	\$ 71,343	\$ 116.50	\$ 43,437	\$ 74,445	\$ 121.28	\$ 45,247	\$ 77,547
45	\$ 112.53	\$ 38,690	\$ 66,310	\$ 117.56	\$ 40,449	\$ 69,324	\$ 122.59	\$ 42,207	\$ 72,338	\$ 127.62	\$ 43,966	\$ 75,352
46	\$ 118.12	\$ 37,493	\$ 64,258	\$ 123.40	\$ 39,197	\$ 67,179	\$ 128.69	\$ 40,902	\$ 70,100	\$ 133.97	\$ 42,606	\$ 73,021
47	\$ 124.72	\$ 36,223	\$ 62,081	\$ 130.30	\$ 37,869	\$ 64,903	\$ 135.89	\$ 39,516	\$ 67,725	\$ 141.47	\$ 41,162	\$ 70,547
48	\$ 130.81	\$ 34,874	\$ 59,769	\$ 136.67	\$ 36,459	\$ 62,486	\$ 142.53	\$ 38,044	\$ 65,203	\$ 148.39	\$ 39,629	\$ 67,920
49	\$ 135.89	\$ 33,439	\$ 57,311	\$ 141.98	\$ 34,959	\$ 59,916	\$ 148.07	\$ 36,479	\$ 62,521	\$ 154.16	\$ 37,999	\$ 65,126
50	\$ 144.01	\$ 31,913	\$ 54,695	\$ 150.47	\$ 33,363	\$ 57,181	\$ 156.93	\$ 34,814	\$ 59,667	\$ 163.39	\$ 36,265	\$ 62,153
51	\$ 149.09	\$ 30,289	\$ 51,912	\$ 155.78	\$ 31,666	\$ 54,271	\$ 162.47	\$ 33,043	\$ 56,631	\$ 169.16	\$ 34,419	\$ 58,991
52	\$ 155.69	\$ 28,560	\$ 48,948	\$ 162.68	\$ 29,858	\$ 51,173	\$ 169.67	\$ 31,156	\$ 53,398	\$ 176.66	\$ 32,454	\$ 55,623
53	\$ 163.30	\$ 26,718	\$ 45,791	\$ 170.64	\$ 27,932	\$ 47,873	\$ 177.98	\$ 29,147	\$ 49,954	\$ 185.32	\$ 30,361	\$ 52,036

	\$110,000 Death Benefit			\$115,000 Death Benefit			\$120,000 Death Benefit			\$125,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			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}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
54	\$ 171.42	\$ 24,753	\$ 42,423	\$ 179.13	\$ 25,878	\$ 44,352	\$ 186.84	\$ 27,003	\$ 46,280	\$ 194.55	\$ 28,128	\$ 48,208
55	\$ 180.05	\$ 22,656	\$ 38,831	\$ 188.15	\$ 23,686	\$ 40,596	\$ 196.25	\$ 24,716	\$ 42,361	\$ 204.35	\$ 25,746	\$ 44,126
56	\$ 189.19	\$ 23,269	\$ 38,981	\$ 197.71	\$ 24,327	\$ 40,753	\$ 206.22	\$ 25,385	\$ 42,525	\$ 214.74	\$ 26,443	\$ 44,297
57	\$ 197.32	\$ 23,866	\$ 39,105	\$ 206.20	\$ 24,951	\$ 40,882	\$ 215.09	\$ 26,035	\$ 42,660	\$ 223.97	\$ 27,120	\$ 44,437
58	\$ 211.53	\$ 24,450	\$ 39,207	\$ 221.06	\$ 25,562	\$ 40,989	\$ 230.59	\$ 26,673	\$ 42,771	\$ 240.12	\$ 27,785	\$ 44,553
59	\$ 222.19	\$ 25,027	\$ 39,297	\$ 232.21	\$ 26,165	\$ 41,083	\$ 242.22	\$ 27,303	\$ 42,870	\$ 252.24	\$ 28,440	\$ 44,656
60	\$ 234.89	\$ 25,597	\$ 39,378	\$ 245.48	\$ 26,761	\$ 41,168	\$ 256.07	\$ 27,924	\$ 42,958	\$ 266.66	\$ 29,088	\$ 44,748
61	\$ 250.62	\$ 26,154	\$ 39,446	\$ 261.93	\$ 27,342	\$ 41,239	\$ 273.24	\$ 28,531	\$ 43,032	\$ 284.55	\$ 29,720	\$ 44,825
62	\$ 264.84	\$ 26,823	\$ 39,690	\$ 276.79	\$ 28,043	\$ 41,494	\$ 288.75	\$ 29,262	\$ 43,298	\$ 300.70	\$ 30,481	\$ 45,102
63	\$ 281.59	\$ 27,561	\$ 40,038	\$ 294.31	\$ 28,813	\$ 41,858	\$ 307.02	\$ 30,066	\$ 43,678	\$ 319.74	\$ 31,319	\$ 45,498
64	\$ 303.42	\$ 28,284	\$ 40,368	\$ 317.13	\$ 29,569	\$ 42,203	\$ 330.84	\$ 30,855	\$ 44,038	\$ 344.55	\$ 32,140	\$ 45,873
65	\$ 318.15	\$ 29,002	\$ 40,695	\$ 332.52	\$ 30,321	\$ 42,545	\$ 346.90	\$ 31,639	\$ 44,395	\$ 361.28	\$ 32,957	\$ 46,245
66	\$ 332.36	\$ 29,738	\$ 41,045	\$ 347.39	\$ 31,090	\$ 42,911	\$ 362.41	\$ 32,442	\$ 44,776	\$ 377.43	\$ 33,793	\$ 46,642
67	\$ 368.41	\$ 30,514	\$ 41,445	\$ 385.07	\$ 31,901	\$ 43,329	\$ 401.73	\$ 33,289	\$ 45,213	\$ 418.39	\$ 34,676	\$ 47,097
68	\$ 394.30	\$ 31,358	\$ 41,925	\$ 412.14	\$ 32,783	\$ 43,831	\$ 429.98	\$ 34,209	\$ 45,736	\$ 447.82	\$ 35,634	\$ 47,642
69	\$ 415.12	\$ 32,296	\$ 42,513	\$ 433.90	\$ 33,764	\$ 44,446	\$ 452.69	\$ 35,232	\$ 46,378	\$ 471.47	\$ 36,700	\$ 48,311
70	\$ 433.39	\$ 33,349	\$ 43,232	\$ 453.01	\$ 34,865	\$ 45,197	\$ 472.62	\$ 36,381	\$ 47,162	\$ 492.24	\$ 37,897	\$ 49,127
71	\$ 452.18	\$ 34,537	\$ 44,102	\$ 472.65	\$ 36,107	\$ 46,106	\$ 493.12	\$ 37,677	\$ 48,111	\$ 513.59	\$ 39,247	\$ 50,116
72	\$ 471.98	\$ 35,901	\$ 45,166	\$ 493.35	\$ 37,533	\$ 47,219	\$ 514.72	\$ 39,165	\$ 49,272	\$ 536.09	\$ 40,797	\$ 51,325
73	\$ 493.30	\$ 37,418	\$ 46,396	\$ 515.64	\$ 39,118	\$ 48,505	\$ 537.98	\$ 40,819	\$ 50,614	\$ 560.32	\$ 42,520	\$ 52,723
74	\$ 516.65	\$ 39,037	\$ 47,741	\$ 540.05	\$ 40,812	\$ 49,911	\$ 563.45	\$ 42,586	\$ 52,081	\$ 586.85	\$ 44,361	\$ 54,251
75	\$ 542.55	\$ 40,778	\$ 49,217	\$ 567.12	\$ 42,632	\$ 51,454	\$ 591.70	\$ 44,485	\$ 53,691	\$ 616.28	\$ 46,339	\$ 55,928

¹Age as of Certificate Effective Date.

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³Reduced 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.

	\$10,000	\$20,000
Rider:	Death Benefit	Death Benefit
Spouse ^	\$ 4.62	\$ 9.24
Children ^	\$ 2.31	\$ 4.62

^ Additional Bi-weekly Premium, if elected

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.

The GPWL policy and GCWL certificates are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

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

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	\$130,000 Death Benefit			\$135,000 Death Benefit			\$140,000 Death Benefit			\$145,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			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}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 45.05	\$ 65,836	\$ 112,836	\$ 46.72	\$ 68,369	\$ 117,175	\$ 48.38	\$ 70,901	\$ 121,515	\$ 50.04	\$ 73,433	\$ 125,855
19	\$ 45.65	\$ 65,470	\$ 112,206	\$ 47.34	\$ 67,988	\$ 116,522	\$ 49.02	\$ 70,506	\$ 120,838	\$ 50.71	\$ 73,024	\$ 125,153
20	\$ 46.25	\$ 65,087	\$ 111,551	\$ 47.96	\$ 67,590	\$ 115,842	\$ 49.67	\$ 70,094	\$ 120,132	\$ 51.38	\$ 72,597	\$ 124,423
21	\$ 50.45	\$ 64,686	\$ 110,864	\$ 52.32	\$ 67,174	\$ 115,128	\$ 54.19	\$ 69,662	\$ 119,392	\$ 56.06	\$ 72,150	\$ 123,656
22	\$ 52.25	\$ 64,267	\$ 110,145	\$ 54.19	\$ 66,738	\$ 114,381	\$ 56.13	\$ 69,210	\$ 118,617	\$ 58.07	\$ 71,682	\$ 122,854
23	\$ 52.85	\$ 63,827	\$ 109,392	\$ 54.82	\$ 66,282	\$ 113,599	\$ 56.78	\$ 68,737	\$ 117,807	\$ 58.74	\$ 71,192	\$ 122,014
24	\$ 54.65	\$ 63,368	\$ 108,604	\$ 56.69	\$ 65,805	\$ 112,781	\$ 58.72	\$ 68,242	\$ 116,958	\$ 60.75	\$ 70,679	\$ 121,135
25	\$ 56.45	\$ 62,886	\$ 107,779	\$ 58.55	\$ 65,305	\$ 111,924	\$ 60.65	\$ 67,724	\$ 116,069	\$ 62.75	\$ 70,143	\$ 120,215
26	\$ 58.85	\$ 62,380	\$ 106,912	\$ 61.05	\$ 64,780	\$ 111,024	\$ 63.24	\$ 67,179	\$ 115,136	\$ 65.43	\$ 69,578	\$ 119,248
27	\$ 61.85	\$ 61,847	\$ 105,998	\$ 64.16	\$ 64,226	\$ 110,074	\$ 66.47	\$ 66,604	\$ 114,151	\$ 68.78	\$ 68,983	\$ 118,228
28	\$ 63.65	\$ 61,283	\$ 105,032	\$ 66.03	\$ 63,640	\$ 109,071	\$ 68.41	\$ 65,998	\$ 113,111	\$ 70.79	\$ 68,355	\$ 117,151
29	\$ 66.05	\$ 60,688	\$ 104,011	\$ 68.52	\$ 63,022	\$ 108,012	\$ 70.99	\$ 65,356	\$ 112,012	\$ 73.46	\$ 67,691	\$ 116,013
30	\$ 68.45	\$ 60,060	\$ 102,935	\$ 71.02	\$ 62,370	\$ 106,894	\$ 73.58	\$ 64,680	\$ 110,853	\$ 76.14	\$ 66,990	\$ 114,812
31	\$ 68.45	\$ 59,397	\$ 101,799	\$ 71.02	\$ 61,682	\$ 105,714	\$ 73.58	\$ 63,966	\$ 109,629	\$ 76.14	\$ 66,251	\$ 113,545
32	\$ 72.65	\$ 58,700	\$ 100,604	\$ 75.38	\$ 60,958	\$ 104,473	\$ 78.10	\$ 63,216	\$ 108,343	\$ 80.82	\$ 65,473	\$ 112,212
33	\$ 76.25	\$ 57,967	\$ 99,348	\$ 79.12	\$ 60,197	\$ 103,169	\$ 81.98	\$ 62,427	\$ 106,990	\$ 84.84	\$ 64,656	\$ 110,811
34	\$ 79.85	\$ 57,197	\$ 98,029	\$ 82.85	\$ 59,397	\$ 101,799	\$ 85.85	\$ 61,597	\$ 105,569	\$ 88.85	\$ 63,797	\$ 109,340
35	\$ 83.45	\$ 56,388	\$ 96,642	\$ 86.59	\$ 58,557	\$ 100,359	\$ 89.73	\$ 60,726	\$ 104,076	\$ 92.87	\$ 62,895	\$ 107,793
36	\$ 87.65	\$ 55,539	\$ 95,187	\$ 90.95	\$ 57,675	\$ 98,848	\$ 94.25	\$ 59,811	\$ 102,509	\$ 97.55	\$ 61,947	\$ 106,170
37	\$ 92.45	\$ 54,648	\$ 93,659	\$ 95.94	\$ 56,750	\$ 97,262	\$ 99.42	\$ 58,851	\$ 100,864	\$ 102.91	\$ 60,953	\$ 104,466
38	\$ 97.85	\$ 53,712	\$ 92,055	\$ 101.55	\$ 55,778	\$ 95,596	\$ 105.24	\$ 57,844	\$ 99,136	\$ 108.93	\$ 59,910	\$ 102,677
39	\$ 101.45	\$ 52,731	\$ 90,374	\$ 105.29	\$ 54,759	\$ 93,850	\$ 109.12	\$ 56,787	\$ 97,326	\$ 112.95	\$ 58,815	\$ 100,802
40	\$ 107.45	\$ 51,704	\$ 88,614	\$ 111.52	\$ 53,693	\$ 92,022	\$ 115.58	\$ 55,681	\$ 95,431	\$ 119.64	\$ 57,670	\$ 98,839
41	\$ 111.05	\$ 50,628	\$ 86,771	\$ 115.25	\$ 52,576	\$ 90,108	\$ 119.45	\$ 54,523	\$ 93,445	\$ 123.65	\$ 56,470	\$ 96,783
42	\$ 116.45	\$ 49,499	\$ 84,835	\$ 120.86	\$ 51,403	\$ 88,098	\$ 125.27	\$ 53,307	\$ 91,361	\$ 129.68	\$ 55,211	\$ 94,624
43	\$ 121.25	\$ 48,312	\$ 82,800	\$ 125.85	\$ 50,170	\$ 85,985	\$ 130.44	\$ 52,028	\$ 89,170	\$ 135.03	\$ 53,886	\$ 92,354
44	\$ 126.05	\$ 47,057	\$ 80,649	\$ 130.83	\$ 48,867	\$ 83,751	\$ 135.61	\$ 50,677	\$ 86,853	\$ 140.39	\$ 52,486	\$ 89,955
45	\$ 132.65	\$ 45,725	\$ 78,366	\$ 137.69	\$ 47,483	\$ 81,380	\$ 142.72	\$ 49,242	\$ 84,394	\$ 147.75	\$ 51,000	\$ 87,408
46	\$ 139.25	\$ 44,310	\$ 75,942	\$ 144.54	\$ 46,014	\$ 78,862	\$ 149.82	\$ 47,719	\$ 81,783	\$ 155.11	\$ 49,423	\$ 84,704
47	\$ 147.05	\$ 42,809	\$ 73,369	\$ 152.64	\$ 44,456	\$ 76,191	\$ 158.22	\$ 46,102	\$ 79,013	\$ 163.81	\$ 47,749	\$ 81,835
48	\$ 154.25	\$ 41,214	\$ 70,636	\$ 160.12	\$ 42,799	\$ 73,353	\$ 165.98	\$ 44,385	\$ 76,070	\$ 171.84	\$ 45,970	\$ 78,787
49	\$ 160.25	\$ 39,519	\$ 67,731	\$ 166.35	\$ 41,039	\$ 70,336	\$ 172.44	\$ 42,559	\$ 72,941	\$ 178.53	\$ 44,079	\$ 75,546
50	\$ 169.85	\$ 37,715	\$ 64,639	\$ 176.32	\$ 39,166	\$ 67,126	\$ 182.78	\$ 40,616	\$ 69,612	\$ 189.24	\$ 42,067	\$ 72,098
51	\$ 175.85	\$ 35,796	\$ 61,350	\$ 182.55	\$ 37,173	\$ 63,710	\$ 189.24	\$ 38,550	\$ 66,070	\$ 195.93	\$ 39,927	\$ 68,429
52	\$ 183.65	\$ 33,753	\$ 57,848	\$ 190.65	\$ 35,051	\$ 60,073	\$ 197.64	\$ 36,349	\$ 62,298	\$ 204.63	\$ 37,647	\$ 64,523
53	\$ 192.65	\$ 31,576	\$ 54,117	\$ 199.99	\$ 32,790	\$ 56,199	\$ 207.33	\$ 34,005	\$ 58,280	\$ 214.67	\$ 35,219	\$ 60,362

	\$130,000 Death Benefit			\$135,000 Death Benefit			\$140,000 Death Benefit			\$145,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			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}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
54	\$ 202.25	\$ 29,253	\$ 50,137	\$ 209.96	\$ 30,378	\$ 52,065	\$ 217.67	\$ 31,504	\$ 53,993	\$ 225.38	\$ 32,629	\$ 55,922
55	\$ 212.45	\$ 26,776	\$ 45,891	\$ 220.55	\$ 27,805	\$ 47,656	\$ 228.65	\$ 28,835	\$ 49,421	\$ 236.75	\$ 29,865	\$ 51,186
56	\$ 223.25	\$ 27,500	\$ 46,069	\$ 231.77	\$ 28,558	\$ 47,841	\$ 240.29	\$ 29,616	\$ 49,613	\$ 248.80	\$ 30,673	\$ 51,385
57	\$ 232.85	\$ 28,205	\$ 46,215	\$ 241.74	\$ 29,290	\$ 47,992	\$ 250.62	\$ 30,375	\$ 49,770	\$ 259.51	\$ 31,460	\$ 51,547
58	\$ 249.65	\$ 28,896	\$ 46,335	\$ 259.19	\$ 30,007	\$ 48,118	\$ 268.72	\$ 31,119	\$ 49,900	\$ 278.25	\$ 32,230	\$ 51,682
59	\$ 262.25	\$ 29,578	\$ 46,442	\$ 272.27	\$ 30,716	\$ 48,228	\$ 282.29	\$ 31,853	\$ 50,015	\$ 292.30	\$ 32,991	\$ 51,801
60	\$ 277.25	\$ 30,251	\$ 46,538	\$ 287.85	\$ 31,415	\$ 48,328	\$ 298.44	\$ 32,578	\$ 50,118	\$ 309.03	\$ 33,742	\$ 51,908
61	\$ 295.85	\$ 30,909	\$ 46,618	\$ 307.16	\$ 32,098	\$ 48,411	\$ 318.47	\$ 33,287	\$ 50,204	\$ 329.78	\$ 34,475	\$ 51,997
62	\$ 312.65	\$ 31,700	\$ 46,906	\$ 324.61	\$ 32,920	\$ 48,710	\$ 336.56	\$ 34,139	\$ 50,514	\$ 348.52	\$ 35,358	\$ 52,318
63	\$ 332.45	\$ 32,572	\$ 47,318	\$ 345.17	\$ 33,824	\$ 49,138	\$ 357.89	\$ 35,077	\$ 50,958	\$ 370.60	\$ 36,330	\$ 52,778
64	\$ 358.25	\$ 33,426	\$ 47,708	\$ 371.96	\$ 34,712	\$ 49,543	\$ 385.67	\$ 35,997	\$ 51,378	\$ 399.38	\$ 37,283	\$ 53,213
65	\$ 375.65	\$ 34,276	\$ 48,094	\$ 390.03	\$ 35,594	\$ 49,944	\$ 404.41	\$ 36,912	\$ 51,794	\$ 418.79	\$ 38,231	\$ 53,644
66	\$ 392.45	\$ 35,145	\$ 48,508	\$ 407.48	\$ 36,497	\$ 50,373	\$ 422.50	\$ 37,849	\$ 52,239	\$ 437.52	\$ 39,201	\$ 54,105
67	\$ 435.05	\$ 36,063	\$ 48,981	\$ 451.72	\$ 37,450	\$ 50,865	\$ 468.38	\$ 38,837	\$ 52,749	\$ 485.04	\$ 40,224	\$ 54,633
68	\$ 465.65	\$ 37,060	\$ 49,548	\$ 483.49	\$ 38,485	\$ 51,453	\$ 501.33	\$ 39,910	\$ 53,359	\$ 519.17	\$ 41,336	\$ 55,265
69	\$ 490.25	\$ 38,168	\$ 50,243	\$ 509.04	\$ 39,636	\$ 52,176	\$ 527.82	\$ 41,104	\$ 54,108	\$ 546.61	\$ 42,572	\$ 56,041
70	\$ 511.85	\$ 39,413	\$ 51,092	\$ 531.47	\$ 40,929	\$ 53,057	\$ 551.09	\$ 42,445	\$ 55,022	\$ 570.70	\$ 43,961	\$ 56,987
71	\$ 534.05	\$ 40,817	\$ 52,120	\$ 554.52	\$ 42,387	\$ 54,125	\$ 574.99	\$ 43,957	\$ 56,130	\$ 595.46	\$ 45,527	\$ 58,134
72	\$ 557.45	\$ 42,429	\$ 53,378	\$ 578.82	\$ 44,061	\$ 55,431	\$ 600.19	\$ 45,693	\$ 57,484	\$ 621.56	\$ 47,325	\$ 59,537
73	\$ 582.65	\$ 44,221	\$ 54,832	\$ 604.99	\$ 45,922	\$ 56,941	\$ 627.33	\$ 47,623	\$ 59,050	\$ 649.67	\$ 49,323	\$ 61,159
74	\$ 610.25	\$ 46,135	\$ 56,421	\$ 633.65	\$ 47,910	\$ 58,591	\$ 657.05	\$ 49,684	\$ 60,761	\$ 680.45	\$ 51,459	\$ 62,931
75	\$ 640.85	\$ 48,192	\$ 58,165	\$ 665.43	\$ 50,046	\$ 60,403	\$ 690.01	\$ 51,900	\$ 62,640	\$ 714.59	\$ 53,753	\$ 64,877

¹Age as of Certificate Effective Date.

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	\$10,000	\$20,000
Rider:	Death Benefit	Death Benefit
Spouse ^	\$ 4.62	\$ 9.24
Children ^	\$ 2.31	\$ 4.62

^ Additional Bi-weekly Premium, if elected

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.

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	\$150,000 Death Benefit		
	Tobacco		
Issue Age ¹	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 51.70	\$ 75,965	\$ 130,195
19	\$ 52.39	\$ 75,542	\$ 129,469
20	\$ 53.09	\$ 75,101	\$ 128,713
21	\$ 57.93	\$ 74,638	\$ 127,920
22	\$ 60.01	\$ 74,154	\$ 127,090
23	\$ 60.70	\$ 73,647	\$ 126,222
24	\$ 62.78	\$ 73,117	\$ 125,313
25	\$ 64.85	\$ 72,561	\$ 124,360
26	\$ 67.62	\$ 71,977	\$ 123,360
27	\$ 71.09	\$ 71,362	\$ 122,305
28	\$ 73.16	\$ 70,712	\$ 121,191
29	\$ 75.93	\$ 70,025	\$ 120,013
30	\$ 78.70	\$ 69,300	\$ 118,771
31	\$ 78.70	\$ 68,535	\$ 117,460
32	\$ 83.55	\$ 67,731	\$ 116,082
33	\$ 87.70	\$ 66,886	\$ 114,633
34	\$ 91.85	\$ 65,997	\$ 113,110
35	\$ 96.01	\$ 65,063	\$ 111,510
36	\$ 100.85	\$ 64,083	\$ 109,831
37	\$ 106.39	\$ 63,055	\$ 108,069
38	\$ 112.62	\$ 61,975	\$ 106,218
39	\$ 116.78	\$ 60,843	\$ 104,278
40	\$ 123.70	\$ 59,659	\$ 102,247
41	\$ 127.85	\$ 58,417	\$ 100,120
42	\$ 134.09	\$ 57,114	\$ 97,887
43	\$ 139.62	\$ 55,744	\$ 95,539
44	\$ 145.16	\$ 54,296	\$ 93,057
45	\$ 152.78	\$ 52,759	\$ 90,423
46	\$ 160.39	\$ 51,127	\$ 87,625
47	\$ 169.39	\$ 49,395	\$ 84,657
48	\$ 177.70	\$ 47,555	\$ 81,504
49	\$ 184.62	\$ 45,599	\$ 78,151
50	\$ 195.70	\$ 43,518	\$ 74,584
51	\$ 202.62	\$ 41,303	\$ 70,789
52	\$ 211.62	\$ 38,945	\$ 66,748
53	\$ 222.01	\$ 36,433	\$ 62,443

	\$150,000 Death Benefit		
	Tobacco		
<i>Issue Age¹</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>
54	\$ 233.09	\$ 33,754	\$ 57,850
55	\$ 244.85	\$ 30,895	\$ 52,951
56	\$ 257.32	\$ 31,731	\$ 53,157
57	\$ 268.39	\$ 32,544	\$ 53,325
58	\$ 287.78	\$ 33,342	\$ 53,464
59	\$ 302.32	\$ 34,129	\$ 53,587
60	\$ 319.62	\$ 34,905	\$ 53,698
61	\$ 341.09	\$ 35,664	\$ 53,790
62	\$ 360.47	\$ 36,577	\$ 54,123
63	\$ 383.32	\$ 37,583	\$ 54,598
64	\$ 413.09	\$ 38,569	\$ 55,048
65	\$ 433.16	\$ 39,549	\$ 55,494
66	\$ 452.55	\$ 40,552	\$ 55,971
67	\$ 501.70	\$ 41,611	\$ 56,517
68	\$ 537.01	\$ 42,761	\$ 57,171
69	\$ 565.39	\$ 44,040	\$ 57,973
70	\$ 590.32	\$ 45,477	\$ 58,953
71	\$ 615.93	\$ 47,096	\$ 60,139
72	\$ 642.93	\$ 48,957	\$ 61,590
73	\$ 672.01	\$ 51,024	\$ 63,268
74	\$ 703.85	\$ 53,233	\$ 65,101
75	\$ 739.16	\$ 55,607	\$ 67,114

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	\$10,000	\$20,000
Rider:	Death Benefit	Death Benefit
Spouse ^	\$ 4.62	\$ 9.24
Children ^	\$ 2.31	\$ 4.62

^ Additional Bi-weekly Premium, if elected

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.

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