

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

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		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 9.10	\$ 4,095	\$ 8,623	\$ 11.65	\$ 6,143	\$ 12,935	\$ 14.20	\$ 8,191	\$ 17,247	\$ 16.75	\$ 10,239	\$ 21,559
19	\$ 9.20	\$ 4,073	\$ 8,577	\$ 11.80	\$ 6,110	\$ 12,865	\$ 14.40	\$ 8,147	\$ 17,154	\$ 17.00	\$ 10,183	\$ 21,442
20	\$ 9.30	\$ 4,050	\$ 8,528	\$ 11.95	\$ 6,075	\$ 12,792	\$ 14.60	\$ 8,100	\$ 17,056	\$ 17.25	\$ 10,125	\$ 21,320
21	\$ 9.40	\$ 4,026	\$ 8,477	\$ 12.10	\$ 6,039	\$ 12,715	\$ 14.80	\$ 8,052	\$ 16,954	\$ 17.50	\$ 10,065	\$ 21,192
22	\$ 9.50	\$ 4,000	\$ 8,423	\$ 12.25	\$ 6,000	\$ 12,635	\$ 15.00	\$ 8,001	\$ 16,846	\$ 17.75	\$ 10,001	\$ 21,058
23	\$ 9.60	\$ 3,973	\$ 8,367	\$ 12.40	\$ 5,960	\$ 12,550	\$ 15.20	\$ 7,947	\$ 16,734	\$ 18.00	\$ 9,934	\$ 20,917
24	\$ 9.70	\$ 3,945	\$ 8,307	\$ 12.55	\$ 5,918	\$ 12,461	\$ 15.40	\$ 7,891	\$ 16,615	\$ 18.25	\$ 9,864	\$ 20,769
25	\$ 9.80	\$ 3,916	\$ 8,245	\$ 12.70	\$ 5,874	\$ 12,367	\$ 15.60	\$ 7,832	\$ 16,490	\$ 18.50	\$ 9,790	\$ 20,613
26	\$ 10.00	\$ 3,884	\$ 8,179	\$ 13.00	\$ 5,827	\$ 12,269	\$ 16.00	\$ 7,769	\$ 16,358	\$ 19.00	\$ 9,711	\$ 20,448
27	\$ 10.40	\$ 3,851	\$ 8,108	\$ 13.60	\$ 5,776	\$ 12,163	\$ 16.80	\$ 7,702	\$ 16,217	\$ 20.00	\$ 9,628	\$ 20,272
28	\$ 10.70	\$ 3,815	\$ 8,034	\$ 14.05	\$ 5,723	\$ 12,051	\$ 17.40	\$ 7,631	\$ 16,068	\$ 20.75	\$ 9,539	\$ 20,085
29	\$ 11.00	\$ 3,778	\$ 7,955	\$ 14.50	\$ 5,667	\$ 11,932	\$ 18.00	\$ 7,556	\$ 15,910	\$ 21.50	\$ 9,445	\$ 19,887
30	\$ 11.40	\$ 3,738	\$ 7,871	\$ 15.10	\$ 5,607	\$ 11,807	\$ 18.80	\$ 7,477	\$ 15,743	\$ 22.50	\$ 9,346	\$ 19,679
31	\$ 11.80	\$ 3,696	\$ 7,783	\$ 15.70	\$ 5,545	\$ 11,675	\$ 19.60	\$ 7,393	\$ 15,566	\$ 23.50	\$ 9,241	\$ 19,458
32	\$ 12.20	\$ 3,652	\$ 7,691	\$ 16.30	\$ 5,479	\$ 11,536	\$ 20.40	\$ 7,305	\$ 15,382	\$ 24.50	\$ 9,131	\$ 19,227
33	\$ 12.70	\$ 3,606	\$ 7,594	\$ 17.05	\$ 5,410	\$ 11,391	\$ 21.40	\$ 7,213	\$ 15,188	\$ 25.75	\$ 9,016	\$ 18,985
34	\$ 13.00	\$ 3,558	\$ 7,492	\$ 17.50	\$ 5,337	\$ 11,239	\$ 22.00	\$ 7,117	\$ 14,985	\$ 26.50	\$ 8,896	\$ 18,731
35	\$ 13.10	\$ 3,508	\$ 7,387	\$ 17.65	\$ 5,262	\$ 11,080	\$ 22.20	\$ 7,016	\$ 14,774	\$ 26.75	\$ 8,771	\$ 18,467
36	\$ 13.70	\$ 3,456	\$ 7,277	\$ 18.55	\$ 5,184	\$ 10,915	\$ 23.40	\$ 6,912	\$ 14,554	\$ 28.25	\$ 8,640	\$ 18,193
37	\$ 14.50	\$ 3,402	\$ 7,163	\$ 19.75	\$ 5,103	\$ 10,744	\$ 25.00	\$ 6,804	\$ 14,326	\$ 30.25	\$ 8,505	\$ 17,908
38	\$ 15.20	\$ 3,345	\$ 7,044	\$ 20.80	\$ 5,018	\$ 10,566	\$ 26.40	\$ 6,691	\$ 14,088	\$ 32.00	\$ 8,364	\$ 17,610
39	\$ 15.90	\$ 3,286	\$ 6,920	\$ 21.85	\$ 4,929	\$ 10,380	\$ 27.80	\$ 6,573	\$ 13,840	\$ 33.75	\$ 8,216	\$ 17,300
40	\$ 16.70	\$ 3,224	\$ 6,789	\$ 23.05	\$ 4,836	\$ 10,183	\$ 29.40	\$ 6,449	\$ 13,578	\$ 35.75	\$ 8,061	\$ 16,973
41	\$ 17.40	\$ 3,159	\$ 6,651	\$ 24.10	\$ 4,738	\$ 9,977	\$ 30.80	\$ 6,318	\$ 13,303	\$ 37.50	\$ 7,897	\$ 16,629
42	\$ 18.10	\$ 3,090	\$ 6,506	\$ 25.15	\$ 4,635	\$ 9,759	\$ 32.20	\$ 6,180	\$ 13,013	\$ 39.25	\$ 7,725	\$ 16,266
43	\$ 18.90	\$ 3,017	\$ 6,353	\$ 26.35	\$ 4,526	\$ 9,530	\$ 33.80	\$ 6,035	\$ 12,707	\$ 41.25	\$ 7,544	\$ 15,884
44	\$ 19.60	\$ 2,941	\$ 6,192	\$ 27.40	\$ 4,411	\$ 9,288	\$ 35.20	\$ 5,882	\$ 12,384	\$ 43.00	\$ 7,352	\$ 15,480
45	\$ 19.70	\$ 2,859	\$ 6,021	\$ 27.55	\$ 4,289	\$ 9,032	\$ 35.40	\$ 5,719	\$ 12,042	\$ 43.25	\$ 7,149	\$ 15,053
46	\$ 21.00	\$ 2,773	\$ 5,840	\$ 29.50	\$ 4,160	\$ 8,760	\$ 38.00	\$ 5,547	\$ 11,680	\$ 46.50	\$ 6,934	\$ 14,600
47	\$ 22.30	\$ 2,682	\$ 5,647	\$ 31.45	\$ 4,023	\$ 8,471	\$ 40.60	\$ 5,364	\$ 11,294	\$ 49.75	\$ 6,705	\$ 14,118
48	\$ 23.70	\$ 2,584	\$ 5,442	\$ 33.55	\$ 3,877	\$ 8,164	\$ 43.40	\$ 5,169	\$ 10,885	\$ 53.25	\$ 6,462	\$ 13,606
49	\$ 25.10	\$ 2,481	\$ 5,225	\$ 35.65	\$ 3,722	\$ 7,837	\$ 46.20	\$ 4,963	\$ 10,450	\$ 56.75	\$ 6,204	\$ 13,063
50	\$ 26.40	\$ 2,371	\$ 4,994	\$ 37.60	\$ 3,557	\$ 7,491	\$ 48.80	\$ 4,743	\$ 9,988	\$ 60.00	\$ 5,929	\$ 12,485
51	\$ 27.80	\$ 2,255	\$ 4,748	\$ 39.70	\$ 3,382	\$ 7,122	\$ 51.60	\$ 4,510	\$ 9,496	\$ 63.50	\$ 5,637	\$ 11,870
52	\$ 29.20	\$ 2,131	\$ 4,487	\$ 41.80	\$ 3,196	\$ 6,730	\$ 54.40	\$ 4,262	\$ 8,974	\$ 67.00	\$ 5,327	\$ 11,218
53	\$ 30.50	\$ 1,999	\$ 4,210	\$ 43.75	\$ 2,999	\$ 6,315	\$ 57.00	\$ 3,999	\$ 8,420	\$ 70.25	\$ 4,999	\$ 10,525

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

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		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
54	\$ 31.90	\$ 1,860	\$ 3,916	\$ 45.85	\$ 2,790	\$ 5,874	\$ 59.80	\$ 3,720	\$ 7,833	\$ 73.75	\$ 4,650	\$ 9,791
55	\$ 32.00	\$ 1,711	\$ 3,603	\$ 46.00	\$ 2,567	\$ 5,405	\$ 60.00	\$ 3,423	\$ 7,207	\$ 74.00	\$ 4,279	\$ 9,009
56	\$ 34.20	\$ 1,790	\$ 3,655	\$ 49.30	\$ 2,685	\$ 5,482	\$ 64.40	\$ 3,580	\$ 7,310	\$ 79.50	\$ 4,475	\$ 9,138
57	\$ 36.50	\$ 1,871	\$ 3,707	\$ 52.75	\$ 2,807	\$ 5,561	\$ 69.00	\$ 3,743	\$ 7,415	\$ 85.25	\$ 4,679	\$ 9,269
58	\$ 38.80	\$ 1,956	\$ 3,761	\$ 56.20	\$ 2,935	\$ 5,641	\$ 73.60	\$ 3,913	\$ 7,522	\$ 91.00	\$ 4,891	\$ 9,402
59	\$ 41.10	\$ 2,044	\$ 3,815	\$ 59.65	\$ 3,067	\$ 5,723	\$ 78.20	\$ 4,089	\$ 7,631	\$ 96.75	\$ 5,112	\$ 9,539
60	\$ 43.40	\$ 2,136	\$ 3,871	\$ 63.10	\$ 3,204	\$ 5,806	\$ 82.80	\$ 4,273	\$ 7,742	\$ 102.50	\$ 5,341	\$ 9,678
61	\$ 45.70	\$ 2,231	\$ 3,928	\$ 66.55	\$ 3,347	\$ 5,892	\$ 87.40	\$ 4,463	\$ 7,856	\$ 108.25	\$ 5,578	\$ 9,820
62	\$ 48.10	\$ 2,329	\$ 3,986	\$ 70.15	\$ 3,494	\$ 5,980	\$ 92.20	\$ 4,659	\$ 7,973	\$ 114.25	\$ 5,824	\$ 9,967
63	\$ 50.40	\$ 2,431	\$ 4,046	\$ 73.60	\$ 3,646	\$ 6,070	\$ 96.80	\$ 4,862	\$ 8,093	\$ 120.00	\$ 6,078	\$ 10,116
64	\$ 52.70	\$ 2,535	\$ 4,107	\$ 77.05	\$ 3,803	\$ 6,161	\$ 101.40	\$ 5,070	\$ 8,215	\$ 125.75	\$ 6,338	\$ 10,268
65	\$ 52.80	\$ 2,642	\$ 4,168	\$ 77.20	\$ 3,963	\$ 6,253	\$ 101.60	\$ 5,284	\$ 8,337	\$ 126.00	\$ 6,605	\$ 10,422
66	\$ 56.20	\$ 2,751	\$ 4,231	\$ 82.30	\$ 4,127	\$ 6,347	\$ 108.40	\$ 5,502	\$ 8,462	\$ 134.50	\$ 6,878	\$ 10,578
67	\$ 60.90	\$ 2,863	\$ 4,295	\$ 89.35	\$ 4,295	\$ 6,442	\$ 117.80	\$ 5,726	\$ 8,590	\$ 146.25	\$ 7,158	\$ 10,737
68	\$ 64.10	\$ 2,982	\$ 4,365	\$ 94.15	\$ 4,473	\$ 6,548	\$ 124.20	\$ 5,964	\$ 8,731	\$ 154.25	\$ 7,455	\$ 10,914
69	\$ 69.10	\$ 3,121	\$ 4,462	\$ 101.65	\$ 4,682	\$ 6,694	\$ 134.20	\$ 6,243	\$ 8,925	\$ 166.75	\$ 7,803	\$ 11,157
70	\$ 72.10	\$ 3,264	\$ 4,562	\$ 106.15	\$ 4,897	\$ 6,843	\$ 140.20	\$ 6,529	\$ 9,124	\$ 174.25	\$ 8,161	\$ 11,405
71	\$ 75.20	\$ 3,411	\$ 4,663	\$ 110.80	\$ 5,117	\$ 6,994	\$ 146.40	\$ 6,823	\$ 9,326	\$ 182.00	\$ 8,529	\$ 11,658
72	\$ 78.50	\$ 3,563	\$ 4,768	\$ 115.75	\$ 5,345	\$ 7,152	\$ 153.00	\$ 7,127	\$ 9,536	\$ 190.25	\$ 8,909	\$ 11,921
73	\$ 82.10	\$ 3,721	\$ 4,879	\$ 121.15	\$ 5,582	\$ 7,318	\$ 160.20	\$ 7,443	\$ 9,758	\$ 199.25	\$ 9,304	\$ 12,198
74	\$ 86.10	\$ 3,887	\$ 4,997	\$ 127.15	\$ 5,830	\$ 7,495	\$ 168.20	\$ 7,774	\$ 9,994	\$ 209.25	\$ 9,717	\$ 12,493
75	\$ 90.61	\$ 4,057	\$ 5,121	\$ 133.90	\$ 6,086	\$ 7,682	\$ 177.20	\$ 8,115	\$ 10,242	\$ 220.50	\$ 10,144	\$ 12,803

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.

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.

Monthly premiums have been calculated assuming payments per month.

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

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

	\$10,000 Death Benefit Non-Tobacco			\$15,000 Death Benefit Non-Tobacco			\$20,000 Death Benefit Non-Tobacco			\$25,000 Death Benefit Non-Tobacco		
<i>Issue Age</i> ¹	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

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		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 19.30	\$ 12,287	\$ 25,871	\$ 21.85	\$ 14,335	\$ 30,183	\$ 24.40	\$ 16,383	\$ 34,495	\$ 26.95	\$ 18,431	\$ 38,807
19	\$ 19.60	\$ 12,220	\$ 25,731	\$ 22.20	\$ 14,257	\$ 30,019	\$ 24.80	\$ 16,294	\$ 34,308	\$ 27.40	\$ 18,331	\$ 38,596
20	\$ 19.90	\$ 12,151	\$ 25,584	\$ 22.55	\$ 14,176	\$ 29,848	\$ 25.20	\$ 16,201	\$ 34,112	\$ 27.85	\$ 18,226	\$ 38,376
21	\$ 20.20	\$ 12,078	\$ 25,431	\$ 22.90	\$ 14,091	\$ 29,669	\$ 25.60	\$ 16,104	\$ 33,908	\$ 28.30	\$ 18,117	\$ 38,146
22	\$ 20.50	\$ 12,001	\$ 25,270	\$ 23.25	\$ 14,002	\$ 29,481	\$ 26.00	\$ 16,002	\$ 33,693	\$ 28.75	\$ 18,002	\$ 37,905
23	\$ 20.80	\$ 11,921	\$ 25,101	\$ 23.60	\$ 13,908	\$ 29,284	\$ 26.40	\$ 15,895	\$ 33,468	\$ 29.20	\$ 17,882	\$ 37,651
24	\$ 21.10	\$ 11,836	\$ 24,922	\$ 23.95	\$ 13,809	\$ 29,076	\$ 26.80	\$ 15,782	\$ 33,230	\$ 29.65	\$ 17,755	\$ 37,384
25	\$ 21.40	\$ 11,748	\$ 24,735	\$ 24.30	\$ 13,706	\$ 28,858	\$ 27.20	\$ 15,664	\$ 32,980	\$ 30.10	\$ 17,622	\$ 37,103
26	\$ 22.00	\$ 11,654	\$ 24,538	\$ 25.00	\$ 13,596	\$ 28,627	\$ 28.00	\$ 15,539	\$ 32,717	\$ 31.00	\$ 17,481	\$ 36,807
27	\$ 23.20	\$ 11,553	\$ 24,326	\$ 26.40	\$ 13,479	\$ 28,381	\$ 29.60	\$ 15,405	\$ 32,435	\$ 32.80	\$ 17,330	\$ 36,490
28	\$ 24.10	\$ 11,447	\$ 24,102	\$ 27.45	\$ 13,355	\$ 28,119	\$ 30.80	\$ 15,262	\$ 32,136	\$ 34.15	\$ 17,170	\$ 36,153
29	\$ 25.00	\$ 11,334	\$ 23,865	\$ 28.50	\$ 13,223	\$ 27,842	\$ 32.00	\$ 15,112	\$ 31,820	\$ 35.50	\$ 17,002	\$ 35,797
30	\$ 26.20	\$ 11,215	\$ 23,615	\$ 29.90	\$ 13,085	\$ 27,550	\$ 33.60	\$ 14,954	\$ 31,486	\$ 37.30	\$ 16,823	\$ 35,422
31	\$ 27.40	\$ 11,090	\$ 23,350	\$ 31.30	\$ 12,938	\$ 27,241	\$ 35.20	\$ 14,786	\$ 31,133	\$ 39.10	\$ 16,635	\$ 35,025
32	\$ 28.60	\$ 10,958	\$ 23,073	\$ 32.70	\$ 12,784	\$ 26,918	\$ 36.80	\$ 14,611	\$ 30,764	\$ 40.90	\$ 16,437	\$ 34,609
33	\$ 30.10	\$ 10,820	\$ 22,782	\$ 34.45	\$ 12,623	\$ 26,579	\$ 38.80	\$ 14,426	\$ 30,376	\$ 43.15	\$ 16,230	\$ 34,173
34	\$ 31.00	\$ 10,675	\$ 22,478	\$ 35.50	\$ 12,455	\$ 26,224	\$ 40.00	\$ 14,234	\$ 29,970	\$ 44.50	\$ 16,013	\$ 33,717
35	\$ 31.30	\$ 10,525	\$ 22,161	\$ 35.85	\$ 12,279	\$ 25,854	\$ 40.40	\$ 14,033	\$ 29,548	\$ 44.95	\$ 15,787	\$ 33,241
36	\$ 33.10	\$ 10,368	\$ 21,831	\$ 37.95	\$ 12,096	\$ 25,470	\$ 42.80	\$ 13,825	\$ 29,108	\$ 47.65	\$ 15,553	\$ 32,747
37	\$ 35.50	\$ 10,206	\$ 21,489	\$ 40.75	\$ 11,907	\$ 25,071	\$ 46.00	\$ 13,608	\$ 28,652	\$ 51.25	\$ 15,309	\$ 32,234
38	\$ 37.60	\$ 10,036	\$ 21,132	\$ 43.20	\$ 11,709	\$ 24,654	\$ 48.80	\$ 13,382	\$ 28,176	\$ 54.40	\$ 15,055	\$ 31,698
39	\$ 39.70	\$ 9,859	\$ 20,760	\$ 45.65	\$ 11,503	\$ 24,220	\$ 51.60	\$ 13,146	\$ 27,680	\$ 57.55	\$ 14,789	\$ 31,140
40	\$ 42.10	\$ 9,673	\$ 20,367	\$ 48.45	\$ 11,285	\$ 23,762	\$ 54.80	\$ 12,898	\$ 27,157	\$ 61.15	\$ 14,510	\$ 30,551
41	\$ 44.20	\$ 9,477	\$ 19,954	\$ 50.90	\$ 11,056	\$ 23,280	\$ 57.60	\$ 12,636	\$ 26,606	\$ 64.30	\$ 14,215	\$ 29,932
42	\$ 46.30	\$ 9,270	\$ 19,519	\$ 53.35	\$ 10,815	\$ 22,772	\$ 60.40	\$ 12,360	\$ 26,026	\$ 67.45	\$ 13,905	\$ 29,279
43	\$ 48.70	\$ 9,052	\$ 19,061	\$ 56.15	\$ 10,561	\$ 22,237	\$ 63.60	\$ 12,070	\$ 25,414	\$ 71.05	\$ 13,579	\$ 28,591
44	\$ 50.80	\$ 8,823	\$ 18,576	\$ 58.60	\$ 10,293	\$ 21,673	\$ 66.40	\$ 11,764	\$ 24,769	\$ 74.20	\$ 13,234	\$ 27,865
45	\$ 51.10	\$ 8,579	\$ 18,064	\$ 58.95	\$ 10,009	\$ 21,074	\$ 66.80	\$ 11,439	\$ 24,085	\$ 74.65	\$ 12,869	\$ 27,096
46	\$ 55.00	\$ 8,320	\$ 17,520	\$ 63.50	\$ 9,707	\$ 20,440	\$ 72.00	\$ 11,094	\$ 23,360	\$ 80.50	\$ 12,481	\$ 26,280
47	\$ 58.90	\$ 8,046	\$ 16,942	\$ 68.05	\$ 9,387	\$ 19,765	\$ 77.20	\$ 10,728	\$ 22,589	\$ 86.35	\$ 12,069	\$ 25,413
48	\$ 63.10	\$ 7,754	\$ 16,328	\$ 72.95	\$ 9,047	\$ 19,049	\$ 82.80	\$ 10,339	\$ 21,770	\$ 92.65	\$ 11,632	\$ 24,492
49	\$ 67.30	\$ 7,445	\$ 15,675	\$ 77.85	\$ 8,686	\$ 18,288	\$ 88.40	\$ 9,926	\$ 20,901	\$ 98.95	\$ 11,167	\$ 23,513
50	\$ 71.20	\$ 7,115	\$ 14,982	\$ 82.40	\$ 8,301	\$ 17,479	\$ 93.60	\$ 9,487	\$ 19,976	\$ 104.80	\$ 10,673	\$ 22,473
51	\$ 75.40	\$ 6,765	\$ 14,244	\$ 87.30	\$ 7,892	\$ 16,618	\$ 99.20	\$ 9,020	\$ 18,992	\$ 111.10	\$ 10,147	\$ 21,366
52	\$ 79.60	\$ 6,393	\$ 13,461	\$ 92.20	\$ 7,458	\$ 15,705	\$ 104.80	\$ 8,524	\$ 17,948	\$ 117.40	\$ 9,590	\$ 20,192
53	\$ 83.50	\$ 5,998	\$ 12,630	\$ 96.75	\$ 6,998	\$ 14,736	\$ 110.00	\$ 7,998	\$ 16,841	\$ 123.25	\$ 8,998	\$ 18,946

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

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		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
54	\$ 87.70	\$ 5,580	\$ 11,749	\$ 101.65	\$ 6,510	\$ 13,707	\$ 115.60	\$ 7,440	\$ 15,666	\$ 129.55	\$ 8,370	\$ 17,624
55	\$ 88.00	\$ 5,134	\$ 10,811	\$ 102.00	\$ 5,990	\$ 12,613	\$ 116.00	\$ 6,846	\$ 14,415	\$ 130.00	\$ 7,702	\$ 16,217
56	\$ 94.60	\$ 5,370	\$ 10,965	\$ 109.70	\$ 6,265	\$ 12,793	\$ 124.80	\$ 7,160	\$ 14,621	\$ 139.90	\$ 8,055	\$ 16,448
57	\$ 101.50	\$ 5,615	\$ 11,123	\$ 117.75	\$ 6,551	\$ 12,976	\$ 134.00	\$ 7,487	\$ 14,830	\$ 150.25	\$ 8,423	\$ 16,684
58	\$ 108.40	\$ 5,870	\$ 11,283	\$ 125.80	\$ 6,848	\$ 13,163	\$ 143.20	\$ 7,827	\$ 15,044	\$ 160.60	\$ 8,805	\$ 16,924
59	\$ 115.30	\$ 6,134	\$ 11,446	\$ 133.85	\$ 7,157	\$ 13,354	\$ 152.40	\$ 8,179	\$ 15,262	\$ 170.95	\$ 9,202	\$ 17,170
60	\$ 122.20	\$ 6,409	\$ 11,613	\$ 141.90	\$ 7,478	\$ 13,549	\$ 161.60	\$ 8,546	\$ 15,485	\$ 181.30	\$ 9,614	\$ 17,420
61	\$ 129.10	\$ 6,694	\$ 11,784	\$ 149.95	\$ 7,810	\$ 13,749	\$ 170.80	\$ 8,926	\$ 15,713	\$ 191.65	\$ 10,042	\$ 17,677
62	\$ 136.30	\$ 6,989	\$ 11,960	\$ 158.35	\$ 8,154	\$ 13,954	\$ 180.40	\$ 9,319	\$ 15,947	\$ 202.45	\$ 10,484	\$ 17,941
63	\$ 143.20	\$ 7,293	\$ 12,140	\$ 166.40	\$ 8,509	\$ 14,163	\$ 189.60	\$ 9,725	\$ 16,186	\$ 212.80	\$ 10,940	\$ 18,210
64	\$ 150.10	\$ 7,606	\$ 12,322	\$ 174.45	\$ 8,874	\$ 14,376	\$ 198.80	\$ 10,141	\$ 16,430	\$ 223.15	\$ 11,409	\$ 18,483
65	\$ 150.40	\$ 7,926	\$ 12,506	\$ 174.80	\$ 9,247	\$ 14,591	\$ 199.20	\$ 10,568	\$ 16,675	\$ 223.60	\$ 11,889	\$ 18,760
66	\$ 160.60	\$ 8,254	\$ 12,694	\$ 186.70	\$ 9,629	\$ 14,809	\$ 212.80	\$ 11,005	\$ 16,925	\$ 238.90	\$ 12,381	\$ 19,041
67	\$ 174.70	\$ 8,590	\$ 12,885	\$ 203.15	\$ 10,021	\$ 15,032	\$ 231.60	\$ 11,453	\$ 17,180	\$ 260.05	\$ 12,885	\$ 19,327
68	\$ 184.30	\$ 8,946	\$ 13,096	\$ 214.35	\$ 10,437	\$ 15,279	\$ 244.40	\$ 11,928	\$ 17,462	\$ 274.45	\$ 13,419	\$ 19,645
69	\$ 199.30	\$ 9,364	\$ 13,388	\$ 231.85	\$ 10,925	\$ 15,619	\$ 264.40	\$ 12,486	\$ 17,851	\$ 296.95	\$ 14,046	\$ 20,082
70	\$ 208.30	\$ 9,794	\$ 13,686	\$ 242.35	\$ 11,426	\$ 15,967	\$ 276.40	\$ 13,059	\$ 18,248	\$ 310.45	\$ 14,691	\$ 20,529
71	\$ 217.60	\$ 10,235	\$ 13,989	\$ 253.20	\$ 11,941	\$ 16,321	\$ 288.80	\$ 13,647	\$ 18,653	\$ 324.40	\$ 15,353	\$ 20,984
72	\$ 227.50	\$ 10,690	\$ 14,305	\$ 264.75	\$ 12,472	\$ 16,689	\$ 302.00	\$ 14,254	\$ 19,073	\$ 339.25	\$ 16,036	\$ 21,457
73	\$ 238.30	\$ 11,165	\$ 14,637	\$ 277.35	\$ 13,026	\$ 17,077	\$ 316.40	\$ 14,887	\$ 19,517	\$ 355.45	\$ 16,748	\$ 21,956
74	\$ 250.30	\$ 11,661	\$ 14,991	\$ 291.35	\$ 13,604	\$ 17,490	\$ 332.40	\$ 15,548	\$ 19,989	\$ 373.45	\$ 17,491	\$ 22,487
75	\$ 263.80	\$ 12,173	\$ 15,364	\$ 307.10	\$ 14,202	\$ 17,924	\$ 350.40	\$ 16,231	\$ 20,485	\$ 393.70	\$ 18,260	\$ 23,046

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.

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.

Monthly premiums have been calculated assuming payments per month.

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

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

	\$30,000 Death Benefit Non-Tobacco			\$35,000 Death Benefit Non-Tobacco			\$40,000 Death Benefit Non-Tobacco			\$45,000 Death Benefit Non-Tobacco		
<i>Issue Age</i> ¹	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

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		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 29.50	\$ 20,479	\$ 43,119	\$ 32.05	\$ 22,527	\$ 47,430	\$ 34.60	\$ 24,574	\$ 51,742	\$ 37.15	\$ 26,622	\$ 56,054
19	\$ 30.00	\$ 20,367	\$ 42,885	\$ 32.60	\$ 22,404	\$ 47,173	\$ 35.20	\$ 24,441	\$ 51,462	\$ 37.80	\$ 26,478	\$ 55,750
20	\$ 30.50	\$ 20,251	\$ 42,640	\$ 33.15	\$ 22,277	\$ 46,904	\$ 35.80	\$ 24,302	\$ 51,168	\$ 38.45	\$ 26,327	\$ 55,432
21	\$ 31.00	\$ 20,130	\$ 42,385	\$ 33.70	\$ 22,143	\$ 46,623	\$ 36.40	\$ 24,156	\$ 50,862	\$ 39.10	\$ 26,169	\$ 55,100
22	\$ 31.50	\$ 20,003	\$ 42,117	\$ 34.25	\$ 22,003	\$ 46,328	\$ 37.00	\$ 24,003	\$ 50,540	\$ 39.75	\$ 26,004	\$ 54,752
23	\$ 32.00	\$ 19,869	\$ 41,835	\$ 34.80	\$ 21,856	\$ 46,018	\$ 37.60	\$ 23,843	\$ 50,202	\$ 40.40	\$ 25,830	\$ 54,385
24	\$ 32.50	\$ 19,728	\$ 41,538	\$ 35.35	\$ 21,701	\$ 45,691	\$ 38.20	\$ 23,673	\$ 49,845	\$ 41.05	\$ 25,646	\$ 53,999
25	\$ 33.00	\$ 19,580	\$ 41,226	\$ 35.90	\$ 21,538	\$ 45,348	\$ 38.80	\$ 23,496	\$ 49,471	\$ 41.70	\$ 25,454	\$ 53,593
26	\$ 34.00	\$ 19,423	\$ 40,897	\$ 37.00	\$ 21,366	\$ 44,986	\$ 40.00	\$ 23,308	\$ 49,076	\$ 43.00	\$ 25,250	\$ 53,166
27	\$ 36.00	\$ 19,256	\$ 40,544	\$ 39.20	\$ 21,182	\$ 44,598	\$ 42.40	\$ 23,107	\$ 48,653	\$ 45.60	\$ 25,033	\$ 52,707
28	\$ 37.50	\$ 19,078	\$ 40,170	\$ 40.85	\$ 20,986	\$ 44,187	\$ 44.20	\$ 22,894	\$ 48,204	\$ 47.55	\$ 24,802	\$ 52,221
29	\$ 39.00	\$ 18,891	\$ 39,775	\$ 42.50	\$ 20,780	\$ 43,753	\$ 46.00	\$ 22,669	\$ 47,730	\$ 49.50	\$ 24,558	\$ 51,708
30	\$ 41.00	\$ 18,692	\$ 39,358	\$ 44.70	\$ 20,562	\$ 43,294	\$ 48.40	\$ 22,431	\$ 47,230	\$ 52.10	\$ 24,300	\$ 51,166
31	\$ 43.00	\$ 18,483	\$ 38,917	\$ 46.90	\$ 20,331	\$ 42,808	\$ 50.80	\$ 22,180	\$ 46,700	\$ 54.70	\$ 24,028	\$ 50,592
32	\$ 45.00	\$ 18,263	\$ 38,455	\$ 49.10	\$ 20,090	\$ 42,300	\$ 53.20	\$ 21,916	\$ 46,146	\$ 57.30	\$ 23,743	\$ 49,991
33	\$ 47.50	\$ 18,033	\$ 37,970	\$ 51.85	\$ 19,837	\$ 41,767	\$ 56.20	\$ 21,640	\$ 45,564	\$ 60.55	\$ 23,443	\$ 49,361
34	\$ 49.00	\$ 17,792	\$ 37,463	\$ 53.50	\$ 19,572	\$ 41,209	\$ 58.00	\$ 21,351	\$ 44,956	\$ 62.50	\$ 23,130	\$ 48,702
35	\$ 49.50	\$ 17,542	\$ 36,935	\$ 54.05	\$ 19,296	\$ 40,629	\$ 58.60	\$ 21,050	\$ 44,322	\$ 63.15	\$ 22,804	\$ 48,016
36	\$ 52.50	\$ 17,281	\$ 36,386	\$ 57.35	\$ 19,009	\$ 40,024	\$ 62.20	\$ 20,737	\$ 43,663	\$ 67.05	\$ 22,465	\$ 47,301
37	\$ 56.50	\$ 17,010	\$ 35,816	\$ 61.75	\$ 18,711	\$ 39,397	\$ 67.00	\$ 20,412	\$ 42,979	\$ 72.25	\$ 22,113	\$ 46,560
38	\$ 60.00	\$ 16,728	\$ 35,221	\$ 65.60	\$ 18,400	\$ 38,743	\$ 71.20	\$ 20,073	\$ 42,265	\$ 76.80	\$ 21,746	\$ 45,787
39	\$ 63.50	\$ 16,432	\$ 34,600	\$ 69.45	\$ 18,076	\$ 38,060	\$ 75.40	\$ 19,719	\$ 41,520	\$ 81.35	\$ 21,362	\$ 44,980
40	\$ 67.50	\$ 16,122	\$ 33,946	\$ 73.85	\$ 17,735	\$ 37,341	\$ 80.20	\$ 19,347	\$ 40,735	\$ 86.55	\$ 20,959	\$ 44,130
41	\$ 71.00	\$ 15,795	\$ 33,258	\$ 77.70	\$ 17,375	\$ 36,583	\$ 84.40	\$ 18,954	\$ 39,909	\$ 91.10	\$ 20,534	\$ 43,235
42	\$ 74.50	\$ 15,451	\$ 32,532	\$ 81.55	\$ 16,996	\$ 35,785	\$ 88.60	\$ 18,541	\$ 39,039	\$ 95.65	\$ 20,086	\$ 42,292
43	\$ 78.50	\$ 15,088	\$ 31,768	\$ 85.95	\$ 16,596	\$ 34,945	\$ 93.40	\$ 18,105	\$ 38,122	\$ 100.85	\$ 19,614	\$ 41,299
44	\$ 82.00	\$ 14,705	\$ 30,961	\$ 89.80	\$ 16,175	\$ 34,057	\$ 97.60	\$ 17,646	\$ 37,153	\$ 105.40	\$ 19,116	\$ 40,249
45	\$ 82.50	\$ 14,299	\$ 30,107	\$ 90.35	\$ 15,728	\$ 33,117	\$ 98.20	\$ 17,158	\$ 36,128	\$ 106.05	\$ 18,588	\$ 39,139
46	\$ 89.00	\$ 13,868	\$ 29,200	\$ 97.50	\$ 15,255	\$ 32,120	\$ 106.00	\$ 16,641	\$ 35,040	\$ 114.50	\$ 18,028	\$ 37,960
47	\$ 95.50	\$ 13,410	\$ 28,237	\$ 104.65	\$ 14,751	\$ 31,060	\$ 113.80	\$ 16,093	\$ 33,884	\$ 122.95	\$ 17,434	\$ 36,708
48	\$ 102.50	\$ 12,924	\$ 27,213	\$ 112.35	\$ 14,217	\$ 29,934	\$ 122.20	\$ 15,509	\$ 32,656	\$ 132.05	\$ 16,802	\$ 35,377
49	\$ 109.50	\$ 12,408	\$ 26,126	\$ 120.05	\$ 13,649	\$ 28,739	\$ 130.60	\$ 14,890	\$ 31,351	\$ 141.15	\$ 16,131	\$ 33,964
50	\$ 116.00	\$ 11,859	\$ 24,970	\$ 127.20	\$ 13,045	\$ 27,467	\$ 138.40	\$ 14,231	\$ 29,964	\$ 149.60	\$ 15,417	\$ 32,461
51	\$ 123.00	\$ 11,275	\$ 23,740	\$ 134.90	\$ 12,402	\$ 26,114	\$ 146.80	\$ 13,530	\$ 28,488	\$ 158.70	\$ 14,657	\$ 30,862
52	\$ 130.00	\$ 10,655	\$ 22,436	\$ 142.60	\$ 11,721	\$ 24,679	\$ 155.20	\$ 12,786	\$ 26,923	\$ 167.80	\$ 13,852	\$ 29,166
53	\$ 136.50	\$ 9,998	\$ 21,051	\$ 149.75	\$ 10,998	\$ 23,156	\$ 163.00	\$ 11,997	\$ 25,261	\$ 176.25	\$ 12,997	\$ 27,366

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

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		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
54	\$ 143.50	\$ 9,300	\$ 19,582	\$ 157.45	\$ 10,230	\$ 21,540	\$ 171.40	\$ 11,160	\$ 23,499	\$ 185.35	\$ 12,090	\$ 25,457
55	\$ 144.00	\$ 8,558	\$ 18,019	\$ 158.00	\$ 9,414	\$ 19,821	\$ 172.00	\$ 10,269	\$ 21,623	\$ 186.00	\$ 11,125	\$ 23,425
56	\$ 155.00	\$ 8,951	\$ 18,276	\$ 170.10	\$ 9,846	\$ 20,104	\$ 185.20	\$ 10,741	\$ 21,931	\$ 200.30	\$ 11,636	\$ 23,759
57	\$ 166.50	\$ 9,359	\$ 18,538	\$ 182.75	\$ 10,295	\$ 20,392	\$ 199.00	\$ 11,231	\$ 22,246	\$ 215.25	\$ 12,167	\$ 24,100
58	\$ 178.00	\$ 9,783	\$ 18,805	\$ 195.40	\$ 10,762	\$ 20,686	\$ 212.80	\$ 11,740	\$ 22,566	\$ 230.20	\$ 12,719	\$ 24,447
59	\$ 189.50	\$ 10,224	\$ 19,078	\$ 208.05	\$ 11,247	\$ 20,985	\$ 226.60	\$ 12,269	\$ 22,893	\$ 245.15	\$ 13,292	\$ 24,801
60	\$ 201.00	\$ 10,683	\$ 19,356	\$ 220.70	\$ 11,751	\$ 21,292	\$ 240.40	\$ 12,819	\$ 23,227	\$ 260.10	\$ 13,888	\$ 25,163
61	\$ 212.50	\$ 11,157	\$ 19,641	\$ 233.35	\$ 12,273	\$ 21,605	\$ 254.20	\$ 13,389	\$ 23,569	\$ 275.05	\$ 14,505	\$ 25,533
62	\$ 224.50	\$ 11,649	\$ 19,934	\$ 246.55	\$ 12,814	\$ 21,927	\$ 268.60	\$ 13,979	\$ 23,921	\$ 290.65	\$ 15,144	\$ 25,914
63	\$ 236.00	\$ 12,156	\$ 20,233	\$ 259.20	\$ 13,372	\$ 22,256	\$ 282.40	\$ 14,587	\$ 24,280	\$ 305.60	\$ 15,803	\$ 26,303
64	\$ 247.50	\$ 12,677	\$ 20,537	\$ 271.85	\$ 13,945	\$ 22,591	\$ 296.20	\$ 15,212	\$ 24,645	\$ 320.55	\$ 16,480	\$ 26,698
65	\$ 248.00	\$ 13,210	\$ 20,844	\$ 272.40	\$ 14,531	\$ 22,928	\$ 296.80	\$ 15,852	\$ 25,013	\$ 321.20	\$ 17,173	\$ 27,097
66	\$ 265.00	\$ 13,756	\$ 21,157	\$ 291.10	\$ 15,132	\$ 23,272	\$ 317.20	\$ 16,508	\$ 25,388	\$ 343.30	\$ 17,883	\$ 27,504
67	\$ 288.50	\$ 14,316	\$ 21,475	\$ 316.95	\$ 15,748	\$ 23,622	\$ 345.40	\$ 17,180	\$ 25,770	\$ 373.85	\$ 18,612	\$ 27,917
68	\$ 304.50	\$ 14,910	\$ 21,828	\$ 334.55	\$ 16,401	\$ 24,010	\$ 364.60	\$ 17,893	\$ 26,193	\$ 394.65	\$ 19,384	\$ 28,376
69	\$ 329.50	\$ 15,607	\$ 22,314	\$ 362.05	\$ 17,168	\$ 24,545	\$ 394.60	\$ 18,729	\$ 26,776	\$ 427.15	\$ 20,289	\$ 29,008
70	\$ 344.50	\$ 16,323	\$ 22,810	\$ 378.55	\$ 17,956	\$ 25,091	\$ 412.60	\$ 19,588	\$ 27,372	\$ 446.65	\$ 21,221	\$ 29,653
71	\$ 360.00	\$ 17,059	\$ 23,316	\$ 395.60	\$ 18,764	\$ 25,648	\$ 431.20	\$ 20,470	\$ 27,979	\$ 466.80	\$ 22,176	\$ 30,311
72	\$ 376.50	\$ 17,818	\$ 23,842	\$ 413.75	\$ 19,599	\$ 26,226	\$ 451.00	\$ 21,381	\$ 28,610	\$ 488.25	\$ 23,163	\$ 30,994
73	\$ 394.50	\$ 18,609	\$ 24,396	\$ 433.55	\$ 20,470	\$ 26,836	\$ 472.60	\$ 22,331	\$ 29,275	\$ 511.65	\$ 24,191	\$ 31,715
74	\$ 414.50	\$ 19,435	\$ 24,986	\$ 455.55	\$ 21,378	\$ 27,485	\$ 496.60	\$ 23,322	\$ 29,983	\$ 537.65	\$ 25,265	\$ 32,482
75	\$ 437.00	\$ 20,289	\$ 25,607	\$ 480.30	\$ 22,318	\$ 28,167	\$ 523.60	\$ 24,347	\$ 30,728	\$ 566.90	\$ 26,376	\$ 33,289

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.

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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Monthly premiums have been calculated assuming payments per month.

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without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

	\$50,000 Death Benefit Non-Tobacco			\$55,000 Death Benefit Non-Tobacco			\$60,000 Death Benefit Non-Tobacco			\$65,000 Death Benefit Non-Tobacco		
<i>Issue Age</i> ¹	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

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		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 39.70	\$ 28,670	\$ 60,366	\$ 42.25	\$ 30,718	\$ 64,678	\$ 44.80	\$ 32,766	\$ 68,990	\$ 47.35	\$ 34,814	\$ 73,302
19	\$ 40.40	\$ 28,515	\$ 60,039	\$ 43.00	\$ 30,551	\$ 64,327	\$ 45.60	\$ 32,588	\$ 68,616	\$ 48.20	\$ 34,625	\$ 72,904
20	\$ 41.10	\$ 28,352	\$ 59,696	\$ 43.75	\$ 30,377	\$ 63,960	\$ 46.40	\$ 32,403	\$ 68,224	\$ 49.05	\$ 34,428	\$ 72,488
21	\$ 41.80	\$ 28,182	\$ 59,339	\$ 44.50	\$ 30,195	\$ 63,577	\$ 47.20	\$ 32,208	\$ 67,816	\$ 49.90	\$ 34,221	\$ 72,054
22	\$ 42.50	\$ 28,004	\$ 58,963	\$ 45.25	\$ 30,004	\$ 63,175	\$ 48.00	\$ 32,005	\$ 67,387	\$ 50.75	\$ 34,005	\$ 71,598
23	\$ 43.20	\$ 27,816	\$ 58,569	\$ 46.00	\$ 29,803	\$ 62,752	\$ 48.80	\$ 31,790	\$ 66,936	\$ 51.60	\$ 33,777	\$ 71,119
24	\$ 43.90	\$ 27,619	\$ 58,153	\$ 46.75	\$ 29,592	\$ 62,307	\$ 49.60	\$ 31,565	\$ 66,460	\$ 52.45	\$ 33,538	\$ 70,614
25	\$ 44.60	\$ 27,412	\$ 57,716	\$ 47.50	\$ 29,370	\$ 61,839	\$ 50.40	\$ 31,328	\$ 65,961	\$ 53.30	\$ 33,286	\$ 70,084
26	\$ 46.00	\$ 27,193	\$ 57,255	\$ 49.00	\$ 29,135	\$ 61,345	\$ 52.00	\$ 31,078	\$ 65,435	\$ 55.00	\$ 33,020	\$ 69,524
27	\$ 48.80	\$ 26,958	\$ 56,762	\$ 52.00	\$ 28,884	\$ 60,816	\$ 55.20	\$ 30,810	\$ 64,871	\$ 58.40	\$ 32,735	\$ 68,925
28	\$ 50.90	\$ 26,710	\$ 56,238	\$ 54.25	\$ 28,617	\$ 60,255	\$ 57.60	\$ 30,525	\$ 64,272	\$ 60.95	\$ 32,433	\$ 68,289
29	\$ 53.00	\$ 26,447	\$ 55,685	\$ 56.50	\$ 28,336	\$ 59,663	\$ 60.00	\$ 30,225	\$ 63,640	\$ 63.50	\$ 32,114	\$ 67,618
30	\$ 55.80	\$ 26,170	\$ 55,101	\$ 59.50	\$ 28,039	\$ 59,037	\$ 63.20	\$ 29,908	\$ 62,973	\$ 66.90	\$ 31,778	\$ 66,909
31	\$ 58.60	\$ 25,876	\$ 54,483	\$ 62.50	\$ 27,725	\$ 58,375	\$ 66.40	\$ 29,573	\$ 62,267	\$ 70.30	\$ 31,421	\$ 66,158
32	\$ 61.40	\$ 25,569	\$ 53,837	\$ 65.50	\$ 27,395	\$ 57,682	\$ 69.60	\$ 29,222	\$ 61,528	\$ 73.70	\$ 31,048	\$ 65,373
33	\$ 64.90	\$ 25,247	\$ 53,158	\$ 69.25	\$ 27,050	\$ 56,955	\$ 73.60	\$ 28,853	\$ 60,752	\$ 77.95	\$ 30,657	\$ 64,549
34	\$ 67.00	\$ 24,910	\$ 52,448	\$ 71.50	\$ 26,689	\$ 56,195	\$ 76.00	\$ 28,468	\$ 59,941	\$ 80.50	\$ 30,248	\$ 63,687
35	\$ 67.70	\$ 24,559	\$ 51,709	\$ 72.25	\$ 26,313	\$ 55,403	\$ 76.80	\$ 28,067	\$ 59,096	\$ 81.35	\$ 29,821	\$ 62,790
36	\$ 71.90	\$ 24,193	\$ 50,940	\$ 76.75	\$ 25,922	\$ 54,579	\$ 81.60	\$ 27,650	\$ 58,217	\$ 86.45	\$ 29,378	\$ 61,856
37	\$ 77.50	\$ 23,814	\$ 50,142	\$ 82.75	\$ 25,515	\$ 53,724	\$ 88.00	\$ 27,216	\$ 57,305	\$ 93.25	\$ 28,917	\$ 60,887
38	\$ 82.40	\$ 23,419	\$ 49,309	\$ 88.00	\$ 25,092	\$ 52,831	\$ 93.60	\$ 26,764	\$ 56,353	\$ 99.20	\$ 28,437	\$ 59,875
39	\$ 87.30	\$ 23,006	\$ 48,440	\$ 93.25	\$ 24,649	\$ 51,900	\$ 99.20	\$ 26,292	\$ 55,360	\$ 105.15	\$ 27,936	\$ 58,820
40	\$ 92.90	\$ 22,571	\$ 47,525	\$ 99.25	\$ 24,184	\$ 50,919	\$ 105.60	\$ 25,796	\$ 54,314	\$ 111.95	\$ 27,408	\$ 57,709
41	\$ 97.80	\$ 22,113	\$ 46,561	\$ 104.50	\$ 23,693	\$ 49,887	\$ 111.20	\$ 25,272	\$ 53,212	\$ 117.90	\$ 26,852	\$ 56,538
42	\$ 102.70	\$ 21,631	\$ 45,545	\$ 109.75	\$ 23,176	\$ 48,798	\$ 116.80	\$ 24,721	\$ 52,052	\$ 123.85	\$ 26,266	\$ 55,305
43	\$ 108.30	\$ 21,123	\$ 44,475	\$ 115.75	\$ 22,632	\$ 47,652	\$ 123.20	\$ 24,140	\$ 50,829	\$ 130.65	\$ 25,649	\$ 54,006
44	\$ 113.20	\$ 20,587	\$ 43,346	\$ 121.00	\$ 22,057	\$ 46,442	\$ 128.80	\$ 23,528	\$ 49,538	\$ 136.60	\$ 24,998	\$ 52,634
45	\$ 113.90	\$ 20,018	\$ 42,149	\$ 121.75	\$ 21,448	\$ 45,160	\$ 129.60	\$ 22,878	\$ 48,171	\$ 137.45	\$ 24,308	\$ 51,181
46	\$ 123.00	\$ 19,415	\$ 40,880	\$ 131.50	\$ 20,802	\$ 43,800	\$ 140.00	\$ 22,189	\$ 46,720	\$ 148.50	\$ 23,576	\$ 49,640
47	\$ 132.10	\$ 18,775	\$ 39,531	\$ 141.25	\$ 20,116	\$ 42,355	\$ 150.40	\$ 21,457	\$ 45,179	\$ 159.55	\$ 22,798	\$ 48,002
48	\$ 141.90	\$ 18,094	\$ 38,098	\$ 151.75	\$ 19,387	\$ 40,820	\$ 161.60	\$ 20,679	\$ 43,541	\$ 171.45	\$ 21,972	\$ 46,262
49	\$ 151.70	\$ 17,372	\$ 36,577	\$ 162.25	\$ 18,612	\$ 39,189	\$ 172.80	\$ 19,853	\$ 41,802	\$ 183.35	\$ 21,094	\$ 44,415
50	\$ 160.80	\$ 16,603	\$ 34,958	\$ 172.00	\$ 17,789	\$ 37,455	\$ 183.20	\$ 18,975	\$ 39,952	\$ 194.40	\$ 20,161	\$ 42,449
51	\$ 170.60	\$ 15,785	\$ 33,236	\$ 182.50	\$ 16,913	\$ 35,610	\$ 194.40	\$ 18,040	\$ 37,984	\$ 206.30	\$ 19,168	\$ 40,358
52	\$ 180.40	\$ 14,917	\$ 31,410	\$ 193.00	\$ 15,983	\$ 33,654	\$ 205.60	\$ 17,049	\$ 35,897	\$ 218.20	\$ 18,114	\$ 38,141
53	\$ 189.50	\$ 13,997	\$ 29,472	\$ 202.75	\$ 14,997	\$ 31,577	\$ 216.00	\$ 15,997	\$ 33,682	\$ 229.25	\$ 16,997	\$ 35,787

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

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		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
54	\$ 199.30	\$ 13,020	\$ 27,415	\$ 213.25	\$ 13,950	\$ 29,373	\$ 227.20	\$ 14,880	\$ 31,332	\$ 241.15	\$ 15,810	\$ 33,290
55	\$ 200.00	\$ 11,981	\$ 25,227	\$ 214.00	\$ 12,837	\$ 27,029	\$ 228.00	\$ 13,693	\$ 28,831	\$ 242.00	\$ 14,549	\$ 30,633
56	\$ 215.40	\$ 12,531	\$ 25,587	\$ 230.50	\$ 13,426	\$ 27,414	\$ 245.60	\$ 14,321	\$ 29,242	\$ 260.70	\$ 15,216	\$ 31,070
57	\$ 231.50	\$ 13,103	\$ 25,953	\$ 247.75	\$ 14,039	\$ 27,807	\$ 264.00	\$ 14,975	\$ 29,661	\$ 280.25	\$ 15,910	\$ 31,515
58	\$ 247.60	\$ 13,697	\$ 26,327	\$ 265.00	\$ 14,675	\$ 28,208	\$ 282.40	\$ 15,654	\$ 30,088	\$ 299.80	\$ 16,632	\$ 31,969
59	\$ 263.70	\$ 14,314	\$ 26,709	\$ 282.25	\$ 15,337	\$ 28,617	\$ 300.80	\$ 16,359	\$ 30,524	\$ 319.35	\$ 17,382	\$ 32,432
60	\$ 279.80	\$ 14,956	\$ 27,099	\$ 299.50	\$ 16,024	\$ 29,034	\$ 319.20	\$ 17,092	\$ 30,970	\$ 338.90	\$ 18,161	\$ 32,906
61	\$ 295.90	\$ 15,621	\$ 27,498	\$ 316.75	\$ 16,736	\$ 29,462	\$ 337.60	\$ 17,852	\$ 31,426	\$ 358.45	\$ 18,968	\$ 33,390
62	\$ 312.70	\$ 16,309	\$ 27,908	\$ 334.75	\$ 17,474	\$ 29,901	\$ 356.80	\$ 18,639	\$ 31,895	\$ 378.85	\$ 19,804	\$ 33,888
63	\$ 328.80	\$ 17,019	\$ 28,326	\$ 352.00	\$ 18,234	\$ 30,350	\$ 375.20	\$ 19,450	\$ 32,373	\$ 398.40	\$ 20,666	\$ 34,396
64	\$ 344.90	\$ 17,748	\$ 28,752	\$ 369.25	\$ 19,016	\$ 30,806	\$ 393.60	\$ 20,283	\$ 32,860	\$ 417.95	\$ 21,551	\$ 34,913
65	\$ 345.60	\$ 18,494	\$ 29,182	\$ 370.00	\$ 19,815	\$ 31,266	\$ 394.40	\$ 21,136	\$ 33,351	\$ 418.80	\$ 22,457	\$ 35,435
66	\$ 369.40	\$ 19,259	\$ 29,619	\$ 395.50	\$ 20,635	\$ 31,735	\$ 421.60	\$ 22,010	\$ 33,851	\$ 447.70	\$ 23,386	\$ 35,966
67	\$ 402.30	\$ 20,043	\$ 30,065	\$ 430.75	\$ 21,475	\$ 32,212	\$ 459.20	\$ 22,907	\$ 34,360	\$ 487.65	\$ 24,338	\$ 36,507
68	\$ 424.70	\$ 20,875	\$ 30,559	\$ 454.75	\$ 22,366	\$ 32,742	\$ 484.80	\$ 23,857	\$ 34,924	\$ 514.85	\$ 25,348	\$ 37,107
69	\$ 459.70	\$ 21,850	\$ 31,239	\$ 492.25	\$ 23,411	\$ 33,471	\$ 524.80	\$ 24,972	\$ 35,702	\$ 557.35	\$ 26,532	\$ 37,933
70	\$ 480.70	\$ 22,853	\$ 31,934	\$ 514.75	\$ 24,485	\$ 34,215	\$ 548.80	\$ 26,118	\$ 36,496	\$ 582.85	\$ 27,750	\$ 38,777
71	\$ 502.40	\$ 23,882	\$ 32,643	\$ 538.00	\$ 25,588	\$ 34,974	\$ 573.60	\$ 27,294	\$ 37,306	\$ 609.20	\$ 29,000	\$ 39,638
72	\$ 525.50	\$ 24,945	\$ 33,378	\$ 562.75	\$ 26,727	\$ 35,763	\$ 600.00	\$ 28,509	\$ 38,147	\$ 637.25	\$ 30,290	\$ 40,531
73	\$ 550.70	\$ 26,052	\$ 34,155	\$ 589.75	\$ 27,913	\$ 36,594	\$ 628.80	\$ 29,774	\$ 39,034	\$ 667.85	\$ 31,635	\$ 41,474
74	\$ 578.70	\$ 27,209	\$ 34,981	\$ 619.75	\$ 29,152	\$ 37,479	\$ 660.80	\$ 31,096	\$ 39,978	\$ 701.85	\$ 33,039	\$ 42,477
75	\$ 610.21	\$ 28,405	\$ 35,849	\$ 653.51	\$ 30,434	\$ 38,410	\$ 696.81	\$ 32,463	\$ 40,971	\$ 740.11	\$ 34,492	\$ 43,531

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.

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.

Monthly premiums have been calculated assuming payments per month.

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

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

	\$70,000 Death Benefit Non-Tobacco			\$75,000 Death Benefit Non-Tobacco			\$80,000 Death Benefit Non-Tobacco			\$85,000 Death Benefit Non-Tobacco		
<i>Issue Age</i> ¹	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

Issue Age ¹	\$90,000 Death Benefit Non-Tobacco			\$95,000 Death Benefit Non-Tobacco			\$100,000 Death Benefit Non-Tobacco			\$105,000 Death Benefit Non-Tobacco		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 49.90	\$ 36,862	\$ 77,614	\$ 52.45	\$ 38,910	\$ 81,926	\$ 55.00	\$ 40,958	\$ 86,238	\$ 57.55	\$ 43,006	\$ 90,549
19	\$ 50.80	\$ 36,662	\$ 77,193	\$ 53.40	\$ 38,699	\$ 81,481	\$ 56.00	\$ 40,735	\$ 85,770	\$ 58.60	\$ 42,772	\$ 90,058
20	\$ 51.70	\$ 36,453	\$ 76,752	\$ 54.35	\$ 38,478	\$ 81,016	\$ 57.00	\$ 40,503	\$ 85,281	\$ 59.65	\$ 42,529	\$ 89,545
21	\$ 52.60	\$ 36,235	\$ 76,293	\$ 55.30	\$ 38,248	\$ 80,531	\$ 58.00	\$ 40,261	\$ 84,770	\$ 60.70	\$ 42,274	\$ 89,008
22	\$ 53.50	\$ 36,005	\$ 75,810	\$ 56.25	\$ 38,006	\$ 80,022	\$ 59.00	\$ 40,006	\$ 84,234	\$ 61.75	\$ 42,006	\$ 88,445
23	\$ 54.40	\$ 35,764	\$ 75,303	\$ 57.20	\$ 37,751	\$ 79,486	\$ 60.00	\$ 39,738	\$ 83,670	\$ 62.80	\$ 41,725	\$ 87,853
24	\$ 55.30	\$ 35,510	\$ 74,768	\$ 58.15	\$ 37,483	\$ 78,922	\$ 61.00	\$ 39,456	\$ 83,076	\$ 63.85	\$ 41,429	\$ 87,229
25	\$ 56.20	\$ 35,244	\$ 74,206	\$ 59.10	\$ 37,202	\$ 78,329	\$ 62.00	\$ 39,160	\$ 82,452	\$ 64.90	\$ 41,118	\$ 86,574
26	\$ 58.00	\$ 34,962	\$ 73,614	\$ 61.00	\$ 36,905	\$ 77,704	\$ 64.00	\$ 38,847	\$ 81,794	\$ 67.00	\$ 40,789	\$ 85,883
27	\$ 61.60	\$ 34,661	\$ 72,980	\$ 64.80	\$ 36,587	\$ 77,034	\$ 68.00	\$ 38,512	\$ 81,089	\$ 71.20	\$ 40,438	\$ 85,143
28	\$ 64.30	\$ 34,341	\$ 72,306	\$ 67.65	\$ 36,249	\$ 76,323	\$ 71.00	\$ 38,157	\$ 80,340	\$ 74.35	\$ 40,065	\$ 84,357
29	\$ 67.00	\$ 34,004	\$ 71,595	\$ 70.50	\$ 35,893	\$ 75,573	\$ 74.00	\$ 37,782	\$ 79,551	\$ 77.50	\$ 39,671	\$ 83,528
30	\$ 70.60	\$ 33,647	\$ 70,845	\$ 74.30	\$ 35,516	\$ 74,781	\$ 78.00	\$ 37,385	\$ 78,717	\$ 81.70	\$ 39,255	\$ 82,652
31	\$ 74.20	\$ 33,270	\$ 70,050	\$ 78.10	\$ 35,118	\$ 73,942	\$ 82.00	\$ 36,966	\$ 77,834	\$ 85.90	\$ 38,815	\$ 81,725
32	\$ 77.80	\$ 32,875	\$ 69,219	\$ 81.90	\$ 34,701	\$ 73,064	\$ 86.00	\$ 36,527	\$ 76,910	\$ 90.10	\$ 38,354	\$ 80,755
33	\$ 82.30	\$ 32,460	\$ 68,346	\$ 86.65	\$ 34,263	\$ 72,143	\$ 91.00	\$ 36,067	\$ 75,940	\$ 95.35	\$ 37,870	\$ 79,737
34	\$ 85.00	\$ 32,027	\$ 67,434	\$ 89.50	\$ 33,806	\$ 71,180	\$ 94.00	\$ 35,585	\$ 74,927	\$ 98.50	\$ 37,365	\$ 78,673
35	\$ 85.90	\$ 31,575	\$ 66,483	\$ 90.45	\$ 33,330	\$ 70,177	\$ 95.00	\$ 35,084	\$ 73,871	\$ 99.55	\$ 36,838	\$ 77,564
36	\$ 91.30	\$ 31,106	\$ 65,494	\$ 96.15	\$ 32,834	\$ 69,133	\$ 101.00	\$ 34,562	\$ 72,772	\$ 105.85	\$ 36,290	\$ 76,410
37	\$ 98.50	\$ 30,618	\$ 64,468	\$ 103.75	\$ 32,319	\$ 68,050	\$ 109.00	\$ 34,020	\$ 71,632	\$ 114.25	\$ 35,721	\$ 75,213
38	\$ 104.80	\$ 30,110	\$ 63,397	\$ 110.40	\$ 31,783	\$ 66,919	\$ 116.00	\$ 33,456	\$ 70,442	\$ 121.60	\$ 35,128	\$ 73,964
39	\$ 111.10	\$ 29,579	\$ 62,280	\$ 117.05	\$ 31,222	\$ 65,740	\$ 123.00	\$ 32,865	\$ 69,200	\$ 128.95	\$ 34,509	\$ 72,660
40	\$ 118.30	\$ 29,020	\$ 61,103	\$ 124.65	\$ 30,633	\$ 64,498	\$ 131.00	\$ 32,245	\$ 67,893	\$ 137.35	\$ 33,857	\$ 71,287
41	\$ 124.60	\$ 28,431	\$ 59,864	\$ 131.30	\$ 30,011	\$ 63,190	\$ 138.00	\$ 31,591	\$ 66,516	\$ 144.70	\$ 33,170	\$ 69,841
42	\$ 130.90	\$ 27,811	\$ 58,558	\$ 137.95	\$ 29,357	\$ 61,811	\$ 145.00	\$ 30,902	\$ 65,065	\$ 152.05	\$ 32,447	\$ 68,318
43	\$ 138.10	\$ 27,158	\$ 57,183	\$ 145.55	\$ 28,667	\$ 60,360	\$ 153.00	\$ 30,176	\$ 63,537	\$ 160.45	\$ 31,685	\$ 66,713
44	\$ 144.40	\$ 26,469	\$ 55,730	\$ 152.20	\$ 27,939	\$ 58,826	\$ 160.00	\$ 29,410	\$ 61,923	\$ 167.80	\$ 30,880	\$ 65,019
45	\$ 145.30	\$ 25,738	\$ 54,192	\$ 153.15	\$ 27,168	\$ 57,203	\$ 161.00	\$ 28,598	\$ 60,214	\$ 168.85	\$ 30,028	\$ 63,224
46	\$ 157.00	\$ 24,962	\$ 52,560	\$ 165.50	\$ 26,349	\$ 55,480	\$ 174.00	\$ 27,736	\$ 58,400	\$ 182.50	\$ 29,123	\$ 61,320
47	\$ 168.70	\$ 24,139	\$ 50,826	\$ 177.85	\$ 25,480	\$ 53,650	\$ 187.00	\$ 26,821	\$ 56,474	\$ 196.15	\$ 28,162	\$ 59,297
48	\$ 181.30	\$ 23,264	\$ 48,984	\$ 191.15	\$ 24,557	\$ 51,705	\$ 201.00	\$ 25,849	\$ 54,427	\$ 210.85	\$ 27,142	\$ 57,148
49	\$ 193.90	\$ 22,335	\$ 47,027	\$ 204.45	\$ 23,576	\$ 49,640	\$ 215.00	\$ 24,817	\$ 52,253	\$ 225.55	\$ 26,058	\$ 54,865
50	\$ 205.60	\$ 21,347	\$ 44,946	\$ 216.80	\$ 22,533	\$ 47,443	\$ 228.00	\$ 23,719	\$ 49,941	\$ 239.20	\$ 24,904	\$ 52,438
51	\$ 218.20	\$ 20,295	\$ 42,732	\$ 230.10	\$ 21,423	\$ 45,106	\$ 242.00	\$ 22,550	\$ 47,481	\$ 253.90	\$ 23,678	\$ 49,855
52	\$ 230.80	\$ 19,180	\$ 40,384	\$ 243.40	\$ 20,245	\$ 42,628	\$ 256.00	\$ 21,311	\$ 44,872	\$ 268.60	\$ 22,376	\$ 47,115
53	\$ 242.50	\$ 17,996	\$ 37,892	\$ 255.75	\$ 18,996	\$ 39,997	\$ 269.00	\$ 19,996	\$ 42,103	\$ 282.25	\$ 20,996	\$ 44,208

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

Issue Age ¹	\$90,000 Death Benefit Non-Tobacco			\$95,000 Death Benefit Non-Tobacco			\$100,000 Death Benefit Non-Tobacco			\$105,000 Death Benefit Non-Tobacco		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
54	\$ 255.10	\$ 16,740	\$ 35,248	\$ 269.05	\$ 17,671	\$ 37,206	\$ 283.00	\$ 18,601	\$ 39,165	\$ 296.95	\$ 19,531	\$ 41,123
55	\$ 256.00	\$ 15,404	\$ 32,435	\$ 270.00	\$ 16,260	\$ 34,237	\$ 284.00	\$ 17,116	\$ 36,039	\$ 298.00	\$ 17,972	\$ 37,840
56	\$ 275.80	\$ 16,111	\$ 32,897	\$ 290.90	\$ 17,007	\$ 34,725	\$ 306.00	\$ 17,902	\$ 36,553	\$ 321.10	\$ 18,797	\$ 38,380
57	\$ 296.50	\$ 16,846	\$ 33,369	\$ 312.75	\$ 17,782	\$ 35,223	\$ 329.00	\$ 18,718	\$ 37,077	\$ 345.25	\$ 19,654	\$ 38,930
58	\$ 317.20	\$ 17,611	\$ 33,849	\$ 334.60	\$ 18,589	\$ 35,730	\$ 352.00	\$ 19,567	\$ 37,611	\$ 369.40	\$ 20,546	\$ 39,491
59	\$ 337.90	\$ 18,404	\$ 34,340	\$ 356.45	\$ 19,427	\$ 36,248	\$ 375.00	\$ 20,449	\$ 38,156	\$ 393.55	\$ 21,472	\$ 40,063
60	\$ 358.60	\$ 19,229	\$ 34,841	\$ 378.30	\$ 20,297	\$ 36,777	\$ 398.00	\$ 21,366	\$ 38,713	\$ 417.70	\$ 22,434	\$ 40,648
61	\$ 379.30	\$ 20,084	\$ 35,354	\$ 400.15	\$ 21,200	\$ 37,318	\$ 421.00	\$ 22,315	\$ 39,283	\$ 441.85	\$ 23,431	\$ 41,247
62	\$ 400.90	\$ 20,969	\$ 35,882	\$ 422.95	\$ 22,134	\$ 37,875	\$ 445.00	\$ 23,299	\$ 39,869	\$ 467.05	\$ 24,464	\$ 41,862
63	\$ 421.60	\$ 21,881	\$ 36,420	\$ 444.80	\$ 23,097	\$ 38,443	\$ 468.00	\$ 24,313	\$ 40,467	\$ 491.20	\$ 25,528	\$ 42,490
64	\$ 442.30	\$ 22,819	\$ 36,967	\$ 466.65	\$ 24,086	\$ 39,021	\$ 491.00	\$ 25,354	\$ 41,075	\$ 515.35	\$ 26,622	\$ 43,128
65	\$ 443.20	\$ 23,779	\$ 37,520	\$ 467.60	\$ 25,100	\$ 39,604	\$ 492.00	\$ 26,421	\$ 41,689	\$ 516.40	\$ 27,742	\$ 43,773
66	\$ 473.80	\$ 24,762	\$ 38,082	\$ 499.90	\$ 26,138	\$ 40,198	\$ 526.00	\$ 27,513	\$ 42,314	\$ 552.10	\$ 28,889	\$ 44,429
67	\$ 516.10	\$ 25,770	\$ 38,655	\$ 544.55	\$ 27,202	\$ 40,802	\$ 573.00	\$ 28,633	\$ 42,950	\$ 601.45	\$ 30,065	\$ 45,097
68	\$ 544.90	\$ 26,839	\$ 39,290	\$ 574.95	\$ 28,330	\$ 41,473	\$ 605.00	\$ 29,821	\$ 43,656	\$ 635.05	\$ 31,312	\$ 45,838
69	\$ 589.90	\$ 28,093	\$ 40,165	\$ 622.45	\$ 29,654	\$ 42,396	\$ 655.00	\$ 31,215	\$ 44,628	\$ 687.55	\$ 32,775	\$ 46,859
70	\$ 616.90	\$ 29,382	\$ 41,058	\$ 650.95	\$ 31,015	\$ 43,339	\$ 685.00	\$ 32,647	\$ 45,620	\$ 719.05	\$ 34,280	\$ 47,901
71	\$ 644.80	\$ 30,706	\$ 41,969	\$ 680.40	\$ 32,412	\$ 44,301	\$ 716.00	\$ 34,118	\$ 46,633	\$ 751.60	\$ 35,823	\$ 48,964
72	\$ 674.50	\$ 32,072	\$ 42,915	\$ 711.75	\$ 33,854	\$ 45,299	\$ 749.00	\$ 35,636	\$ 47,684	\$ 786.25	\$ 37,418	\$ 50,068
73	\$ 706.90	\$ 33,496	\$ 43,913	\$ 745.95	\$ 35,357	\$ 46,353	\$ 785.00	\$ 37,218	\$ 48,793	\$ 824.05	\$ 39,079	\$ 51,232
74	\$ 742.90	\$ 34,983	\$ 44,975	\$ 783.96	\$ 36,926	\$ 47,474	\$ 825.00	\$ 38,870	\$ 49,973	\$ 866.05	\$ 40,813	\$ 52,471
75	\$ 783.41	\$ 36,521	\$ 46,092	\$ 826.71	\$ 38,550	\$ 48,653	\$ 870.01	\$ 40,579	\$ 51,214	\$ 913.31	\$ 42,608	\$ 53,774

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.

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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without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

	\$90,000 Death Benefit Non-Tobacco			\$95,000 Death Benefit Non-Tobacco			\$100,000 Death Benefit Non-Tobacco			\$105,000 Death Benefit Non-Tobacco		
<i>Issue Age</i> ¹	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

Issue Age ¹	\$110,000 Death Benefit			\$115,000 Death Benefit			\$120,000 Death Benefit			\$125,000 Death Benefit		
	Non-Tobacco			Non-Tobacco			Non-Tobacco			Non-Tobacco		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 60.10	\$ 45,054	\$ 94,861	\$ 62.65	\$ 47,102	\$ 99,173	\$ 65.20	\$ 49,149	\$ 103,485	\$ 67.75	\$ 51,197	\$ 107,797
19	\$ 61.20	\$ 44,809	\$ 94,347	\$ 63.80	\$ 46,846	\$ 98,635	\$ 66.40	\$ 48,883	\$ 102,924	\$ 69.00	\$ 50,919	\$ 107,212
20	\$ 62.30	\$ 44,554	\$ 93,809	\$ 64.95	\$ 46,579	\$ 98,073	\$ 67.60	\$ 48,604	\$ 102,337	\$ 70.25	\$ 50,629	\$ 106,601
21	\$ 63.40	\$ 44,287	\$ 93,247	\$ 66.10	\$ 46,300	\$ 97,485	\$ 68.80	\$ 48,313	\$ 101,724	\$ 71.50	\$ 50,326	\$ 105,962
22	\$ 64.50	\$ 44,007	\$ 92,657	\$ 67.25	\$ 46,007	\$ 96,869	\$ 70.00	\$ 48,007	\$ 101,080	\$ 72.75	\$ 50,008	\$ 105,292
23	\$ 65.60	\$ 43,712	\$ 92,037	\$ 68.40	\$ 45,699	\$ 96,220	\$ 71.20	\$ 47,686	\$ 100,404	\$ 74.00	\$ 49,673	\$ 104,587
24	\$ 66.70	\$ 43,402	\$ 91,383	\$ 69.55	\$ 45,375	\$ 95,537	\$ 72.40	\$ 47,347	\$ 99,691	\$ 75.25	\$ 49,320	\$ 103,845
25	\$ 67.80	\$ 43,076	\$ 90,697	\$ 70.70	\$ 45,034	\$ 94,819	\$ 73.60	\$ 46,992	\$ 98,942	\$ 76.50	\$ 48,950	\$ 103,065
26	\$ 70.00	\$ 42,732	\$ 89,973	\$ 73.00	\$ 44,674	\$ 94,063	\$ 76.00	\$ 46,617	\$ 98,152	\$ 79.00	\$ 48,559	\$ 102,242
27	\$ 74.40	\$ 42,364	\$ 89,197	\$ 77.60	\$ 44,289	\$ 93,252	\$ 80.80	\$ 46,215	\$ 97,306	\$ 84.00	\$ 48,140	\$ 101,361
28	\$ 77.70	\$ 41,972	\$ 88,374	\$ 81.05	\$ 43,880	\$ 92,391	\$ 84.40	\$ 45,788	\$ 96,408	\$ 87.75	\$ 47,696	\$ 100,425
29	\$ 81.00	\$ 41,560	\$ 87,506	\$ 84.50	\$ 43,449	\$ 91,483	\$ 88.00	\$ 45,338	\$ 95,461	\$ 91.50	\$ 47,227	\$ 99,438
30	\$ 85.40	\$ 41,124	\$ 86,588	\$ 89.10	\$ 42,993	\$ 90,524	\$ 92.80	\$ 44,863	\$ 94,460	\$ 96.50	\$ 46,732	\$ 98,396
31	\$ 89.80	\$ 40,663	\$ 85,617	\$ 93.70	\$ 42,511	\$ 89,509	\$ 97.60	\$ 44,360	\$ 93,400	\$ 101.50	\$ 46,208	\$ 97,292
32	\$ 94.20	\$ 40,180	\$ 84,601	\$ 98.30	\$ 42,007	\$ 88,446	\$ 102.40	\$ 43,833	\$ 92,292	\$ 106.50	\$ 45,659	\$ 96,137
33	\$ 99.70	\$ 39,674	\$ 83,534	\$ 104.05	\$ 41,477	\$ 87,331	\$ 108.40	\$ 43,280	\$ 91,128	\$ 112.75	\$ 45,084	\$ 94,925
34	\$ 103.00	\$ 39,144	\$ 82,419	\$ 107.50	\$ 40,923	\$ 86,166	\$ 112.00	\$ 42,703	\$ 89,912	\$ 116.50	\$ 44,482	\$ 93,658
35	\$ 104.10	\$ 38,592	\$ 81,258	\$ 108.65	\$ 40,347	\$ 84,951	\$ 113.20	\$ 42,101	\$ 88,645	\$ 117.75	\$ 43,855	\$ 92,338
36	\$ 110.70	\$ 38,019	\$ 80,049	\$ 115.55	\$ 39,747	\$ 83,687	\$ 120.40	\$ 41,475	\$ 87,326	\$ 125.25	\$ 43,203	\$ 90,965
37	\$ 119.50	\$ 37,423	\$ 78,795	\$ 124.75	\$ 39,124	\$ 82,376	\$ 130.00	\$ 40,825	\$ 85,958	\$ 135.25	\$ 42,526	\$ 89,540
38	\$ 127.20	\$ 36,801	\$ 77,486	\$ 132.80	\$ 38,474	\$ 81,008	\$ 138.40	\$ 40,147	\$ 84,530	\$ 144.00	\$ 41,820	\$ 88,052
39	\$ 134.90	\$ 36,152	\$ 76,120	\$ 140.85	\$ 37,795	\$ 79,580	\$ 146.80	\$ 39,439	\$ 83,040	\$ 152.75	\$ 41,082	\$ 86,500
40	\$ 143.70	\$ 35,470	\$ 74,682	\$ 150.05	\$ 37,082	\$ 78,076	\$ 156.40	\$ 38,694	\$ 81,471	\$ 162.75	\$ 40,306	\$ 84,866
41	\$ 151.40	\$ 34,750	\$ 73,167	\$ 158.10	\$ 36,329	\$ 76,493	\$ 164.80	\$ 37,909	\$ 79,819	\$ 171.50	\$ 39,488	\$ 83,145
42	\$ 159.10	\$ 33,992	\$ 71,571	\$ 166.15	\$ 35,537	\$ 74,824	\$ 173.20	\$ 37,082	\$ 78,078	\$ 180.25	\$ 38,627	\$ 81,331
43	\$ 167.90	\$ 33,193	\$ 69,890	\$ 175.35	\$ 34,702	\$ 73,067	\$ 182.80	\$ 36,211	\$ 76,244	\$ 190.25	\$ 37,720	\$ 79,421
44	\$ 175.60	\$ 32,351	\$ 68,115	\$ 183.40	\$ 33,821	\$ 71,211	\$ 191.20	\$ 35,292	\$ 74,307	\$ 199.00	\$ 36,762	\$ 77,403
45	\$ 176.70	\$ 31,457	\$ 66,235	\$ 184.55	\$ 32,887	\$ 69,246	\$ 192.40	\$ 34,317	\$ 72,256	\$ 200.25	\$ 35,747	\$ 75,267
46	\$ 191.00	\$ 30,510	\$ 64,240	\$ 199.50	\$ 31,896	\$ 67,160	\$ 208.00	\$ 33,283	\$ 70,080	\$ 216.50	\$ 34,670	\$ 73,000
47	\$ 205.30	\$ 29,503	\$ 62,121	\$ 214.45	\$ 30,844	\$ 64,945	\$ 223.60	\$ 32,186	\$ 67,768	\$ 232.75	\$ 33,527	\$ 70,592
48	\$ 220.70	\$ 28,434	\$ 59,869	\$ 230.55	\$ 29,727	\$ 62,591	\$ 240.40	\$ 31,019	\$ 65,312	\$ 250.25	\$ 32,312	\$ 68,033
49	\$ 236.10	\$ 27,298	\$ 57,478	\$ 246.65	\$ 28,539	\$ 60,090	\$ 257.20	\$ 29,780	\$ 62,703	\$ 267.75	\$ 31,021	\$ 65,316
50	\$ 250.40	\$ 26,090	\$ 54,935	\$ 261.60	\$ 27,276	\$ 57,432	\$ 272.80	\$ 28,462	\$ 59,929	\$ 284.00	\$ 29,648	\$ 62,426
51	\$ 265.80	\$ 24,805	\$ 52,229	\$ 277.70	\$ 25,933	\$ 54,603	\$ 289.60	\$ 27,060	\$ 56,977	\$ 301.50	\$ 28,188	\$ 59,351
52	\$ 281.20	\$ 23,442	\$ 49,359	\$ 293.80	\$ 24,508	\$ 51,602	\$ 306.40	\$ 25,573	\$ 53,846	\$ 319.00	\$ 26,639	\$ 56,090
53	\$ 295.50	\$ 21,996	\$ 46,313	\$ 308.75	\$ 22,996	\$ 48,418	\$ 322.00	\$ 23,995	\$ 50,523	\$ 335.25	\$ 24,995	\$ 52,628

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

Issue Age ¹	\$110,000 Death Benefit Non-Tobacco			\$115,000 Death Benefit Non-Tobacco			\$120,000 Death Benefit Non-Tobacco			\$125,000 Death Benefit Non-Tobacco		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
54	\$ 310.90	\$ 20,461	\$ 43,081	\$ 324.85	\$ 21,391	\$ 45,039	\$ 338.80	\$ 22,321	\$ 46,998	\$ 352.75	\$ 23,251	\$ 48,956
55	\$ 312.00	\$ 18,828	\$ 39,642	\$ 326.00	\$ 19,684	\$ 41,444	\$ 340.00	\$ 20,539	\$ 43,246	\$ 354.00	\$ 21,395	\$ 45,048
56	\$ 336.20	\$ 19,692	\$ 40,208	\$ 351.30	\$ 20,587	\$ 42,035	\$ 366.40	\$ 21,482	\$ 43,863	\$ 381.50	\$ 22,377	\$ 45,691
57	\$ 361.50	\$ 20,590	\$ 40,784	\$ 377.75	\$ 21,526	\$ 42,638	\$ 394.00	\$ 22,462	\$ 44,492	\$ 410.25	\$ 23,398	\$ 46,346
58	\$ 386.80	\$ 21,524	\$ 41,372	\$ 404.20	\$ 22,502	\$ 43,252	\$ 421.60	\$ 23,481	\$ 45,133	\$ 439.00	\$ 24,459	\$ 47,013
59	\$ 412.10	\$ 22,494	\$ 41,971	\$ 430.65	\$ 23,517	\$ 43,879	\$ 449.20	\$ 24,539	\$ 45,787	\$ 467.75	\$ 25,562	\$ 47,695
60	\$ 437.40	\$ 23,502	\$ 42,584	\$ 457.10	\$ 24,571	\$ 44,519	\$ 476.80	\$ 25,639	\$ 46,455	\$ 496.50	\$ 26,707	\$ 48,391
61	\$ 462.70	\$ 24,547	\$ 43,211	\$ 483.55	\$ 25,663	\$ 45,175	\$ 504.40	\$ 26,778	\$ 47,139	\$ 525.25	\$ 27,894	\$ 49,103
62	\$ 489.10	\$ 25,629	\$ 43,855	\$ 511.15	\$ 26,794	\$ 45,849	\$ 533.20	\$ 27,959	\$ 47,842	\$ 555.25	\$ 29,124	\$ 49,836
63	\$ 514.40	\$ 26,744	\$ 44,513	\$ 537.60	\$ 27,960	\$ 46,537	\$ 560.80	\$ 29,175	\$ 48,560	\$ 584.00	\$ 30,391	\$ 50,583
64	\$ 539.70	\$ 27,890	\$ 45,182	\$ 564.05	\$ 29,157	\$ 47,236	\$ 588.40	\$ 30,425	\$ 49,290	\$ 612.75	\$ 31,693	\$ 51,343
65	\$ 540.80	\$ 29,063	\$ 45,857	\$ 565.20	\$ 30,384	\$ 47,942	\$ 589.60	\$ 31,705	\$ 50,026	\$ 614.00	\$ 33,026	\$ 52,111
66	\$ 578.20	\$ 30,265	\$ 46,545	\$ 604.30	\$ 31,640	\$ 48,661	\$ 630.40	\$ 33,016	\$ 50,776	\$ 656.50	\$ 34,392	\$ 52,892
67	\$ 629.90	\$ 31,497	\$ 47,245	\$ 658.35	\$ 32,929	\$ 49,392	\$ 686.80	\$ 34,360	\$ 51,540	\$ 715.25	\$ 35,792	\$ 53,687
68	\$ 665.10	\$ 32,803	\$ 48,021	\$ 695.15	\$ 34,295	\$ 50,204	\$ 725.20	\$ 35,786	\$ 52,387	\$ 755.25	\$ 37,277	\$ 54,570
69	\$ 720.10	\$ 34,336	\$ 49,090	\$ 752.65	\$ 35,897	\$ 51,322	\$ 785.20	\$ 37,458	\$ 53,553	\$ 817.75	\$ 39,018	\$ 55,785
70	\$ 753.10	\$ 35,912	\$ 50,182	\$ 787.15	\$ 37,544	\$ 52,463	\$ 821.20	\$ 39,177	\$ 54,744	\$ 855.25	\$ 40,809	\$ 57,025
71	\$ 787.20	\$ 37,529	\$ 51,296	\$ 822.80	\$ 39,235	\$ 53,627	\$ 858.40	\$ 40,941	\$ 55,959	\$ 894.00	\$ 42,647	\$ 58,291
72	\$ 823.50	\$ 39,199	\$ 52,452	\$ 860.75	\$ 40,981	\$ 54,836	\$ 898.00	\$ 42,763	\$ 57,220	\$ 935.25	\$ 44,545	\$ 59,605
73	\$ 863.10	\$ 40,940	\$ 53,672	\$ 902.15	\$ 42,801	\$ 56,111	\$ 941.20	\$ 44,662	\$ 58,551	\$ 980.25	\$ 46,523	\$ 60,991
74	\$ 907.10	\$ 42,757	\$ 54,970	\$ 948.15	\$ 44,700	\$ 57,468	\$ 989.21	\$ 46,644	\$ 59,967	\$ 1,030.25	\$ 48,587	\$ 62,466
75	\$ 956.61	\$ 44,637	\$ 56,335	\$ 999.91	\$ 46,666	\$ 58,896	\$ 1,043.20	\$ 48,695	\$ 61,456	\$ 1,086.50	\$ 50,723	\$ 64,017

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.

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.

Monthly premiums have been calculated assuming payments per month.

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

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

	\$110,000 Death Benefit Non-Tobacco			\$115,000 Death Benefit Non-Tobacco			\$120,000 Death Benefit Non-Tobacco			\$125,000 Death Benefit Non-Tobacco		
<i>Issue Age</i> ¹	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

Issue Age ¹	\$130,000 Death Benefit			\$135,000 Death Benefit			\$140,000 Death Benefit			\$145,000 Death Benefit		
	Non-Tobacco			Non-Tobacco			Non-Tobacco			Non-Tobacco		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 70.30	\$ 53,245	\$ 112,109	\$ 72.85	\$ 55,293	\$ 116,421	\$ 75.40	\$ 57,341	\$ 120,733	\$ 77.95	\$ 59,389	\$ 125,045
19	\$ 71.60	\$ 52,956	\$ 111,501	\$ 74.20	\$ 54,993	\$ 115,789	\$ 76.80	\$ 57,030	\$ 120,078	\$ 79.40	\$ 59,067	\$ 124,366
20	\$ 72.90	\$ 52,655	\$ 110,865	\$ 75.55	\$ 54,680	\$ 115,129	\$ 78.20	\$ 56,705	\$ 119,393	\$ 80.85	\$ 58,730	\$ 123,657
21	\$ 74.20	\$ 52,339	\$ 110,201	\$ 76.90	\$ 54,352	\$ 114,439	\$ 79.60	\$ 56,365	\$ 118,678	\$ 82.30	\$ 58,378	\$ 122,916
22	\$ 75.50	\$ 52,008	\$ 109,504	\$ 78.25	\$ 54,008	\$ 113,715	\$ 81.00	\$ 56,009	\$ 117,927	\$ 83.75	\$ 58,009	\$ 122,139
23	\$ 76.80	\$ 51,660	\$ 108,771	\$ 79.60	\$ 53,647	\$ 112,954	\$ 82.40	\$ 55,633	\$ 117,138	\$ 85.20	\$ 57,620	\$ 121,321
24	\$ 78.10	\$ 51,293	\$ 107,998	\$ 80.95	\$ 53,266	\$ 112,152	\$ 83.80	\$ 55,239	\$ 116,306	\$ 86.65	\$ 57,211	\$ 120,460
25	\$ 79.40	\$ 50,908	\$ 107,187	\$ 82.30	\$ 52,866	\$ 111,310	\$ 85.20	\$ 54,824	\$ 115,432	\$ 88.10	\$ 56,782	\$ 119,555
26	\$ 82.00	\$ 50,501	\$ 106,332	\$ 85.00	\$ 52,444	\$ 110,421	\$ 88.00	\$ 54,386	\$ 114,511	\$ 91.00	\$ 56,328	\$ 118,601
27	\$ 87.20	\$ 50,066	\$ 105,415	\$ 90.40	\$ 51,992	\$ 109,470	\$ 93.60	\$ 53,917	\$ 113,524	\$ 96.80	\$ 55,843	\$ 117,579
28	\$ 91.10	\$ 49,604	\$ 104,442	\$ 94.45	\$ 51,512	\$ 108,459	\$ 97.80	\$ 53,420	\$ 112,476	\$ 101.15	\$ 55,327	\$ 116,493
29	\$ 95.00	\$ 49,116	\$ 103,416	\$ 98.50	\$ 51,006	\$ 107,393	\$ 102.00	\$ 52,895	\$ 111,371	\$ 105.50	\$ 54,784	\$ 115,348
30	\$ 100.20	\$ 48,601	\$ 102,332	\$ 103.90	\$ 50,471	\$ 106,267	\$ 107.60	\$ 52,340	\$ 110,203	\$ 111.30	\$ 54,209	\$ 114,139
31	\$ 105.40	\$ 48,057	\$ 101,184	\$ 109.30	\$ 49,905	\$ 105,075	\$ 113.20	\$ 51,753	\$ 108,967	\$ 117.10	\$ 53,602	\$ 112,859
32	\$ 110.60	\$ 47,486	\$ 99,983	\$ 114.70	\$ 49,312	\$ 103,828	\$ 118.80	\$ 51,138	\$ 107,674	\$ 122.90	\$ 52,965	\$ 111,519
33	\$ 117.10	\$ 46,887	\$ 98,722	\$ 121.45	\$ 48,690	\$ 102,519	\$ 125.80	\$ 50,494	\$ 106,316	\$ 130.15	\$ 52,297	\$ 110,113
34	\$ 121.00	\$ 46,261	\$ 97,405	\$ 125.50	\$ 48,040	\$ 101,151	\$ 130.00	\$ 49,820	\$ 104,897	\$ 134.50	\$ 51,599	\$ 108,644
35	\$ 122.30	\$ 45,609	\$ 96,032	\$ 126.85	\$ 47,363	\$ 99,725	\$ 131.40	\$ 49,118	\$ 103,419	\$ 135.95	\$ 50,872	\$ 107,112
36	\$ 130.10	\$ 44,931	\$ 94,603	\$ 134.95	\$ 46,659	\$ 98,242	\$ 139.80	\$ 48,387	\$ 101,880	\$ 144.65	\$ 50,115	\$ 105,519
37	\$ 140.50	\$ 44,227	\$ 93,121	\$ 145.75	\$ 45,928	\$ 96,703	\$ 151.00	\$ 47,629	\$ 100,284	\$ 156.25	\$ 49,330	\$ 103,866
38	\$ 149.60	\$ 43,493	\$ 91,574	\$ 155.20	\$ 45,165	\$ 95,096	\$ 160.80	\$ 46,838	\$ 98,618	\$ 166.40	\$ 48,511	\$ 102,140
39	\$ 158.70	\$ 42,725	\$ 89,960	\$ 164.65	\$ 44,369	\$ 93,420	\$ 170.60	\$ 46,012	\$ 96,880	\$ 176.55	\$ 47,655	\$ 100,340
40	\$ 169.10	\$ 41,919	\$ 88,260	\$ 175.45	\$ 43,531	\$ 91,655	\$ 181.80	\$ 45,143	\$ 95,050	\$ 188.15	\$ 46,756	\$ 98,444
41	\$ 178.20	\$ 41,068	\$ 86,470	\$ 184.90	\$ 42,647	\$ 89,796	\$ 191.60	\$ 44,227	\$ 93,122	\$ 198.30	\$ 45,807	\$ 96,448
42	\$ 187.30	\$ 40,172	\$ 84,584	\$ 194.35	\$ 41,717	\$ 87,837	\$ 201.40	\$ 43,263	\$ 91,091	\$ 208.45	\$ 44,808	\$ 94,344
43	\$ 197.70	\$ 39,229	\$ 82,598	\$ 205.15	\$ 40,737	\$ 85,774	\$ 212.60	\$ 42,246	\$ 88,951	\$ 220.05	\$ 43,755	\$ 92,128
44	\$ 206.80	\$ 38,233	\$ 80,499	\$ 214.60	\$ 39,703	\$ 83,596	\$ 222.40	\$ 41,174	\$ 86,692	\$ 230.20	\$ 42,644	\$ 89,788
45	\$ 208.10	\$ 37,177	\$ 78,278	\$ 215.95	\$ 38,607	\$ 81,288	\$ 223.80	\$ 40,037	\$ 84,299	\$ 231.65	\$ 41,467	\$ 87,310
46	\$ 225.00	\$ 36,057	\$ 75,920	\$ 233.50	\$ 37,444	\$ 78,840	\$ 242.00	\$ 38,831	\$ 81,760	\$ 250.50	\$ 40,217	\$ 84,680
47	\$ 241.90	\$ 34,868	\$ 73,416	\$ 251.05	\$ 36,209	\$ 76,239	\$ 260.20	\$ 37,550	\$ 79,063	\$ 269.35	\$ 38,891	\$ 81,887
48	\$ 260.10	\$ 33,604	\$ 70,755	\$ 269.95	\$ 34,897	\$ 73,476	\$ 279.80	\$ 36,189	\$ 76,197	\$ 289.65	\$ 37,482	\$ 78,919
49	\$ 278.30	\$ 32,262	\$ 67,928	\$ 288.85	\$ 33,503	\$ 70,541	\$ 299.40	\$ 34,744	\$ 73,154	\$ 309.95	\$ 35,984	\$ 75,766
50	\$ 295.20	\$ 30,834	\$ 64,923	\$ 306.40	\$ 32,020	\$ 67,420	\$ 317.60	\$ 33,206	\$ 69,917	\$ 328.80	\$ 34,392	\$ 72,414
51	\$ 313.40	\$ 29,315	\$ 61,725	\$ 325.30	\$ 30,443	\$ 64,099	\$ 337.20	\$ 31,571	\$ 66,473	\$ 349.10	\$ 32,698	\$ 68,847
52	\$ 331.60	\$ 27,704	\$ 58,333	\$ 344.20	\$ 28,770	\$ 60,577	\$ 356.80	\$ 29,835	\$ 62,820	\$ 369.40	\$ 30,901	\$ 65,064
53	\$ 348.50	\$ 25,995	\$ 54,733	\$ 361.75	\$ 26,995	\$ 56,839	\$ 375.00	\$ 27,995	\$ 58,944	\$ 388.25	\$ 28,995	\$ 61,049

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

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		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
54	\$ 366.70	\$ 24,181	\$ 50,914	\$ 380.65	\$ 25,111	\$ 52,872	\$ 394.60	\$ 26,041	\$ 54,831	\$ 408.55	\$ 26,971	\$ 56,789
55	\$ 368.00	\$ 22,251	\$ 46,850	\$ 382.00	\$ 23,107	\$ 48,652	\$ 396.00	\$ 23,963	\$ 50,454	\$ 410.00	\$ 24,818	\$ 52,256
56	\$ 396.60	\$ 23,272	\$ 47,518	\$ 411.70	\$ 24,167	\$ 49,346	\$ 426.80	\$ 25,062	\$ 51,174	\$ 441.90	\$ 25,958	\$ 53,001
57	\$ 426.50	\$ 24,334	\$ 48,200	\$ 442.75	\$ 25,270	\$ 50,053	\$ 459.00	\$ 26,206	\$ 51,907	\$ 475.25	\$ 27,142	\$ 53,761
58	\$ 456.40	\$ 25,438	\$ 48,894	\$ 473.80	\$ 26,416	\$ 50,774	\$ 491.20	\$ 27,394	\$ 52,655	\$ 508.60	\$ 28,373	\$ 54,535
59	\$ 486.30	\$ 26,584	\$ 49,602	\$ 504.85	\$ 27,607	\$ 51,510	\$ 523.40	\$ 28,629	\$ 53,418	\$ 541.95	\$ 29,652	\$ 55,326
60	\$ 516.20	\$ 27,776	\$ 50,326	\$ 535.90	\$ 28,844	\$ 52,262	\$ 555.60	\$ 29,912	\$ 54,198	\$ 575.30	\$ 30,980	\$ 56,133
61	\$ 546.10	\$ 29,010	\$ 51,067	\$ 566.95	\$ 30,126	\$ 53,032	\$ 587.80	\$ 31,242	\$ 54,996	\$ 608.65	\$ 32,357	\$ 56,960
62	\$ 577.30	\$ 30,289	\$ 51,829	\$ 599.35	\$ 31,454	\$ 53,823	\$ 621.40	\$ 32,619	\$ 55,816	\$ 643.45	\$ 33,784	\$ 57,810
63	\$ 607.20	\$ 31,607	\$ 52,607	\$ 630.40	\$ 32,822	\$ 54,630	\$ 653.60	\$ 34,038	\$ 56,653	\$ 676.80	\$ 35,253	\$ 58,677
64	\$ 637.10	\$ 32,961	\$ 53,397	\$ 661.45	\$ 34,228	\$ 55,451	\$ 685.80	\$ 35,496	\$ 57,505	\$ 710.15	\$ 36,764	\$ 59,558
65	\$ 638.40	\$ 34,347	\$ 54,195	\$ 662.80	\$ 35,668	\$ 56,280	\$ 687.20	\$ 36,989	\$ 58,364	\$ 711.60	\$ 38,310	\$ 60,449
66	\$ 682.60	\$ 35,767	\$ 55,008	\$ 708.70	\$ 37,143	\$ 57,123	\$ 734.80	\$ 38,519	\$ 59,239	\$ 760.90	\$ 39,894	\$ 61,355
67	\$ 743.70	\$ 37,224	\$ 55,835	\$ 772.15	\$ 38,655	\$ 57,982	\$ 800.60	\$ 40,087	\$ 60,130	\$ 829.05	\$ 41,519	\$ 62,277
68	\$ 785.30	\$ 38,768	\$ 56,752	\$ 815.35	\$ 40,259	\$ 58,935	\$ 845.40	\$ 41,750	\$ 61,118	\$ 875.45	\$ 43,241	\$ 63,301
69	\$ 850.30	\$ 40,579	\$ 58,016	\$ 882.85	\$ 42,140	\$ 60,247	\$ 915.40	\$ 43,701	\$ 62,479	\$ 947.95	\$ 45,261	\$ 64,710
70	\$ 889.30	\$ 42,442	\$ 59,306	\$ 923.35	\$ 44,074	\$ 61,587	\$ 957.40	\$ 45,706	\$ 63,868	\$ 991.45	\$ 47,339	\$ 66,149
71	\$ 929.60	\$ 44,353	\$ 60,622	\$ 965.20	\$ 46,059	\$ 62,954	\$ 1,000.80	\$ 47,765	\$ 65,286	\$ 1,036.40	\$ 49,471	\$ 67,617
72	\$ 972.50	\$ 46,327	\$ 61,989	\$ 1,009.75	\$ 48,109	\$ 64,373	\$ 1,047.00	\$ 49,890	\$ 66,757	\$ 1,084.25	\$ 51,672	\$ 69,141
73	\$ 1,019.30	\$ 48,383	\$ 63,430	\$ 1,058.35	\$ 50,244	\$ 65,870	\$ 1,097.40	\$ 52,105	\$ 68,310	\$ 1,136.45	\$ 53,966	\$ 70,749
74	\$ 1,071.30	\$ 50,531	\$ 64,964	\$ 1,112.35	\$ 52,474	\$ 67,463	\$ 1,153.40	\$ 54,418	\$ 69,962	\$ 1,194.45	\$ 56,361	\$ 72,460
75	\$ 1,129.80	\$ 52,752	\$ 66,578	\$ 1,173.10	\$ 54,781	\$ 69,138	\$ 1,216.40	\$ 56,810	\$ 71,699	\$ 1,259.70	\$ 58,839	\$ 74,260

¹Age as of Certificate Effective Date.

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without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

	\$130,000 Death Benefit Non-Tobacco			\$135,000 Death Benefit Non-Tobacco			\$140,000 Death Benefit Non-Tobacco			\$145,000 Death Benefit Non-Tobacco		
<i>Issue Age</i> ¹	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

Issue Age ¹	\$150,000 Death Benefit Non-Tobacco			\$155,000 Death Benefit Non-Tobacco			\$160,000 Death Benefit Non-Tobacco			\$165,000 Death Benefit Non-Tobacco		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 80.50	\$ 61,437	\$ 129,357	\$ 83.05	\$ 63,485	\$ 133,668	\$ 85.60	\$ 65,533	\$ 137,980	\$ 88.15	\$ 67,581	\$ 142,292
19	\$ 82.00	\$ 61,103	\$ 128,655	\$ 84.60	\$ 63,140	\$ 132,943	\$ 87.20	\$ 65,177	\$ 137,232	\$ 89.80	\$ 67,214	\$ 141,520
20	\$ 83.50	\$ 60,755	\$ 127,921	\$ 86.15	\$ 62,781	\$ 132,185	\$ 88.80	\$ 64,806	\$ 136,449	\$ 91.45	\$ 66,831	\$ 140,713
21	\$ 85.00	\$ 60,391	\$ 127,155	\$ 87.70	\$ 62,404	\$ 131,393	\$ 90.40	\$ 64,417	\$ 135,632	\$ 93.10	\$ 66,430	\$ 139,870
22	\$ 86.50	\$ 60,009	\$ 126,351	\$ 89.25	\$ 62,010	\$ 130,562	\$ 92.00	\$ 64,010	\$ 134,774	\$ 94.75	\$ 66,010	\$ 138,986
23	\$ 88.00	\$ 59,607	\$ 125,505	\$ 90.80	\$ 61,594	\$ 129,688	\$ 93.60	\$ 63,581	\$ 133,872	\$ 96.40	\$ 65,568	\$ 138,055
24	\$ 89.50	\$ 59,184	\$ 124,614	\$ 92.35	\$ 61,157	\$ 128,767	\$ 95.20	\$ 63,130	\$ 132,921	\$ 98.05	\$ 65,103	\$ 137,075
25	\$ 91.00	\$ 58,740	\$ 123,678	\$ 93.90	\$ 60,698	\$ 127,800	\$ 96.80	\$ 62,656	\$ 131,923	\$ 99.70	\$ 64,614	\$ 136,045
26	\$ 94.00	\$ 58,271	\$ 122,691	\$ 97.00	\$ 60,213	\$ 126,780	\$ 100.00	\$ 62,156	\$ 130,870	\$ 103.00	\$ 64,098	\$ 134,960
27	\$ 100.00	\$ 57,769	\$ 121,633	\$ 103.20	\$ 59,694	\$ 125,687	\$ 106.40	\$ 61,620	\$ 129,742	\$ 109.60	\$ 63,546	\$ 133,796
28	\$ 104.50	\$ 57,235	\$ 120,510	\$ 107.85	\$ 59,143	\$ 124,527	\$ 111.20	\$ 61,051	\$ 128,544	\$ 114.55	\$ 62,959	\$ 132,561
29	\$ 109.00	\$ 56,673	\$ 119,326	\$ 112.50	\$ 58,562	\$ 123,304	\$ 116.00	\$ 60,451	\$ 127,281	\$ 119.50	\$ 62,340	\$ 131,259
30	\$ 115.00	\$ 56,078	\$ 118,075	\$ 118.70	\$ 57,948	\$ 122,011	\$ 122.40	\$ 59,817	\$ 125,947	\$ 126.10	\$ 61,686	\$ 129,883
31	\$ 121.00	\$ 55,450	\$ 116,751	\$ 124.90	\$ 57,298	\$ 120,642	\$ 128.80	\$ 59,147	\$ 124,534	\$ 132.70	\$ 60,995	\$ 128,426
32	\$ 127.00	\$ 54,791	\$ 115,365	\$ 131.10	\$ 56,618	\$ 119,210	\$ 135.20	\$ 58,444	\$ 123,056	\$ 139.30	\$ 60,270	\$ 126,901
33	\$ 134.50	\$ 54,100	\$ 113,910	\$ 138.85	\$ 55,904	\$ 117,707	\$ 143.20	\$ 57,707	\$ 121,504	\$ 147.55	\$ 59,511	\$ 125,301
34	\$ 139.00	\$ 53,378	\$ 112,390	\$ 143.50	\$ 55,158	\$ 116,136	\$ 148.00	\$ 56,937	\$ 119,883	\$ 152.50	\$ 58,716	\$ 123,629
35	\$ 140.50	\$ 52,626	\$ 110,806	\$ 145.05	\$ 54,380	\$ 114,500	\$ 149.60	\$ 56,135	\$ 118,193	\$ 154.15	\$ 57,889	\$ 121,887
36	\$ 149.50	\$ 51,844	\$ 109,158	\$ 154.35	\$ 53,572	\$ 112,796	\$ 159.20	\$ 55,300	\$ 116,435	\$ 164.05	\$ 57,028	\$ 120,073
37	\$ 161.50	\$ 51,031	\$ 107,448	\$ 166.75	\$ 52,732	\$ 111,029	\$ 172.00	\$ 54,433	\$ 114,611	\$ 177.25	\$ 56,134	\$ 118,192
38	\$ 172.00	\$ 50,184	\$ 105,663	\$ 177.60	\$ 51,857	\$ 109,185	\$ 183.20	\$ 53,529	\$ 112,707	\$ 188.80	\$ 55,202	\$ 116,229
39	\$ 182.50	\$ 49,298	\$ 103,800	\$ 188.45	\$ 50,942	\$ 107,260	\$ 194.40	\$ 52,585	\$ 110,720	\$ 200.35	\$ 54,228	\$ 114,180
40	\$ 194.50	\$ 48,368	\$ 101,839	\$ 200.85	\$ 49,980	\$ 105,234	\$ 207.20	\$ 51,592	\$ 108,628	\$ 213.55	\$ 53,205	\$ 112,023
41	\$ 205.00	\$ 47,386	\$ 99,774	\$ 211.70	\$ 48,966	\$ 103,099	\$ 218.40	\$ 50,545	\$ 106,425	\$ 225.10	\$ 52,125	\$ 109,751
42	\$ 215.50	\$ 46,353	\$ 97,597	\$ 222.55	\$ 47,898	\$ 100,850	\$ 229.60	\$ 49,443	\$ 104,104	\$ 236.65	\$ 50,988	\$ 107,357
43	\$ 227.50	\$ 45,264	\$ 95,305	\$ 234.95	\$ 46,773	\$ 98,482	\$ 242.40	\$ 48,281	\$ 101,659	\$ 249.85	\$ 49,790	\$ 104,836
44	\$ 238.00	\$ 44,115	\$ 92,884	\$ 245.80	\$ 45,585	\$ 95,980	\$ 253.60	\$ 47,056	\$ 99,076	\$ 261.40	\$ 48,526	\$ 102,172
45	\$ 239.50	\$ 42,897	\$ 90,321	\$ 247.35	\$ 44,327	\$ 93,331	\$ 255.20	\$ 45,757	\$ 96,342	\$ 263.05	\$ 47,186	\$ 99,353
46	\$ 259.00	\$ 41,604	\$ 87,600	\$ 267.50	\$ 42,991	\$ 90,520	\$ 276.00	\$ 44,378	\$ 93,440	\$ 284.50	\$ 45,765	\$ 96,360
47	\$ 278.50	\$ 40,232	\$ 84,711	\$ 287.65	\$ 41,573	\$ 87,534	\$ 296.80	\$ 42,914	\$ 90,358	\$ 305.95	\$ 44,255	\$ 93,182
48	\$ 299.50	\$ 38,774	\$ 81,640	\$ 309.35	\$ 40,067	\$ 84,361	\$ 319.20	\$ 41,359	\$ 87,083	\$ 329.05	\$ 42,652	\$ 89,804
49	\$ 320.50	\$ 37,225	\$ 78,379	\$ 331.05	\$ 38,466	\$ 80,992	\$ 341.60	\$ 39,707	\$ 83,604	\$ 352.15	\$ 40,948	\$ 86,217
50	\$ 340.00	\$ 35,578	\$ 74,911	\$ 351.20	\$ 36,764	\$ 77,408	\$ 362.40	\$ 37,950	\$ 79,905	\$ 373.60	\$ 39,136	\$ 82,402
51	\$ 361.00	\$ 33,826	\$ 71,221	\$ 372.90	\$ 34,953	\$ 73,595	\$ 384.80	\$ 36,081	\$ 75,969	\$ 396.70	\$ 37,208	\$ 78,343
52	\$ 382.00	\$ 31,967	\$ 67,308	\$ 394.60	\$ 33,032	\$ 69,551	\$ 407.20	\$ 34,098	\$ 71,795	\$ 419.80	\$ 35,163	\$ 74,038
53	\$ 401.50	\$ 29,994	\$ 63,154	\$ 414.75	\$ 30,994	\$ 65,259	\$ 428.00	\$ 31,994	\$ 67,364	\$ 441.25	\$ 32,994	\$ 69,469

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

Issue Age ¹	\$150,000 Death Benefit Non-Tobacco			\$155,000 Death Benefit Non-Tobacco			\$160,000 Death Benefit Non-Tobacco			\$165,000 Death Benefit Non-Tobacco		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
54	\$ 422.50	\$ 27,901	\$ 58,747	\$ 436.45	\$ 28,831	\$ 60,705	\$ 450.40	\$ 29,761	\$ 62,664	\$ 464.35	\$ 30,691	\$ 64,622
55	\$ 424.00	\$ 25,674	\$ 54,058	\$ 438.00	\$ 26,530	\$ 55,860	\$ 452.00	\$ 27,386	\$ 57,662	\$ 466.00	\$ 28,242	\$ 59,464
56	\$ 457.00	\$ 26,853	\$ 54,829	\$ 472.10	\$ 27,748	\$ 56,657	\$ 487.20	\$ 28,643	\$ 58,484	\$ 502.30	\$ 29,538	\$ 60,312
57	\$ 491.50	\$ 28,078	\$ 55,615	\$ 507.75	\$ 29,014	\$ 57,469	\$ 524.00	\$ 29,950	\$ 59,323	\$ 540.25	\$ 30,885	\$ 61,177
58	\$ 526.00	\$ 29,351	\$ 56,416	\$ 543.40	\$ 30,330	\$ 58,297	\$ 560.80	\$ 31,308	\$ 60,177	\$ 578.20	\$ 32,286	\$ 62,058
59	\$ 560.50	\$ 30,674	\$ 57,234	\$ 579.05	\$ 31,697	\$ 59,141	\$ 597.60	\$ 32,719	\$ 61,049	\$ 616.15	\$ 33,742	\$ 62,957
60	\$ 595.00	\$ 32,049	\$ 58,069	\$ 614.70	\$ 33,117	\$ 60,005	\$ 634.40	\$ 34,185	\$ 61,940	\$ 654.10	\$ 35,254	\$ 63,876
61	\$ 629.50	\$ 33,473	\$ 58,924	\$ 650.35	\$ 34,589	\$ 60,888	\$ 671.20	\$ 35,705	\$ 62,852	\$ 692.05	\$ 36,821	\$ 64,816
62	\$ 665.50	\$ 34,949	\$ 59,803	\$ 687.55	\$ 36,114	\$ 61,796	\$ 709.60	\$ 37,278	\$ 63,790	\$ 731.65	\$ 38,443	\$ 65,783
63	\$ 700.00	\$ 36,469	\$ 60,700	\$ 723.20	\$ 37,685	\$ 62,723	\$ 746.40	\$ 38,900	\$ 64,747	\$ 769.60	\$ 40,116	\$ 66,770
64	\$ 734.50	\$ 38,032	\$ 61,612	\$ 758.85	\$ 39,299	\$ 63,666	\$ 783.20	\$ 40,567	\$ 65,720	\$ 807.55	\$ 41,835	\$ 67,773
65	\$ 736.00	\$ 39,631	\$ 62,533	\$ 760.40	\$ 40,952	\$ 64,617	\$ 784.80	\$ 42,273	\$ 66,702	\$ 809.20	\$ 43,594	\$ 68,786
66	\$ 787.00	\$ 41,270	\$ 63,471	\$ 813.10	\$ 42,646	\$ 65,586	\$ 839.20	\$ 44,021	\$ 67,702	\$ 865.30	\$ 45,397	\$ 69,818
67	\$ 857.50	\$ 42,950	\$ 64,425	\$ 885.95	\$ 44,382	\$ 66,572	\$ 914.40	\$ 45,814	\$ 68,720	\$ 942.85	\$ 47,246	\$ 70,867
68	\$ 905.50	\$ 44,732	\$ 65,484	\$ 935.55	\$ 46,223	\$ 67,666	\$ 965.60	\$ 47,714	\$ 69,849	\$ 995.65	\$ 49,205	\$ 72,032
69	\$ 980.50	\$ 46,822	\$ 66,942	\$ 1,013.05	\$ 48,383	\$ 69,173	\$ 1,045.60	\$ 49,944	\$ 71,404	\$ 1,078.15	\$ 51,504	\$ 73,636
70	\$ 1,025.50	\$ 48,971	\$ 68,430	\$ 1,059.55	\$ 50,604	\$ 70,711	\$ 1,093.60	\$ 52,236	\$ 72,992	\$ 1,127.65	\$ 53,868	\$ 75,273
71	\$ 1,072.00	\$ 51,177	\$ 69,949	\$ 1,107.60	\$ 52,882	\$ 72,281	\$ 1,143.20	\$ 54,588	\$ 74,612	\$ 1,178.80	\$ 56,294	\$ 76,944
72	\$ 1,121.50	\$ 53,454	\$ 71,526	\$ 1,158.75	\$ 55,236	\$ 73,910	\$ 1,196.00	\$ 57,018	\$ 76,294	\$ 1,233.25	\$ 58,799	\$ 78,678
73	\$ 1,175.50	\$ 55,827	\$ 73,189	\$ 1,214.55	\$ 57,688	\$ 75,629	\$ 1,253.60	\$ 59,549	\$ 78,068	\$ 1,292.65	\$ 61,410	\$ 80,508
74	\$ 1,235.50	\$ 58,305	\$ 74,959	\$ 1,276.55	\$ 60,248	\$ 77,458	\$ 1,317.60	\$ 62,192	\$ 79,956	\$ 1,358.65	\$ 64,135	\$ 82,455
75	\$ 1,303.00	\$ 60,868	\$ 76,821	\$ 1,346.30	\$ 62,897	\$ 79,381	\$ 1,389.60	\$ 64,926	\$ 81,942	\$ 1,432.90	\$ 66,955	\$ 84,503

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.

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.

Monthly premiums have been calculated assuming payments per month.

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

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

	\$150,000 Death Benefit Non-Tobacco			\$155,000 Death Benefit Non-Tobacco			\$160,000 Death Benefit Non-Tobacco			\$165,000 Death Benefit Non-Tobacco		
<i>Issue Age</i> ¹	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

Issue Age ¹	\$170,000 Death Benefit			\$175,000 Death Benefit			\$180,000 Death Benefit			\$185,000 Death Benefit		
	Non-Tobacco			Non-Tobacco			Non-Tobacco			Non-Tobacco		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 90.70	\$ 69,629	\$ 146,604	\$ 93.25	\$ 71,677	\$ 150,916	\$ 95.80	\$ 73,724	\$ 155,228	\$ 98.35	\$ 75,772	\$ 159,540
19	\$ 92.40	\$ 69,250	\$ 145,809	\$ 95.00	\$ 71,287	\$ 150,097	\$ 97.60	\$ 73,324	\$ 154,386	\$ 100.20	\$ 75,361	\$ 158,674
20	\$ 94.10	\$ 68,856	\$ 144,977	\$ 96.75	\$ 70,881	\$ 149,241	\$ 99.40	\$ 72,906	\$ 153,505	\$ 102.05	\$ 74,932	\$ 157,769
21	\$ 95.80	\$ 68,443	\$ 144,109	\$ 98.50	\$ 70,457	\$ 148,347	\$ 101.20	\$ 72,470	\$ 152,586	\$ 103.90	\$ 74,483	\$ 156,824
22	\$ 97.50	\$ 68,011	\$ 143,197	\$ 100.25	\$ 70,011	\$ 147,409	\$ 103.00	\$ 72,011	\$ 151,621	\$ 105.75	\$ 74,012	\$ 155,832
23	\$ 99.20	\$ 67,555	\$ 142,239	\$ 102.00	\$ 69,542	\$ 146,422	\$ 104.80	\$ 71,529	\$ 150,606	\$ 107.60	\$ 73,516	\$ 154,789
24	\$ 100.90	\$ 67,076	\$ 141,229	\$ 103.75	\$ 69,048	\$ 145,383	\$ 106.60	\$ 71,021	\$ 149,536	\$ 109.45	\$ 72,994	\$ 153,690
25	\$ 102.60	\$ 66,572	\$ 140,168	\$ 105.50	\$ 68,530	\$ 144,291	\$ 108.40	\$ 70,488	\$ 148,413	\$ 111.30	\$ 72,446	\$ 152,536
26	\$ 106.00	\$ 66,040	\$ 139,049	\$ 109.00	\$ 67,983	\$ 143,139	\$ 112.00	\$ 69,925	\$ 147,229	\$ 115.00	\$ 71,867	\$ 151,318
27	\$ 112.80	\$ 65,471	\$ 137,851	\$ 116.00	\$ 67,397	\$ 141,905	\$ 119.20	\$ 69,322	\$ 145,960	\$ 122.40	\$ 71,248	\$ 150,014
28	\$ 117.90	\$ 64,867	\$ 136,578	\$ 121.25	\$ 66,775	\$ 140,595	\$ 124.60	\$ 68,682	\$ 144,612	\$ 127.95	\$ 70,590	\$ 148,629
29	\$ 123.00	\$ 64,229	\$ 135,236	\$ 126.50	\$ 66,118	\$ 139,214	\$ 130.00	\$ 68,008	\$ 143,191	\$ 133.50	\$ 69,897	\$ 147,169
30	\$ 129.80	\$ 63,556	\$ 133,818	\$ 133.50	\$ 65,425	\$ 137,754	\$ 137.20	\$ 67,294	\$ 141,690	\$ 140.90	\$ 69,163	\$ 145,626
31	\$ 136.60	\$ 62,843	\$ 132,317	\$ 140.50	\$ 64,692	\$ 136,209	\$ 144.40	\$ 66,540	\$ 140,101	\$ 148.30	\$ 68,388	\$ 143,992
32	\$ 143.40	\$ 62,097	\$ 130,747	\$ 147.50	\$ 63,923	\$ 134,592	\$ 151.60	\$ 65,750	\$ 138,438	\$ 155.70	\$ 67,576	\$ 142,283
33	\$ 151.90	\$ 61,314	\$ 129,098	\$ 156.25	\$ 63,117	\$ 132,895	\$ 160.60	\$ 64,921	\$ 136,692	\$ 164.95	\$ 66,724	\$ 140,489
34	\$ 157.00	\$ 60,496	\$ 127,375	\$ 161.50	\$ 62,275	\$ 131,122	\$ 166.00	\$ 64,054	\$ 134,868	\$ 170.50	\$ 65,833	\$ 138,614
35	\$ 158.70	\$ 59,643	\$ 125,580	\$ 163.25	\$ 61,397	\$ 129,274	\$ 167.80	\$ 63,151	\$ 132,967	\$ 172.35	\$ 64,906	\$ 136,661
36	\$ 168.90	\$ 58,756	\$ 123,712	\$ 173.75	\$ 60,484	\$ 127,351	\$ 178.60	\$ 62,212	\$ 130,989	\$ 183.45	\$ 63,941	\$ 134,628
37	\$ 182.50	\$ 57,835	\$ 121,774	\$ 187.75	\$ 59,536	\$ 125,356	\$ 193.00	\$ 61,237	\$ 128,937	\$ 198.25	\$ 62,938	\$ 132,519
38	\$ 194.40	\$ 56,875	\$ 119,751	\$ 200.00	\$ 58,548	\$ 123,273	\$ 205.60	\$ 60,221	\$ 126,795	\$ 211.20	\$ 61,893	\$ 130,317
39	\$ 206.30	\$ 55,872	\$ 117,640	\$ 212.25	\$ 57,515	\$ 121,100	\$ 218.20	\$ 59,158	\$ 124,560	\$ 224.15	\$ 60,802	\$ 128,020
40	\$ 219.90	\$ 54,817	\$ 115,418	\$ 226.25	\$ 56,429	\$ 118,812	\$ 232.60	\$ 58,041	\$ 122,207	\$ 238.95	\$ 59,654	\$ 125,602
41	\$ 231.80	\$ 53,704	\$ 113,077	\$ 238.50	\$ 55,284	\$ 116,403	\$ 245.20	\$ 56,863	\$ 119,728	\$ 251.90	\$ 58,443	\$ 123,054
42	\$ 243.70	\$ 52,533	\$ 110,610	\$ 250.75	\$ 54,078	\$ 113,863	\$ 257.80	\$ 55,623	\$ 117,117	\$ 264.85	\$ 57,169	\$ 120,370
43	\$ 257.30	\$ 51,299	\$ 108,012	\$ 264.75	\$ 52,808	\$ 111,189	\$ 272.20	\$ 54,317	\$ 114,366	\$ 279.65	\$ 55,825	\$ 117,543
44	\$ 269.20	\$ 49,997	\$ 105,269	\$ 277.00	\$ 51,467	\$ 108,365	\$ 284.80	\$ 52,938	\$ 111,461	\$ 292.60	\$ 54,408	\$ 114,557
45	\$ 270.90	\$ 48,616	\$ 102,363	\$ 278.75	\$ 50,046	\$ 105,374	\$ 286.60	\$ 51,476	\$ 108,385	\$ 294.45	\$ 52,906	\$ 111,395
46	\$ 293.00	\$ 47,152	\$ 99,280	\$ 301.50	\$ 48,538	\$ 102,200	\$ 310.00	\$ 49,925	\$ 105,120	\$ 318.50	\$ 51,312	\$ 108,040
47	\$ 315.10	\$ 45,596	\$ 96,005	\$ 324.25	\$ 46,938	\$ 98,829	\$ 333.40	\$ 48,279	\$ 101,653	\$ 342.55	\$ 49,620	\$ 104,476
48	\$ 338.90	\$ 43,944	\$ 92,525	\$ 348.75	\$ 45,237	\$ 95,247	\$ 358.60	\$ 46,529	\$ 97,968	\$ 368.45	\$ 47,822	\$ 100,689
49	\$ 362.70	\$ 42,189	\$ 88,830	\$ 373.25	\$ 43,430	\$ 91,442	\$ 383.80	\$ 44,670	\$ 94,055	\$ 394.35	\$ 45,911	\$ 96,668
50	\$ 384.80	\$ 40,322	\$ 84,899	\$ 396.00	\$ 41,508	\$ 87,396	\$ 407.20	\$ 42,694	\$ 89,893	\$ 418.40	\$ 43,880	\$ 92,390
51	\$ 408.60	\$ 38,336	\$ 80,717	\$ 420.50	\$ 39,463	\$ 83,091	\$ 432.40	\$ 40,591	\$ 85,465	\$ 444.30	\$ 41,718	\$ 87,839
52	\$ 432.40	\$ 36,229	\$ 76,282	\$ 445.00	\$ 37,294	\$ 78,526	\$ 457.60	\$ 38,360	\$ 80,769	\$ 470.20	\$ 39,426	\$ 83,013
53	\$ 454.50	\$ 33,994	\$ 71,575	\$ 467.75	\$ 34,993	\$ 73,680	\$ 481.00	\$ 35,993	\$ 75,785	\$ 494.25	\$ 36,993	\$ 77,890

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

Issue Age ¹	\$170,000 Death Benefit Non-Tobacco			\$175,000 Death Benefit Non-Tobacco			\$180,000 Death Benefit Non-Tobacco			\$185,000 Death Benefit Non-Tobacco		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
54	\$ 478.30	\$ 31,621	\$ 66,580	\$ 492.25	\$ 32,551	\$ 68,538	\$ 506.20	\$ 33,481	\$ 70,497	\$ 520.15	\$ 34,412	\$ 72,455
55	\$ 480.00	\$ 29,098	\$ 61,266	\$ 494.00	\$ 29,953	\$ 63,068	\$ 508.00	\$ 30,809	\$ 64,870	\$ 522.00	\$ 31,665	\$ 66,672
56	\$ 517.40	\$ 30,433	\$ 62,140	\$ 532.50	\$ 31,328	\$ 63,967	\$ 547.60	\$ 32,223	\$ 65,795	\$ 562.70	\$ 33,118	\$ 67,623
57	\$ 556.50	\$ 31,821	\$ 63,030	\$ 572.75	\$ 32,757	\$ 64,884	\$ 589.00	\$ 33,693	\$ 66,738	\$ 605.25	\$ 34,629	\$ 68,592
58	\$ 595.60	\$ 33,265	\$ 63,938	\$ 613.00	\$ 34,243	\$ 65,819	\$ 630.40	\$ 35,222	\$ 67,699	\$ 647.80	\$ 36,200	\$ 69,580
59	\$ 634.70	\$ 34,764	\$ 64,865	\$ 653.25	\$ 35,787	\$ 66,773	\$ 671.80	\$ 36,809	\$ 68,680	\$ 690.35	\$ 37,832	\$ 70,588
60	\$ 673.80	\$ 36,322	\$ 65,812	\$ 693.50	\$ 37,390	\$ 67,747	\$ 713.20	\$ 38,459	\$ 69,683	\$ 732.90	\$ 39,527	\$ 71,619
61	\$ 712.90	\$ 37,936	\$ 66,781	\$ 733.75	\$ 39,052	\$ 68,745	\$ 754.60	\$ 40,168	\$ 70,709	\$ 775.45	\$ 41,284	\$ 72,673
62	\$ 753.70	\$ 39,608	\$ 67,777	\$ 775.75	\$ 40,773	\$ 69,770	\$ 797.80	\$ 41,938	\$ 71,764	\$ 819.85	\$ 43,103	\$ 73,757
63	\$ 792.80	\$ 41,332	\$ 68,793	\$ 816.00	\$ 42,547	\$ 70,817	\$ 839.20	\$ 43,763	\$ 72,840	\$ 862.40	\$ 44,979	\$ 74,863
64	\$ 831.90	\$ 43,103	\$ 69,827	\$ 856.25	\$ 44,370	\$ 71,881	\$ 880.60	\$ 45,638	\$ 73,935	\$ 904.95	\$ 46,906	\$ 75,988
65	\$ 833.60	\$ 44,915	\$ 70,871	\$ 858.00	\$ 46,237	\$ 72,955	\$ 882.40	\$ 47,558	\$ 75,040	\$ 906.80	\$ 48,879	\$ 77,124
66	\$ 891.40	\$ 46,773	\$ 71,933	\$ 917.50	\$ 48,149	\$ 74,049	\$ 943.60	\$ 49,524	\$ 76,165	\$ 969.70	\$ 50,900	\$ 78,280
67	\$ 971.30	\$ 48,677	\$ 73,015	\$ 999.75	\$ 50,109	\$ 75,162	\$ 1,028.20	\$ 51,541	\$ 77,310	\$ 1,056.65	\$ 52,972	\$ 79,457
68	\$ 1,025.70	\$ 50,697	\$ 74,215	\$ 1,055.75	\$ 52,188	\$ 76,398	\$ 1,085.80	\$ 53,679	\$ 78,580	\$ 1,115.85	\$ 55,170	\$ 80,763
69	\$ 1,110.70	\$ 53,065	\$ 75,867	\$ 1,143.25	\$ 54,626	\$ 78,099	\$ 1,175.80	\$ 56,187	\$ 80,330	\$ 1,208.35	\$ 57,747	\$ 82,561
70	\$ 1,161.70	\$ 55,501	\$ 77,554	\$ 1,195.75	\$ 57,133	\$ 79,835	\$ 1,229.80	\$ 58,765	\$ 82,116	\$ 1,263.85	\$ 60,398	\$ 84,397
71	\$ 1,214.40	\$ 58,000	\$ 79,276	\$ 1,250.00	\$ 59,706	\$ 81,607	\$ 1,285.60	\$ 61,412	\$ 83,939	\$ 1,321.20	\$ 63,118	\$ 86,271
72	\$ 1,270.50	\$ 60,581	\$ 81,062	\$ 1,307.75	\$ 62,363	\$ 83,447	\$ 1,345.00	\$ 64,145	\$ 85,831	\$ 1,382.25	\$ 65,927	\$ 88,215
73	\$ 1,331.70	\$ 63,271	\$ 82,948	\$ 1,370.75	\$ 65,132	\$ 85,387	\$ 1,409.80	\$ 66,993	\$ 87,827	\$ 1,448.85	\$ 68,854	\$ 90,267
74	\$ 1,399.70	\$ 66,079	\$ 84,954	\$ 1,440.75	\$ 68,022	\$ 87,452	\$ 1,481.80	\$ 69,966	\$ 89,951	\$ 1,522.85	\$ 71,910	\$ 92,450
75	\$ 1,476.20	\$ 68,984	\$ 87,063	\$ 1,519.50	\$ 71,013	\$ 89,624	\$ 1,562.80	\$ 73,042	\$ 92,185	\$ 1,606.10	\$ 75,071	\$ 94,745

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.

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.

Monthly premiums have been calculated assuming payments per month.

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

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

	\$170,000 Death Benefit Non-Tobacco			\$175,000 Death Benefit Non-Tobacco			\$180,000 Death Benefit Non-Tobacco			\$185,000 Death Benefit Non-Tobacco		
<i>Issue Age</i> ¹	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

Issue Age ¹	\$190,000 Death Benefit			\$195,000 Death Benefit			\$200,000 Death Benefit			\$205,000 Death Benefit		
	Non-Tobacco			Non-Tobacco			Non-Tobacco			Non-Tobacco		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 100.90	\$ 77,820	\$ 163,852	\$ 103.45	\$ 79,868	\$ 168,164	\$ 106.00	\$ 81,916	\$ 172,476	\$ 108.55	\$ 83,964	\$ 176,787
19	\$ 102.80	\$ 77,398	\$ 162,963	\$ 105.40	\$ 79,434	\$ 167,251	\$ 108.00	\$ 81,471	\$ 171,540	\$ 110.60	\$ 83,508	\$ 175,828
20	\$ 104.70	\$ 76,957	\$ 162,033	\$ 107.35	\$ 78,982	\$ 166,297	\$ 110.00	\$ 81,007	\$ 170,562	\$ 112.65	\$ 83,032	\$ 174,826
21	\$ 106.60	\$ 76,496	\$ 161,063	\$ 109.30	\$ 78,509	\$ 165,301	\$ 112.00	\$ 80,522	\$ 169,540	\$ 114.70	\$ 82,535	\$ 173,778
22	\$ 108.50	\$ 76,012	\$ 160,044	\$ 111.25	\$ 78,012	\$ 164,256	\$ 114.00	\$ 80,013	\$ 168,468	\$ 116.75	\$ 82,013	\$ 172,679
23	\$ 110.40	\$ 75,503	\$ 158,973	\$ 113.20	\$ 77,490	\$ 163,156	\$ 116.00	\$ 79,477	\$ 167,340	\$ 118.80	\$ 81,464	\$ 171,523
24	\$ 112.30	\$ 74,967	\$ 157,844	\$ 115.15	\$ 76,940	\$ 161,998	\$ 118.00	\$ 78,913	\$ 166,152	\$ 120.85	\$ 80,885	\$ 170,305
25	\$ 114.20	\$ 74,404	\$ 156,658	\$ 117.10	\$ 76,362	\$ 160,781	\$ 120.00	\$ 78,320	\$ 164,904	\$ 122.90	\$ 80,278	\$ 169,026
26	\$ 118.00	\$ 73,810	\$ 155,408	\$ 121.00	\$ 75,752	\$ 159,498	\$ 124.00	\$ 77,695	\$ 163,588	\$ 127.00	\$ 79,637	\$ 167,677
27	\$ 125.60	\$ 73,174	\$ 154,069	\$ 128.80	\$ 75,099	\$ 158,123	\$ 132.00	\$ 77,025	\$ 162,178	\$ 135.20	\$ 78,951	\$ 166,232
28	\$ 131.30	\$ 72,498	\$ 152,646	\$ 134.65	\$ 74,406	\$ 156,663	\$ 138.00	\$ 76,314	\$ 160,680	\$ 141.35	\$ 78,222	\$ 164,697
29	\$ 137.00	\$ 71,786	\$ 151,146	\$ 140.50	\$ 73,675	\$ 155,124	\$ 144.00	\$ 75,564	\$ 159,102	\$ 147.50	\$ 77,453	\$ 163,079
30	\$ 144.60	\$ 71,033	\$ 149,562	\$ 148.30	\$ 72,902	\$ 153,498	\$ 152.00	\$ 74,771	\$ 157,434	\$ 155.70	\$ 76,641	\$ 161,369
31	\$ 152.20	\$ 70,237	\$ 147,884	\$ 156.10	\$ 72,085	\$ 151,776	\$ 160.00	\$ 73,933	\$ 155,668	\$ 163.90	\$ 75,782	\$ 159,559
32	\$ 159.80	\$ 69,402	\$ 146,129	\$ 163.90	\$ 71,229	\$ 149,974	\$ 168.00	\$ 73,055	\$ 153,820	\$ 172.10	\$ 74,882	\$ 157,665
33	\$ 169.30	\$ 68,527	\$ 144,286	\$ 173.65	\$ 70,331	\$ 148,083	\$ 178.00	\$ 72,134	\$ 151,880	\$ 182.35	\$ 73,937	\$ 155,677
34	\$ 175.00	\$ 67,613	\$ 142,361	\$ 179.50	\$ 69,392	\$ 146,107	\$ 184.00	\$ 71,171	\$ 149,854	\$ 188.50	\$ 72,951	\$ 153,600
35	\$ 176.90	\$ 66,660	\$ 140,354	\$ 181.45	\$ 68,414	\$ 144,048	\$ 186.00	\$ 70,168	\$ 147,742	\$ 190.55	\$ 71,922	\$ 151,435
36	\$ 188.30	\$ 65,669	\$ 138,266	\$ 193.15	\$ 67,397	\$ 141,905	\$ 198.00	\$ 69,125	\$ 145,544	\$ 202.85	\$ 70,853	\$ 149,182
37	\$ 203.50	\$ 64,639	\$ 136,100	\$ 208.75	\$ 66,340	\$ 139,682	\$ 214.00	\$ 68,041	\$ 143,264	\$ 219.25	\$ 69,742	\$ 146,845
38	\$ 216.80	\$ 63,566	\$ 133,839	\$ 222.40	\$ 65,239	\$ 137,361	\$ 228.00	\$ 66,912	\$ 140,884	\$ 233.60	\$ 68,585	\$ 144,406
39	\$ 230.10	\$ 62,445	\$ 131,480	\$ 236.05	\$ 64,088	\$ 134,940	\$ 242.00	\$ 65,731	\$ 138,400	\$ 247.95	\$ 67,375	\$ 141,860
40	\$ 245.30	\$ 61,266	\$ 128,996	\$ 251.65	\$ 62,878	\$ 132,391	\$ 258.00	\$ 64,491	\$ 135,786	\$ 264.35	\$ 66,103	\$ 139,180
41	\$ 258.60	\$ 60,023	\$ 126,380	\$ 265.30	\$ 61,602	\$ 129,706	\$ 272.00	\$ 63,182	\$ 133,032	\$ 278.70	\$ 64,761	\$ 136,357
42	\$ 271.90	\$ 58,714	\$ 123,623	\$ 278.95	\$ 60,259	\$ 126,876	\$ 286.00	\$ 61,804	\$ 130,130	\$ 293.05	\$ 63,349	\$ 133,383
43	\$ 287.10	\$ 57,334	\$ 120,720	\$ 294.55	\$ 58,843	\$ 123,897	\$ 302.00	\$ 60,352	\$ 127,074	\$ 309.45	\$ 61,861	\$ 130,250
44	\$ 300.40	\$ 55,879	\$ 117,653	\$ 308.20	\$ 57,349	\$ 120,749	\$ 316.00	\$ 58,820	\$ 123,846	\$ 323.80	\$ 60,290	\$ 126,942
45	\$ 302.30	\$ 54,336	\$ 114,406	\$ 310.15	\$ 55,766	\$ 117,417	\$ 318.00	\$ 57,196	\$ 120,428	\$ 325.85	\$ 58,626	\$ 123,438
46	\$ 327.00	\$ 52,699	\$ 110,960	\$ 335.50	\$ 54,086	\$ 113,880	\$ 344.00	\$ 55,473	\$ 116,800	\$ 352.50	\$ 56,859	\$ 119,720
47	\$ 351.70	\$ 50,961	\$ 107,300	\$ 360.85	\$ 52,302	\$ 110,124	\$ 370.00	\$ 53,643	\$ 112,948	\$ 379.15	\$ 54,984	\$ 115,771
48	\$ 378.30	\$ 49,114	\$ 103,411	\$ 388.15	\$ 50,407	\$ 106,132	\$ 398.00	\$ 51,699	\$ 108,854	\$ 407.85	\$ 52,992	\$ 111,575
49	\$ 404.90	\$ 47,152	\$ 99,280	\$ 415.45	\$ 48,393	\$ 101,893	\$ 426.00	\$ 49,634	\$ 104,506	\$ 436.55	\$ 50,875	\$ 107,118
50	\$ 429.60	\$ 45,066	\$ 94,887	\$ 440.80	\$ 46,252	\$ 97,384	\$ 452.00	\$ 47,438	\$ 99,882	\$ 463.20	\$ 48,623	\$ 102,379
51	\$ 456.20	\$ 42,846	\$ 90,213	\$ 468.10	\$ 43,973	\$ 92,587	\$ 480.00	\$ 45,101	\$ 94,962	\$ 491.90	\$ 46,228	\$ 97,336
52	\$ 482.80	\$ 40,491	\$ 85,256	\$ 495.40	\$ 41,557	\$ 87,500	\$ 508.00	\$ 42,622	\$ 89,744	\$ 520.60	\$ 43,688	\$ 91,987
53	\$ 507.50	\$ 37,993	\$ 79,995	\$ 520.75	\$ 38,993	\$ 82,100	\$ 534.00	\$ 39,993	\$ 84,206	\$ 547.25	\$ 40,992	\$ 86,311

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

Issue Age ¹	\$190,000 Death Benefit Non-Tobacco			\$195,000 Death Benefit Non-Tobacco			\$200,000 Death Benefit Non-Tobacco			\$205,000 Death Benefit Non-Tobacco		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
54	\$ 534.10	\$ 35,342	\$ 74,413	\$ 548.05	\$ 36,272	\$ 76,371	\$ 562.00	\$ 37,202	\$ 78,330	\$ 575.95	\$ 38,132	\$ 80,288
55	\$ 536.00	\$ 32,521	\$ 68,474	\$ 550.00	\$ 33,377	\$ 70,276	\$ 564.00	\$ 34,233	\$ 72,078	\$ 578.00	\$ 35,088	\$ 73,879
56	\$ 577.80	\$ 34,014	\$ 69,450	\$ 592.90	\$ 34,909	\$ 71,278	\$ 608.00	\$ 35,804	\$ 73,106	\$ 623.10	\$ 36,699	\$ 74,933
57	\$ 621.50	\$ 35,565	\$ 70,446	\$ 637.75	\$ 36,501	\$ 72,300	\$ 654.00	\$ 37,437	\$ 74,154	\$ 670.25	\$ 38,373	\$ 76,007
58	\$ 665.20	\$ 37,178	\$ 71,460	\$ 682.60	\$ 38,157	\$ 73,341	\$ 700.00	\$ 39,135	\$ 75,222	\$ 717.40	\$ 40,113	\$ 77,102
59	\$ 708.90	\$ 38,854	\$ 72,496	\$ 727.45	\$ 39,877	\$ 74,404	\$ 746.00	\$ 40,899	\$ 76,312	\$ 764.55	\$ 41,922	\$ 78,219
60	\$ 752.60	\$ 40,595	\$ 73,554	\$ 772.30	\$ 41,664	\$ 75,490	\$ 792.00	\$ 42,732	\$ 77,426	\$ 811.70	\$ 43,800	\$ 79,361
61	\$ 796.30	\$ 42,400	\$ 74,637	\$ 817.15	\$ 43,515	\$ 76,601	\$ 838.00	\$ 44,631	\$ 78,566	\$ 858.85	\$ 45,747	\$ 80,530
62	\$ 841.90	\$ 44,268	\$ 75,751	\$ 863.95	\$ 45,433	\$ 77,744	\$ 886.00	\$ 46,598	\$ 79,738	\$ 908.05	\$ 47,763	\$ 81,731
63	\$ 885.60	\$ 46,194	\$ 76,887	\$ 908.80	\$ 47,410	\$ 78,910	\$ 932.00	\$ 48,626	\$ 80,934	\$ 955.20	\$ 49,841	\$ 82,957
64	\$ 929.30	\$ 48,173	\$ 78,042	\$ 953.65	\$ 49,441	\$ 80,096	\$ 978.00	\$ 50,709	\$ 82,150	\$ 1,002.35	\$ 51,977	\$ 84,203
65	\$ 931.20	\$ 50,200	\$ 79,209	\$ 955.60	\$ 51,521	\$ 81,293	\$ 980.00	\$ 52,842	\$ 83,378	\$ 1,004.40	\$ 54,163	\$ 85,462
66	\$ 995.80	\$ 52,276	\$ 80,396	\$ 1,021.90	\$ 53,651	\$ 82,512	\$ 1,048.00	\$ 55,027	\$ 84,628	\$ 1,074.10	\$ 56,403	\$ 86,743
67	\$ 1,085.10	\$ 54,404	\$ 81,605	\$ 1,113.55	\$ 55,836	\$ 83,752	\$ 1,142.00	\$ 57,267	\$ 85,900	\$ 1,170.45	\$ 58,699	\$ 88,047
68	\$ 1,145.90	\$ 56,661	\$ 82,946	\$ 1,175.95	\$ 58,152	\$ 85,129	\$ 1,206.00	\$ 59,643	\$ 87,312	\$ 1,236.05	\$ 61,134	\$ 89,494
69	\$ 1,240.90	\$ 59,308	\$ 84,793	\$ 1,273.45	\$ 60,869	\$ 87,024	\$ 1,306.00	\$ 62,430	\$ 89,256	\$ 1,338.55	\$ 63,990	\$ 91,487
70	\$ 1,297.90	\$ 62,030	\$ 86,678	\$ 1,331.95	\$ 63,663	\$ 88,959	\$ 1,366.00	\$ 65,295	\$ 91,240	\$ 1,400.05	\$ 66,927	\$ 93,521
71	\$ 1,356.80	\$ 64,824	\$ 88,602	\$ 1,392.40	\$ 66,530	\$ 90,934	\$ 1,428.00	\$ 68,236	\$ 93,266	\$ 1,463.60	\$ 69,941	\$ 95,597
72	\$ 1,419.50	\$ 67,709	\$ 90,599	\$ 1,456.75	\$ 69,490	\$ 92,983	\$ 1,494.00	\$ 71,272	\$ 95,368	\$ 1,531.25	\$ 73,054	\$ 97,752
73	\$ 1,487.90	\$ 70,715	\$ 92,706	\$ 1,526.95	\$ 72,575	\$ 95,146	\$ 1,566.00	\$ 74,436	\$ 97,586	\$ 1,605.05	\$ 76,297	\$ 100,025
74	\$ 1,563.90	\$ 73,853	\$ 94,948	\$ 1,604.95	\$ 75,797	\$ 97,447	\$ 1,646.00	\$ 77,740	\$ 99,946	\$ 1,687.05	\$ 79,684	\$ 102,444
75	\$ 1,649.40	\$ 77,100	\$ 97,306	\$ 1,692.70	\$ 79,129	\$ 99,867	\$ 1,736.00	\$ 81,158	\$ 102,428	\$ 1,779.30	\$ 83,187	\$ 104,988

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.

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without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

	\$190,000 Death Benefit Non-Tobacco			\$195,000 Death Benefit Non-Tobacco			\$200,000 Death Benefit Non-Tobacco			\$205,000 Death Benefit Non-Tobacco		
<i>Issue Age</i> ¹	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

Issue Age ¹	\$210,000 Death Benefit Non-Tobacco			\$215,000 Death Benefit Non-Tobacco			\$220,000 Death Benefit Non-Tobacco			\$225,000 Death Benefit Non-Tobacco		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 111.10	\$ 86,012	\$ 181,099	\$ 113.65	\$ 88,060	\$ 185,411	\$ 116.20	\$ 90,108	\$ 189,723	\$ 118.75	\$ 92,156	\$ 194,035
19	\$ 113.20	\$ 85,545	\$ 180,117	\$ 115.80	\$ 87,582	\$ 184,405	\$ 118.40	\$ 89,618	\$ 188,694	\$ 121.00	\$ 91,655	\$ 192,982
20	\$ 115.30	\$ 85,058	\$ 179,090	\$ 117.95	\$ 87,083	\$ 183,354	\$ 120.60	\$ 89,108	\$ 187,618	\$ 123.25	\$ 91,133	\$ 191,882
21	\$ 117.40	\$ 84,548	\$ 178,017	\$ 120.10	\$ 86,561	\$ 182,255	\$ 122.80	\$ 88,574	\$ 186,494	\$ 125.50	\$ 90,587	\$ 190,732
22	\$ 119.50	\$ 84,013	\$ 176,891	\$ 122.25	\$ 86,014	\$ 181,103	\$ 125.00	\$ 88,014	\$ 185,314	\$ 127.75	\$ 90,014	\$ 189,526
23	\$ 121.60	\$ 83,450	\$ 175,707	\$ 124.40	\$ 85,437	\$ 179,890	\$ 127.20	\$ 87,424	\$ 184,074	\$ 130.00	\$ 89,411	\$ 188,257
24	\$ 123.70	\$ 82,858	\$ 174,459	\$ 126.55	\$ 84,831	\$ 178,613	\$ 129.40	\$ 86,804	\$ 182,767	\$ 132.25	\$ 88,777	\$ 186,921
25	\$ 125.80	\$ 82,236	\$ 173,149	\$ 128.70	\$ 84,194	\$ 177,271	\$ 131.60	\$ 86,152	\$ 181,394	\$ 134.50	\$ 88,110	\$ 185,517
26	\$ 130.00	\$ 81,579	\$ 171,767	\$ 133.00	\$ 83,522	\$ 175,857	\$ 136.00	\$ 85,464	\$ 179,946	\$ 139.00	\$ 87,406	\$ 184,036
27	\$ 138.40	\$ 80,876	\$ 170,286	\$ 141.60	\$ 82,802	\$ 174,341	\$ 144.80	\$ 84,728	\$ 178,395	\$ 148.00	\$ 86,653	\$ 182,450
28	\$ 144.70	\$ 80,130	\$ 168,714	\$ 148.05	\$ 82,037	\$ 172,731	\$ 151.40	\$ 83,945	\$ 176,748	\$ 154.75	\$ 85,853	\$ 180,765
29	\$ 151.00	\$ 79,342	\$ 167,057	\$ 154.50	\$ 81,231	\$ 171,034	\$ 158.00	\$ 83,120	\$ 175,012	\$ 161.50	\$ 85,010	\$ 178,989
30	\$ 159.40	\$ 78,510	\$ 165,305	\$ 163.10	\$ 80,379	\$ 169,241	\$ 166.80	\$ 82,249	\$ 173,177	\$ 170.50	\$ 84,118	\$ 177,113
31	\$ 167.80	\$ 77,630	\$ 163,451	\$ 171.70	\$ 79,478	\$ 167,343	\$ 175.60	\$ 81,327	\$ 171,234	\$ 179.50	\$ 83,175	\$ 175,126
32	\$ 176.20	\$ 76,708	\$ 161,511	\$ 180.30	\$ 78,534	\$ 165,356	\$ 184.40	\$ 80,361	\$ 169,202	\$ 188.50	\$ 82,187	\$ 173,047
33	\$ 186.70	\$ 75,741	\$ 159,474	\$ 191.05	\$ 77,544	\$ 163,271	\$ 195.40	\$ 79,348	\$ 167,068	\$ 199.75	\$ 81,151	\$ 170,865
34	\$ 193.00	\$ 74,730	\$ 157,346	\$ 197.50	\$ 76,509	\$ 161,093	\$ 202.00	\$ 78,289	\$ 164,839	\$ 206.50	\$ 80,068	\$ 168,585
35	\$ 195.10	\$ 73,677	\$ 155,129	\$ 199.65	\$ 75,431	\$ 158,822	\$ 204.20	\$ 77,185	\$ 162,516	\$ 208.75	\$ 78,939	\$ 166,209
36	\$ 207.70	\$ 72,581	\$ 152,821	\$ 212.55	\$ 74,309	\$ 156,459	\$ 217.40	\$ 76,038	\$ 160,098	\$ 222.25	\$ 77,766	\$ 163,737
37	\$ 224.50	\$ 71,443	\$ 150,427	\$ 229.75	\$ 73,145	\$ 154,008	\$ 235.00	\$ 74,846	\$ 157,590	\$ 240.25	\$ 76,547	\$ 161,172
38	\$ 239.20	\$ 70,257	\$ 147,928	\$ 244.80	\$ 71,930	\$ 151,450	\$ 250.40	\$ 73,603	\$ 154,972	\$ 256.00	\$ 75,276	\$ 158,494
39	\$ 253.90	\$ 69,018	\$ 145,320	\$ 259.85	\$ 70,661	\$ 148,780	\$ 265.80	\$ 72,305	\$ 152,240	\$ 271.75	\$ 73,948	\$ 155,700
40	\$ 270.70	\$ 67,715	\$ 142,575	\$ 277.05	\$ 69,327	\$ 145,969	\$ 283.40	\$ 70,940	\$ 149,364	\$ 289.75	\$ 72,552	\$ 152,759
41	\$ 285.40	\$ 66,341	\$ 139,683	\$ 292.10	\$ 67,920	\$ 143,009	\$ 298.80	\$ 69,500	\$ 146,335	\$ 305.50	\$ 71,079	\$ 149,661
42	\$ 300.10	\$ 64,894	\$ 136,636	\$ 307.15	\$ 66,439	\$ 139,889	\$ 314.20	\$ 67,984	\$ 143,143	\$ 321.25	\$ 69,529	\$ 146,396
43	\$ 316.90	\$ 63,370	\$ 133,427	\$ 324.35	\$ 64,878	\$ 136,604	\$ 331.80	\$ 66,387	\$ 139,781	\$ 339.25	\$ 67,896	\$ 142,958
44	\$ 331.60	\$ 61,761	\$ 130,038	\$ 339.40	\$ 63,231	\$ 133,134	\$ 347.20	\$ 64,702	\$ 136,230	\$ 355.00	\$ 66,172	\$ 139,326
45	\$ 333.70	\$ 60,056	\$ 126,449	\$ 341.55	\$ 61,485	\$ 129,460	\$ 349.40	\$ 62,915	\$ 132,470	\$ 357.25	\$ 64,345	\$ 135,481
46	\$ 361.00	\$ 58,246	\$ 122,640	\$ 369.50	\$ 59,633	\$ 125,560	\$ 378.00	\$ 61,020	\$ 128,480	\$ 386.50	\$ 62,407	\$ 131,400
47	\$ 388.30	\$ 56,325	\$ 118,595	\$ 397.45	\$ 57,666	\$ 121,419	\$ 406.60	\$ 59,007	\$ 124,242	\$ 415.75	\$ 60,348	\$ 127,066
48	\$ 417.70	\$ 54,284	\$ 114,296	\$ 427.55	\$ 55,577	\$ 117,018	\$ 437.40	\$ 56,869	\$ 119,739	\$ 447.25	\$ 58,162	\$ 122,460
49	\$ 447.10	\$ 52,116	\$ 109,731	\$ 457.65	\$ 53,356	\$ 112,343	\$ 468.20	\$ 54,597	\$ 114,956	\$ 478.75	\$ 55,838	\$ 117,569
50	\$ 474.40	\$ 49,809	\$ 104,876	\$ 485.60	\$ 50,995	\$ 107,373	\$ 496.80	\$ 52,181	\$ 109,870	\$ 508.00	\$ 53,367	\$ 112,367
51	\$ 503.80	\$ 47,356	\$ 99,710	\$ 515.70	\$ 48,484	\$ 102,084	\$ 527.60	\$ 49,611	\$ 104,458	\$ 539.50	\$ 50,739	\$ 106,832
52	\$ 533.20	\$ 44,753	\$ 94,231	\$ 545.80	\$ 45,819	\$ 96,474	\$ 558.40	\$ 46,885	\$ 98,718	\$ 571.00	\$ 47,950	\$ 100,962
53	\$ 560.50	\$ 41,992	\$ 88,416	\$ 573.75	\$ 42,992	\$ 90,521	\$ 587.00	\$ 43,992	\$ 92,626	\$ 600.25	\$ 44,992	\$ 94,731

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

Issue Age ¹	\$210,000 Death Benefit Non-Tobacco			\$215,000 Death Benefit Non-Tobacco			\$220,000 Death Benefit Non-Tobacco			\$225,000 Death Benefit Non-Tobacco		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
54	\$ 589.90	\$ 39,062	\$ 82,246	\$ 603.85	\$ 39,992	\$ 84,204	\$ 617.80	\$ 40,922	\$ 86,163	\$ 631.75	\$ 41,852	\$ 88,121
55	\$ 592.00	\$ 35,944	\$ 75,681	\$ 606.00	\$ 36,800	\$ 77,483	\$ 620.00	\$ 37,656	\$ 79,285	\$ 634.00	\$ 38,512	\$ 81,087
56	\$ 638.20	\$ 37,594	\$ 76,761	\$ 653.30	\$ 38,489	\$ 78,588	\$ 668.40	\$ 39,384	\$ 80,416	\$ 683.50	\$ 40,279	\$ 82,244
57	\$ 686.50	\$ 39,309	\$ 77,861	\$ 702.75	\$ 40,245	\$ 79,715	\$ 719.00	\$ 41,181	\$ 81,569	\$ 735.25	\$ 42,117	\$ 83,423
58	\$ 734.80	\$ 41,092	\$ 78,983	\$ 752.20	\$ 42,070	\$ 80,863	\$ 769.60	\$ 43,049	\$ 82,744	\$ 787.00	\$ 44,027	\$ 84,624
59	\$ 783.10	\$ 42,944	\$ 80,127	\$ 801.65	\$ 43,967	\$ 82,035	\$ 820.20	\$ 44,989	\$ 83,943	\$ 838.75	\$ 46,012	\$ 85,851
60	\$ 831.40	\$ 44,868	\$ 81,297	\$ 851.10	\$ 45,937	\$ 83,232	\$ 870.80	\$ 47,005	\$ 85,168	\$ 890.50	\$ 48,073	\$ 87,104
61	\$ 879.70	\$ 46,863	\$ 82,494	\$ 900.55	\$ 47,978	\$ 84,458	\$ 921.40	\$ 49,094	\$ 86,422	\$ 942.25	\$ 50,210	\$ 88,386
62	\$ 930.10	\$ 48,928	\$ 83,724	\$ 952.15	\$ 50,093	\$ 85,718	\$ 974.20	\$ 51,258	\$ 87,711	\$ 996.25	\$ 52,423	\$ 89,705
63	\$ 978.40	\$ 51,057	\$ 84,980	\$ 1,001.60	\$ 52,273	\$ 87,004	\$ 1,024.80	\$ 53,488	\$ 89,027	\$ 1,048.00	\$ 54,704	\$ 91,050
64	\$ 1,026.70	\$ 53,244	\$ 86,257	\$ 1,051.05	\$ 54,512	\$ 88,311	\$ 1,075.40	\$ 55,780	\$ 90,365	\$ 1,099.75	\$ 57,048	\$ 92,418
65	\$ 1,028.80	\$ 55,484	\$ 87,546	\$ 1,053.20	\$ 56,805	\$ 89,631	\$ 1,077.60	\$ 58,126	\$ 91,715	\$ 1,102.00	\$ 59,447	\$ 93,800
66	\$ 1,100.20	\$ 57,778	\$ 88,859	\$ 1,126.30	\$ 59,154	\$ 90,975	\$ 1,152.40	\$ 60,530	\$ 93,090	\$ 1,178.50	\$ 61,905	\$ 95,206
67	\$ 1,198.90	\$ 60,131	\$ 90,195	\$ 1,227.35	\$ 61,563	\$ 92,342	\$ 1,255.80	\$ 62,994	\$ 94,490	\$ 1,284.25	\$ 64,426	\$ 96,637
68	\$ 1,266.10	\$ 62,625	\$ 91,677	\$ 1,296.15	\$ 64,116	\$ 93,860	\$ 1,326.20	\$ 65,607	\$ 96,043	\$ 1,356.25	\$ 67,099	\$ 98,226
69	\$ 1,371.10	\$ 65,551	\$ 93,718	\$ 1,403.65	\$ 67,112	\$ 95,950	\$ 1,436.20	\$ 68,673	\$ 98,181	\$ 1,468.75	\$ 70,233	\$ 100,413
70	\$ 1,434.10	\$ 68,560	\$ 95,802	\$ 1,468.15	\$ 70,192	\$ 98,083	\$ 1,502.20	\$ 71,825	\$ 100,364	\$ 1,536.25	\$ 73,457	\$ 102,645
71	\$ 1,499.20	\$ 71,647	\$ 97,929	\$ 1,534.80	\$ 73,353	\$ 100,260	\$ 1,570.40	\$ 75,059	\$ 102,592	\$ 1,606.00	\$ 76,765	\$ 104,924
72	\$ 1,568.50	\$ 74,836	\$ 100,136	\$ 1,605.75	\$ 76,618	\$ 102,520	\$ 1,643.00	\$ 78,399	\$ 104,904	\$ 1,680.25	\$ 80,181	\$ 107,289
73	\$ 1,644.10	\$ 78,158	\$ 102,465	\$ 1,683.15	\$ 80,019	\$ 104,904	\$ 1,722.20	\$ 81,880	\$ 107,344	\$ 1,761.25	\$ 83,741	\$ 109,784
74	\$ 1,728.10	\$ 81,627	\$ 104,943	\$ 1,769.15	\$ 83,571	\$ 107,441	\$ 1,810.20	\$ 85,514	\$ 109,940	\$ 1,851.25	\$ 87,458	\$ 112,439
75	\$ 1,822.60	\$ 85,216	\$ 107,549	\$ 1,865.90	\$ 87,245	\$ 110,110	\$ 1,909.20	\$ 89,274	\$ 112,670	\$ 1,952.50	\$ 91,303	\$ 115,231

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.

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.

Monthly premiums have been calculated assuming payments per month.

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

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

	\$210,000 Death Benefit Non-Tobacco			\$215,000 Death Benefit Non-Tobacco			\$220,000 Death Benefit Non-Tobacco			\$225,000 Death Benefit Non-Tobacco		
<i>Issue Age</i> ¹	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

Issue Age ¹	\$230,000 Death Benefit			\$235,000 Death Benefit			\$240,000 Death Benefit			\$245,000 Death Benefit		
	Non-Tobacco			Non-Tobacco			Non-Tobacco			Non-Tobacco		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 121.30	\$ 94,204	\$ 198,347	\$ 123.85	\$ 96,252	\$ 202,659	\$ 126.40	\$ 98,299	\$ 206,971	\$ 128.95	\$ 100,347	\$ 211,283
19	\$ 123.60	\$ 93,692	\$ 197,271	\$ 126.20	\$ 95,729	\$ 201,559	\$ 128.80	\$ 97,766	\$ 205,848	\$ 131.40	\$ 99,802	\$ 210,136
20	\$ 125.90	\$ 93,158	\$ 196,146	\$ 128.55	\$ 95,184	\$ 200,410	\$ 131.20	\$ 97,209	\$ 204,674	\$ 133.85	\$ 99,234	\$ 208,938
21	\$ 128.20	\$ 92,600	\$ 194,971	\$ 130.90	\$ 94,613	\$ 199,209	\$ 133.60	\$ 96,626	\$ 203,448	\$ 136.30	\$ 98,639	\$ 207,686
22	\$ 130.50	\$ 92,014	\$ 193,738	\$ 133.25	\$ 94,015	\$ 197,949	\$ 136.00	\$ 96,015	\$ 202,161	\$ 138.75	\$ 98,015	\$ 206,373
23	\$ 132.80	\$ 91,398	\$ 192,441	\$ 135.60	\$ 93,385	\$ 196,624	\$ 138.40	\$ 95,372	\$ 200,808	\$ 141.20	\$ 97,359	\$ 204,991
24	\$ 135.10	\$ 90,750	\$ 191,074	\$ 137.95	\$ 92,722	\$ 195,228	\$ 140.80	\$ 94,695	\$ 199,382	\$ 143.65	\$ 96,668	\$ 203,536
25	\$ 137.40	\$ 90,068	\$ 189,639	\$ 140.30	\$ 92,026	\$ 193,762	\$ 143.20	\$ 93,984	\$ 197,884	\$ 146.10	\$ 95,942	\$ 202,007
26	\$ 142.00	\$ 89,349	\$ 188,126	\$ 145.00	\$ 91,291	\$ 192,215	\$ 148.00	\$ 93,234	\$ 196,305	\$ 151.00	\$ 95,176	\$ 200,395
27	\$ 151.20	\$ 88,579	\$ 186,504	\$ 154.40	\$ 90,504	\$ 190,559	\$ 157.60	\$ 92,430	\$ 194,613	\$ 160.80	\$ 94,356	\$ 198,668
28	\$ 158.10	\$ 87,761	\$ 184,782	\$ 161.45	\$ 89,669	\$ 188,799	\$ 164.80	\$ 91,577	\$ 192,816	\$ 168.15	\$ 93,485	\$ 196,833
29	\$ 165.00	\$ 86,899	\$ 182,967	\$ 168.50	\$ 88,788	\$ 186,944	\$ 172.00	\$ 90,677	\$ 190,922	\$ 175.50	\$ 92,566	\$ 194,899
30	\$ 174.20	\$ 85,987	\$ 181,049	\$ 177.90	\$ 87,856	\$ 184,984	\$ 181.60	\$ 89,726	\$ 188,920	\$ 185.30	\$ 91,595	\$ 192,856
31	\$ 183.40	\$ 85,023	\$ 179,018	\$ 187.30	\$ 86,872	\$ 182,909	\$ 191.20	\$ 88,720	\$ 186,801	\$ 195.10	\$ 90,569	\$ 190,693
32	\$ 192.60	\$ 84,014	\$ 176,893	\$ 196.70	\$ 85,840	\$ 180,738	\$ 200.80	\$ 87,666	\$ 184,584	\$ 204.90	\$ 89,493	\$ 188,429
33	\$ 204.10	\$ 82,954	\$ 174,662	\$ 208.45	\$ 84,758	\$ 178,459	\$ 212.80	\$ 86,561	\$ 182,256	\$ 217.15	\$ 88,364	\$ 186,053
34	\$ 211.00	\$ 81,847	\$ 172,332	\$ 215.50	\$ 83,626	\$ 176,078	\$ 220.00	\$ 85,406	\$ 179,824	\$ 224.50	\$ 87,185	\$ 183,571
35	\$ 213.30	\$ 80,694	\$ 169,903	\$ 217.85	\$ 82,448	\$ 173,596	\$ 222.40	\$ 84,202	\$ 177,290	\$ 226.95	\$ 85,956	\$ 180,983
36	\$ 227.10	\$ 79,494	\$ 167,375	\$ 231.95	\$ 81,222	\$ 171,014	\$ 236.80	\$ 82,950	\$ 174,652	\$ 241.65	\$ 84,678	\$ 178,291
37	\$ 245.50	\$ 78,248	\$ 164,753	\$ 250.75	\$ 79,949	\$ 168,335	\$ 256.00	\$ 81,650	\$ 171,916	\$ 261.25	\$ 83,351	\$ 175,498
38	\$ 261.60	\$ 76,949	\$ 162,016	\$ 267.20	\$ 78,621	\$ 165,538	\$ 272.80	\$ 80,294	\$ 169,060	\$ 278.40	\$ 81,967	\$ 172,582
39	\$ 277.70	\$ 75,591	\$ 159,160	\$ 283.65	\$ 77,235	\$ 162,620	\$ 289.60	\$ 78,878	\$ 166,080	\$ 295.55	\$ 80,521	\$ 169,540
40	\$ 296.10	\$ 74,164	\$ 156,153	\$ 302.45	\$ 75,777	\$ 159,548	\$ 308.80	\$ 77,389	\$ 162,943	\$ 315.15	\$ 79,001	\$ 166,337
41	\$ 312.20	\$ 72,659	\$ 152,986	\$ 318.90	\$ 74,239	\$ 156,312	\$ 325.60	\$ 75,818	\$ 159,638	\$ 332.30	\$ 77,398	\$ 162,964
42	\$ 328.30	\$ 71,075	\$ 149,649	\$ 335.35	\$ 72,620	\$ 152,902	\$ 342.40	\$ 74,165	\$ 156,156	\$ 349.45	\$ 75,710	\$ 159,409
43	\$ 346.70	\$ 69,405	\$ 146,135	\$ 354.15	\$ 70,914	\$ 149,311	\$ 361.60	\$ 72,422	\$ 152,488	\$ 369.05	\$ 73,931	\$ 155,665
44	\$ 362.80	\$ 67,643	\$ 142,422	\$ 370.60	\$ 69,113	\$ 145,519	\$ 378.40	\$ 70,584	\$ 148,615	\$ 386.20	\$ 72,054	\$ 151,711
45	\$ 365.10	\$ 65,775	\$ 138,492	\$ 372.95	\$ 67,205	\$ 141,502	\$ 380.80	\$ 68,635	\$ 144,513	\$ 388.65	\$ 70,065	\$ 147,524
46	\$ 395.00	\$ 63,793	\$ 134,320	\$ 403.50	\$ 65,180	\$ 137,240	\$ 412.00	\$ 66,567	\$ 140,160	\$ 420.50	\$ 67,954	\$ 143,080
47	\$ 424.90	\$ 61,689	\$ 129,890	\$ 434.05	\$ 63,031	\$ 132,713	\$ 443.20	\$ 64,372	\$ 135,537	\$ 452.35	\$ 65,713	\$ 138,361
48	\$ 457.10	\$ 59,454	\$ 125,182	\$ 466.95	\$ 60,747	\$ 127,903	\$ 476.80	\$ 62,039	\$ 130,624	\$ 486.65	\$ 63,331	\$ 133,346
49	\$ 489.30	\$ 57,079	\$ 120,181	\$ 499.85	\$ 58,320	\$ 122,794	\$ 510.40	\$ 59,561	\$ 125,407	\$ 520.95	\$ 60,802	\$ 128,019
50	\$ 519.20	\$ 54,553	\$ 114,864	\$ 530.40	\$ 55,739	\$ 117,361	\$ 541.60	\$ 56,925	\$ 119,858	\$ 552.80	\$ 58,111	\$ 122,355
51	\$ 551.40	\$ 51,866	\$ 109,206	\$ 563.30	\$ 52,994	\$ 111,580	\$ 575.20	\$ 54,121	\$ 113,954	\$ 587.10	\$ 55,249	\$ 116,328
52	\$ 583.60	\$ 49,016	\$ 103,205	\$ 596.20	\$ 50,081	\$ 105,449	\$ 608.80	\$ 51,147	\$ 107,692	\$ 621.40	\$ 52,212	\$ 109,936
53	\$ 613.50	\$ 45,992	\$ 96,836	\$ 626.75	\$ 46,991	\$ 98,942	\$ 640.00	\$ 47,991	\$ 101,047	\$ 653.25	\$ 48,991	\$ 103,152

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

Issue Age ¹	\$230,000 Death Benefit Non-Tobacco			\$235,000 Death Benefit Non-Tobacco			\$240,000 Death Benefit Non-Tobacco			\$245,000 Death Benefit Non-Tobacco		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
54	\$ 645.70	\$ 42,782	\$ 90,079	\$ 659.65	\$ 43,712	\$ 92,037	\$ 673.60	\$ 44,642	\$ 93,996	\$ 687.55	\$ 45,572	\$ 95,954
55	\$ 648.00	\$ 39,368	\$ 82,889	\$ 662.00	\$ 40,223	\$ 84,691	\$ 676.00	\$ 41,079	\$ 86,493	\$ 690.00	\$ 41,935	\$ 88,295
56	\$ 698.60	\$ 41,174	\$ 84,071	\$ 713.70	\$ 42,070	\$ 85,899	\$ 728.80	\$ 42,965	\$ 87,727	\$ 743.90	\$ 43,860	\$ 89,554
57	\$ 751.50	\$ 43,053	\$ 85,277	\$ 767.75	\$ 43,989	\$ 87,130	\$ 784.00	\$ 44,925	\$ 88,984	\$ 800.25	\$ 45,860	\$ 90,838
58	\$ 804.40	\$ 45,005	\$ 86,505	\$ 821.80	\$ 45,984	\$ 88,385	\$ 839.20	\$ 46,962	\$ 90,266	\$ 856.60	\$ 47,941	\$ 92,146
59	\$ 857.30	\$ 47,034	\$ 87,758	\$ 875.85	\$ 48,057	\$ 89,666	\$ 894.40	\$ 49,079	\$ 91,574	\$ 912.95	\$ 50,102	\$ 93,482
60	\$ 910.20	\$ 49,142	\$ 89,039	\$ 929.90	\$ 50,210	\$ 90,975	\$ 949.60	\$ 51,278	\$ 92,911	\$ 969.30	\$ 52,347	\$ 94,846
61	\$ 963.10	\$ 51,326	\$ 90,350	\$ 983.95	\$ 52,442	\$ 92,315	\$ 1,004.80	\$ 53,557	\$ 94,279	\$ 1,025.65	\$ 54,673	\$ 96,243
62	\$ 1,018.30	\$ 53,588	\$ 91,698	\$ 1,040.35	\$ 54,753	\$ 93,692	\$ 1,062.40	\$ 55,918	\$ 95,685	\$ 1,084.45	\$ 57,083	\$ 97,679
63	\$ 1,071.20	\$ 55,920	\$ 93,074	\$ 1,094.40	\$ 57,135	\$ 95,097	\$ 1,117.60	\$ 58,351	\$ 97,120	\$ 1,140.80	\$ 59,567	\$ 99,144
64	\$ 1,124.10	\$ 58,315	\$ 94,472	\$ 1,148.45	\$ 59,583	\$ 96,526	\$ 1,172.80	\$ 60,851	\$ 98,580	\$ 1,197.15	\$ 62,119	\$ 100,633
65	\$ 1,126.40	\$ 60,768	\$ 95,884	\$ 1,150.80	\$ 62,089	\$ 97,969	\$ 1,175.20	\$ 63,410	\$ 100,053	\$ 1,199.60	\$ 64,731	\$ 102,138
66	\$ 1,204.60	\$ 63,281	\$ 97,322	\$ 1,230.70	\$ 64,657	\$ 99,437	\$ 1,256.80	\$ 66,032	\$ 101,553	\$ 1,282.90	\$ 67,408	\$ 103,669
67	\$ 1,312.70	\$ 65,858	\$ 98,785	\$ 1,341.15	\$ 67,289	\$ 100,932	\$ 1,369.60	\$ 68,721	\$ 103,080	\$ 1,398.05	\$ 70,153	\$ 105,227
68	\$ 1,386.30	\$ 68,590	\$ 100,408	\$ 1,416.35	\$ 70,081	\$ 102,591	\$ 1,446.40	\$ 71,572	\$ 104,774	\$ 1,476.45	\$ 73,063	\$ 106,957
69	\$ 1,501.30	\$ 71,794	\$ 102,644	\$ 1,533.85	\$ 73,355	\$ 104,875	\$ 1,566.40	\$ 74,916	\$ 107,107	\$ 1,598.95	\$ 76,476	\$ 109,338
70	\$ 1,570.30	\$ 75,089	\$ 104,926	\$ 1,604.35	\$ 76,722	\$ 107,207	\$ 1,638.40	\$ 78,354	\$ 109,488	\$ 1,672.45	\$ 79,986	\$ 111,769
71	\$ 1,641.60	\$ 78,471	\$ 107,255	\$ 1,677.20	\$ 80,177	\$ 109,587	\$ 1,712.80	\$ 81,883	\$ 111,919	\$ 1,748.40	\$ 83,589	\$ 114,250
72	\$ 1,717.50	\$ 81,963	\$ 109,673	\$ 1,754.75	\$ 83,745	\$ 112,057	\$ 1,792.00	\$ 85,527	\$ 114,441	\$ 1,829.25	\$ 87,309	\$ 116,825
73	\$ 1,800.30	\$ 85,602	\$ 112,223	\$ 1,839.35	\$ 87,463	\$ 114,663	\$ 1,878.40	\$ 89,324	\$ 117,103	\$ 1,917.45	\$ 91,185	\$ 119,542
74	\$ 1,892.30	\$ 89,401	\$ 114,937	\$ 1,933.35	\$ 91,345	\$ 117,436	\$ 1,974.40	\$ 93,288	\$ 119,935	\$ 2,015.45	\$ 95,232	\$ 122,433
75	\$ 1,995.80	\$ 93,332	\$ 117,792	\$ 2,039.10	\$ 95,361	\$ 120,352	\$ 2,082.40	\$ 97,390	\$ 122,913	\$ 2,125.70	\$ 99,419	\$ 125,474

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.

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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without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

	\$230,000 Death Benefit Non-Tobacco			\$235,000 Death Benefit Non-Tobacco			\$240,000 Death Benefit Non-Tobacco			\$245,000 Death Benefit Non-Tobacco		
<i>Issue Age</i> ¹	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

	\$250,000 Death Benefit		
	Non-Tobacco		
Issue Age ¹	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 131.50	\$ 102,395	\$ 215,595
19	\$ 134.00	\$ 101,839	\$ 214,425
20	\$ 136.50	\$ 101,259	\$ 213,202
21	\$ 139.00	\$ 100,652	\$ 211,925
22	\$ 141.50	\$ 100,016	\$ 210,585
23	\$ 144.00	\$ 99,346	\$ 209,175
24	\$ 146.50	\$ 98,641	\$ 207,690
25	\$ 149.00	\$ 97,900	\$ 206,130
26	\$ 154.00	\$ 97,118	\$ 204,485
27	\$ 164.00	\$ 96,281	\$ 202,722
28	\$ 171.50	\$ 95,392	\$ 200,850
29	\$ 179.00	\$ 94,455	\$ 198,877
30	\$ 189.00	\$ 93,464	\$ 196,792
31	\$ 199.00	\$ 92,417	\$ 194,585
32	\$ 209.00	\$ 91,319	\$ 192,275
33	\$ 221.50	\$ 90,168	\$ 189,850
34	\$ 229.00	\$ 88,964	\$ 187,317
35	\$ 231.50	\$ 87,710	\$ 184,677
36	\$ 246.50	\$ 86,406	\$ 181,930
37	\$ 266.50	\$ 85,052	\$ 179,080
38	\$ 284.00	\$ 83,640	\$ 176,105
39	\$ 301.50	\$ 82,164	\$ 173,000
40	\$ 321.50	\$ 80,613	\$ 169,732
41	\$ 339.00	\$ 78,977	\$ 166,290
42	\$ 356.50	\$ 77,255	\$ 162,662
43	\$ 376.50	\$ 75,440	\$ 158,842
44	\$ 394.00	\$ 73,525	\$ 154,807
45	\$ 396.50	\$ 71,495	\$ 150,535
46	\$ 429.00	\$ 69,341	\$ 146,000
47	\$ 461.50	\$ 67,054	\$ 141,185
48	\$ 496.50	\$ 64,624	\$ 136,067
49	\$ 531.50	\$ 62,042	\$ 130,632
50	\$ 564.00	\$ 59,297	\$ 124,852
51	\$ 599.00	\$ 56,376	\$ 118,702
52	\$ 634.00	\$ 53,278	\$ 112,180
53	\$ 666.50	\$ 49,991	\$ 105,257

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

	\$250,000 Death Benefit Non-Tobacco		
Issue Age ¹	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
54	\$ 701.50	\$ 46,502	\$ 97,912
55	\$ 704.00	\$ 42,791	\$ 90,097
56	\$ 759.00	\$ 44,755	\$ 91,382
57	\$ 816.50	\$ 46,796	\$ 92,692
58	\$ 874.00	\$ 48,919	\$ 94,027
59	\$ 931.50	\$ 51,124	\$ 95,390
60	\$ 989.00	\$ 53,415	\$ 96,782
61	\$ 1,046.50	\$ 55,789	\$ 98,207
62	\$ 1,106.50	\$ 58,248	\$ 99,672
63	\$ 1,164.00	\$ 60,782	\$ 101,167
64	\$ 1,221.50	\$ 63,386	\$ 102,687
65	\$ 1,224.00	\$ 66,052	\$ 104,222
66	\$ 1,309.00	\$ 68,784	\$ 105,785
67	\$ 1,426.50	\$ 71,584	\$ 107,375
68	\$ 1,506.50	\$ 74,554	\$ 109,140
69	\$ 1,631.50	\$ 78,037	\$ 111,570
70	\$ 1,706.50	\$ 81,619	\$ 114,050
71	\$ 1,784.00	\$ 85,295	\$ 116,582
72	\$ 1,866.50	\$ 89,090	\$ 119,210
73	\$ 1,956.50	\$ 93,046	\$ 121,982
74	\$ 2,056.50	\$ 97,175	\$ 124,932
75	\$ 2,169.00	\$ 101,447	\$ 128,035

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.

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.

Monthly premiums have been calculated assuming payments per month.

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

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

	\$250,000 Death Benefit Non-Tobacco		
<i>Issue Age</i> ¹	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

Issue Age ¹	\$10,000 Death Benefit			\$15,000 Death Benefit			\$20,000 Death Benefit			\$25,000 Death Benefit		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 11.20	\$ 4,939	\$ 8,741	\$ 14.80	\$ 7,409	\$ 13,112	\$ 18.40	\$ 9,879	\$ 17,482	\$ 22.00	\$ 12,349	\$ 21,853
19	\$ 11.30	\$ 4,912	\$ 8,694	\$ 14.95	\$ 7,369	\$ 13,041	\$ 18.60	\$ 9,825	\$ 17,388	\$ 22.25	\$ 12,282	\$ 21,735
20	\$ 11.40	\$ 4,884	\$ 8,644	\$ 15.10	\$ 7,327	\$ 12,966	\$ 18.80	\$ 9,769	\$ 17,288	\$ 22.50	\$ 12,212	\$ 21,611
21	\$ 12.10	\$ 4,855	\$ 8,592	\$ 16.15	\$ 7,283	\$ 12,888	\$ 20.20	\$ 9,711	\$ 17,185	\$ 24.25	\$ 12,139	\$ 21,481
22	\$ 12.40	\$ 4,824	\$ 8,538	\$ 16.60	\$ 7,237	\$ 12,807	\$ 20.80	\$ 9,649	\$ 17,076	\$ 25.00	\$ 12,062	\$ 21,345
23	\$ 12.50	\$ 4,792	\$ 8,480	\$ 16.75	\$ 7,188	\$ 12,721	\$ 21.00	\$ 9,585	\$ 16,961	\$ 25.25	\$ 11,981	\$ 21,202
24	\$ 12.80	\$ 4,758	\$ 8,421	\$ 17.20	\$ 7,138	\$ 12,631	\$ 21.60	\$ 9,517	\$ 16,842	\$ 26.00	\$ 11,896	\$ 21,052
25	\$ 13.10	\$ 4,723	\$ 8,358	\$ 17.65	\$ 7,084	\$ 12,537	\$ 22.20	\$ 9,446	\$ 16,716	\$ 26.75	\$ 11,808	\$ 20,895
26	\$ 13.50	\$ 4,686	\$ 8,292	\$ 18.25	\$ 7,029	\$ 12,438	\$ 23.00	\$ 9,372	\$ 16,584	\$ 27.75	\$ 11,715	\$ 20,730
27	\$ 14.00	\$ 4,646	\$ 8,222	\$ 19.00	\$ 6,969	\$ 12,333	\$ 24.00	\$ 9,293	\$ 16,445	\$ 29.00	\$ 11,616	\$ 20,556
28	\$ 14.30	\$ 4,604	\$ 8,148	\$ 19.45	\$ 6,907	\$ 12,223	\$ 24.60	\$ 9,209	\$ 16,297	\$ 29.75	\$ 11,512	\$ 20,372
29	\$ 14.70	\$ 4,560	\$ 8,070	\$ 20.05	\$ 6,841	\$ 12,106	\$ 25.40	\$ 9,121	\$ 16,141	\$ 30.75	\$ 11,402	\$ 20,177
30	\$ 15.10	\$ 4,514	\$ 7,988	\$ 20.65	\$ 6,771	\$ 11,982	\$ 26.20	\$ 9,028	\$ 15,977	\$ 31.75	\$ 11,285	\$ 19,971
31	\$ 15.10	\$ 4,465	\$ 7,901	\$ 20.65	\$ 6,697	\$ 11,852	\$ 26.20	\$ 8,930	\$ 15,802	\$ 31.75	\$ 11,162	\$ 19,753
32	\$ 15.80	\$ 4,413	\$ 7,809	\$ 21.70	\$ 6,619	\$ 11,714	\$ 27.60	\$ 8,826	\$ 15,619	\$ 33.50	\$ 11,033	\$ 19,524
33	\$ 16.40	\$ 4,358	\$ 7,713	\$ 22.60	\$ 6,538	\$ 11,569	\$ 28.80	\$ 8,717	\$ 15,426	\$ 35.00	\$ 10,896	\$ 19,283
34	\$ 17.00	\$ 4,301	\$ 7,611	\$ 23.50	\$ 6,452	\$ 11,417	\$ 30.00	\$ 8,602	\$ 15,223	\$ 36.50	\$ 10,753	\$ 19,029
35	\$ 17.60	\$ 4,241	\$ 7,505	\$ 24.40	\$ 6,361	\$ 11,257	\$ 31.20	\$ 8,482	\$ 15,010	\$ 38.00	\$ 10,602	\$ 18,762
36	\$ 18.30	\$ 4,177	\$ 7,393	\$ 25.45	\$ 6,266	\$ 11,089	\$ 32.60	\$ 8,355	\$ 14,786	\$ 39.75	\$ 10,444	\$ 18,482
37	\$ 19.10	\$ 4,111	\$ 7,275	\$ 26.65	\$ 6,166	\$ 10,912	\$ 34.20	\$ 8,222	\$ 14,550	\$ 41.75	\$ 10,278	\$ 18,188
38	\$ 20.00	\$ 4,041	\$ 7,151	\$ 28.00	\$ 6,062	\$ 10,727	\$ 36.00	\$ 8,082	\$ 14,303	\$ 44.00	\$ 10,103	\$ 17,879
39	\$ 20.60	\$ 3,968	\$ 7,021	\$ 28.90	\$ 5,952	\$ 10,532	\$ 37.20	\$ 7,936	\$ 14,043	\$ 45.50	\$ 9,920	\$ 17,554
40	\$ 21.60	\$ 3,891	\$ 6,886	\$ 30.40	\$ 5,836	\$ 10,329	\$ 39.20	\$ 7,782	\$ 13,772	\$ 48.00	\$ 9,728	\$ 17,215
41	\$ 22.20	\$ 3,810	\$ 6,743	\$ 31.30	\$ 5,716	\$ 10,115	\$ 40.40	\$ 7,621	\$ 13,487	\$ 49.50	\$ 9,527	\$ 16,859
42	\$ 23.10	\$ 3,726	\$ 6,594	\$ 32.65	\$ 5,589	\$ 9,891	\$ 42.20	\$ 7,452	\$ 13,188	\$ 51.75	\$ 9,315	\$ 16,485
43	\$ 23.90	\$ 3,637	\$ 6,436	\$ 33.85	\$ 5,456	\$ 9,655	\$ 43.80	\$ 7,274	\$ 12,873	\$ 53.75	\$ 9,093	\$ 16,092
44	\$ 24.70	\$ 3,543	\$ 6,270	\$ 35.05	\$ 5,315	\$ 9,405	\$ 45.40	\$ 7,086	\$ 12,541	\$ 55.75	\$ 8,858	\$ 15,676
45	\$ 25.80	\$ 3,443	\$ 6,093	\$ 36.70	\$ 5,165	\$ 9,140	\$ 47.60	\$ 6,887	\$ 12,187	\$ 58.50	\$ 8,608	\$ 15,234
46	\$ 26.90	\$ 3,337	\$ 5,905	\$ 38.35	\$ 5,006	\$ 8,858	\$ 49.80	\$ 6,674	\$ 11,811	\$ 61.25	\$ 8,343	\$ 14,764
47	\$ 28.20	\$ 3,224	\$ 5,706	\$ 40.30	\$ 4,837	\$ 8,559	\$ 52.40	\$ 6,449	\$ 11,413	\$ 64.50	\$ 8,061	\$ 14,266
48	\$ 29.40	\$ 3,104	\$ 5,494	\$ 42.10	\$ 4,657	\$ 8,241	\$ 54.80	\$ 6,209	\$ 10,989	\$ 67.50	\$ 7,762	\$ 13,736
49	\$ 30.40	\$ 2,977	\$ 5,269	\$ 43.60	\$ 4,466	\$ 7,903	\$ 56.80	\$ 5,954	\$ 10,538	\$ 70.00	\$ 7,443	\$ 13,172
50	\$ 32.00	\$ 2,841	\$ 5,028	\$ 46.00	\$ 4,262	\$ 7,543	\$ 60.00	\$ 5,683	\$ 10,057	\$ 74.00	\$ 7,104	\$ 12,572
51	\$ 33.00	\$ 2,697	\$ 4,773	\$ 47.50	\$ 4,046	\$ 7,159	\$ 62.00	\$ 5,394	\$ 9,546	\$ 76.50	\$ 6,743	\$ 11,933
52	\$ 34.30	\$ 2,543	\$ 4,501	\$ 49.45	\$ 3,815	\$ 6,751	\$ 64.60	\$ 5,087	\$ 9,002	\$ 79.75	\$ 6,358	\$ 11,252
53	\$ 35.80	\$ 2,379	\$ 4,210	\$ 51.70	\$ 3,569	\$ 6,316	\$ 67.60	\$ 4,759	\$ 8,421	\$ 83.50	\$ 5,948	\$ 10,527

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

Issue Age ¹	\$10,000 Death Benefit			\$15,000 Death Benefit			\$20,000 Death Benefit			\$25,000 Death Benefit		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
54	\$ 37.40	\$ 2,204	\$ 3,901	\$ 54.10	\$ 3,306	\$ 5,851	\$ 70.80	\$ 4,408	\$ 7,802	\$ 87.50	\$ 5,511	\$ 9,752
55	\$ 39.10	\$ 2,017	\$ 3,570	\$ 56.65	\$ 3,026	\$ 5,355	\$ 74.20	\$ 4,035	\$ 7,140	\$ 91.75	\$ 5,044	\$ 8,926
56	\$ 40.90	\$ 2,073	\$ 3,582	\$ 59.35	\$ 3,110	\$ 5,373	\$ 77.80	\$ 4,147	\$ 7,164	\$ 96.25	\$ 5,184	\$ 8,956
57	\$ 42.50	\$ 2,128	\$ 3,591	\$ 61.75	\$ 3,192	\$ 5,387	\$ 81.00	\$ 4,257	\$ 7,183	\$ 100.25	\$ 5,321	\$ 8,979
58	\$ 45.30	\$ 2,182	\$ 3,599	\$ 65.95	\$ 3,273	\$ 5,398	\$ 86.60	\$ 4,364	\$ 7,198	\$ 107.25	\$ 5,455	\$ 8,997
59	\$ 47.40	\$ 2,235	\$ 3,605	\$ 69.10	\$ 3,352	\$ 5,407	\$ 90.80	\$ 4,470	\$ 7,210	\$ 112.50	\$ 5,587	\$ 9,013
60	\$ 49.90	\$ 2,287	\$ 3,610	\$ 72.85	\$ 3,431	\$ 5,416	\$ 95.80	\$ 4,574	\$ 7,221	\$ 118.75	\$ 5,718	\$ 9,027
61	\$ 53.00	\$ 2,338	\$ 3,614	\$ 77.50	\$ 3,507	\$ 5,422	\$ 102.00	\$ 4,677	\$ 7,229	\$ 126.50	\$ 5,846	\$ 9,037
62	\$ 55.80	\$ 2,393	\$ 3,626	\$ 81.70	\$ 3,590	\$ 5,439	\$ 107.60	\$ 4,787	\$ 7,253	\$ 133.50	\$ 5,984	\$ 9,066
63	\$ 59.10	\$ 2,461	\$ 3,657	\$ 86.65	\$ 3,692	\$ 5,485	\$ 114.20	\$ 4,923	\$ 7,314	\$ 141.75	\$ 6,153	\$ 9,143
64	\$ 63.40	\$ 2,527	\$ 3,686	\$ 93.10	\$ 3,791	\$ 5,529	\$ 122.80	\$ 5,055	\$ 7,372	\$ 152.50	\$ 6,319	\$ 9,215
65	\$ 66.30	\$ 2,593	\$ 3,714	\$ 97.45	\$ 3,890	\$ 5,572	\$ 128.60	\$ 5,187	\$ 7,429	\$ 159.75	\$ 6,484	\$ 9,287
66	\$ 69.10	\$ 2,661	\$ 3,745	\$ 101.65	\$ 3,991	\$ 5,618	\$ 134.20	\$ 5,322	\$ 7,491	\$ 166.75	\$ 6,653	\$ 9,364
67	\$ 76.20	\$ 2,732	\$ 3,780	\$ 112.30	\$ 4,098	\$ 5,671	\$ 148.40	\$ 5,464	\$ 7,561	\$ 184.50	\$ 6,831	\$ 9,452
68	\$ 81.30	\$ 2,809	\$ 3,823	\$ 119.95	\$ 4,214	\$ 5,735	\$ 158.60	\$ 5,619	\$ 7,646	\$ 197.25	\$ 7,024	\$ 9,558
69	\$ 85.40	\$ 2,895	\$ 3,875	\$ 126.10	\$ 4,343	\$ 5,813	\$ 166.80	\$ 5,790	\$ 7,751	\$ 207.50	\$ 7,238	\$ 9,689
70	\$ 89.00	\$ 2,991	\$ 3,940	\$ 131.50	\$ 4,487	\$ 5,910	\$ 174.00	\$ 5,983	\$ 7,880	\$ 216.50	\$ 7,479	\$ 9,850
71	\$ 92.70	\$ 3,100	\$ 4,018	\$ 137.05	\$ 4,650	\$ 6,027	\$ 181.40	\$ 6,200	\$ 8,037	\$ 225.75	\$ 7,750	\$ 10,046
72	\$ 96.60	\$ 3,224	\$ 4,114	\$ 142.90	\$ 4,837	\$ 6,171	\$ 189.20	\$ 6,449	\$ 8,229	\$ 235.50	\$ 8,062	\$ 10,286
73	\$ 100.80	\$ 3,363	\$ 4,225	\$ 149.20	\$ 5,044	\$ 6,338	\$ 197.60	\$ 6,726	\$ 8,451	\$ 246.00	\$ 8,408	\$ 10,564
74	\$ 105.40	\$ 3,510	\$ 4,347	\$ 156.10	\$ 5,266	\$ 6,520	\$ 206.80	\$ 7,021	\$ 8,694	\$ 257.50	\$ 8,777	\$ 10,868
75	\$ 110.50	\$ 3,669	\$ 4,480	\$ 163.75	\$ 5,504	\$ 6,721	\$ 217.00	\$ 7,339	\$ 8,961	\$ 270.25	\$ 9,174	\$ 11,202

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.

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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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without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

	\$10,000 Death Benefit Tobacco			\$15,000 Death Benefit Tobacco			\$20,000 Death Benefit Tobacco			\$25,000 Death Benefit Tobacco		
<i>Issue Age</i> ¹	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

Issue Age ¹	\$30,000 Death Benefit			\$35,000 Death Benefit			\$40,000 Death Benefit			\$45,000 Death Benefit		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 25.60	\$ 14,819	\$ 26,224	\$ 29.20	\$ 17,289	\$ 30,594	\$ 32.80	\$ 19,759	\$ 34,965	\$ 36.40	\$ 22,228	\$ 39,336
19	\$ 25.90	\$ 14,738	\$ 26,082	\$ 29.55	\$ 17,195	\$ 30,429	\$ 33.20	\$ 19,651	\$ 34,776	\$ 36.85	\$ 22,108	\$ 39,123
20	\$ 26.20	\$ 14,654	\$ 25,933	\$ 29.90	\$ 17,097	\$ 30,255	\$ 33.60	\$ 19,539	\$ 34,577	\$ 37.30	\$ 21,982	\$ 38,899
21	\$ 28.30	\$ 14,566	\$ 25,777	\$ 32.35	\$ 16,994	\$ 30,073	\$ 36.40	\$ 19,422	\$ 34,370	\$ 40.45	\$ 21,850	\$ 38,666
22	\$ 29.20	\$ 14,474	\$ 25,614	\$ 33.40	\$ 16,886	\$ 29,883	\$ 37.60	\$ 19,299	\$ 34,152	\$ 41.80	\$ 21,711	\$ 38,421
23	\$ 29.50	\$ 14,377	\$ 25,442	\$ 33.75	\$ 16,773	\$ 29,683	\$ 38.00	\$ 19,170	\$ 33,923	\$ 42.25	\$ 21,566	\$ 38,164
24	\$ 30.40	\$ 14,276	\$ 25,263	\$ 34.80	\$ 16,655	\$ 29,473	\$ 39.20	\$ 19,034	\$ 33,684	\$ 43.60	\$ 21,414	\$ 37,894
25	\$ 31.30	\$ 14,169	\$ 25,074	\$ 35.85	\$ 16,531	\$ 29,254	\$ 40.40	\$ 18,893	\$ 33,433	\$ 44.95	\$ 21,254	\$ 37,612
26	\$ 32.50	\$ 14,058	\$ 24,876	\$ 37.25	\$ 16,401	\$ 29,023	\$ 42.00	\$ 18,744	\$ 33,169	\$ 46.75	\$ 21,087	\$ 37,315
27	\$ 34.00	\$ 13,939	\$ 24,667	\$ 39.00	\$ 16,263	\$ 28,779	\$ 44.00	\$ 18,586	\$ 32,890	\$ 49.00	\$ 20,909	\$ 37,001
28	\$ 34.90	\$ 13,814	\$ 24,446	\$ 40.05	\$ 16,117	\$ 28,521	\$ 45.20	\$ 18,419	\$ 32,595	\$ 50.35	\$ 20,722	\$ 36,670
29	\$ 36.10	\$ 13,682	\$ 24,212	\$ 41.45	\$ 15,963	\$ 28,248	\$ 46.80	\$ 18,243	\$ 32,283	\$ 52.15	\$ 20,523	\$ 36,319
30	\$ 37.30	\$ 13,542	\$ 23,965	\$ 42.85	\$ 15,800	\$ 27,959	\$ 48.40	\$ 18,057	\$ 31,954	\$ 53.95	\$ 20,314	\$ 35,948
31	\$ 37.30	\$ 13,395	\$ 23,704	\$ 42.85	\$ 15,627	\$ 27,654	\$ 48.40	\$ 17,860	\$ 31,605	\$ 53.95	\$ 20,092	\$ 35,556
32	\$ 39.40	\$ 13,239	\$ 23,429	\$ 45.30	\$ 15,446	\$ 27,333	\$ 51.20	\$ 17,653	\$ 31,238	\$ 57.10	\$ 19,859	\$ 35,143
33	\$ 41.20	\$ 13,076	\$ 23,139	\$ 47.40	\$ 15,255	\$ 26,996	\$ 53.60	\$ 17,435	\$ 30,853	\$ 59.80	\$ 19,614	\$ 34,709
34	\$ 43.00	\$ 12,904	\$ 22,835	\$ 49.50	\$ 15,054	\$ 26,641	\$ 56.00	\$ 17,205	\$ 30,447	\$ 62.50	\$ 19,356	\$ 34,253
35	\$ 44.80	\$ 12,723	\$ 22,515	\$ 51.60	\$ 14,843	\$ 26,267	\$ 58.40	\$ 16,964	\$ 30,020	\$ 65.20	\$ 19,085	\$ 33,772
36	\$ 46.90	\$ 12,533	\$ 22,179	\$ 54.05	\$ 14,622	\$ 25,875	\$ 61.20	\$ 16,711	\$ 29,572	\$ 68.35	\$ 18,799	\$ 33,268
37	\$ 49.30	\$ 12,333	\$ 21,825	\$ 56.85	\$ 14,389	\$ 25,463	\$ 64.40	\$ 16,445	\$ 29,101	\$ 71.95	\$ 18,500	\$ 32,738
38	\$ 52.00	\$ 12,124	\$ 21,454	\$ 60.00	\$ 14,144	\$ 25,030	\$ 68.00	\$ 16,165	\$ 28,606	\$ 76.00	\$ 18,186	\$ 32,182
39	\$ 53.80	\$ 11,904	\$ 21,065	\$ 62.10	\$ 13,888	\$ 24,576	\$ 70.40	\$ 15,872	\$ 28,087	\$ 78.70	\$ 17,856	\$ 31,598
40	\$ 56.80	\$ 11,673	\$ 20,658	\$ 65.60	\$ 13,619	\$ 24,101	\$ 74.40	\$ 15,565	\$ 27,544	\$ 83.20	\$ 17,510	\$ 30,987
41	\$ 58.60	\$ 11,432	\$ 20,231	\$ 67.70	\$ 13,337	\$ 23,602	\$ 76.80	\$ 15,243	\$ 26,974	\$ 85.90	\$ 17,148	\$ 30,346
42	\$ 61.30	\$ 11,179	\$ 19,782	\$ 70.85	\$ 13,042	\$ 23,079	\$ 80.40	\$ 14,905	\$ 26,376	\$ 89.95	\$ 16,768	\$ 29,673
43	\$ 63.70	\$ 10,912	\$ 19,310	\$ 73.65	\$ 12,731	\$ 22,528	\$ 83.60	\$ 14,549	\$ 25,747	\$ 93.55	\$ 16,368	\$ 28,965
44	\$ 66.10	\$ 10,630	\$ 18,811	\$ 76.45	\$ 12,402	\$ 21,946	\$ 86.80	\$ 14,173	\$ 25,082	\$ 97.15	\$ 15,945	\$ 28,217
45	\$ 69.40	\$ 10,330	\$ 18,281	\$ 80.30	\$ 12,052	\$ 21,327	\$ 91.20	\$ 13,774	\$ 24,374	\$ 102.10	\$ 15,496	\$ 27,421
46	\$ 72.70	\$ 10,012	\$ 17,717	\$ 84.15	\$ 11,681	\$ 20,670	\$ 95.60	\$ 13,349	\$ 23,623	\$ 107.05	\$ 15,018	\$ 26,576
47	\$ 76.60	\$ 9,674	\$ 17,119	\$ 88.70	\$ 11,286	\$ 19,972	\$ 100.80	\$ 12,898	\$ 22,826	\$ 112.90	\$ 14,511	\$ 25,679
48	\$ 80.20	\$ 9,314	\$ 16,483	\$ 92.90	\$ 10,867	\$ 19,230	\$ 105.60	\$ 12,419	\$ 21,978	\$ 118.30	\$ 13,972	\$ 24,725
49	\$ 83.20	\$ 8,932	\$ 15,807	\$ 96.40	\$ 10,421	\$ 18,441	\$ 109.60	\$ 11,909	\$ 21,076	\$ 122.80	\$ 13,398	\$ 23,710
50	\$ 88.00	\$ 8,525	\$ 15,086	\$ 102.00	\$ 9,946	\$ 17,601	\$ 116.00	\$ 11,367	\$ 20,115	\$ 130.00	\$ 12,788	\$ 22,630
51	\$ 91.00	\$ 8,092	\$ 14,319	\$ 105.50	\$ 9,440	\$ 16,706	\$ 120.00	\$ 10,789	\$ 19,093	\$ 134.50	\$ 12,138	\$ 21,479
52	\$ 94.90	\$ 7,630	\$ 13,503	\$ 110.05	\$ 8,902	\$ 15,753	\$ 125.20	\$ 10,174	\$ 18,004	\$ 140.35	\$ 11,445	\$ 20,254
53	\$ 99.40	\$ 7,138	\$ 12,632	\$ 115.30	\$ 8,328	\$ 14,737	\$ 131.20	\$ 9,518	\$ 16,843	\$ 147.10	\$ 10,707	\$ 18,948

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

Issue Age ¹	\$30,000 Death Benefit			\$35,000 Death Benefit			\$40,000 Death Benefit			\$45,000 Death Benefit		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
54	\$ 104.20	\$ 6,613	\$ 11,703	\$ 120.90	\$ 7,715	\$ 13,653	\$ 137.60	\$ 8,817	\$ 15,604	\$ 154.30	\$ 9,920	\$ 17,554
55	\$ 109.30	\$ 6,052	\$ 10,711	\$ 126.85	\$ 7,061	\$ 12,496	\$ 144.40	\$ 8,070	\$ 14,281	\$ 161.95	\$ 9,079	\$ 16,066
56	\$ 114.70	\$ 6,221	\$ 10,747	\$ 133.15	\$ 7,258	\$ 12,538	\$ 151.60	\$ 8,295	\$ 14,329	\$ 170.05	\$ 9,332	\$ 16,120
57	\$ 119.50	\$ 6,385	\$ 10,774	\$ 138.75	\$ 7,449	\$ 12,570	\$ 158.00	\$ 8,514	\$ 14,366	\$ 177.25	\$ 9,578	\$ 16,162
58	\$ 127.90	\$ 6,546	\$ 10,797	\$ 148.55	\$ 7,637	\$ 12,596	\$ 169.20	\$ 8,728	\$ 14,396	\$ 189.85	\$ 9,819	\$ 16,195
59	\$ 134.20	\$ 6,705	\$ 10,815	\$ 155.90	\$ 7,823	\$ 12,618	\$ 177.60	\$ 8,940	\$ 14,421	\$ 199.30	\$ 10,058	\$ 16,223
60	\$ 141.70	\$ 6,862	\$ 10,832	\$ 164.65	\$ 8,005	\$ 12,637	\$ 187.60	\$ 9,149	\$ 14,443	\$ 210.55	\$ 10,293	\$ 16,248
61	\$ 151.00	\$ 7,015	\$ 10,844	\$ 175.50	\$ 8,184	\$ 12,652	\$ 200.00	\$ 9,354	\$ 14,459	\$ 224.50	\$ 10,523	\$ 16,267
62	\$ 159.40	\$ 7,181	\$ 10,879	\$ 185.30	\$ 8,378	\$ 12,692	\$ 211.20	\$ 9,575	\$ 14,506	\$ 237.10	\$ 10,772	\$ 16,319
63	\$ 169.30	\$ 7,384	\$ 10,971	\$ 196.85	\$ 8,615	\$ 12,800	\$ 224.40	\$ 9,846	\$ 14,628	\$ 251.95	\$ 11,077	\$ 16,457
64	\$ 182.20	\$ 7,583	\$ 11,058	\$ 211.90	\$ 8,847	\$ 12,901	\$ 241.60	\$ 10,111	\$ 14,744	\$ 271.30	\$ 11,375	\$ 16,587
65	\$ 190.90	\$ 7,781	\$ 11,144	\$ 222.05	\$ 9,078	\$ 13,001	\$ 253.20	\$ 10,375	\$ 14,859	\$ 284.35	\$ 11,672	\$ 16,716
66	\$ 199.30	\$ 7,983	\$ 11,236	\$ 231.85	\$ 9,314	\$ 13,109	\$ 264.40	\$ 10,645	\$ 14,982	\$ 296.95	\$ 11,975	\$ 16,855
67	\$ 220.60	\$ 8,197	\$ 11,342	\$ 256.70	\$ 9,563	\$ 13,232	\$ 292.80	\$ 10,929	\$ 15,123	\$ 328.90	\$ 12,295	\$ 17,013
68	\$ 235.90	\$ 8,428	\$ 11,470	\$ 274.55	\$ 9,833	\$ 13,381	\$ 313.20	\$ 11,238	\$ 15,293	\$ 351.85	\$ 12,643	\$ 17,205
69	\$ 248.20	\$ 8,686	\$ 11,627	\$ 288.90	\$ 10,134	\$ 13,565	\$ 329.60	\$ 11,581	\$ 15,503	\$ 370.30	\$ 13,029	\$ 17,441
70	\$ 259.00	\$ 8,975	\$ 11,820	\$ 301.50	\$ 10,471	\$ 13,791	\$ 344.00	\$ 11,966	\$ 15,761	\$ 386.50	\$ 13,462	\$ 17,731
71	\$ 270.10	\$ 9,300	\$ 12,055	\$ 314.45	\$ 10,850	\$ 14,064	\$ 358.80	\$ 12,400	\$ 16,074	\$ 403.15	\$ 13,951	\$ 18,083
72	\$ 281.80	\$ 9,674	\$ 12,343	\$ 328.10	\$ 11,286	\$ 14,400	\$ 374.40	\$ 12,899	\$ 16,458	\$ 420.70	\$ 14,511	\$ 18,515
73	\$ 294.40	\$ 10,089	\$ 12,677	\$ 342.80	\$ 11,771	\$ 14,790	\$ 391.20	\$ 13,452	\$ 16,903	\$ 439.60	\$ 15,134	\$ 19,016
74	\$ 308.20	\$ 10,532	\$ 13,041	\$ 358.90	\$ 12,288	\$ 15,215	\$ 409.60	\$ 14,043	\$ 17,389	\$ 460.30	\$ 15,799	\$ 19,562
75	\$ 323.50	\$ 11,008	\$ 13,442	\$ 376.75	\$ 12,843	\$ 15,682	\$ 430.00	\$ 14,678	\$ 17,923	\$ 483.25	\$ 16,513	\$ 20,163

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.

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.

Monthly premiums have been calculated assuming payments per month.

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

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

	\$30,000 Death Benefit Tobacco			\$35,000 Death Benefit Tobacco			\$40,000 Death Benefit Tobacco			\$45,000 Death Benefit Tobacco		
<i>Issue Age</i> ¹	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

Issue Age ¹	\$50,000 Death Benefit			\$55,000 Death Benefit			\$60,000 Death Benefit			\$65,000 Death Benefit		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 40.00	\$ 24,698	\$ 43,707	\$ 43.60	\$ 27,168	\$ 48,077	\$ 47.20	\$ 29,638	\$ 52,448	\$ 50.80	\$ 32,108	\$ 56,819
19	\$ 40.50	\$ 24,564	\$ 43,470	\$ 44.15	\$ 27,021	\$ 47,817	\$ 47.80	\$ 29,477	\$ 52,164	\$ 51.45	\$ 31,934	\$ 56,511
20	\$ 41.00	\$ 24,424	\$ 43,222	\$ 44.70	\$ 26,867	\$ 47,544	\$ 48.40	\$ 29,309	\$ 51,866	\$ 52.10	\$ 31,752	\$ 56,188
21	\$ 44.50	\$ 24,278	\$ 42,962	\$ 48.55	\$ 26,705	\$ 47,258	\$ 52.60	\$ 29,133	\$ 51,555	\$ 56.65	\$ 31,561	\$ 55,851
22	\$ 46.00	\$ 24,124	\$ 42,690	\$ 50.20	\$ 26,536	\$ 46,959	\$ 54.40	\$ 28,948	\$ 51,228	\$ 58.60	\$ 31,361	\$ 55,497
23	\$ 46.50	\$ 23,962	\$ 42,404	\$ 50.75	\$ 26,359	\$ 46,644	\$ 55.00	\$ 28,755	\$ 50,885	\$ 59.25	\$ 31,151	\$ 55,125
24	\$ 48.00	\$ 23,793	\$ 42,105	\$ 52.40	\$ 26,173	\$ 46,315	\$ 56.80	\$ 28,552	\$ 50,526	\$ 61.20	\$ 30,931	\$ 54,736
25	\$ 49.50	\$ 23,616	\$ 41,791	\$ 54.05	\$ 25,978	\$ 45,970	\$ 58.60	\$ 28,339	\$ 50,149	\$ 63.15	\$ 30,701	\$ 54,328
26	\$ 51.50	\$ 23,430	\$ 41,461	\$ 56.25	\$ 25,773	\$ 45,607	\$ 61.00	\$ 28,116	\$ 49,753	\$ 65.75	\$ 30,459	\$ 53,899
27	\$ 54.00	\$ 23,233	\$ 41,113	\$ 59.00	\$ 25,556	\$ 45,224	\$ 64.00	\$ 27,879	\$ 49,335	\$ 69.00	\$ 30,203	\$ 53,446
28	\$ 55.50	\$ 23,024	\$ 40,744	\$ 60.65	\$ 25,327	\$ 44,818	\$ 65.80	\$ 27,629	\$ 48,893	\$ 70.95	\$ 29,932	\$ 52,967
29	\$ 57.50	\$ 22,804	\$ 40,354	\$ 62.85	\$ 25,084	\$ 44,389	\$ 68.20	\$ 27,365	\$ 48,425	\$ 73.55	\$ 29,645	\$ 52,460
30	\$ 59.50	\$ 22,571	\$ 39,942	\$ 65.05	\$ 24,828	\$ 43,936	\$ 70.60	\$ 27,085	\$ 47,931	\$ 76.15	\$ 29,342	\$ 51,925
31	\$ 59.50	\$ 22,325	\$ 39,507	\$ 65.05	\$ 24,558	\$ 43,457	\$ 70.60	\$ 26,790	\$ 47,408	\$ 76.15	\$ 29,023	\$ 51,359
32	\$ 63.00	\$ 22,066	\$ 39,048	\$ 68.90	\$ 24,273	\$ 42,953	\$ 74.80	\$ 26,479	\$ 46,858	\$ 80.70	\$ 28,686	\$ 50,763
33	\$ 66.00	\$ 21,793	\$ 38,566	\$ 72.20	\$ 23,973	\$ 42,423	\$ 78.40	\$ 26,152	\$ 46,279	\$ 84.60	\$ 28,332	\$ 50,136
34	\$ 69.00	\$ 21,507	\$ 38,059	\$ 75.50	\$ 23,657	\$ 41,864	\$ 82.00	\$ 25,808	\$ 45,670	\$ 88.50	\$ 27,959	\$ 49,476
35	\$ 72.00	\$ 21,205	\$ 37,525	\$ 78.80	\$ 23,326	\$ 41,278	\$ 85.60	\$ 25,446	\$ 45,030	\$ 92.40	\$ 27,567	\$ 48,783
36	\$ 75.50	\$ 20,888	\$ 36,965	\$ 82.65	\$ 22,977	\$ 40,661	\$ 89.80	\$ 25,066	\$ 44,358	\$ 96.95	\$ 27,155	\$ 48,054
37	\$ 79.50	\$ 20,556	\$ 36,376	\$ 87.05	\$ 22,611	\$ 40,014	\$ 94.60	\$ 24,667	\$ 43,651	\$ 102.15	\$ 26,723	\$ 47,289
38	\$ 84.00	\$ 20,206	\$ 35,758	\$ 92.00	\$ 22,227	\$ 39,333	\$ 100.00	\$ 24,248	\$ 42,909	\$ 108.00	\$ 26,268	\$ 46,485
39	\$ 87.00	\$ 19,840	\$ 35,109	\$ 95.30	\$ 21,824	\$ 38,619	\$ 103.60	\$ 23,808	\$ 42,130	\$ 111.90	\$ 25,792	\$ 45,641
40	\$ 92.00	\$ 19,456	\$ 34,430	\$ 100.80	\$ 21,402	\$ 37,873	\$ 109.60	\$ 23,347	\$ 41,316	\$ 118.40	\$ 25,293	\$ 44,759
41	\$ 95.00	\$ 19,054	\$ 33,718	\$ 104.10	\$ 20,959	\$ 37,090	\$ 113.20	\$ 22,865	\$ 40,462	\$ 122.30	\$ 24,770	\$ 43,834
42	\$ 99.50	\$ 18,631	\$ 32,970	\$ 109.05	\$ 20,494	\$ 36,267	\$ 118.60	\$ 22,358	\$ 39,564	\$ 128.15	\$ 24,221	\$ 42,861
43	\$ 103.50	\$ 18,187	\$ 32,184	\$ 113.45	\$ 20,005	\$ 35,402	\$ 123.40	\$ 21,824	\$ 38,620	\$ 133.35	\$ 23,643	\$ 41,839
44	\$ 107.50	\$ 17,717	\$ 31,352	\$ 117.85	\$ 19,488	\$ 34,487	\$ 128.20	\$ 21,260	\$ 37,623	\$ 138.55	\$ 23,032	\$ 40,758
45	\$ 113.00	\$ 17,217	\$ 30,468	\$ 123.90	\$ 18,939	\$ 33,515	\$ 134.80	\$ 20,661	\$ 36,562	\$ 145.70	\$ 22,383	\$ 39,609
46	\$ 118.50	\$ 16,687	\$ 29,529	\$ 129.95	\$ 18,355	\$ 32,482	\$ 141.40	\$ 20,024	\$ 35,435	\$ 152.85	\$ 21,693	\$ 38,388
47	\$ 125.00	\$ 16,123	\$ 28,532	\$ 137.10	\$ 17,736	\$ 31,385	\$ 149.20	\$ 19,348	\$ 34,239	\$ 161.30	\$ 20,960	\$ 37,092
48	\$ 131.00	\$ 15,524	\$ 27,472	\$ 143.70	\$ 17,077	\$ 30,219	\$ 156.40	\$ 18,629	\$ 32,967	\$ 169.10	\$ 20,182	\$ 35,714
49	\$ 136.00	\$ 14,887	\$ 26,345	\$ 149.20	\$ 16,376	\$ 28,979	\$ 162.40	\$ 17,864	\$ 31,614	\$ 175.60	\$ 19,353	\$ 34,248
50	\$ 144.00	\$ 14,209	\$ 25,144	\$ 158.00	\$ 15,630	\$ 27,658	\$ 172.00	\$ 17,050	\$ 30,173	\$ 186.00	\$ 18,471	\$ 32,687
51	\$ 149.00	\$ 13,486	\$ 23,866	\$ 163.50	\$ 14,835	\$ 26,253	\$ 178.00	\$ 16,184	\$ 28,639	\$ 192.50	\$ 17,533	\$ 31,026
52	\$ 155.50	\$ 12,717	\$ 22,505	\$ 170.65	\$ 13,989	\$ 24,755	\$ 185.80	\$ 15,261	\$ 27,006	\$ 200.95	\$ 16,532	\$ 29,256
53	\$ 163.00	\$ 11,897	\$ 21,054	\$ 178.90	\$ 13,087	\$ 23,159	\$ 194.80	\$ 14,277	\$ 25,264	\$ 210.70	\$ 15,466	\$ 27,370

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

Issue Age ¹	\$50,000 Death Benefit			\$55,000 Death Benefit			\$60,000 Death Benefit			\$65,000 Death Benefit		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
54	\$ 171.00	\$ 11,022	\$ 19,505	\$ 187.70	\$ 12,124	\$ 21,455	\$ 204.40	\$ 13,226	\$ 23,406	\$ 221.10	\$ 14,329	\$ 25,356
55	\$ 179.50	\$ 10,088	\$ 17,852	\$ 197.05	\$ 11,097	\$ 19,637	\$ 214.60	\$ 12,105	\$ 21,422	\$ 232.15	\$ 13,114	\$ 23,207
56	\$ 188.50	\$ 10,369	\$ 17,912	\$ 206.95	\$ 11,406	\$ 19,703	\$ 225.40	\$ 12,443	\$ 21,494	\$ 243.85	\$ 13,480	\$ 23,285
57	\$ 196.50	\$ 10,642	\$ 17,958	\$ 215.75	\$ 11,707	\$ 19,753	\$ 235.00	\$ 12,771	\$ 21,549	\$ 254.25	\$ 13,835	\$ 23,345
58	\$ 210.50	\$ 10,910	\$ 17,995	\$ 231.15	\$ 12,002	\$ 19,794	\$ 251.80	\$ 13,093	\$ 21,594	\$ 272.45	\$ 14,184	\$ 23,393
59	\$ 221.00	\$ 11,175	\$ 18,026	\$ 242.70	\$ 12,293	\$ 19,829	\$ 264.40	\$ 13,410	\$ 21,631	\$ 286.10	\$ 14,528	\$ 23,434
60	\$ 233.50	\$ 11,437	\$ 18,054	\$ 256.45	\$ 12,580	\$ 19,859	\$ 279.40	\$ 13,724	\$ 21,664	\$ 302.35	\$ 14,868	\$ 23,470
61	\$ 249.00	\$ 11,692	\$ 18,074	\$ 273.50	\$ 12,861	\$ 19,881	\$ 298.00	\$ 14,031	\$ 21,689	\$ 322.50	\$ 15,200	\$ 23,496
62	\$ 263.00	\$ 11,969	\$ 18,132	\$ 288.90	\$ 13,166	\$ 19,945	\$ 314.80	\$ 14,363	\$ 21,759	\$ 340.70	\$ 15,560	\$ 23,572
63	\$ 279.50	\$ 12,307	\$ 18,286	\$ 307.05	\$ 13,538	\$ 20,114	\$ 334.60	\$ 14,769	\$ 21,943	\$ 362.15	\$ 16,000	\$ 23,771
64	\$ 301.00	\$ 12,639	\$ 18,431	\$ 330.70	\$ 13,903	\$ 20,274	\$ 360.40	\$ 15,167	\$ 22,117	\$ 390.10	\$ 16,431	\$ 23,960
65	\$ 315.50	\$ 12,969	\$ 18,574	\$ 346.65	\$ 14,266	\$ 20,431	\$ 377.80	\$ 15,563	\$ 22,288	\$ 408.95	\$ 16,860	\$ 24,146
66	\$ 329.50	\$ 13,306	\$ 18,728	\$ 362.05	\$ 14,637	\$ 20,600	\$ 394.60	\$ 15,967	\$ 22,473	\$ 427.15	\$ 17,298	\$ 24,346
67	\$ 365.00	\$ 13,662	\$ 18,904	\$ 401.10	\$ 15,028	\$ 20,794	\$ 437.20	\$ 16,394	\$ 22,684	\$ 473.30	\$ 17,760	\$ 24,575
68	\$ 390.50	\$ 14,048	\$ 19,117	\$ 429.15	\$ 15,453	\$ 21,028	\$ 467.80	\$ 16,857	\$ 22,940	\$ 506.45	\$ 18,262	\$ 24,852
69	\$ 411.00	\$ 14,477	\$ 19,379	\$ 451.70	\$ 15,925	\$ 21,317	\$ 492.40	\$ 17,372	\$ 23,255	\$ 533.10	\$ 18,820	\$ 25,193
70	\$ 429.00	\$ 14,958	\$ 19,701	\$ 471.50	\$ 16,454	\$ 21,671	\$ 514.00	\$ 17,950	\$ 23,641	\$ 556.50	\$ 19,446	\$ 25,611
71	\$ 447.50	\$ 15,501	\$ 20,092	\$ 491.85	\$ 17,051	\$ 22,101	\$ 536.20	\$ 18,601	\$ 24,111	\$ 580.55	\$ 20,151	\$ 26,120
72	\$ 467.00	\$ 16,124	\$ 20,572	\$ 513.30	\$ 17,736	\$ 22,629	\$ 559.60	\$ 19,348	\$ 24,687	\$ 605.90	\$ 20,961	\$ 26,744
73	\$ 488.00	\$ 16,816	\$ 21,129	\$ 536.40	\$ 18,497	\$ 23,241	\$ 584.80	\$ 20,179	\$ 25,354	\$ 633.20	\$ 21,860	\$ 27,467
74	\$ 511.00	\$ 17,554	\$ 21,736	\$ 561.70	\$ 19,310	\$ 23,910	\$ 612.40	\$ 21,065	\$ 26,083	\$ 663.10	\$ 22,821	\$ 28,257
75	\$ 536.50	\$ 18,348	\$ 22,404	\$ 589.75	\$ 20,183	\$ 24,644	\$ 643.00	\$ 22,017	\$ 26,884	\$ 696.25	\$ 23,852	\$ 29,125

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.

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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without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

	\$50,000 Death Benefit Tobacco			\$55,000 Death Benefit Tobacco			\$60,000 Death Benefit Tobacco			\$65,000 Death Benefit Tobacco		
<i>Issue Age</i> ¹	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

Issue Age ¹	\$70,000 Death Benefit			\$75,000 Death Benefit			\$80,000 Death Benefit			\$85,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 54.40	\$ 34,578	\$ 61,189	\$ 58.00	\$ 37,048	\$ 65,560	\$ 61.60	\$ 39,518	\$ 69,931	\$ 65.20	\$ 41,988	\$ 74,301
19	\$ 55.10	\$ 34,390	\$ 60,858	\$ 58.75	\$ 36,847	\$ 65,205	\$ 62.40	\$ 39,303	\$ 69,552	\$ 66.05	\$ 41,760	\$ 73,899
20	\$ 55.80	\$ 34,194	\$ 60,510	\$ 59.50	\$ 36,637	\$ 64,833	\$ 63.20	\$ 39,079	\$ 69,155	\$ 66.90	\$ 41,522	\$ 73,477
21	\$ 60.70	\$ 33,989	\$ 60,147	\$ 64.75	\$ 36,417	\$ 64,443	\$ 68.80	\$ 38,844	\$ 68,740	\$ 72.85	\$ 41,272	\$ 73,036
22	\$ 62.80	\$ 33,773	\$ 59,766	\$ 67.00	\$ 36,186	\$ 64,035	\$ 71.20	\$ 38,598	\$ 68,304	\$ 75.40	\$ 41,010	\$ 72,573
23	\$ 63.50	\$ 33,547	\$ 59,366	\$ 67.75	\$ 35,944	\$ 63,606	\$ 72.00	\$ 38,340	\$ 67,847	\$ 76.25	\$ 40,736	\$ 72,087
24	\$ 65.60	\$ 33,311	\$ 58,947	\$ 70.00	\$ 35,690	\$ 63,157	\$ 74.40	\$ 38,069	\$ 67,368	\$ 78.80	\$ 40,449	\$ 71,578
25	\$ 67.70	\$ 33,063	\$ 58,508	\$ 72.25	\$ 35,424	\$ 62,687	\$ 76.80	\$ 37,786	\$ 66,866	\$ 81.35	\$ 40,148	\$ 71,045
26	\$ 70.50	\$ 32,802	\$ 58,046	\$ 75.25	\$ 35,145	\$ 62,192	\$ 80.00	\$ 37,488	\$ 66,338	\$ 84.75	\$ 39,831	\$ 70,484
27	\$ 74.00	\$ 32,526	\$ 57,558	\$ 79.00	\$ 34,849	\$ 61,669	\$ 84.00	\$ 37,172	\$ 65,780	\$ 89.00	\$ 39,496	\$ 69,892
28	\$ 76.10	\$ 32,234	\$ 57,042	\$ 81.25	\$ 34,537	\$ 61,116	\$ 86.40	\$ 36,839	\$ 65,191	\$ 91.55	\$ 39,142	\$ 69,265
29	\$ 78.90	\$ 31,926	\$ 56,496	\$ 84.25	\$ 34,206	\$ 60,531	\$ 89.60	\$ 36,486	\$ 64,567	\$ 94.95	\$ 38,767	\$ 68,602
30	\$ 81.70	\$ 31,600	\$ 55,919	\$ 87.25	\$ 33,857	\$ 59,913	\$ 92.80	\$ 36,114	\$ 63,908	\$ 98.35	\$ 38,371	\$ 67,902
31	\$ 81.70	\$ 31,255	\$ 55,309	\$ 87.25	\$ 33,488	\$ 59,260	\$ 92.80	\$ 35,720	\$ 63,211	\$ 98.35	\$ 37,953	\$ 67,161
32	\$ 86.60	\$ 30,892	\$ 54,667	\$ 92.50	\$ 33,099	\$ 58,572	\$ 98.40	\$ 35,306	\$ 62,477	\$ 104.30	\$ 37,512	\$ 66,382
33	\$ 90.80	\$ 30,511	\$ 53,993	\$ 97.00	\$ 32,690	\$ 57,849	\$ 103.20	\$ 34,870	\$ 61,706	\$ 109.40	\$ 37,049	\$ 65,563
34	\$ 95.00	\$ 30,109	\$ 53,282	\$ 101.50	\$ 32,260	\$ 57,088	\$ 108.00	\$ 34,411	\$ 60,894	\$ 114.50	\$ 36,562	\$ 64,700
35	\$ 99.20	\$ 29,687	\$ 52,535	\$ 106.00	\$ 31,808	\$ 56,288	\$ 112.80	\$ 33,928	\$ 60,040	\$ 119.60	\$ 36,049	\$ 63,793
36	\$ 104.10	\$ 29,244	\$ 51,751	\$ 111.25	\$ 31,333	\$ 55,447	\$ 118.40	\$ 33,422	\$ 59,144	\$ 125.55	\$ 35,511	\$ 62,840
37	\$ 109.70	\$ 28,778	\$ 50,927	\$ 117.25	\$ 30,834	\$ 54,564	\$ 124.80	\$ 32,890	\$ 58,202	\$ 132.35	\$ 34,945	\$ 61,840
38	\$ 116.00	\$ 28,289	\$ 50,061	\$ 124.00	\$ 30,310	\$ 53,637	\$ 132.00	\$ 32,331	\$ 57,212	\$ 140.00	\$ 34,351	\$ 60,788
39	\$ 120.20	\$ 27,776	\$ 49,152	\$ 128.50	\$ 29,760	\$ 52,663	\$ 136.80	\$ 31,744	\$ 56,174	\$ 145.10	\$ 33,728	\$ 59,685
40	\$ 127.20	\$ 27,239	\$ 48,202	\$ 136.00	\$ 29,184	\$ 51,645	\$ 144.80	\$ 31,130	\$ 55,088	\$ 153.60	\$ 33,076	\$ 58,531
41	\$ 131.40	\$ 26,675	\$ 47,205	\$ 140.50	\$ 28,581	\$ 50,577	\$ 149.60	\$ 30,486	\$ 53,949	\$ 158.70	\$ 32,392	\$ 57,321
42	\$ 137.70	\$ 26,084	\$ 46,158	\$ 147.25	\$ 27,947	\$ 49,455	\$ 156.80	\$ 29,810	\$ 52,752	\$ 166.35	\$ 31,673	\$ 56,049
43	\$ 143.30	\$ 25,462	\$ 45,057	\$ 153.25	\$ 27,280	\$ 48,276	\$ 163.20	\$ 29,099	\$ 51,494	\$ 173.15	\$ 30,918	\$ 54,712
44	\$ 148.90	\$ 24,804	\$ 43,893	\$ 159.25	\$ 26,575	\$ 47,028	\$ 169.60	\$ 28,347	\$ 50,164	\$ 179.95	\$ 30,119	\$ 53,299
45	\$ 156.60	\$ 24,104	\$ 42,655	\$ 167.50	\$ 25,826	\$ 45,702	\$ 178.40	\$ 27,548	\$ 48,749	\$ 189.30	\$ 29,270	\$ 51,796
46	\$ 164.30	\$ 23,362	\$ 41,341	\$ 175.75	\$ 25,030	\$ 44,294	\$ 187.20	\$ 26,699	\$ 47,247	\$ 198.65	\$ 28,368	\$ 50,200
47	\$ 173.40	\$ 22,573	\$ 39,945	\$ 185.50	\$ 24,185	\$ 42,798	\$ 197.60	\$ 25,797	\$ 45,652	\$ 209.70	\$ 27,410	\$ 48,505
48	\$ 181.80	\$ 21,734	\$ 38,461	\$ 194.50	\$ 23,287	\$ 41,208	\$ 207.20	\$ 24,839	\$ 43,956	\$ 219.90	\$ 26,391	\$ 46,703
49	\$ 188.80	\$ 20,842	\$ 36,883	\$ 202.00	\$ 22,331	\$ 39,517	\$ 215.20	\$ 23,819	\$ 42,152	\$ 228.40	\$ 25,308	\$ 44,786
50	\$ 200.00	\$ 19,892	\$ 35,202	\$ 214.00	\$ 21,313	\$ 37,716	\$ 228.00	\$ 22,734	\$ 40,231	\$ 242.00	\$ 24,155	\$ 42,745
51	\$ 207.00	\$ 18,881	\$ 33,413	\$ 221.50	\$ 20,230	\$ 35,799	\$ 236.00	\$ 21,579	\$ 38,186	\$ 250.50	\$ 22,927	\$ 40,573
52	\$ 216.10	\$ 17,804	\$ 31,507	\$ 231.25	\$ 19,076	\$ 33,757	\$ 246.40	\$ 20,348	\$ 36,008	\$ 261.55	\$ 21,619	\$ 38,258
53	\$ 226.60	\$ 16,656	\$ 29,475	\$ 242.50	\$ 17,846	\$ 31,581	\$ 258.40	\$ 19,036	\$ 33,686	\$ 274.30	\$ 20,225	\$ 35,791

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

Issue Age ¹	\$70,000 Death Benefit			\$75,000 Death Benefit			\$80,000 Death Benefit			\$85,000 Death Benefit		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
54	\$ 237.80	\$ 15,431	\$ 27,307	\$ 254.50	\$ 16,533	\$ 29,257	\$ 271.20	\$ 17,635	\$ 31,208	\$ 287.90	\$ 18,737	\$ 33,158
55	\$ 249.70	\$ 14,123	\$ 24,992	\$ 267.25	\$ 15,132	\$ 26,778	\$ 284.80	\$ 16,141	\$ 28,563	\$ 302.35	\$ 17,149	\$ 30,348
56	\$ 262.30	\$ 14,516	\$ 25,076	\$ 280.75	\$ 15,553	\$ 26,868	\$ 299.20	\$ 16,590	\$ 28,659	\$ 317.65	\$ 17,627	\$ 30,450
57	\$ 273.50	\$ 14,899	\$ 25,141	\$ 292.75	\$ 15,964	\$ 26,937	\$ 312.00	\$ 17,028	\$ 28,732	\$ 331.25	\$ 18,092	\$ 30,528
58	\$ 293.10	\$ 15,275	\$ 25,193	\$ 313.75	\$ 16,366	\$ 26,992	\$ 334.40	\$ 17,457	\$ 28,792	\$ 355.05	\$ 18,548	\$ 30,591
59	\$ 307.80	\$ 15,646	\$ 25,237	\$ 329.50	\$ 16,763	\$ 27,039	\$ 351.20	\$ 17,881	\$ 28,842	\$ 372.90	\$ 18,998	\$ 30,645
60	\$ 325.30	\$ 16,011	\$ 25,275	\$ 348.25	\$ 17,155	\$ 27,081	\$ 371.20	\$ 18,299	\$ 28,886	\$ 394.15	\$ 19,443	\$ 30,691
61	\$ 347.00	\$ 16,369	\$ 25,304	\$ 371.50	\$ 17,539	\$ 27,111	\$ 396.00	\$ 18,708	\$ 28,919	\$ 420.50	\$ 19,877	\$ 30,726
62	\$ 366.60	\$ 16,757	\$ 25,385	\$ 392.50	\$ 17,954	\$ 27,198	\$ 418.40	\$ 19,151	\$ 29,012	\$ 444.30	\$ 20,348	\$ 30,825
63	\$ 389.70	\$ 17,230	\$ 25,600	\$ 417.25	\$ 18,461	\$ 27,429	\$ 444.80	\$ 19,692	\$ 29,257	\$ 472.35	\$ 20,923	\$ 31,086
64	\$ 419.80	\$ 17,695	\$ 25,803	\$ 449.50	\$ 18,959	\$ 27,646	\$ 479.20	\$ 20,223	\$ 29,489	\$ 508.90	\$ 21,487	\$ 31,332
65	\$ 440.10	\$ 18,157	\$ 26,003	\$ 471.25	\$ 19,453	\$ 27,861	\$ 502.40	\$ 20,750	\$ 29,718	\$ 533.55	\$ 22,047	\$ 31,575
66	\$ 459.70	\$ 18,629	\$ 26,219	\$ 492.25	\$ 19,959	\$ 28,092	\$ 524.80	\$ 21,290	\$ 29,964	\$ 557.35	\$ 22,621	\$ 31,837
67	\$ 509.40	\$ 19,126	\$ 26,465	\$ 545.50	\$ 20,493	\$ 28,356	\$ 581.60	\$ 21,859	\$ 30,246	\$ 617.70	\$ 23,225	\$ 32,136
68	\$ 545.10	\$ 19,667	\$ 26,763	\$ 583.75	\$ 21,072	\$ 28,675	\$ 622.40	\$ 22,477	\$ 30,587	\$ 661.05	\$ 23,882	\$ 32,498
69	\$ 573.80	\$ 20,268	\$ 27,131	\$ 614.50	\$ 21,715	\$ 29,069	\$ 655.20	\$ 23,163	\$ 31,007	\$ 695.90	\$ 24,611	\$ 32,945
70	\$ 599.00	\$ 20,942	\$ 27,582	\$ 641.50	\$ 22,437	\$ 29,552	\$ 684.00	\$ 23,933	\$ 31,522	\$ 726.50	\$ 25,429	\$ 33,492
71	\$ 624.90	\$ 21,701	\$ 28,129	\$ 669.25	\$ 23,251	\$ 30,138	\$ 713.60	\$ 24,801	\$ 32,148	\$ 757.95	\$ 26,352	\$ 34,157
72	\$ 652.20	\$ 22,573	\$ 28,801	\$ 698.50	\$ 24,186	\$ 30,858	\$ 744.80	\$ 25,798	\$ 32,916	\$ 791.10	\$ 27,410	\$ 34,973
73	\$ 681.60	\$ 23,542	\$ 29,580	\$ 730.00	\$ 25,224	\$ 31,693	\$ 778.40	\$ 26,905	\$ 33,806	\$ 826.80	\$ 28,587	\$ 35,919
74	\$ 713.80	\$ 24,576	\$ 30,431	\$ 764.50	\$ 26,332	\$ 32,604	\$ 815.20	\$ 28,087	\$ 34,778	\$ 865.90	\$ 29,843	\$ 36,952
75	\$ 749.50	\$ 25,687	\$ 31,365	\$ 802.76	\$ 27,522	\$ 33,606	\$ 856.01	\$ 29,357	\$ 35,846	\$ 909.26	\$ 31,192	\$ 38,086

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.

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.

Monthly premiums have been calculated assuming payments per month.

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

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

	\$70,000 Death Benefit Tobacco			\$75,000 Death Benefit Tobacco			\$80,000 Death Benefit Tobacco			\$85,000 Death Benefit Tobacco		
<i>Issue Age</i> ¹	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

Issue Age ¹	\$90,000 Death Benefit			\$95,000 Death Benefit			\$100,000 Death Benefit			\$105,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 68.80	\$ 44,457	\$ 78,672	\$ 72.40	\$ 46,927	\$ 83,043	\$ 76.00	\$ 49,397	\$ 87,414	\$ 79.60	\$ 51,867	\$ 91,784
19	\$ 69.70	\$ 44,216	\$ 78,246	\$ 73.35	\$ 46,673	\$ 82,593	\$ 77.00	\$ 49,129	\$ 86,940	\$ 80.65	\$ 51,586	\$ 91,287
20	\$ 70.60	\$ 43,964	\$ 77,799	\$ 74.30	\$ 46,407	\$ 82,121	\$ 78.00	\$ 48,849	\$ 86,444	\$ 81.70	\$ 51,292	\$ 90,766
21	\$ 76.90	\$ 43,700	\$ 77,332	\$ 80.95	\$ 46,128	\$ 81,628	\$ 85.00	\$ 48,556	\$ 85,925	\$ 89.05	\$ 50,983	\$ 90,221
22	\$ 79.60	\$ 43,423	\$ 76,842	\$ 83.80	\$ 45,835	\$ 81,111	\$ 88.00	\$ 48,248	\$ 85,380	\$ 92.20	\$ 50,660	\$ 89,649
23	\$ 80.50	\$ 43,132	\$ 76,328	\$ 84.75	\$ 45,529	\$ 80,568	\$ 89.00	\$ 47,925	\$ 84,809	\$ 93.25	\$ 50,321	\$ 89,049
24	\$ 83.20	\$ 42,828	\$ 75,789	\$ 87.60	\$ 45,207	\$ 79,999	\$ 92.00	\$ 47,587	\$ 84,210	\$ 96.40	\$ 49,966	\$ 88,420
25	\$ 85.90	\$ 42,509	\$ 75,224	\$ 90.45	\$ 44,871	\$ 79,403	\$ 95.00	\$ 47,233	\$ 83,583	\$ 99.55	\$ 49,594	\$ 87,762
26	\$ 89.50	\$ 42,174	\$ 74,630	\$ 94.25	\$ 44,517	\$ 78,776	\$ 99.00	\$ 46,860	\$ 82,923	\$ 103.75	\$ 49,203	\$ 87,069
27	\$ 94.00	\$ 41,819	\$ 74,003	\$ 99.00	\$ 44,142	\$ 78,114	\$ 104.00	\$ 46,466	\$ 82,226	\$ 109.00	\$ 48,789	\$ 86,337
28	\$ 96.70	\$ 41,444	\$ 73,340	\$ 101.85	\$ 43,747	\$ 77,414	\$ 107.00	\$ 46,049	\$ 81,489	\$ 112.15	\$ 48,352	\$ 85,563
29	\$ 100.30	\$ 41,047	\$ 72,638	\$ 105.65	\$ 43,328	\$ 76,673	\$ 111.00	\$ 45,608	\$ 80,709	\$ 116.35	\$ 47,889	\$ 84,744
30	\$ 103.90	\$ 40,628	\$ 71,896	\$ 109.45	\$ 42,885	\$ 75,890	\$ 115.00	\$ 45,142	\$ 79,885	\$ 120.55	\$ 47,400	\$ 83,879
31	\$ 103.90	\$ 40,185	\$ 71,112	\$ 109.45	\$ 42,418	\$ 75,063	\$ 115.00	\$ 44,650	\$ 79,014	\$ 120.55	\$ 46,883	\$ 82,964
32	\$ 110.20	\$ 39,719	\$ 70,287	\$ 116.10	\$ 41,926	\$ 74,192	\$ 122.00	\$ 44,132	\$ 78,097	\$ 127.90	\$ 46,339	\$ 82,001
33	\$ 115.60	\$ 39,228	\$ 69,419	\$ 121.80	\$ 41,408	\$ 73,276	\$ 128.00	\$ 43,587	\$ 77,133	\$ 134.20	\$ 45,767	\$ 80,989
34	\$ 121.00	\$ 38,712	\$ 68,506	\$ 127.50	\$ 40,863	\$ 72,312	\$ 134.00	\$ 43,014	\$ 76,118	\$ 140.50	\$ 45,164	\$ 79,923
35	\$ 126.40	\$ 38,170	\$ 67,545	\$ 133.20	\$ 40,290	\$ 71,298	\$ 140.00	\$ 42,411	\$ 75,051	\$ 146.80	\$ 44,531	\$ 78,803
36	\$ 132.70	\$ 37,599	\$ 66,537	\$ 139.85	\$ 39,688	\$ 70,233	\$ 147.00	\$ 41,777	\$ 73,930	\$ 154.15	\$ 43,866	\$ 77,626
37	\$ 139.90	\$ 37,001	\$ 65,477	\$ 147.45	\$ 39,056	\$ 69,115	\$ 155.00	\$ 41,112	\$ 72,753	\$ 162.55	\$ 43,168	\$ 76,390
38	\$ 148.00	\$ 36,372	\$ 64,364	\$ 156.00	\$ 38,393	\$ 67,940	\$ 164.00	\$ 40,413	\$ 71,516	\$ 172.00	\$ 42,434	\$ 75,091
39	\$ 153.40	\$ 35,712	\$ 63,196	\$ 161.70	\$ 37,696	\$ 66,707	\$ 170.00	\$ 39,680	\$ 70,218	\$ 178.30	\$ 41,664	\$ 73,728
40	\$ 162.40	\$ 35,021	\$ 61,974	\$ 171.20	\$ 36,967	\$ 65,417	\$ 180.00	\$ 38,913	\$ 68,860	\$ 188.80	\$ 40,858	\$ 72,303
41	\$ 167.80	\$ 34,297	\$ 60,693	\$ 176.90	\$ 36,203	\$ 64,065	\$ 186.00	\$ 38,108	\$ 67,437	\$ 195.10	\$ 40,013	\$ 70,808
42	\$ 175.90	\$ 33,537	\$ 59,346	\$ 185.45	\$ 35,400	\$ 62,643	\$ 195.00	\$ 37,263	\$ 65,941	\$ 204.55	\$ 39,126	\$ 69,238
43	\$ 183.10	\$ 32,737	\$ 57,931	\$ 193.05	\$ 34,555	\$ 61,149	\$ 203.00	\$ 36,374	\$ 64,368	\$ 212.95	\$ 38,193	\$ 67,586
44	\$ 190.30	\$ 31,891	\$ 56,434	\$ 200.65	\$ 33,662	\$ 59,569	\$ 211.00	\$ 35,434	\$ 62,705	\$ 221.35	\$ 37,206	\$ 65,840
45	\$ 200.20	\$ 30,992	\$ 54,843	\$ 211.10	\$ 32,713	\$ 57,890	\$ 222.00	\$ 34,435	\$ 60,937	\$ 232.90	\$ 36,157	\$ 63,983
46	\$ 210.10	\$ 30,037	\$ 53,153	\$ 221.55	\$ 31,705	\$ 56,106	\$ 233.00	\$ 33,374	\$ 59,059	\$ 244.45	\$ 35,043	\$ 62,011
47	\$ 221.80	\$ 29,022	\$ 51,358	\$ 233.90	\$ 30,635	\$ 54,211	\$ 246.00	\$ 32,247	\$ 57,065	\$ 258.10	\$ 33,859	\$ 59,918
48	\$ 232.60	\$ 27,944	\$ 49,450	\$ 245.30	\$ 29,496	\$ 52,197	\$ 258.00	\$ 31,049	\$ 54,945	\$ 270.70	\$ 32,601	\$ 57,692
49	\$ 241.60	\$ 26,797	\$ 47,421	\$ 254.80	\$ 28,286	\$ 50,055	\$ 268.00	\$ 29,774	\$ 52,690	\$ 281.20	\$ 31,263	\$ 55,324
50	\$ 256.00	\$ 25,576	\$ 45,260	\$ 270.00	\$ 26,997	\$ 47,774	\$ 284.00	\$ 28,418	\$ 50,289	\$ 298.00	\$ 29,839	\$ 52,803
51	\$ 265.00	\$ 24,276	\$ 42,959	\$ 279.50	\$ 25,625	\$ 45,346	\$ 294.00	\$ 26,973	\$ 47,733	\$ 308.50	\$ 28,322	\$ 50,119
52	\$ 276.70	\$ 22,891	\$ 40,509	\$ 291.85	\$ 24,163	\$ 42,759	\$ 307.00	\$ 25,435	\$ 45,010	\$ 322.15	\$ 26,706	\$ 47,260
53	\$ 290.20	\$ 21,415	\$ 37,897	\$ 306.10	\$ 22,605	\$ 40,002	\$ 322.00	\$ 23,795	\$ 42,108	\$ 337.90	\$ 24,984	\$ 44,213

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

Issue Age ¹	\$90,000 Death Benefit			\$95,000 Death Benefit			\$100,000 Death Benefit			\$105,000 Death Benefit		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
54	\$ 304.60	\$ 19,840	\$ 35,109	\$ 321.30	\$ 20,942	\$ 37,059	\$ 338.00	\$ 22,044	\$ 39,010	\$ 354.70	\$ 23,146	\$ 40,960
55	\$ 319.90	\$ 18,158	\$ 32,133	\$ 337.45	\$ 19,167	\$ 33,918	\$ 355.00	\$ 20,176	\$ 35,704	\$ 372.55	\$ 21,185	\$ 37,489
56	\$ 336.10	\$ 18,664	\$ 32,241	\$ 354.55	\$ 19,701	\$ 34,032	\$ 373.00	\$ 20,738	\$ 35,824	\$ 391.45	\$ 21,775	\$ 37,615
57	\$ 350.50	\$ 19,156	\$ 32,324	\$ 369.75	\$ 20,221	\$ 34,120	\$ 389.00	\$ 21,285	\$ 35,916	\$ 408.25	\$ 22,349	\$ 37,711
58	\$ 375.70	\$ 19,639	\$ 32,391	\$ 396.35	\$ 20,730	\$ 34,190	\$ 417.00	\$ 21,821	\$ 35,990	\$ 437.65	\$ 22,912	\$ 37,789
59	\$ 394.60	\$ 20,116	\$ 32,447	\$ 416.30	\$ 21,233	\$ 34,250	\$ 438.00	\$ 22,351	\$ 36,053	\$ 459.70	\$ 23,469	\$ 37,855
60	\$ 417.10	\$ 20,586	\$ 32,497	\$ 440.05	\$ 21,730	\$ 34,302	\$ 463.00	\$ 22,874	\$ 36,108	\$ 485.95	\$ 24,017	\$ 37,913
61	\$ 445.00	\$ 21,046	\$ 32,534	\$ 469.50	\$ 22,216	\$ 34,341	\$ 494.00	\$ 23,385	\$ 36,149	\$ 518.50	\$ 24,554	\$ 37,956
62	\$ 470.20	\$ 21,545	\$ 32,638	\$ 496.10	\$ 22,741	\$ 34,451	\$ 522.00	\$ 23,938	\$ 36,265	\$ 547.90	\$ 25,135	\$ 38,078
63	\$ 499.90	\$ 22,154	\$ 32,914	\$ 527.45	\$ 23,384	\$ 34,743	\$ 555.00	\$ 24,615	\$ 36,572	\$ 582.55	\$ 25,846	\$ 38,400
64	\$ 538.60	\$ 22,751	\$ 33,175	\$ 568.30	\$ 24,015	\$ 35,018	\$ 598.00	\$ 25,279	\$ 36,862	\$ 627.70	\$ 26,543	\$ 38,705
65	\$ 564.70	\$ 23,344	\$ 33,433	\$ 595.85	\$ 24,641	\$ 35,290	\$ 627.00	\$ 25,938	\$ 37,148	\$ 658.15	\$ 27,235	\$ 39,005
66	\$ 589.90	\$ 23,951	\$ 33,710	\$ 622.45	\$ 25,282	\$ 35,583	\$ 655.00	\$ 26,613	\$ 37,456	\$ 687.55	\$ 27,943	\$ 39,328
67	\$ 653.80	\$ 24,591	\$ 34,027	\$ 689.90	\$ 25,958	\$ 35,917	\$ 726.00	\$ 27,324	\$ 37,808	\$ 762.10	\$ 28,690	\$ 39,698
68	\$ 699.70	\$ 25,286	\$ 34,410	\$ 738.35	\$ 26,691	\$ 36,322	\$ 777.00	\$ 28,096	\$ 38,234	\$ 815.65	\$ 29,501	\$ 40,145
69	\$ 736.60	\$ 26,059	\$ 34,883	\$ 777.30	\$ 27,506	\$ 36,821	\$ 818.00	\$ 28,954	\$ 38,759	\$ 858.70	\$ 30,402	\$ 40,696
70	\$ 769.00	\$ 26,925	\$ 35,462	\$ 811.50	\$ 28,421	\$ 37,432	\$ 854.00	\$ 29,917	\$ 39,403	\$ 896.50	\$ 31,413	\$ 41,373
71	\$ 802.30	\$ 27,902	\$ 36,166	\$ 846.65	\$ 29,452	\$ 38,175	\$ 891.00	\$ 31,002	\$ 40,185	\$ 935.35	\$ 32,552	\$ 42,194
72	\$ 837.40	\$ 29,023	\$ 37,030	\$ 883.70	\$ 30,635	\$ 39,087	\$ 930.00	\$ 32,248	\$ 41,145	\$ 976.30	\$ 33,860	\$ 43,202
73	\$ 875.20	\$ 30,268	\$ 38,032	\$ 923.60	\$ 31,950	\$ 40,145	\$ 972.00	\$ 33,632	\$ 42,258	\$ 1,020.40	\$ 35,313	\$ 44,370
74	\$ 916.60	\$ 31,598	\$ 39,125	\$ 967.30	\$ 33,354	\$ 41,299	\$ 1,018.00	\$ 35,109	\$ 43,473	\$ 1,068.70	\$ 36,865	\$ 45,646
75	\$ 962.51	\$ 33,026	\$ 40,327	\$ 1,015.75	\$ 34,861	\$ 42,567	\$ 1,069.00	\$ 36,696	\$ 44,808	\$ 1,122.25	\$ 38,531	\$ 47,048

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.

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without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

	\$90,000 Death Benefit Tobacco			\$95,000 Death Benefit Tobacco			\$100,000 Death Benefit Tobacco			\$105,000 Death Benefit Tobacco		
<i>Issue Age</i> ¹	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

Issue Age ¹	\$110,000 Death Benefit			\$115,000 Death Benefit			\$120,000 Death Benefit			\$125,000 Death Benefit		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 83.20	\$ 54,337	\$ 96,155	\$ 86.80	\$ 56,807	\$ 100,526	\$ 90.40	\$ 59,277	\$ 104,896	\$ 94.00	\$ 61,747	\$ 109,267
19	\$ 84.30	\$ 54,042	\$ 95,634	\$ 87.95	\$ 56,499	\$ 99,981	\$ 91.60	\$ 58,955	\$ 104,328	\$ 95.25	\$ 61,412	\$ 108,675
20	\$ 85.40	\$ 53,734	\$ 95,088	\$ 89.10	\$ 56,177	\$ 99,410	\$ 92.80	\$ 58,619	\$ 103,732	\$ 96.50	\$ 61,062	\$ 108,055
21	\$ 93.10	\$ 53,411	\$ 94,517	\$ 97.15	\$ 55,839	\$ 98,813	\$ 101.20	\$ 58,267	\$ 103,110	\$ 105.25	\$ 60,695	\$ 107,406
22	\$ 96.40	\$ 53,072	\$ 93,918	\$ 100.60	\$ 55,485	\$ 98,187	\$ 104.80	\$ 57,897	\$ 102,456	\$ 109.00	\$ 60,310	\$ 106,725
23	\$ 97.50	\$ 52,718	\$ 93,289	\$ 101.75	\$ 55,114	\$ 97,530	\$ 106.00	\$ 57,510	\$ 101,770	\$ 110.25	\$ 59,906	\$ 106,011
24	\$ 100.80	\$ 52,346	\$ 92,631	\$ 105.20	\$ 54,725	\$ 96,841	\$ 109.60	\$ 57,104	\$ 101,052	\$ 114.00	\$ 59,484	\$ 105,262
25	\$ 104.10	\$ 51,956	\$ 91,941	\$ 108.65	\$ 54,318	\$ 96,120	\$ 113.20	\$ 56,679	\$ 100,299	\$ 117.75	\$ 59,041	\$ 104,478
26	\$ 108.50	\$ 51,546	\$ 91,215	\$ 113.25	\$ 53,889	\$ 95,361	\$ 118.00	\$ 56,232	\$ 99,507	\$ 122.75	\$ 58,575	\$ 103,653
27	\$ 114.00	\$ 51,112	\$ 90,448	\$ 119.00	\$ 53,436	\$ 94,559	\$ 124.00	\$ 55,759	\$ 98,671	\$ 129.00	\$ 58,082	\$ 102,782
28	\$ 117.30	\$ 50,654	\$ 89,637	\$ 122.45	\$ 52,957	\$ 93,712	\$ 127.60	\$ 55,259	\$ 97,786	\$ 132.75	\$ 57,562	\$ 101,861
29	\$ 121.70	\$ 50,169	\$ 88,779	\$ 127.05	\$ 52,450	\$ 92,815	\$ 132.40	\$ 54,730	\$ 96,850	\$ 137.75	\$ 57,010	\$ 100,886
30	\$ 126.10	\$ 49,657	\$ 87,873	\$ 131.65	\$ 51,914	\$ 91,867	\$ 137.20	\$ 54,171	\$ 95,862	\$ 142.75	\$ 56,428	\$ 99,856
31	\$ 126.10	\$ 49,116	\$ 86,915	\$ 131.65	\$ 51,348	\$ 90,866	\$ 137.20	\$ 53,581	\$ 94,816	\$ 142.75	\$ 55,813	\$ 98,767
32	\$ 133.80	\$ 48,546	\$ 85,906	\$ 139.70	\$ 50,752	\$ 89,811	\$ 145.60	\$ 52,959	\$ 93,716	\$ 151.50	\$ 55,166	\$ 97,621
33	\$ 140.40	\$ 47,946	\$ 84,846	\$ 146.60	\$ 50,125	\$ 88,702	\$ 152.80	\$ 52,305	\$ 92,559	\$ 159.00	\$ 54,484	\$ 96,416
34	\$ 147.00	\$ 47,315	\$ 83,729	\$ 153.50	\$ 49,466	\$ 87,535	\$ 160.00	\$ 51,617	\$ 91,341	\$ 166.50	\$ 53,767	\$ 95,147
35	\$ 153.60	\$ 46,652	\$ 82,556	\$ 160.40	\$ 48,772	\$ 86,308	\$ 167.20	\$ 50,893	\$ 90,061	\$ 174.00	\$ 53,013	\$ 93,813
36	\$ 161.30	\$ 45,955	\$ 81,323	\$ 168.45	\$ 48,044	\$ 85,019	\$ 175.60	\$ 50,133	\$ 88,716	\$ 182.75	\$ 52,222	\$ 92,412
37	\$ 170.10	\$ 45,223	\$ 80,028	\$ 177.65	\$ 47,279	\$ 83,665	\$ 185.20	\$ 49,335	\$ 87,303	\$ 192.75	\$ 51,390	\$ 90,941
38	\$ 180.00	\$ 44,455	\$ 78,667	\$ 188.00	\$ 46,475	\$ 82,243	\$ 196.00	\$ 48,496	\$ 85,819	\$ 204.00	\$ 50,517	\$ 89,395
39	\$ 186.60	\$ 43,648	\$ 77,239	\$ 194.90	\$ 45,632	\$ 80,750	\$ 203.20	\$ 47,616	\$ 84,261	\$ 211.50	\$ 49,600	\$ 87,772
40	\$ 197.60	\$ 42,804	\$ 75,746	\$ 206.40	\$ 44,749	\$ 79,189	\$ 215.20	\$ 46,695	\$ 82,632	\$ 224.00	\$ 48,641	\$ 86,075
41	\$ 204.20	\$ 41,919	\$ 74,180	\$ 213.30	\$ 43,824	\$ 77,552	\$ 222.40	\$ 45,730	\$ 80,924	\$ 231.50	\$ 47,635	\$ 84,296
42	\$ 214.10	\$ 40,989	\$ 72,535	\$ 223.65	\$ 42,853	\$ 75,832	\$ 233.20	\$ 44,716	\$ 79,129	\$ 242.75	\$ 46,579	\$ 82,426
43	\$ 222.90	\$ 40,011	\$ 70,804	\$ 232.85	\$ 41,830	\$ 74,023	\$ 242.80	\$ 43,649	\$ 77,241	\$ 252.75	\$ 45,468	\$ 80,460
44	\$ 231.70	\$ 38,977	\$ 68,975	\$ 242.05	\$ 40,749	\$ 72,110	\$ 252.40	\$ 42,521	\$ 75,246	\$ 262.75	\$ 44,293	\$ 78,381
45	\$ 243.80	\$ 37,879	\$ 67,030	\$ 254.70	\$ 39,601	\$ 70,077	\$ 265.60	\$ 41,322	\$ 73,124	\$ 276.50	\$ 43,044	\$ 76,171
46	\$ 255.90	\$ 36,711	\$ 64,964	\$ 267.35	\$ 38,380	\$ 67,917	\$ 278.80	\$ 40,049	\$ 70,870	\$ 290.25	\$ 41,718	\$ 73,823
47	\$ 270.20	\$ 35,472	\$ 62,771	\$ 282.30	\$ 37,084	\$ 65,624	\$ 294.40	\$ 38,696	\$ 68,478	\$ 306.50	\$ 40,309	\$ 71,331
48	\$ 283.40	\$ 34,154	\$ 60,439	\$ 296.10	\$ 35,706	\$ 63,186	\$ 308.80	\$ 37,259	\$ 65,934	\$ 321.50	\$ 38,811	\$ 68,681
49	\$ 294.40	\$ 32,752	\$ 57,959	\$ 307.60	\$ 34,241	\$ 60,593	\$ 320.80	\$ 35,729	\$ 63,228	\$ 334.00	\$ 37,218	\$ 65,862
50	\$ 312.00	\$ 31,260	\$ 55,317	\$ 326.00	\$ 32,680	\$ 57,832	\$ 340.00	\$ 34,101	\$ 60,346	\$ 354.00	\$ 35,522	\$ 62,861
51	\$ 323.00	\$ 29,671	\$ 52,506	\$ 337.50	\$ 31,019	\$ 54,892	\$ 352.00	\$ 32,368	\$ 57,279	\$ 366.50	\$ 33,717	\$ 59,666
52	\$ 337.30	\$ 27,978	\$ 49,511	\$ 352.45	\$ 29,250	\$ 51,761	\$ 367.60	\$ 30,522	\$ 54,012	\$ 382.75	\$ 31,793	\$ 56,262
53	\$ 353.80	\$ 26,174	\$ 46,318	\$ 369.70	\$ 27,364	\$ 48,424	\$ 385.60	\$ 28,554	\$ 50,529	\$ 401.50	\$ 29,743	\$ 52,635

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

Issue Age ¹	\$110,000 Death Benefit			\$115,000 Death Benefit			\$120,000 Death Benefit			\$125,000 Death Benefit		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
54	\$ 371.40	\$ 24,249	\$ 42,911	\$ 388.10	\$ 25,351	\$ 44,861	\$ 404.80	\$ 26,453	\$ 46,812	\$ 421.50	\$ 27,555	\$ 48,762
55	\$ 390.10	\$ 22,194	\$ 39,274	\$ 407.65	\$ 23,202	\$ 41,059	\$ 425.20	\$ 24,211	\$ 42,844	\$ 442.75	\$ 25,220	\$ 44,630
56	\$ 409.90	\$ 22,812	\$ 39,406	\$ 428.35	\$ 23,849	\$ 41,197	\$ 446.80	\$ 24,886	\$ 42,988	\$ 465.25	\$ 25,923	\$ 44,780
57	\$ 427.50	\$ 23,414	\$ 39,507	\$ 446.75	\$ 24,478	\$ 41,303	\$ 466.00	\$ 25,542	\$ 43,099	\$ 485.25	\$ 26,606	\$ 44,895
58	\$ 458.30	\$ 24,004	\$ 39,589	\$ 478.95	\$ 25,095	\$ 41,388	\$ 499.60	\$ 26,186	\$ 43,188	\$ 520.25	\$ 27,277	\$ 44,987
59	\$ 481.40	\$ 24,586	\$ 39,658	\$ 503.10	\$ 25,704	\$ 41,460	\$ 524.80	\$ 26,821	\$ 43,263	\$ 546.50	\$ 27,939	\$ 45,066
60	\$ 508.90	\$ 25,161	\$ 39,718	\$ 531.85	\$ 26,305	\$ 41,524	\$ 554.80	\$ 27,449	\$ 43,329	\$ 577.75	\$ 28,592	\$ 45,135
61	\$ 543.00	\$ 25,723	\$ 39,763	\$ 567.50	\$ 26,893	\$ 41,571	\$ 592.00	\$ 28,062	\$ 43,378	\$ 616.50	\$ 29,231	\$ 45,186
62	\$ 573.80	\$ 26,332	\$ 39,891	\$ 599.70	\$ 27,529	\$ 41,704	\$ 625.60	\$ 28,726	\$ 43,518	\$ 651.50	\$ 29,923	\$ 45,331
63	\$ 610.10	\$ 27,077	\$ 40,229	\$ 637.65	\$ 28,307	\$ 42,057	\$ 665.20	\$ 29,538	\$ 43,886	\$ 692.75	\$ 30,769	\$ 45,715
64	\$ 657.40	\$ 27,806	\$ 40,548	\$ 687.10	\$ 29,070	\$ 42,391	\$ 716.80	\$ 30,334	\$ 44,234	\$ 746.50	\$ 31,598	\$ 46,077
65	\$ 689.30	\$ 28,532	\$ 40,862	\$ 720.45	\$ 29,829	\$ 42,720	\$ 751.60	\$ 31,126	\$ 44,577	\$ 782.75	\$ 32,423	\$ 46,435
66	\$ 720.10	\$ 29,274	\$ 41,201	\$ 752.65	\$ 30,605	\$ 43,074	\$ 785.20	\$ 31,935	\$ 44,947	\$ 817.75	\$ 33,266	\$ 46,820
67	\$ 798.20	\$ 30,056	\$ 41,588	\$ 834.30	\$ 31,422	\$ 43,479	\$ 870.40	\$ 32,789	\$ 45,369	\$ 906.50	\$ 34,155	\$ 47,260
68	\$ 854.30	\$ 30,906	\$ 42,057	\$ 892.95	\$ 32,310	\$ 43,969	\$ 931.60	\$ 33,715	\$ 45,880	\$ 970.25	\$ 35,120	\$ 47,792
69	\$ 899.40	\$ 31,850	\$ 42,634	\$ 940.10	\$ 33,297	\$ 44,572	\$ 980.80	\$ 34,745	\$ 46,510	\$ 1,021.50	\$ 36,193	\$ 48,448
70	\$ 939.00	\$ 32,909	\$ 43,343	\$ 981.50	\$ 34,404	\$ 45,313	\$ 1,024.00	\$ 35,900	\$ 47,283	\$ 1,066.50	\$ 37,396	\$ 49,253
71	\$ 979.70	\$ 34,102	\$ 44,203	\$ 1,024.05	\$ 35,652	\$ 46,212	\$ 1,068.40	\$ 37,202	\$ 48,222	\$ 1,112.75	\$ 38,753	\$ 50,231
72	\$ 1,022.60	\$ 35,472	\$ 45,259	\$ 1,068.90	\$ 37,085	\$ 47,316	\$ 1,115.20	\$ 38,697	\$ 49,374	\$ 1,161.50	\$ 40,310	\$ 51,431
73	\$ 1,068.80	\$ 36,995	\$ 46,483	\$ 1,117.20	\$ 38,676	\$ 48,596	\$ 1,165.60	\$ 40,358	\$ 50,709	\$ 1,214.00	\$ 42,040	\$ 52,822
74	\$ 1,119.40	\$ 38,620	\$ 47,820	\$ 1,170.10	\$ 40,376	\$ 49,993	\$ 1,220.80	\$ 42,131	\$ 52,167	\$ 1,271.50	\$ 43,887	\$ 54,341
75	\$ 1,175.50	\$ 40,366	\$ 49,288	\$ 1,228.75	\$ 42,200	\$ 51,529	\$ 1,282.00	\$ 44,035	\$ 53,769	\$ 1,335.25	\$ 45,870	\$ 56,010

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.

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.

Monthly premiums have been calculated assuming payments per month.

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

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

	\$110,000 Death Benefit Tobacco			\$115,000 Death Benefit Tobacco			\$120,000 Death Benefit Tobacco			\$125,000 Death Benefit Tobacco		
<i>Issue Age</i> ¹	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

Issue Age ¹	\$130,000 Death Benefit			\$135,000 Death Benefit			\$140,000 Death Benefit			\$145,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 97.60	\$ 64,217	\$ 113,638	\$ 101.20	\$ 66,686	\$ 118,008	\$ 104.80	\$ 69,156	\$ 122,379	\$ 108.40	\$ 71,626	\$ 126,750
19	\$ 98.90	\$ 63,868	\$ 113,022	\$ 102.55	\$ 66,325	\$ 117,369	\$ 106.20	\$ 68,781	\$ 121,716	\$ 109.85	\$ 71,238	\$ 126,063
20	\$ 100.20	\$ 63,504	\$ 112,377	\$ 103.90	\$ 65,947	\$ 116,699	\$ 107.60	\$ 68,389	\$ 121,021	\$ 111.30	\$ 70,831	\$ 125,343
21	\$ 109.30	\$ 63,122	\$ 111,702	\$ 113.35	\$ 65,550	\$ 115,998	\$ 117.40	\$ 67,978	\$ 120,295	\$ 121.45	\$ 70,406	\$ 124,591
22	\$ 113.20	\$ 62,722	\$ 110,994	\$ 117.40	\$ 65,134	\$ 115,263	\$ 121.60	\$ 67,547	\$ 119,532	\$ 125.80	\$ 69,959	\$ 123,801
23	\$ 114.50	\$ 62,303	\$ 110,251	\$ 118.75	\$ 64,699	\$ 114,492	\$ 123.00	\$ 67,095	\$ 118,732	\$ 127.25	\$ 69,492	\$ 122,973
24	\$ 118.40	\$ 61,863	\$ 109,473	\$ 122.80	\$ 64,242	\$ 113,683	\$ 127.20	\$ 66,622	\$ 117,894	\$ 131.60	\$ 69,001	\$ 122,104
25	\$ 122.30	\$ 61,403	\$ 108,657	\$ 126.85	\$ 63,764	\$ 112,837	\$ 131.40	\$ 66,126	\$ 117,016	\$ 135.95	\$ 68,488	\$ 121,195
26	\$ 127.50	\$ 60,918	\$ 107,799	\$ 132.25	\$ 63,261	\$ 111,946	\$ 137.00	\$ 65,604	\$ 116,092	\$ 141.75	\$ 67,947	\$ 120,238
27	\$ 134.00	\$ 60,406	\$ 106,893	\$ 139.00	\$ 62,729	\$ 111,005	\$ 144.00	\$ 65,052	\$ 115,116	\$ 149.00	\$ 67,375	\$ 119,227
28	\$ 137.90	\$ 59,864	\$ 105,935	\$ 143.05	\$ 62,166	\$ 110,010	\$ 148.20	\$ 64,469	\$ 114,084	\$ 153.35	\$ 66,771	\$ 118,159
29	\$ 143.10	\$ 59,291	\$ 104,921	\$ 148.45	\$ 61,571	\$ 108,957	\$ 153.80	\$ 63,852	\$ 112,992	\$ 159.15	\$ 66,132	\$ 117,028
30	\$ 148.30	\$ 58,685	\$ 103,850	\$ 153.85	\$ 60,942	\$ 107,844	\$ 159.40	\$ 63,200	\$ 111,839	\$ 164.95	\$ 65,457	\$ 115,833
31	\$ 148.30	\$ 58,046	\$ 102,718	\$ 153.85	\$ 60,278	\$ 106,668	\$ 159.40	\$ 62,511	\$ 110,619	\$ 164.95	\$ 64,743	\$ 114,570
32	\$ 157.40	\$ 57,372	\$ 101,526	\$ 163.30	\$ 59,579	\$ 105,430	\$ 169.20	\$ 61,785	\$ 109,335	\$ 175.10	\$ 63,992	\$ 113,240
33	\$ 165.20	\$ 56,664	\$ 100,272	\$ 171.40	\$ 58,843	\$ 104,129	\$ 177.60	\$ 61,022	\$ 107,986	\$ 183.80	\$ 63,202	\$ 111,842
34	\$ 173.00	\$ 55,918	\$ 98,953	\$ 179.50	\$ 58,069	\$ 102,759	\$ 186.00	\$ 60,219	\$ 106,565	\$ 192.50	\$ 62,370	\$ 110,371
35	\$ 180.80	\$ 55,134	\$ 97,566	\$ 187.60	\$ 57,255	\$ 101,318	\$ 194.40	\$ 59,375	\$ 105,071	\$ 201.20	\$ 61,496	\$ 108,823
36	\$ 189.90	\$ 54,311	\$ 96,109	\$ 197.05	\$ 56,399	\$ 99,805	\$ 204.20	\$ 58,488	\$ 103,502	\$ 211.35	\$ 60,577	\$ 107,198
37	\$ 200.30	\$ 53,446	\$ 94,578	\$ 207.85	\$ 55,501	\$ 98,216	\$ 215.40	\$ 57,557	\$ 101,854	\$ 222.95	\$ 59,613	\$ 105,491
38	\$ 212.00	\$ 52,537	\$ 92,970	\$ 220.00	\$ 54,558	\$ 96,546	\$ 228.00	\$ 56,579	\$ 100,122	\$ 236.00	\$ 58,599	\$ 103,698
39	\$ 219.80	\$ 51,584	\$ 91,283	\$ 228.10	\$ 53,568	\$ 94,794	\$ 236.40	\$ 55,552	\$ 98,305	\$ 244.70	\$ 57,536	\$ 101,816
40	\$ 232.80	\$ 50,586	\$ 89,518	\$ 241.60	\$ 52,532	\$ 92,961	\$ 250.40	\$ 54,478	\$ 96,404	\$ 259.20	\$ 56,423	\$ 99,847
41	\$ 240.60	\$ 49,541	\$ 87,668	\$ 249.70	\$ 51,446	\$ 91,039	\$ 258.80	\$ 53,351	\$ 94,411	\$ 267.90	\$ 55,257	\$ 97,783
42	\$ 252.30	\$ 48,442	\$ 85,723	\$ 261.85	\$ 50,305	\$ 89,020	\$ 271.40	\$ 52,168	\$ 92,317	\$ 280.95	\$ 54,032	\$ 95,614
43	\$ 262.70	\$ 47,286	\$ 83,678	\$ 272.65	\$ 49,105	\$ 86,896	\$ 282.60	\$ 50,924	\$ 90,115	\$ 292.55	\$ 52,743	\$ 93,333
44	\$ 273.10	\$ 46,064	\$ 81,516	\$ 283.45	\$ 47,836	\$ 84,651	\$ 293.80	\$ 49,608	\$ 87,787	\$ 304.15	\$ 51,380	\$ 90,922
45	\$ 287.40	\$ 44,766	\$ 79,218	\$ 298.30	\$ 46,488	\$ 82,264	\$ 309.20	\$ 48,209	\$ 85,311	\$ 320.10	\$ 49,931	\$ 88,358
46	\$ 301.70	\$ 43,386	\$ 76,776	\$ 313.15	\$ 45,055	\$ 79,729	\$ 324.60	\$ 46,724	\$ 82,682	\$ 336.05	\$ 48,392	\$ 85,635
47	\$ 318.60	\$ 41,921	\$ 74,184	\$ 330.70	\$ 43,534	\$ 77,037	\$ 342.80	\$ 45,146	\$ 79,891	\$ 354.90	\$ 46,758	\$ 82,744
48	\$ 334.20	\$ 40,364	\$ 71,428	\$ 346.90	\$ 41,916	\$ 74,175	\$ 359.60	\$ 43,469	\$ 76,923	\$ 372.30	\$ 45,021	\$ 79,670
49	\$ 347.20	\$ 38,707	\$ 68,497	\$ 360.40	\$ 40,196	\$ 71,131	\$ 373.60	\$ 41,684	\$ 73,766	\$ 386.80	\$ 43,173	\$ 76,400
50	\$ 368.00	\$ 36,943	\$ 65,375	\$ 382.00	\$ 38,364	\$ 67,890	\$ 396.00	\$ 39,785	\$ 70,404	\$ 410.00	\$ 41,206	\$ 72,919
51	\$ 381.00	\$ 35,066	\$ 62,052	\$ 395.50	\$ 36,414	\$ 64,439	\$ 410.00	\$ 37,763	\$ 66,826	\$ 424.50	\$ 39,112	\$ 69,212
52	\$ 397.90	\$ 33,065	\$ 58,513	\$ 413.05	\$ 34,337	\$ 60,763	\$ 428.20	\$ 35,609	\$ 63,014	\$ 443.35	\$ 36,880	\$ 65,264
53	\$ 417.40	\$ 30,933	\$ 54,740	\$ 433.30	\$ 32,123	\$ 56,845	\$ 449.20	\$ 33,313	\$ 58,951	\$ 465.10	\$ 34,502	\$ 61,056

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

Issue Age ¹	\$130,000 Death Benefit			\$135,000 Death Benefit			\$140,000 Death Benefit			\$145,000 Death Benefit		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
54	\$ 438.20	\$ 28,658	\$ 50,713	\$ 454.90	\$ 29,760	\$ 52,663	\$ 471.60	\$ 30,862	\$ 54,614	\$ 488.30	\$ 31,964	\$ 56,564
55	\$ 460.30	\$ 26,229	\$ 46,415	\$ 477.85	\$ 27,238	\$ 48,200	\$ 495.40	\$ 28,247	\$ 49,985	\$ 512.95	\$ 29,255	\$ 51,770
56	\$ 483.70	\$ 26,960	\$ 46,571	\$ 502.15	\$ 27,997	\$ 48,362	\$ 520.60	\$ 29,033	\$ 50,153	\$ 539.05	\$ 30,070	\$ 51,944
57	\$ 504.50	\$ 27,671	\$ 46,690	\$ 523.75	\$ 28,735	\$ 48,486	\$ 543.00	\$ 29,799	\$ 50,282	\$ 562.25	\$ 30,863	\$ 52,078
58	\$ 540.90	\$ 28,368	\$ 46,787	\$ 561.55	\$ 29,459	\$ 48,586	\$ 582.20	\$ 30,550	\$ 50,386	\$ 602.85	\$ 31,641	\$ 52,185
59	\$ 568.20	\$ 29,056	\$ 46,868	\$ 589.90	\$ 30,174	\$ 48,671	\$ 611.60	\$ 31,292	\$ 50,474	\$ 633.30	\$ 32,409	\$ 52,276
60	\$ 600.70	\$ 29,736	\$ 46,940	\$ 623.65	\$ 30,880	\$ 48,745	\$ 646.60	\$ 32,023	\$ 50,551	\$ 669.55	\$ 33,167	\$ 52,356
61	\$ 641.00	\$ 30,401	\$ 46,993	\$ 665.50	\$ 31,570	\$ 48,801	\$ 690.00	\$ 32,739	\$ 50,608	\$ 714.50	\$ 33,908	\$ 52,416
62	\$ 677.40	\$ 31,120	\$ 47,144	\$ 703.30	\$ 32,317	\$ 48,957	\$ 729.20	\$ 33,514	\$ 50,771	\$ 755.10	\$ 34,711	\$ 52,584
63	\$ 720.30	\$ 32,000	\$ 47,543	\$ 747.85	\$ 33,231	\$ 49,372	\$ 775.40	\$ 34,461	\$ 51,200	\$ 802.95	\$ 35,692	\$ 53,029
64	\$ 776.20	\$ 32,862	\$ 47,920	\$ 805.90	\$ 34,126	\$ 49,763	\$ 835.60	\$ 35,390	\$ 51,606	\$ 865.30	\$ 36,654	\$ 53,449
65	\$ 813.90	\$ 33,720	\$ 48,292	\$ 845.05	\$ 35,017	\$ 50,149	\$ 876.20	\$ 36,314	\$ 52,007	\$ 907.35	\$ 37,610	\$ 53,864
66	\$ 850.30	\$ 34,597	\$ 48,692	\$ 882.85	\$ 35,927	\$ 50,565	\$ 915.40	\$ 37,258	\$ 52,438	\$ 947.95	\$ 38,589	\$ 54,311
67	\$ 942.60	\$ 35,521	\$ 49,150	\$ 978.70	\$ 36,887	\$ 51,040	\$ 1,014.80	\$ 38,253	\$ 52,931	\$ 1,050.90	\$ 39,620	\$ 54,821
68	\$ 1,008.90	\$ 36,525	\$ 49,704	\$ 1,047.55	\$ 37,930	\$ 51,615	\$ 1,086.20	\$ 39,335	\$ 53,527	\$ 1,124.85	\$ 40,739	\$ 55,439
69	\$ 1,062.20	\$ 37,640	\$ 50,386	\$ 1,102.90	\$ 39,088	\$ 52,324	\$ 1,143.60	\$ 40,536	\$ 54,262	\$ 1,184.30	\$ 41,984	\$ 56,200
70	\$ 1,109.00	\$ 38,892	\$ 51,223	\$ 1,151.50	\$ 40,388	\$ 53,194	\$ 1,194.00	\$ 41,884	\$ 55,164	\$ 1,236.50	\$ 43,380	\$ 57,134
71	\$ 1,157.10	\$ 40,303	\$ 52,240	\$ 1,201.45	\$ 41,853	\$ 54,249	\$ 1,245.80	\$ 43,403	\$ 56,259	\$ 1,290.15	\$ 44,953	\$ 58,268
72	\$ 1,207.80	\$ 41,922	\$ 53,488	\$ 1,254.10	\$ 43,534	\$ 55,545	\$ 1,300.40	\$ 45,147	\$ 57,603	\$ 1,346.70	\$ 46,759	\$ 59,660
73	\$ 1,262.40	\$ 43,721	\$ 54,935	\$ 1,310.80	\$ 45,403	\$ 57,048	\$ 1,359.20	\$ 47,084	\$ 59,161	\$ 1,407.60	\$ 48,766	\$ 61,274
74	\$ 1,322.20	\$ 45,642	\$ 56,514	\$ 1,372.90	\$ 47,398	\$ 58,688	\$ 1,423.60	\$ 49,153	\$ 60,862	\$ 1,474.30	\$ 50,909	\$ 63,035
75	\$ 1,388.50	\$ 47,705	\$ 58,250	\$ 1,441.75	\$ 49,540	\$ 60,490	\$ 1,495.00	\$ 51,375	\$ 62,731	\$ 1,548.25	\$ 53,209	\$ 64,971

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.

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.

Monthly premiums have been calculated assuming payments per month.

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

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

	\$130,000 Death Benefit Tobacco			\$135,000 Death Benefit Tobacco			\$140,000 Death Benefit Tobacco			\$145,000 Death Benefit Tobacco		
<i>Issue Age</i> ¹	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

Issue Age ¹	\$150,000 Death Benefit			\$155,000 Death Benefit			\$160,000 Death Benefit			\$165,000 Death Benefit		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 112.00	\$ 74,096	\$ 131,121	\$ 115.60	\$ 76,566	\$ 135,491	\$ 119.20	\$ 79,036	\$ 139,862	\$ 122.80	\$ 81,506	\$ 144,233
19	\$ 113.50	\$ 73,694	\$ 130,410	\$ 117.15	\$ 76,151	\$ 134,757	\$ 120.80	\$ 78,607	\$ 139,104	\$ 124.45	\$ 81,064	\$ 143,451
20	\$ 115.00	\$ 73,274	\$ 129,666	\$ 118.70	\$ 75,716	\$ 133,988	\$ 122.40	\$ 78,159	\$ 138,310	\$ 126.10	\$ 80,601	\$ 142,632
21	\$ 125.50	\$ 72,834	\$ 128,887	\$ 129.55	\$ 75,261	\$ 133,183	\$ 133.60	\$ 77,689	\$ 137,480	\$ 137.65	\$ 80,117	\$ 141,776
22	\$ 130.00	\$ 72,372	\$ 128,070	\$ 134.20	\$ 74,784	\$ 132,339	\$ 138.40	\$ 77,196	\$ 136,608	\$ 142.60	\$ 79,609	\$ 140,877
23	\$ 131.50	\$ 71,888	\$ 127,213	\$ 135.75	\$ 74,284	\$ 131,453	\$ 140.00	\$ 76,680	\$ 135,694	\$ 144.25	\$ 79,077	\$ 139,934
24	\$ 136.00	\$ 71,381	\$ 126,315	\$ 140.40	\$ 73,760	\$ 130,525	\$ 144.80	\$ 76,139	\$ 134,736	\$ 149.20	\$ 78,519	\$ 138,946
25	\$ 140.50	\$ 70,849	\$ 125,374	\$ 145.05	\$ 73,211	\$ 129,553	\$ 149.60	\$ 75,572	\$ 133,732	\$ 154.15	\$ 77,934	\$ 137,911
26	\$ 146.50	\$ 70,290	\$ 124,384	\$ 151.25	\$ 72,633	\$ 128,530	\$ 156.00	\$ 74,976	\$ 132,676	\$ 160.75	\$ 77,319	\$ 136,822
27	\$ 154.00	\$ 69,699	\$ 123,339	\$ 159.00	\$ 72,022	\$ 127,450	\$ 164.00	\$ 74,345	\$ 131,561	\$ 169.00	\$ 76,669	\$ 135,672
28	\$ 158.50	\$ 69,074	\$ 122,233	\$ 163.65	\$ 71,376	\$ 126,307	\$ 168.80	\$ 73,679	\$ 130,382	\$ 173.95	\$ 75,981	\$ 134,456
29	\$ 164.50	\$ 68,413	\$ 121,063	\$ 169.85	\$ 70,693	\$ 125,098	\$ 175.20	\$ 72,973	\$ 129,134	\$ 180.55	\$ 75,254	\$ 133,169
30	\$ 170.50	\$ 67,714	\$ 119,827	\$ 176.05	\$ 69,971	\$ 123,821	\$ 181.60	\$ 72,228	\$ 127,816	\$ 187.15	\$ 74,485	\$ 131,810
31	\$ 170.50	\$ 66,976	\$ 118,521	\$ 176.05	\$ 69,209	\$ 122,471	\$ 181.60	\$ 71,441	\$ 126,422	\$ 187.15	\$ 73,674	\$ 130,373
32	\$ 181.00	\$ 66,199	\$ 117,145	\$ 186.90	\$ 68,405	\$ 121,050	\$ 192.80	\$ 70,612	\$ 124,955	\$ 198.70	\$ 72,819	\$ 128,860
33	\$ 190.00	\$ 65,381	\$ 115,699	\$ 196.20	\$ 67,560	\$ 119,556	\$ 202.40	\$ 69,740	\$ 123,412	\$ 208.60	\$ 71,919	\$ 127,269
34	\$ 199.00	\$ 64,521	\$ 114,177	\$ 205.50	\$ 66,671	\$ 117,982	\$ 212.00	\$ 68,822	\$ 121,788	\$ 218.50	\$ 70,973	\$ 125,594
35	\$ 208.00	\$ 63,616	\$ 112,576	\$ 214.80	\$ 65,737	\$ 116,329	\$ 221.60	\$ 67,857	\$ 120,081	\$ 228.40	\$ 69,978	\$ 123,834
36	\$ 218.50	\$ 62,666	\$ 110,895	\$ 225.65	\$ 64,755	\$ 114,591	\$ 232.80	\$ 66,844	\$ 118,288	\$ 239.95	\$ 68,933	\$ 121,984
37	\$ 230.50	\$ 61,668	\$ 109,129	\$ 238.05	\$ 63,724	\$ 112,767	\$ 245.60	\$ 65,780	\$ 116,404	\$ 253.15	\$ 67,835	\$ 120,042
38	\$ 244.00	\$ 60,620	\$ 107,274	\$ 252.00	\$ 62,641	\$ 110,849	\$ 260.00	\$ 64,662	\$ 114,425	\$ 268.00	\$ 66,682	\$ 118,001
39	\$ 253.00	\$ 59,520	\$ 105,327	\$ 261.30	\$ 61,504	\$ 108,837	\$ 269.60	\$ 63,488	\$ 112,348	\$ 277.90	\$ 65,472	\$ 115,859
40	\$ 268.00	\$ 58,369	\$ 103,290	\$ 276.80	\$ 60,315	\$ 106,733	\$ 285.60	\$ 62,260	\$ 110,176	\$ 294.40	\$ 64,206	\$ 113,619
41	\$ 277.00	\$ 57,162	\$ 101,155	\$ 286.10	\$ 59,068	\$ 104,527	\$ 295.20	\$ 60,973	\$ 107,899	\$ 304.30	\$ 62,878	\$ 111,271
42	\$ 290.50	\$ 55,895	\$ 98,911	\$ 300.05	\$ 57,758	\$ 102,208	\$ 309.60	\$ 59,621	\$ 105,505	\$ 319.15	\$ 61,484	\$ 108,802
43	\$ 302.50	\$ 54,561	\$ 96,552	\$ 312.45	\$ 56,380	\$ 99,770	\$ 322.40	\$ 58,199	\$ 102,988	\$ 332.35	\$ 60,017	\$ 106,207
44	\$ 314.50	\$ 53,151	\$ 94,057	\$ 324.85	\$ 54,923	\$ 97,192	\$ 335.20	\$ 56,695	\$ 100,328	\$ 345.55	\$ 58,466	\$ 103,463
45	\$ 331.00	\$ 51,653	\$ 91,405	\$ 341.90	\$ 53,375	\$ 94,452	\$ 352.80	\$ 55,097	\$ 97,499	\$ 363.70	\$ 56,818	\$ 100,546
46	\$ 347.50	\$ 50,061	\$ 88,588	\$ 358.95	\$ 51,730	\$ 91,541	\$ 370.40	\$ 53,399	\$ 94,494	\$ 381.85	\$ 55,067	\$ 97,447
47	\$ 367.00	\$ 48,371	\$ 85,597	\$ 379.10	\$ 49,983	\$ 88,450	\$ 391.20	\$ 51,595	\$ 91,304	\$ 403.30	\$ 53,208	\$ 94,157
48	\$ 385.00	\$ 46,574	\$ 82,417	\$ 397.70	\$ 48,126	\$ 85,164	\$ 410.40	\$ 49,679	\$ 87,912	\$ 423.10	\$ 51,231	\$ 90,659
49	\$ 400.00	\$ 44,662	\$ 79,035	\$ 413.20	\$ 46,151	\$ 81,669	\$ 426.40	\$ 47,639	\$ 84,304	\$ 439.60	\$ 49,128	\$ 86,938
50	\$ 424.00	\$ 42,627	\$ 75,433	\$ 438.00	\$ 44,048	\$ 77,947	\$ 452.00	\$ 45,469	\$ 80,462	\$ 466.00	\$ 46,890	\$ 82,976
51	\$ 439.00	\$ 40,460	\$ 71,599	\$ 453.50	\$ 41,809	\$ 73,986	\$ 468.00	\$ 43,158	\$ 76,372	\$ 482.50	\$ 44,506	\$ 78,759
52	\$ 458.50	\$ 38,152	\$ 67,515	\$ 473.65	\$ 39,424	\$ 69,765	\$ 488.80	\$ 40,696	\$ 72,016	\$ 503.95	\$ 41,968	\$ 74,266
53	\$ 481.00	\$ 35,692	\$ 63,162	\$ 496.90	\$ 36,882	\$ 65,267	\$ 512.80	\$ 38,072	\$ 67,372	\$ 528.70	\$ 39,261	\$ 69,478

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

Issue Age ¹	\$150,000 Death Benefit			\$155,000 Death Benefit			\$160,000 Death Benefit			\$165,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
54	\$ 505.00	\$ 33,067	\$ 58,515	\$ 521.70	\$ 34,169	\$ 60,465	\$ 538.40	\$ 35,271	\$ 62,416	\$ 555.10	\$ 36,373	\$ 64,366
55	\$ 530.50	\$ 30,264	\$ 53,556	\$ 548.05	\$ 31,273	\$ 55,341	\$ 565.60	\$ 32,282	\$ 57,126	\$ 583.15	\$ 33,291	\$ 58,911
56	\$ 557.50	\$ 31,107	\$ 53,736	\$ 575.95	\$ 32,144	\$ 55,527	\$ 594.40	\$ 33,181	\$ 57,318	\$ 612.85	\$ 34,218	\$ 59,109
57	\$ 581.50	\$ 31,928	\$ 53,874	\$ 600.75	\$ 32,992	\$ 55,669	\$ 620.00	\$ 34,056	\$ 57,465	\$ 639.25	\$ 35,121	\$ 59,261
58	\$ 623.50	\$ 32,732	\$ 53,985	\$ 644.15	\$ 33,823	\$ 55,784	\$ 664.80	\$ 34,915	\$ 57,584	\$ 685.45	\$ 36,006	\$ 59,383
59	\$ 655.00	\$ 33,527	\$ 54,079	\$ 676.70	\$ 34,644	\$ 55,882	\$ 698.40	\$ 35,762	\$ 57,684	\$ 720.10	\$ 36,879	\$ 59,487
60	\$ 692.50	\$ 34,311	\$ 54,162	\$ 715.45	\$ 35,455	\$ 55,967	\$ 738.40	\$ 36,598	\$ 57,772	\$ 761.35	\$ 37,742	\$ 59,578
61	\$ 739.00	\$ 35,078	\$ 54,223	\$ 763.50	\$ 36,247	\$ 56,030	\$ 788.00	\$ 37,416	\$ 57,838	\$ 812.50	\$ 38,585	\$ 59,645
62	\$ 781.00	\$ 35,908	\$ 54,397	\$ 806.90	\$ 37,105	\$ 56,210	\$ 832.80	\$ 38,302	\$ 58,024	\$ 858.70	\$ 39,499	\$ 59,837
63	\$ 830.50	\$ 36,923	\$ 54,858	\$ 858.05	\$ 38,154	\$ 56,686	\$ 885.60	\$ 39,384	\$ 58,515	\$ 913.15	\$ 40,615	\$ 60,343
64	\$ 895.00	\$ 37,918	\$ 55,293	\$ 924.70	\$ 39,182	\$ 57,136	\$ 954.40	\$ 40,446	\$ 58,979	\$ 984.10	\$ 41,710	\$ 60,822
65	\$ 938.50	\$ 38,907	\$ 55,722	\$ 969.65	\$ 40,204	\$ 57,579	\$ 1,000.80	\$ 41,501	\$ 59,436	\$ 1,031.95	\$ 42,798	\$ 61,294
66	\$ 980.50	\$ 39,919	\$ 56,184	\$ 1,013.05	\$ 41,250	\$ 58,056	\$ 1,045.60	\$ 42,581	\$ 59,929	\$ 1,078.15	\$ 43,911	\$ 61,802
67	\$ 1,087.00	\$ 40,986	\$ 56,712	\$ 1,123.10	\$ 42,352	\$ 58,602	\$ 1,159.20	\$ 43,718	\$ 60,492	\$ 1,195.30	\$ 45,085	\$ 62,383
68	\$ 1,163.50	\$ 42,144	\$ 57,351	\$ 1,202.15	\$ 43,549	\$ 59,262	\$ 1,240.80	\$ 44,954	\$ 61,174	\$ 1,279.45	\$ 46,359	\$ 63,086
69	\$ 1,225.00	\$ 43,431	\$ 58,138	\$ 1,265.70	\$ 44,879	\$ 60,076	\$ 1,306.40	\$ 46,327	\$ 62,014	\$ 1,347.10	\$ 47,775	\$ 63,952
70	\$ 1,279.00	\$ 44,875	\$ 59,104	\$ 1,321.50	\$ 46,371	\$ 61,074	\$ 1,364.00	\$ 47,867	\$ 63,044	\$ 1,406.50	\$ 49,363	\$ 65,014
71	\$ 1,334.50	\$ 46,503	\$ 60,277	\$ 1,378.85	\$ 48,053	\$ 62,286	\$ 1,423.20	\$ 49,603	\$ 64,296	\$ 1,467.55	\$ 51,153	\$ 66,305
72	\$ 1,393.00	\$ 48,372	\$ 61,717	\$ 1,439.30	\$ 49,984	\$ 63,774	\$ 1,485.60	\$ 51,596	\$ 65,832	\$ 1,531.90	\$ 53,209	\$ 67,889
73	\$ 1,456.00	\$ 50,448	\$ 63,387	\$ 1,504.40	\$ 52,129	\$ 65,499	\$ 1,552.80	\$ 53,811	\$ 67,612	\$ 1,601.20	\$ 55,492	\$ 69,725
74	\$ 1,525.00	\$ 52,664	\$ 65,209	\$ 1,575.70	\$ 54,420	\$ 67,383	\$ 1,626.40	\$ 56,175	\$ 69,556	\$ 1,677.10	\$ 57,931	\$ 71,730
75	\$ 1,601.50	\$ 55,044	\$ 67,212	\$ 1,654.75	\$ 56,879	\$ 69,452	\$ 1,708.00	\$ 58,714	\$ 71,692	\$ 1,761.25	\$ 60,549	\$ 73,933

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.

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without Riders

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	\$150,000 Death Benefit Tobacco			\$155,000 Death Benefit Tobacco			\$160,000 Death Benefit Tobacco			\$165,000 Death Benefit Tobacco		
<i>Issue Age</i> ¹	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

Issue Age ¹	\$170,000 Death Benefit			\$175,000 Death Benefit			\$180,000 Death Benefit			\$185,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 126.40	\$ 83,976	\$ 148,603	\$ 130.00	\$ 86,445	\$ 152,974	\$ 133.60	\$ 88,915	\$ 157,345	\$ 137.20	\$ 91,385	\$ 161,715
19	\$ 128.10	\$ 83,520	\$ 147,798	\$ 131.75	\$ 85,977	\$ 152,145	\$ 135.40	\$ 88,433	\$ 156,492	\$ 139.05	\$ 90,890	\$ 160,839
20	\$ 129.80	\$ 83,044	\$ 146,954	\$ 133.50	\$ 85,486	\$ 151,277	\$ 137.20	\$ 87,929	\$ 155,599	\$ 140.90	\$ 90,371	\$ 159,921
21	\$ 141.70	\$ 82,545	\$ 146,072	\$ 145.75	\$ 84,973	\$ 150,368	\$ 149.80	\$ 87,400	\$ 154,665	\$ 153.85	\$ 89,828	\$ 158,961
22	\$ 146.80	\$ 82,021	\$ 145,146	\$ 151.00	\$ 84,434	\$ 149,415	\$ 155.20	\$ 86,846	\$ 153,684	\$ 159.40	\$ 89,259	\$ 157,953
23	\$ 148.50	\$ 81,473	\$ 144,175	\$ 152.75	\$ 83,869	\$ 148,415	\$ 157.00	\$ 86,265	\$ 152,656	\$ 161.25	\$ 88,662	\$ 156,896
24	\$ 153.60	\$ 80,898	\$ 143,157	\$ 158.00	\$ 83,277	\$ 147,367	\$ 162.40	\$ 85,657	\$ 151,578	\$ 166.80	\$ 88,036	\$ 155,788
25	\$ 158.70	\$ 80,296	\$ 142,091	\$ 163.25	\$ 82,657	\$ 146,270	\$ 167.80	\$ 85,019	\$ 150,449	\$ 172.35	\$ 87,381	\$ 154,628
26	\$ 165.50	\$ 79,662	\$ 140,969	\$ 170.25	\$ 82,005	\$ 145,115	\$ 175.00	\$ 84,348	\$ 149,261	\$ 179.75	\$ 86,691	\$ 153,407
27	\$ 174.00	\$ 78,992	\$ 139,784	\$ 179.00	\$ 81,315	\$ 143,895	\$ 184.00	\$ 83,639	\$ 148,006	\$ 189.00	\$ 85,962	\$ 152,118
28	\$ 179.10	\$ 78,284	\$ 138,531	\$ 184.25	\$ 80,586	\$ 142,605	\$ 189.40	\$ 82,889	\$ 146,680	\$ 194.55	\$ 85,191	\$ 150,754
29	\$ 185.90	\$ 77,534	\$ 137,205	\$ 191.25	\$ 79,815	\$ 141,240	\$ 196.60	\$ 82,095	\$ 145,276	\$ 201.95	\$ 84,376	\$ 149,311
30	\$ 192.70	\$ 76,742	\$ 135,804	\$ 198.25	\$ 79,000	\$ 139,798	\$ 203.80	\$ 81,257	\$ 143,793	\$ 209.35	\$ 83,514	\$ 147,787
31	\$ 192.70	\$ 75,906	\$ 134,323	\$ 198.25	\$ 78,139	\$ 138,274	\$ 203.80	\$ 80,371	\$ 142,225	\$ 209.35	\$ 82,604	\$ 146,175
32	\$ 204.60	\$ 75,025	\$ 132,764	\$ 210.50	\$ 77,232	\$ 136,669	\$ 216.40	\$ 79,439	\$ 140,574	\$ 222.30	\$ 81,645	\$ 144,479
33	\$ 214.80	\$ 74,099	\$ 131,126	\$ 221.00	\$ 76,278	\$ 134,982	\$ 227.20	\$ 78,457	\$ 138,839	\$ 233.40	\$ 80,637	\$ 142,696
34	\$ 225.00	\$ 73,124	\$ 129,400	\$ 231.50	\$ 75,274	\$ 133,206	\$ 238.00	\$ 77,425	\$ 137,012	\$ 244.50	\$ 79,576	\$ 140,818
35	\$ 235.20	\$ 72,099	\$ 127,586	\$ 242.00	\$ 74,219	\$ 131,339	\$ 248.80	\$ 76,340	\$ 135,091	\$ 255.60	\$ 78,460	\$ 138,844
36	\$ 247.10	\$ 71,022	\$ 125,681	\$ 254.25	\$ 73,111	\$ 129,377	\$ 261.40	\$ 75,199	\$ 133,074	\$ 268.55	\$ 77,288	\$ 136,770
37	\$ 260.70	\$ 69,891	\$ 123,680	\$ 268.25	\$ 71,947	\$ 127,317	\$ 275.80	\$ 74,002	\$ 130,955	\$ 283.35	\$ 76,058	\$ 134,593
38	\$ 276.00	\$ 68,703	\$ 121,577	\$ 284.00	\$ 70,724	\$ 125,153	\$ 292.00	\$ 72,744	\$ 128,728	\$ 300.00	\$ 74,765	\$ 132,304
39	\$ 286.20	\$ 67,456	\$ 119,370	\$ 294.50	\$ 69,440	\$ 122,881	\$ 302.80	\$ 71,424	\$ 126,392	\$ 311.10	\$ 73,408	\$ 129,903
40	\$ 303.20	\$ 66,152	\$ 117,062	\$ 312.00	\$ 68,097	\$ 120,505	\$ 320.80	\$ 70,043	\$ 123,948	\$ 329.60	\$ 71,989	\$ 127,391
41	\$ 313.40	\$ 64,784	\$ 114,642	\$ 322.50	\$ 66,689	\$ 118,014	\$ 331.60	\$ 68,595	\$ 121,386	\$ 340.70	\$ 70,500	\$ 124,758
42	\$ 328.70	\$ 63,347	\$ 112,099	\$ 338.25	\$ 65,211	\$ 115,396	\$ 347.80	\$ 67,074	\$ 118,693	\$ 357.35	\$ 68,937	\$ 121,990
43	\$ 342.30	\$ 61,836	\$ 109,425	\$ 352.25	\$ 63,655	\$ 112,644	\$ 362.20	\$ 65,474	\$ 115,862	\$ 372.15	\$ 67,292	\$ 119,080
44	\$ 355.90	\$ 60,238	\$ 106,598	\$ 366.25	\$ 62,010	\$ 109,733	\$ 376.60	\$ 63,782	\$ 112,869	\$ 386.95	\$ 65,553	\$ 116,004
45	\$ 374.60	\$ 58,540	\$ 103,592	\$ 385.50	\$ 60,262	\$ 106,639	\$ 396.40	\$ 61,984	\$ 109,686	\$ 407.30	\$ 63,706	\$ 112,733
46	\$ 393.30	\$ 56,736	\$ 100,400	\$ 404.75	\$ 58,405	\$ 103,353	\$ 416.20	\$ 60,074	\$ 106,306	\$ 427.65	\$ 61,742	\$ 109,259
47	\$ 415.40	\$ 54,820	\$ 97,010	\$ 427.50	\$ 56,433	\$ 99,863	\$ 439.60	\$ 58,045	\$ 102,717	\$ 451.70	\$ 59,657	\$ 105,570
48	\$ 435.80	\$ 52,783	\$ 93,406	\$ 448.50	\$ 54,336	\$ 96,153	\$ 461.20	\$ 55,888	\$ 98,901	\$ 473.90	\$ 57,441	\$ 101,648
49	\$ 452.80	\$ 50,617	\$ 89,573	\$ 466.00	\$ 52,106	\$ 92,207	\$ 479.20	\$ 53,594	\$ 94,842	\$ 492.40	\$ 55,083	\$ 97,476
50	\$ 480.00	\$ 48,310	\$ 85,491	\$ 494.00	\$ 49,731	\$ 88,005	\$ 508.00	\$ 51,152	\$ 90,520	\$ 522.00	\$ 52,573	\$ 93,034
51	\$ 497.00	\$ 45,855	\$ 81,146	\$ 511.50	\$ 47,204	\$ 83,532	\$ 526.00	\$ 48,553	\$ 85,919	\$ 540.50	\$ 49,901	\$ 88,306
52	\$ 519.10	\$ 43,239	\$ 76,517	\$ 534.25	\$ 44,511	\$ 78,767	\$ 549.40	\$ 45,783	\$ 81,018	\$ 564.55	\$ 47,055	\$ 83,268
53	\$ 544.60	\$ 40,451	\$ 71,583	\$ 560.50	\$ 41,641	\$ 73,689	\$ 576.40	\$ 42,831	\$ 75,794	\$ 592.30	\$ 44,020	\$ 77,899

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

Issue Age ¹	\$170,000 Death Benefit			\$175,000 Death Benefit			\$180,000 Death Benefit			\$185,000 Death Benefit		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
54	\$ 571.80	\$ 37,475	\$ 66,317	\$ 588.50	\$ 38,578	\$ 68,267	\$ 605.20	\$ 39,680	\$ 70,218	\$ 621.90	\$ 40,782	\$ 72,168
55	\$ 600.70	\$ 34,299	\$ 60,696	\$ 618.25	\$ 35,308	\$ 62,482	\$ 635.80	\$ 36,317	\$ 64,267	\$ 653.35	\$ 37,326	\$ 66,052
56	\$ 631.30	\$ 35,255	\$ 60,900	\$ 649.75	\$ 36,292	\$ 62,692	\$ 668.20	\$ 37,329	\$ 64,483	\$ 686.65	\$ 38,366	\$ 66,274
57	\$ 658.50	\$ 36,185	\$ 61,057	\$ 677.75	\$ 37,249	\$ 62,853	\$ 697.00	\$ 38,313	\$ 64,648	\$ 716.25	\$ 39,378	\$ 66,444
58	\$ 706.10	\$ 37,097	\$ 61,183	\$ 726.75	\$ 38,188	\$ 62,982	\$ 747.40	\$ 39,279	\$ 64,782	\$ 768.05	\$ 40,370	\$ 66,581
59	\$ 741.80	\$ 37,997	\$ 61,290	\$ 763.50	\$ 39,115	\$ 63,092	\$ 785.20	\$ 40,232	\$ 64,895	\$ 806.90	\$ 41,350	\$ 66,698
60	\$ 784.30	\$ 38,886	\$ 61,383	\$ 807.25	\$ 40,029	\$ 63,189	\$ 830.20	\$ 41,173	\$ 64,994	\$ 853.15	\$ 42,317	\$ 66,799
61	\$ 837.00	\$ 39,755	\$ 61,453	\$ 861.50	\$ 40,924	\$ 63,260	\$ 886.00	\$ 42,093	\$ 65,068	\$ 910.50	\$ 43,263	\$ 66,875
62	\$ 884.60	\$ 40,696	\$ 61,650	\$ 910.50	\$ 41,893	\$ 63,463	\$ 936.40	\$ 43,090	\$ 65,277	\$ 962.30	\$ 44,287	\$ 67,090
63	\$ 940.70	\$ 41,846	\$ 62,172	\$ 968.25	\$ 43,077	\$ 64,001	\$ 995.80	\$ 44,308	\$ 65,829	\$ 1,023.35	\$ 45,538	\$ 67,658
64	\$ 1,013.80	\$ 42,974	\$ 62,665	\$ 1,043.50	\$ 44,238	\$ 64,508	\$ 1,073.20	\$ 45,502	\$ 66,351	\$ 1,102.90	\$ 46,766	\$ 68,194
65	\$ 1,063.10	\$ 44,095	\$ 63,151	\$ 1,094.25	\$ 45,392	\$ 65,009	\$ 1,125.40	\$ 46,689	\$ 66,866	\$ 1,156.55	\$ 47,986	\$ 68,723
66	\$ 1,110.70	\$ 45,242	\$ 63,675	\$ 1,143.25	\$ 46,572	\$ 65,548	\$ 1,175.80	\$ 47,903	\$ 67,420	\$ 1,208.35	\$ 49,234	\$ 69,293
67	\$ 1,231.40	\$ 46,451	\$ 64,273	\$ 1,267.50	\$ 47,817	\$ 66,164	\$ 1,303.60	\$ 49,183	\$ 68,054	\$ 1,339.70	\$ 50,549	\$ 69,944
68	\$ 1,318.10	\$ 47,764	\$ 64,997	\$ 1,356.75	\$ 49,168	\$ 66,909	\$ 1,395.40	\$ 50,573	\$ 68,821	\$ 1,434.05	\$ 51,978	\$ 70,732
69	\$ 1,387.80	\$ 49,222	\$ 65,890	\$ 1,428.50	\$ 50,670	\$ 67,828	\$ 1,469.20	\$ 52,118	\$ 69,766	\$ 1,509.90	\$ 53,565	\$ 71,704
70	\$ 1,449.00	\$ 50,859	\$ 66,985	\$ 1,491.50	\$ 52,355	\$ 68,955	\$ 1,534.00	\$ 53,851	\$ 70,925	\$ 1,576.50	\$ 55,347	\$ 72,895
71	\$ 1,511.90	\$ 52,704	\$ 68,314	\$ 1,556.25	\$ 54,254	\$ 70,323	\$ 1,600.60	\$ 55,804	\$ 72,333	\$ 1,644.95	\$ 57,354	\$ 74,342
72	\$ 1,578.20	\$ 54,821	\$ 69,946	\$ 1,624.50	\$ 56,434	\$ 72,003	\$ 1,670.80	\$ 58,046	\$ 74,061	\$ 1,717.10	\$ 59,658	\$ 76,118
73	\$ 1,649.60	\$ 57,174	\$ 71,838	\$ 1,698.00	\$ 58,856	\$ 73,951	\$ 1,746.40	\$ 60,537	\$ 76,064	\$ 1,794.80	\$ 62,219	\$ 78,177
74	\$ 1,727.80	\$ 59,686	\$ 73,904	\$ 1,778.50	\$ 61,442	\$ 76,077	\$ 1,829.20	\$ 63,197	\$ 78,251	\$ 1,879.90	\$ 64,952	\$ 80,425
75	\$ 1,814.50	\$ 62,384	\$ 76,173	\$ 1,867.75	\$ 64,218	\$ 78,414	\$ 1,921.00	\$ 66,053	\$ 80,654	\$ 1,974.25	\$ 67,888	\$ 82,894

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.

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

Monthly premiums have been calculated assuming payments per month.

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

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

	\$170,000 Death Benefit Tobacco			\$175,000 Death Benefit Tobacco			\$180,000 Death Benefit Tobacco			\$185,000 Death Benefit Tobacco		
<i>Issue Age</i> ¹	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

Issue Age ¹	\$190,000 Death Benefit			\$195,000 Death Benefit			\$200,000 Death Benefit			\$205,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 140.80	\$ 93,855	\$ 166,086	\$ 144.40	\$ 96,325	\$ 170,457	\$ 148.00	\$ 98,795	\$ 174,828	\$ 151.60	\$ 101,265	\$ 179,198
19	\$ 142.70	\$ 93,346	\$ 165,186	\$ 146.35	\$ 95,803	\$ 169,533	\$ 150.00	\$ 98,259	\$ 173,880	\$ 153.65	\$ 100,715	\$ 178,227
20	\$ 144.60	\$ 92,814	\$ 164,243	\$ 148.30	\$ 95,256	\$ 168,565	\$ 152.00	\$ 97,699	\$ 172,888	\$ 155.70	\$ 100,141	\$ 177,210
21	\$ 157.90	\$ 92,256	\$ 163,257	\$ 161.95	\$ 94,684	\$ 167,553	\$ 166.00	\$ 97,112	\$ 171,850	\$ 170.05	\$ 99,539	\$ 176,146
22	\$ 163.60	\$ 91,671	\$ 162,222	\$ 167.80	\$ 94,083	\$ 166,491	\$ 172.00	\$ 96,496	\$ 170,760	\$ 176.20	\$ 98,908	\$ 175,029
23	\$ 165.50	\$ 91,058	\$ 161,137	\$ 169.75	\$ 93,454	\$ 165,377	\$ 174.00	\$ 95,851	\$ 169,618	\$ 178.25	\$ 98,247	\$ 173,858
24	\$ 171.20	\$ 90,415	\$ 159,999	\$ 175.60	\$ 92,795	\$ 164,209	\$ 180.00	\$ 95,174	\$ 168,420	\$ 184.40	\$ 97,554	\$ 172,630
25	\$ 176.90	\$ 89,742	\$ 158,807	\$ 181.45	\$ 92,104	\$ 162,986	\$ 186.00	\$ 94,466	\$ 167,166	\$ 190.55	\$ 96,827	\$ 171,345
26	\$ 184.50	\$ 89,034	\$ 157,553	\$ 189.25	\$ 91,377	\$ 161,699	\$ 194.00	\$ 93,720	\$ 165,846	\$ 198.75	\$ 96,063	\$ 169,992
27	\$ 194.00	\$ 88,285	\$ 156,229	\$ 199.00	\$ 90,609	\$ 160,340	\$ 204.00	\$ 92,932	\$ 164,452	\$ 209.00	\$ 95,255	\$ 168,563
28	\$ 199.70	\$ 87,494	\$ 154,829	\$ 204.85	\$ 89,796	\$ 158,903	\$ 210.00	\$ 92,099	\$ 162,978	\$ 215.15	\$ 94,401	\$ 167,052
29	\$ 207.30	\$ 86,656	\$ 153,347	\$ 212.65	\$ 88,936	\$ 157,382	\$ 218.00	\$ 91,217	\$ 161,418	\$ 223.35	\$ 93,497	\$ 165,453
30	\$ 214.90	\$ 85,771	\$ 151,781	\$ 220.45	\$ 88,028	\$ 155,775	\$ 226.00	\$ 90,285	\$ 159,770	\$ 231.55	\$ 92,542	\$ 163,764
31	\$ 214.90	\$ 84,836	\$ 150,126	\$ 220.45	\$ 87,069	\$ 154,077	\$ 226.00	\$ 89,301	\$ 158,028	\$ 231.55	\$ 91,534	\$ 161,978
32	\$ 228.20	\$ 83,852	\$ 148,384	\$ 234.10	\$ 86,059	\$ 152,289	\$ 240.00	\$ 88,265	\$ 156,194	\$ 245.90	\$ 90,472	\$ 160,098
33	\$ 239.60	\$ 82,816	\$ 146,552	\$ 245.80	\$ 84,996	\$ 150,409	\$ 252.00	\$ 87,175	\$ 154,266	\$ 258.20	\$ 89,354	\$ 158,122
34	\$ 251.00	\$ 81,726	\$ 144,624	\$ 257.50	\$ 83,877	\$ 148,430	\$ 264.00	\$ 86,028	\$ 152,236	\$ 270.50	\$ 88,179	\$ 156,041
35	\$ 262.40	\$ 80,581	\$ 142,596	\$ 269.20	\$ 82,701	\$ 146,349	\$ 276.00	\$ 84,822	\$ 150,102	\$ 282.80	\$ 86,942	\$ 153,854
36	\$ 275.70	\$ 79,377	\$ 140,467	\$ 282.85	\$ 81,466	\$ 144,163	\$ 290.00	\$ 83,555	\$ 147,860	\$ 297.15	\$ 85,644	\$ 151,556
37	\$ 290.90	\$ 78,113	\$ 138,230	\$ 298.45	\$ 80,169	\$ 141,868	\$ 306.00	\$ 82,225	\$ 145,506	\$ 313.55	\$ 84,280	\$ 149,143
38	\$ 308.00	\$ 76,786	\$ 135,880	\$ 316.00	\$ 78,806	\$ 139,456	\$ 324.00	\$ 80,827	\$ 143,032	\$ 332.00	\$ 82,848	\$ 146,607
39	\$ 319.40	\$ 75,392	\$ 133,414	\$ 327.70	\$ 77,376	\$ 136,925	\$ 336.00	\$ 79,360	\$ 140,436	\$ 344.30	\$ 81,344	\$ 143,946
40	\$ 338.40	\$ 73,934	\$ 130,834	\$ 347.20	\$ 75,880	\$ 134,277	\$ 356.00	\$ 77,826	\$ 137,720	\$ 364.80	\$ 79,771	\$ 141,163
41	\$ 349.80	\$ 72,406	\$ 128,130	\$ 358.90	\$ 74,311	\$ 131,502	\$ 368.00	\$ 76,216	\$ 134,874	\$ 377.10	\$ 78,122	\$ 138,245
42	\$ 366.90	\$ 70,800	\$ 125,287	\$ 376.45	\$ 72,663	\$ 128,584	\$ 386.00	\$ 74,527	\$ 131,882	\$ 395.55	\$ 76,390	\$ 135,179
43	\$ 382.10	\$ 69,111	\$ 122,299	\$ 392.05	\$ 70,930	\$ 125,517	\$ 402.00	\$ 72,749	\$ 128,736	\$ 411.95	\$ 74,567	\$ 131,954
44	\$ 397.30	\$ 67,325	\$ 119,139	\$ 407.65	\$ 69,097	\$ 122,274	\$ 418.00	\$ 70,868	\$ 125,410	\$ 428.35	\$ 72,640	\$ 128,545
45	\$ 418.20	\$ 65,427	\$ 115,780	\$ 429.10	\$ 67,149	\$ 118,827	\$ 440.00	\$ 68,871	\$ 121,874	\$ 450.90	\$ 70,593	\$ 124,920
46	\$ 439.10	\$ 63,411	\$ 112,212	\$ 450.55	\$ 65,080	\$ 115,165	\$ 462.00	\$ 66,748	\$ 118,118	\$ 473.45	\$ 68,417	\$ 121,070
47	\$ 463.80	\$ 61,270	\$ 108,423	\$ 475.90	\$ 62,882	\$ 111,276	\$ 488.00	\$ 64,494	\$ 114,130	\$ 500.10	\$ 66,107	\$ 116,983
48	\$ 486.60	\$ 58,993	\$ 104,395	\$ 499.30	\$ 60,546	\$ 107,142	\$ 512.00	\$ 62,098	\$ 109,890	\$ 524.70	\$ 63,651	\$ 112,637
49	\$ 505.60	\$ 56,572	\$ 100,111	\$ 518.80	\$ 58,061	\$ 102,745	\$ 532.00	\$ 59,549	\$ 105,380	\$ 545.20	\$ 61,038	\$ 108,014
50	\$ 536.00	\$ 53,994	\$ 95,549	\$ 550.00	\$ 55,415	\$ 98,063	\$ 564.00	\$ 56,836	\$ 100,578	\$ 578.00	\$ 58,257	\$ 103,092
51	\$ 555.00	\$ 51,250	\$ 90,692	\$ 569.50	\$ 52,599	\$ 93,079	\$ 584.00	\$ 53,947	\$ 95,466	\$ 598.50	\$ 55,296	\$ 97,852
52	\$ 579.70	\$ 48,326	\$ 85,519	\$ 594.85	\$ 49,598	\$ 87,769	\$ 610.00	\$ 50,870	\$ 90,020	\$ 625.15	\$ 52,142	\$ 92,270
53	\$ 608.20	\$ 45,210	\$ 80,005	\$ 624.10	\$ 46,400	\$ 82,110	\$ 640.00	\$ 47,590	\$ 84,216	\$ 655.90	\$ 48,779	\$ 86,321

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

Issue Age ¹	\$190,000 Death Benefit			\$195,000 Death Benefit			\$200,000 Death Benefit			\$205,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
54	\$ 638.60	\$ 41,884	\$ 74,119	\$ 655.30	\$ 42,987	\$ 76,069	\$ 672.00	\$ 44,089	\$ 78,020	\$ 688.70	\$ 45,191	\$ 79,970
55	\$ 670.90	\$ 38,335	\$ 67,837	\$ 688.45	\$ 39,344	\$ 69,622	\$ 706.00	\$ 40,352	\$ 71,408	\$ 723.55	\$ 41,361	\$ 73,193
56	\$ 705.10	\$ 39,403	\$ 68,065	\$ 723.55	\$ 40,440	\$ 69,856	\$ 742.00	\$ 41,477	\$ 71,648	\$ 760.45	\$ 42,514	\$ 73,439
57	\$ 735.50	\$ 40,442	\$ 68,240	\$ 754.75	\$ 41,506	\$ 70,036	\$ 774.00	\$ 42,571	\$ 71,832	\$ 793.25	\$ 43,635	\$ 73,627
58	\$ 788.70	\$ 41,461	\$ 68,381	\$ 809.35	\$ 42,552	\$ 70,180	\$ 830.00	\$ 43,643	\$ 71,980	\$ 850.65	\$ 44,734	\$ 73,779
59	\$ 828.60	\$ 42,467	\$ 68,500	\$ 850.30	\$ 43,585	\$ 70,303	\$ 872.00	\$ 44,702	\$ 72,106	\$ 893.70	\$ 45,820	\$ 73,908
60	\$ 876.10	\$ 43,461	\$ 68,605	\$ 899.05	\$ 44,604	\$ 70,410	\$ 922.00	\$ 45,748	\$ 72,216	\$ 944.95	\$ 46,892	\$ 74,021
61	\$ 935.00	\$ 44,432	\$ 68,683	\$ 959.50	\$ 45,601	\$ 70,490	\$ 984.00	\$ 46,770	\$ 72,298	\$ 1,008.50	\$ 47,940	\$ 74,105
62	\$ 988.20	\$ 45,483	\$ 68,903	\$ 1,014.10	\$ 46,680	\$ 70,716	\$ 1,040.00	\$ 47,877	\$ 72,530	\$ 1,065.90	\$ 49,074	\$ 74,343
63	\$ 1,050.90	\$ 46,769	\$ 69,486	\$ 1,078.45	\$ 48,000	\$ 71,315	\$ 1,106.00	\$ 49,231	\$ 73,144	\$ 1,133.55	\$ 50,461	\$ 74,972
64	\$ 1,132.60	\$ 48,030	\$ 70,037	\$ 1,162.30	\$ 49,294	\$ 71,880	\$ 1,192.00	\$ 50,558	\$ 73,724	\$ 1,221.70	\$ 51,822	\$ 75,567
65	\$ 1,187.70	\$ 49,283	\$ 70,581	\$ 1,218.85	\$ 50,580	\$ 72,438	\$ 1,250.00	\$ 51,877	\$ 74,296	\$ 1,281.15	\$ 53,174	\$ 76,153
66	\$ 1,240.90	\$ 50,564	\$ 71,166	\$ 1,273.45	\$ 51,895	\$ 73,039	\$ 1,306.00	\$ 53,226	\$ 74,912	\$ 1,338.55	\$ 54,556	\$ 76,784
67	\$ 1,375.80	\$ 51,916	\$ 71,835	\$ 1,411.90	\$ 53,282	\$ 73,725	\$ 1,448.00	\$ 54,648	\$ 75,616	\$ 1,484.10	\$ 56,014	\$ 77,506
68	\$ 1,472.70	\$ 53,383	\$ 72,644	\$ 1,511.35	\$ 54,788	\$ 74,556	\$ 1,550.00	\$ 56,192	\$ 76,468	\$ 1,588.65	\$ 57,597	\$ 78,379
69	\$ 1,550.60	\$ 55,013	\$ 73,642	\$ 1,591.30	\$ 56,461	\$ 75,580	\$ 1,632.00	\$ 57,909	\$ 77,518	\$ 1,672.70	\$ 59,356	\$ 79,455
70	\$ 1,619.00	\$ 56,842	\$ 74,865	\$ 1,661.50	\$ 58,338	\$ 76,835	\$ 1,704.00	\$ 59,834	\$ 78,806	\$ 1,746.50	\$ 61,330	\$ 80,776
71	\$ 1,689.30	\$ 58,904	\$ 76,351	\$ 1,733.65	\$ 60,454	\$ 78,360	\$ 1,778.00	\$ 62,004	\$ 80,370	\$ 1,822.35	\$ 63,554	\$ 82,379
72	\$ 1,763.40	\$ 61,271	\$ 78,175	\$ 1,809.70	\$ 62,883	\$ 80,232	\$ 1,856.00	\$ 64,496	\$ 82,290	\$ 1,902.30	\$ 66,108	\$ 84,347
73	\$ 1,843.20	\$ 63,900	\$ 80,290	\$ 1,891.60	\$ 65,582	\$ 82,403	\$ 1,940.00	\$ 67,264	\$ 84,516	\$ 1,988.40	\$ 68,945	\$ 86,628
74	\$ 1,930.60	\$ 66,708	\$ 82,598	\$ 1,981.30	\$ 68,463	\$ 84,772	\$ 2,032.00	\$ 70,219	\$ 86,946	\$ 2,082.70	\$ 71,974	\$ 89,119
75	\$ 2,027.50	\$ 69,723	\$ 85,135	\$ 2,080.75	\$ 71,558	\$ 87,375	\$ 2,134.00	\$ 73,393	\$ 89,616	\$ 2,187.25	\$ 75,227	\$ 91,856

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.

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without Riders

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	\$190,000 Death Benefit Tobacco			\$195,000 Death Benefit Tobacco			\$200,000 Death Benefit Tobacco			\$205,000 Death Benefit Tobacco		
<i>Issue Age</i> ¹	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

Issue Age ¹	\$210,000 Death Benefit			\$215,000 Death Benefit			\$220,000 Death Benefit			\$225,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 155.20	\$ 103,735	\$ 183,569	\$ 158.80	\$ 106,205	\$ 187,940	\$ 162.40	\$ 108,674	\$ 192,310	\$ 166.00	\$ 111,144	\$ 196,681
19	\$ 157.30	\$ 103,172	\$ 182,574	\$ 160.95	\$ 105,628	\$ 186,921	\$ 164.60	\$ 108,085	\$ 191,268	\$ 168.25	\$ 110,541	\$ 195,615
20	\$ 159.40	\$ 102,584	\$ 181,532	\$ 163.10	\$ 105,026	\$ 185,854	\$ 166.80	\$ 107,469	\$ 190,176	\$ 170.50	\$ 109,911	\$ 194,499
21	\$ 174.10	\$ 101,967	\$ 180,442	\$ 178.15	\$ 104,395	\$ 184,738	\$ 182.20	\$ 106,823	\$ 189,035	\$ 186.25	\$ 109,251	\$ 193,331
22	\$ 180.40	\$ 101,321	\$ 179,298	\$ 184.60	\$ 103,733	\$ 183,567	\$ 188.80	\$ 106,145	\$ 187,836	\$ 193.00	\$ 108,558	\$ 192,105
23	\$ 182.50	\$ 100,643	\$ 178,098	\$ 186.75	\$ 103,039	\$ 182,339	\$ 191.00	\$ 105,436	\$ 186,579	\$ 195.25	\$ 107,832	\$ 190,820
24	\$ 188.80	\$ 99,933	\$ 176,841	\$ 193.20	\$ 102,312	\$ 181,051	\$ 197.60	\$ 104,692	\$ 185,262	\$ 202.00	\$ 107,071	\$ 189,472
25	\$ 195.10	\$ 99,189	\$ 175,524	\$ 199.65	\$ 101,551	\$ 179,703	\$ 204.20	\$ 103,912	\$ 183,882	\$ 208.75	\$ 106,274	\$ 188,061
26	\$ 203.50	\$ 98,406	\$ 174,138	\$ 208.25	\$ 100,749	\$ 178,284	\$ 213.00	\$ 103,092	\$ 182,430	\$ 217.75	\$ 105,435	\$ 186,576
27	\$ 214.00	\$ 97,578	\$ 172,674	\$ 219.00	\$ 99,902	\$ 176,785	\$ 224.00	\$ 102,225	\$ 180,897	\$ 229.00	\$ 104,548	\$ 185,008
28	\$ 220.30	\$ 96,704	\$ 171,126	\$ 225.45	\$ 99,006	\$ 175,201	\$ 230.60	\$ 101,309	\$ 179,275	\$ 235.75	\$ 103,611	\$ 183,350
29	\$ 228.70	\$ 95,778	\$ 169,488	\$ 234.05	\$ 98,058	\$ 173,524	\$ 239.40	\$ 100,339	\$ 177,559	\$ 244.75	\$ 102,619	\$ 181,595
30	\$ 237.10	\$ 94,800	\$ 167,758	\$ 242.65	\$ 97,057	\$ 171,752	\$ 248.20	\$ 99,314	\$ 175,747	\$ 253.75	\$ 101,571	\$ 179,741
31	\$ 237.10	\$ 93,767	\$ 165,929	\$ 242.65	\$ 95,999	\$ 169,880	\$ 248.20	\$ 98,232	\$ 173,830	\$ 253.75	\$ 100,464	\$ 177,781
32	\$ 251.80	\$ 92,678	\$ 164,003	\$ 257.70	\$ 94,885	\$ 167,908	\$ 263.60	\$ 97,092	\$ 171,813	\$ 269.50	\$ 99,298	\$ 175,718
33	\$ 264.40	\$ 91,534	\$ 161,979	\$ 270.60	\$ 93,713	\$ 165,835	\$ 276.80	\$ 95,893	\$ 169,692	\$ 283.00	\$ 98,072	\$ 173,549
34	\$ 277.00	\$ 90,329	\$ 159,847	\$ 283.50	\$ 92,480	\$ 163,653	\$ 290.00	\$ 94,631	\$ 167,459	\$ 296.50	\$ 96,781	\$ 171,265
35	\$ 289.60	\$ 89,063	\$ 157,607	\$ 296.40	\$ 91,184	\$ 161,359	\$ 303.20	\$ 93,304	\$ 165,112	\$ 310.00	\$ 95,425	\$ 168,864
36	\$ 304.30	\$ 87,733	\$ 155,253	\$ 311.45	\$ 89,822	\$ 158,949	\$ 318.60	\$ 91,911	\$ 162,646	\$ 325.75	\$ 93,999	\$ 166,342
37	\$ 321.10	\$ 86,336	\$ 152,781	\$ 328.65	\$ 88,392	\$ 156,418	\$ 336.20	\$ 90,447	\$ 160,056	\$ 343.75	\$ 92,503	\$ 163,694
38	\$ 340.00	\$ 84,868	\$ 150,183	\$ 348.00	\$ 86,889	\$ 153,759	\$ 356.00	\$ 88,910	\$ 157,335	\$ 364.00	\$ 90,931	\$ 160,911
39	\$ 352.60	\$ 83,328	\$ 147,457	\$ 360.90	\$ 85,312	\$ 150,968	\$ 369.20	\$ 87,297	\$ 154,479	\$ 377.50	\$ 89,281	\$ 157,990
40	\$ 373.60	\$ 81,717	\$ 144,606	\$ 382.40	\$ 83,662	\$ 148,049	\$ 391.20	\$ 85,608	\$ 151,492	\$ 400.00	\$ 87,554	\$ 154,935
41	\$ 386.20	\$ 80,027	\$ 141,617	\$ 395.30	\$ 81,933	\$ 144,989	\$ 404.40	\$ 83,838	\$ 148,361	\$ 413.50	\$ 85,744	\$ 151,733
42	\$ 405.10	\$ 78,253	\$ 138,476	\$ 414.65	\$ 80,116	\$ 141,773	\$ 424.20	\$ 81,979	\$ 145,070	\$ 433.75	\$ 83,842	\$ 148,367
43	\$ 421.90	\$ 76,386	\$ 135,172	\$ 431.85	\$ 78,205	\$ 138,391	\$ 441.80	\$ 80,023	\$ 141,609	\$ 451.75	\$ 81,842	\$ 144,828
44	\$ 438.70	\$ 74,412	\$ 131,680	\$ 449.05	\$ 76,184	\$ 134,815	\$ 459.40	\$ 77,955	\$ 137,951	\$ 469.75	\$ 79,727	\$ 141,086
45	\$ 461.80	\$ 72,314	\$ 127,967	\$ 472.70	\$ 74,036	\$ 131,014	\$ 483.60	\$ 75,758	\$ 134,061	\$ 494.50	\$ 77,480	\$ 137,108
46	\$ 484.90	\$ 70,086	\$ 124,023	\$ 496.35	\$ 71,755	\$ 126,976	\$ 507.80	\$ 73,423	\$ 129,929	\$ 519.25	\$ 75,092	\$ 132,882
47	\$ 512.20	\$ 67,719	\$ 119,836	\$ 524.30	\$ 69,332	\$ 122,689	\$ 536.40	\$ 70,944	\$ 125,543	\$ 548.50	\$ 72,556	\$ 128,396
48	\$ 537.40	\$ 65,203	\$ 115,384	\$ 550.10	\$ 66,756	\$ 118,131	\$ 562.80	\$ 68,308	\$ 120,879	\$ 575.50	\$ 69,861	\$ 123,626
49	\$ 558.40	\$ 62,527	\$ 110,649	\$ 571.60	\$ 64,016	\$ 113,283	\$ 584.80	\$ 65,504	\$ 115,918	\$ 598.00	\$ 66,993	\$ 118,552
50	\$ 592.00	\$ 59,678	\$ 105,606	\$ 606.00	\$ 61,099	\$ 108,121	\$ 620.00	\$ 62,520	\$ 110,635	\$ 634.00	\$ 63,941	\$ 113,150
51	\$ 613.00	\$ 56,645	\$ 100,239	\$ 627.50	\$ 57,993	\$ 102,625	\$ 642.00	\$ 59,342	\$ 105,012	\$ 656.50	\$ 60,691	\$ 107,399
52	\$ 640.30	\$ 53,413	\$ 94,521	\$ 655.45	\$ 54,685	\$ 96,771	\$ 670.60	\$ 55,957	\$ 99,022	\$ 685.75	\$ 57,229	\$ 101,272
53	\$ 671.80	\$ 49,969	\$ 88,426	\$ 687.70	\$ 51,159	\$ 90,532	\$ 703.60	\$ 52,349	\$ 92,637	\$ 719.50	\$ 53,538	\$ 94,743

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

Issue Age ¹	\$210,000 Death Benefit			\$215,000 Death Benefit			\$220,000 Death Benefit			\$225,000 Death Benefit		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
54	\$ 705.40	\$ 46,293	\$ 81,921	\$ 722.10	\$ 47,396	\$ 83,871	\$ 738.80	\$ 48,498	\$ 85,822	\$ 755.50	\$ 49,600	\$ 87,772
55	\$ 741.10	\$ 42,370	\$ 74,978	\$ 758.65	\$ 43,379	\$ 76,763	\$ 776.20	\$ 44,388	\$ 78,548	\$ 793.75	\$ 45,397	\$ 80,334
56	\$ 778.90	\$ 43,550	\$ 75,230	\$ 797.35	\$ 44,587	\$ 77,021	\$ 815.80	\$ 45,624	\$ 78,812	\$ 834.25	\$ 46,661	\$ 80,604
57	\$ 812.50	\$ 44,699	\$ 75,423	\$ 831.75	\$ 45,763	\$ 77,219	\$ 851.00	\$ 46,828	\$ 79,015	\$ 870.25	\$ 47,892	\$ 80,811
58	\$ 871.30	\$ 45,825	\$ 75,579	\$ 891.95	\$ 46,917	\$ 77,378	\$ 912.60	\$ 48,008	\$ 79,178	\$ 933.25	\$ 49,099	\$ 80,977
59	\$ 915.40	\$ 46,938	\$ 75,711	\$ 937.10	\$ 48,055	\$ 77,513	\$ 958.80	\$ 49,173	\$ 79,316	\$ 980.50	\$ 50,290	\$ 81,119
60	\$ 967.90	\$ 48,035	\$ 75,826	\$ 990.85	\$ 49,179	\$ 77,632	\$ 1,013.80	\$ 50,323	\$ 79,437	\$ 1,036.75	\$ 51,467	\$ 81,243
61	\$ 1,033.00	\$ 49,109	\$ 75,912	\$ 1,057.50	\$ 50,278	\$ 77,720	\$ 1,082.00	\$ 51,447	\$ 79,527	\$ 1,106.50	\$ 52,617	\$ 81,335
62	\$ 1,091.80	\$ 50,271	\$ 76,156	\$ 1,117.70	\$ 51,468	\$ 77,969	\$ 1,143.60	\$ 52,665	\$ 79,783	\$ 1,169.50	\$ 53,862	\$ 81,596
63	\$ 1,161.10	\$ 51,692	\$ 76,801	\$ 1,188.65	\$ 52,923	\$ 78,629	\$ 1,216.20	\$ 54,154	\$ 80,458	\$ 1,243.75	\$ 55,385	\$ 82,287
64	\$ 1,251.40	\$ 53,086	\$ 77,410	\$ 1,281.10	\$ 54,350	\$ 79,253	\$ 1,310.80	\$ 55,613	\$ 81,096	\$ 1,340.50	\$ 56,877	\$ 82,939
65	\$ 1,312.30	\$ 54,471	\$ 78,010	\$ 1,343.45	\$ 55,767	\$ 79,868	\$ 1,374.60	\$ 57,064	\$ 81,725	\$ 1,405.75	\$ 58,361	\$ 83,583
66	\$ 1,371.10	\$ 55,887	\$ 78,657	\$ 1,403.65	\$ 57,218	\$ 80,530	\$ 1,436.20	\$ 58,548	\$ 82,403	\$ 1,468.75	\$ 59,879	\$ 84,276
67	\$ 1,520.20	\$ 57,380	\$ 79,396	\$ 1,556.30	\$ 58,747	\$ 81,287	\$ 1,592.40	\$ 60,113	\$ 83,177	\$ 1,628.50	\$ 61,479	\$ 85,068
68	\$ 1,627.30	\$ 59,002	\$ 80,291	\$ 1,665.95	\$ 60,407	\$ 82,203	\$ 1,704.60	\$ 61,812	\$ 84,114	\$ 1,743.25	\$ 63,217	\$ 86,026
69	\$ 1,713.40	\$ 60,804	\$ 81,393	\$ 1,754.10	\$ 62,252	\$ 83,331	\$ 1,794.80	\$ 63,700	\$ 85,269	\$ 1,835.50	\$ 65,147	\$ 87,207
70	\$ 1,789.00	\$ 62,826	\$ 82,746	\$ 1,831.50	\$ 64,322	\$ 84,716	\$ 1,874.00	\$ 65,818	\$ 86,686	\$ 1,916.50	\$ 67,313	\$ 88,656
71	\$ 1,866.70	\$ 65,105	\$ 84,388	\$ 1,911.05	\$ 66,655	\$ 86,397	\$ 1,955.40	\$ 68,205	\$ 88,407	\$ 1,999.75	\$ 69,755	\$ 90,416
72	\$ 1,948.60	\$ 67,720	\$ 86,404	\$ 1,994.90	\$ 69,333	\$ 88,461	\$ 2,041.20	\$ 70,945	\$ 90,519	\$ 2,087.50	\$ 72,558	\$ 92,576
73	\$ 2,036.80	\$ 70,627	\$ 88,741	\$ 2,085.20	\$ 72,308	\$ 90,854	\$ 2,133.60	\$ 73,990	\$ 92,967	\$ 2,182.00	\$ 75,672	\$ 95,080
74	\$ 2,133.40	\$ 73,730	\$ 91,293	\$ 2,184.10	\$ 75,485	\$ 93,466	\$ 2,234.80	\$ 77,241	\$ 95,640	\$ 2,285.50	\$ 78,996	\$ 97,814
75	\$ 2,240.50	\$ 77,062	\$ 94,096	\$ 2,293.75	\$ 78,897	\$ 96,337	\$ 2,347.00	\$ 80,732	\$ 98,577	\$ 2,400.25	\$ 82,567	\$ 100,818

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.

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.

Monthly premiums have been calculated assuming payments per month.

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

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

	\$210,000 Death Benefit Tobacco			\$215,000 Death Benefit Tobacco			\$220,000 Death Benefit Tobacco			\$225,000 Death Benefit Tobacco		
<i>Issue Age</i> ¹	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

Issue Age ¹	\$230,000 Death Benefit			\$235,000 Death Benefit			\$240,000 Death Benefit			\$245,000 Death Benefit		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 169.60	\$ 113,614	\$ 201,052	\$ 173.20	\$ 116,084	\$ 205,422	\$ 176.80	\$ 118,554	\$ 209,793	\$ 180.40	\$ 121,024	\$ 214,164
19	\$ 171.90	\$ 112,998	\$ 199,962	\$ 175.55	\$ 115,454	\$ 204,309	\$ 179.20	\$ 117,911	\$ 208,656	\$ 182.85	\$ 120,367	\$ 213,003
20	\$ 174.20	\$ 112,354	\$ 198,821	\$ 177.90	\$ 114,796	\$ 203,143	\$ 181.60	\$ 117,239	\$ 207,465	\$ 185.30	\$ 119,681	\$ 211,787
21	\$ 190.30	\$ 111,678	\$ 197,627	\$ 194.35	\$ 114,106	\$ 201,923	\$ 198.40	\$ 116,534	\$ 206,220	\$ 202.45	\$ 118,962	\$ 210,516
22	\$ 197.20	\$ 110,970	\$ 196,374	\$ 201.40	\$ 113,383	\$ 200,643	\$ 205.60	\$ 115,795	\$ 204,912	\$ 209.80	\$ 118,207	\$ 209,181
23	\$ 199.50	\$ 110,228	\$ 195,060	\$ 203.75	\$ 112,625	\$ 199,301	\$ 208.00	\$ 115,021	\$ 203,541	\$ 212.25	\$ 117,417	\$ 207,782
24	\$ 206.40	\$ 109,450	\$ 193,683	\$ 210.80	\$ 111,830	\$ 197,893	\$ 215.20	\$ 114,209	\$ 202,104	\$ 219.60	\$ 116,588	\$ 206,314
25	\$ 213.30	\$ 108,636	\$ 192,240	\$ 217.85	\$ 110,997	\$ 196,420	\$ 222.40	\$ 113,359	\$ 200,599	\$ 226.95	\$ 115,721	\$ 204,778
26	\$ 222.50	\$ 107,778	\$ 190,722	\$ 227.25	\$ 110,121	\$ 194,869	\$ 232.00	\$ 112,464	\$ 199,015	\$ 236.75	\$ 114,807	\$ 203,161
27	\$ 234.00	\$ 106,872	\$ 189,119	\$ 239.00	\$ 109,195	\$ 193,231	\$ 244.00	\$ 111,518	\$ 197,342	\$ 249.00	\$ 113,842	\$ 201,453
28	\$ 240.90	\$ 105,914	\$ 187,424	\$ 246.05	\$ 108,216	\$ 191,499	\$ 251.20	\$ 110,519	\$ 195,573	\$ 256.35	\$ 112,821	\$ 199,648
29	\$ 250.10	\$ 104,900	\$ 185,630	\$ 255.45	\$ 107,180	\$ 189,666	\$ 260.80	\$ 109,460	\$ 193,701	\$ 266.15	\$ 111,741	\$ 197,737
30	\$ 259.30	\$ 103,828	\$ 183,735	\$ 264.85	\$ 106,085	\$ 187,729	\$ 270.40	\$ 108,342	\$ 191,724	\$ 275.95	\$ 110,600	\$ 195,718
31	\$ 259.30	\$ 102,697	\$ 181,732	\$ 264.85	\$ 104,929	\$ 185,682	\$ 270.40	\$ 107,162	\$ 189,633	\$ 275.95	\$ 109,394	\$ 193,584
32	\$ 275.40	\$ 101,505	\$ 179,623	\$ 281.30	\$ 103,712	\$ 183,527	\$ 287.20	\$ 105,918	\$ 187,432	\$ 293.10	\$ 108,125	\$ 191,337
33	\$ 289.20	\$ 100,251	\$ 177,405	\$ 295.40	\$ 102,431	\$ 181,262	\$ 301.60	\$ 104,610	\$ 185,119	\$ 307.80	\$ 106,789	\$ 188,975
34	\$ 303.00	\$ 98,932	\$ 175,071	\$ 309.50	\$ 101,083	\$ 178,877	\$ 316.00	\$ 103,234	\$ 182,683	\$ 322.50	\$ 105,384	\$ 186,489
35	\$ 316.80	\$ 97,545	\$ 172,617	\$ 323.60	\$ 99,666	\$ 176,369	\$ 330.40	\$ 101,786	\$ 180,122	\$ 337.20	\$ 103,907	\$ 183,874
36	\$ 332.90	\$ 96,088	\$ 170,039	\$ 340.05	\$ 98,177	\$ 173,735	\$ 347.20	\$ 100,266	\$ 177,432	\$ 354.35	\$ 102,355	\$ 181,128
37	\$ 351.30	\$ 94,558	\$ 167,331	\$ 358.85	\$ 96,614	\$ 170,969	\$ 366.40	\$ 98,670	\$ 174,607	\$ 373.95	\$ 100,725	\$ 178,244
38	\$ 372.00	\$ 92,951	\$ 164,486	\$ 380.00	\$ 94,972	\$ 168,062	\$ 388.00	\$ 96,993	\$ 171,638	\$ 396.00	\$ 99,013	\$ 175,214
39	\$ 385.80	\$ 91,265	\$ 161,501	\$ 394.10	\$ 93,249	\$ 165,012	\$ 402.40	\$ 95,233	\$ 168,523	\$ 410.70	\$ 97,217	\$ 172,034
40	\$ 408.80	\$ 89,499	\$ 158,378	\$ 417.60	\$ 91,445	\$ 161,821	\$ 426.40	\$ 93,391	\$ 165,264	\$ 435.20	\$ 95,336	\$ 168,707
41	\$ 422.60	\$ 87,649	\$ 155,105	\$ 431.70	\$ 89,554	\$ 158,476	\$ 440.80	\$ 91,460	\$ 161,848	\$ 449.90	\$ 93,365	\$ 165,220
42	\$ 443.30	\$ 85,706	\$ 151,664	\$ 452.85	\$ 87,569	\$ 154,961	\$ 462.40	\$ 89,432	\$ 158,258	\$ 471.95	\$ 91,295	\$ 161,555
43	\$ 461.70	\$ 83,661	\$ 148,046	\$ 471.65	\$ 85,480	\$ 151,264	\$ 481.60	\$ 87,298	\$ 154,483	\$ 491.55	\$ 89,117	\$ 157,701
44	\$ 480.10	\$ 81,499	\$ 144,221	\$ 490.45	\$ 83,271	\$ 147,356	\$ 500.80	\$ 85,042	\$ 150,492	\$ 511.15	\$ 86,814	\$ 153,627
45	\$ 505.40	\$ 79,202	\$ 140,155	\$ 516.30	\$ 80,923	\$ 143,201	\$ 527.20	\$ 82,645	\$ 146,248	\$ 538.10	\$ 84,367	\$ 149,295
46	\$ 530.70	\$ 76,761	\$ 135,835	\$ 542.15	\$ 78,429	\$ 138,788	\$ 553.60	\$ 80,098	\$ 141,741	\$ 565.05	\$ 81,767	\$ 144,694
47	\$ 560.60	\$ 74,169	\$ 131,249	\$ 572.70	\$ 75,781	\$ 134,102	\$ 584.80	\$ 77,393	\$ 136,956	\$ 596.90	\$ 79,006	\$ 139,809
48	\$ 588.20	\$ 71,413	\$ 126,373	\$ 600.90	\$ 72,966	\$ 129,120	\$ 613.60	\$ 74,518	\$ 131,868	\$ 626.30	\$ 76,071	\$ 134,615
49	\$ 611.20	\$ 68,482	\$ 121,187	\$ 624.40	\$ 69,971	\$ 123,821	\$ 637.60	\$ 71,459	\$ 126,456	\$ 650.80	\$ 72,948	\$ 129,090
50	\$ 648.00	\$ 65,361	\$ 115,664	\$ 662.00	\$ 66,782	\$ 118,179	\$ 676.00	\$ 68,203	\$ 120,693	\$ 690.00	\$ 69,624	\$ 123,208
51	\$ 671.00	\$ 62,039	\$ 109,785	\$ 685.50	\$ 63,388	\$ 112,172	\$ 700.00	\$ 64,737	\$ 114,559	\$ 714.50	\$ 66,086	\$ 116,945
52	\$ 700.90	\$ 58,500	\$ 103,523	\$ 716.05	\$ 59,772	\$ 105,773	\$ 731.20	\$ 61,044	\$ 108,024	\$ 746.35	\$ 62,316	\$ 110,274
53	\$ 735.40	\$ 54,728	\$ 96,848	\$ 751.30	\$ 55,918	\$ 98,953	\$ 767.20	\$ 57,108	\$ 101,059	\$ 783.10	\$ 58,297	\$ 103,164

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

Issue Age ¹	\$230,000 Death Benefit			\$235,000 Death Benefit			\$240,000 Death Benefit			\$245,000 Death Benefit		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
54	\$ 772.20	\$ 50,702	\$ 89,723	\$ 788.90	\$ 51,805	\$ 91,673	\$ 805.60	\$ 52,907	\$ 93,624	\$ 822.30	\$ 54,009	\$ 95,574
55	\$ 811.30	\$ 46,405	\$ 82,119	\$ 828.85	\$ 47,414	\$ 83,904	\$ 846.40	\$ 48,423	\$ 85,689	\$ 863.95	\$ 49,432	\$ 87,474
56	\$ 852.70	\$ 47,698	\$ 82,395	\$ 871.15	\$ 48,735	\$ 84,186	\$ 889.60	\$ 49,772	\$ 85,977	\$ 908.05	\$ 50,809	\$ 87,768
57	\$ 889.50	\$ 48,956	\$ 82,606	\$ 908.75	\$ 50,020	\$ 84,402	\$ 928.00	\$ 51,085	\$ 86,198	\$ 947.25	\$ 52,149	\$ 87,994
58	\$ 953.90	\$ 50,190	\$ 82,777	\$ 974.55	\$ 51,281	\$ 84,576	\$ 995.20	\$ 52,372	\$ 86,376	\$ 1,015.85	\$ 53,463	\$ 88,175
59	\$ 1,002.20	\$ 51,408	\$ 82,921	\$ 1,023.90	\$ 52,525	\$ 84,724	\$ 1,045.60	\$ 53,643	\$ 86,527	\$ 1,067.30	\$ 54,761	\$ 88,329
60	\$ 1,059.70	\$ 52,610	\$ 83,048	\$ 1,082.65	\$ 53,754	\$ 84,853	\$ 1,105.60	\$ 54,898	\$ 86,659	\$ 1,128.55	\$ 56,041	\$ 88,464
61	\$ 1,131.00	\$ 53,786	\$ 83,142	\$ 1,155.50	\$ 54,955	\$ 84,950	\$ 1,180.00	\$ 56,124	\$ 86,757	\$ 1,204.50	\$ 57,294	\$ 88,565
62	\$ 1,195.40	\$ 55,059	\$ 83,409	\$ 1,221.30	\$ 56,256	\$ 85,222	\$ 1,247.20	\$ 57,453	\$ 87,036	\$ 1,273.10	\$ 58,650	\$ 88,849
63	\$ 1,271.30	\$ 56,615	\$ 84,115	\$ 1,298.85	\$ 57,846	\$ 85,944	\$ 1,326.40	\$ 59,077	\$ 87,772	\$ 1,353.95	\$ 60,308	\$ 89,601
64	\$ 1,370.20	\$ 58,141	\$ 84,782	\$ 1,399.90	\$ 59,405	\$ 86,625	\$ 1,429.60	\$ 60,669	\$ 88,468	\$ 1,459.30	\$ 61,933	\$ 90,311
65	\$ 1,436.90	\$ 59,658	\$ 85,440	\$ 1,468.05	\$ 60,955	\$ 87,297	\$ 1,499.20	\$ 62,252	\$ 89,155	\$ 1,530.35	\$ 63,549	\$ 91,012
66	\$ 1,501.30	\$ 61,210	\$ 86,148	\$ 1,533.85	\$ 62,540	\$ 88,021	\$ 1,566.40	\$ 63,871	\$ 89,894	\$ 1,598.95	\$ 65,202	\$ 91,767
67	\$ 1,664.60	\$ 62,845	\$ 86,958	\$ 1,700.70	\$ 64,211	\$ 88,848	\$ 1,736.80	\$ 65,578	\$ 90,739	\$ 1,772.90	\$ 66,944	\$ 92,629
68	\$ 1,781.90	\$ 64,621	\$ 87,938	\$ 1,820.55	\$ 66,026	\$ 89,849	\$ 1,859.20	\$ 67,431	\$ 91,761	\$ 1,897.85	\$ 68,836	\$ 93,673
69	\$ 1,876.20	\$ 66,595	\$ 89,145	\$ 1,916.90	\$ 68,043	\$ 91,083	\$ 1,957.60	\$ 69,490	\$ 93,021	\$ 1,998.30	\$ 70,938	\$ 94,959
70	\$ 1,959.00	\$ 68,809	\$ 90,626	\$ 2,001.50	\$ 70,305	\$ 92,597	\$ 2,044.00	\$ 71,801	\$ 94,567	\$ 2,086.50	\$ 73,297	\$ 96,537
71	\$ 2,044.10	\$ 71,305	\$ 92,425	\$ 2,088.45	\$ 72,855	\$ 94,434	\$ 2,132.80	\$ 74,405	\$ 96,444	\$ 2,177.15	\$ 75,955	\$ 98,453
72	\$ 2,133.80	\$ 74,170	\$ 94,633	\$ 2,180.10	\$ 75,782	\$ 96,690	\$ 2,226.40	\$ 77,395	\$ 98,748	\$ 2,272.70	\$ 79,007	\$ 100,805
73	\$ 2,230.40	\$ 77,353	\$ 97,193	\$ 2,278.80	\$ 79,035	\$ 99,306	\$ 2,327.20	\$ 80,716	\$ 101,419	\$ 2,375.60	\$ 82,398	\$ 103,532
74	\$ 2,336.20	\$ 80,752	\$ 99,987	\$ 2,386.90	\$ 82,507	\$ 102,161	\$ 2,437.60	\$ 84,263	\$ 104,335	\$ 2,488.30	\$ 86,018	\$ 106,508
75	\$ 2,453.50	\$ 84,401	\$ 103,058	\$ 2,506.75	\$ 86,236	\$ 105,298	\$ 2,560.00	\$ 88,071	\$ 107,539	\$ 2,613.25	\$ 89,906	\$ 109,779

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.

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.

Monthly premiums have been calculated assuming payments per month.

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without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

	\$230,000 Death Benefit Tobacco			\$235,000 Death Benefit Tobacco			\$240,000 Death Benefit Tobacco			\$245,000 Death Benefit Tobacco		
<i>Issue Age</i> ¹	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

	\$250,000 Death Benefit		
	Tobacco		
Issue Age ¹	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 184.00	\$ 123,494	\$ 218,535
19	\$ 186.50	\$ 122,824	\$ 217,350
20	\$ 189.00	\$ 122,124	\$ 216,110
21	\$ 206.50	\$ 121,390	\$ 214,812
22	\$ 214.00	\$ 120,620	\$ 213,450
23	\$ 216.50	\$ 119,813	\$ 212,022
24	\$ 224.00	\$ 118,968	\$ 210,525
25	\$ 231.50	\$ 118,082	\$ 208,957
26	\$ 241.50	\$ 117,150	\$ 207,307
27	\$ 254.00	\$ 116,165	\$ 205,565
28	\$ 261.50	\$ 115,124	\$ 203,722
29	\$ 271.50	\$ 114,021	\$ 201,772
30	\$ 281.50	\$ 112,857	\$ 199,712
31	\$ 281.50	\$ 111,627	\$ 197,535
32	\$ 299.00	\$ 110,332	\$ 195,242
33	\$ 314.00	\$ 108,969	\$ 192,832
34	\$ 329.00	\$ 107,535	\$ 190,295
35	\$ 344.00	\$ 106,027	\$ 187,627
36	\$ 361.50	\$ 104,444	\$ 184,825
37	\$ 381.50	\$ 102,781	\$ 181,882
38	\$ 404.00	\$ 101,034	\$ 178,790
39	\$ 419.00	\$ 99,201	\$ 175,545
40	\$ 444.00	\$ 97,282	\$ 172,150
41	\$ 459.00	\$ 95,271	\$ 168,592
42	\$ 481.50	\$ 93,158	\$ 164,852
43	\$ 501.50	\$ 90,936	\$ 160,920
44	\$ 521.50	\$ 88,586	\$ 156,762
45	\$ 549.00	\$ 86,089	\$ 152,342
46	\$ 576.50	\$ 83,436	\$ 147,647
47	\$ 609.00	\$ 80,618	\$ 142,662
48	\$ 639.00	\$ 77,623	\$ 137,362
49	\$ 664.00	\$ 74,437	\$ 131,725
50	\$ 704.00	\$ 71,045	\$ 125,722
51	\$ 729.00	\$ 67,434	\$ 119,332
52	\$ 761.50	\$ 63,587	\$ 112,525
53	\$ 799.00	\$ 59,487	\$ 105,270

without Riders

Trustee of the Employers' Trust (Optima Payroll Services Corp.): Employee Coverage

	\$250,000 Death Benefit		
	Tobacco		
Issue Age ¹	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
54	\$ 839.00	\$ 55,111	\$ 97,525
55	\$ 881.50	\$ 50,441	\$ 89,260
56	\$ 926.50	\$ 51,846	\$ 89,560
57	\$ 966.50	\$ 53,213	\$ 89,790
58	\$ 1,036.50	\$ 54,554	\$ 89,975
59	\$ 1,089.00	\$ 55,878	\$ 90,132
60	\$ 1,151.50	\$ 57,185	\$ 90,270
61	\$ 1,229.00	\$ 58,463	\$ 90,372
62	\$ 1,299.00	\$ 59,847	\$ 90,662
63	\$ 1,381.50	\$ 61,538	\$ 91,430
64	\$ 1,489.00	\$ 63,197	\$ 92,155
65	\$ 1,561.50	\$ 64,846	\$ 92,870
66	\$ 1,631.50	\$ 66,532	\$ 93,640
67	\$ 1,809.00	\$ 68,310	\$ 94,520
68	\$ 1,936.50	\$ 70,241	\$ 95,585
69	\$ 2,039.00	\$ 72,386	\$ 96,897
70	\$ 2,129.00	\$ 74,793	\$ 98,507
71	\$ 2,221.50	\$ 77,506	\$ 100,462
72	\$ 2,319.00	\$ 80,620	\$ 102,862
73	\$ 2,424.00	\$ 84,080	\$ 105,645
74	\$ 2,539.00	\$ 87,774	\$ 108,682
75	\$ 2,666.50	\$ 91,741	\$ 112,020

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	\$250,000 Death Benefit Tobacco		
<i>Issue Age</i> ¹	<i>Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}