

without Riders

## St. Johns County School District: Child Coverage

	<b>\$25,000 Death Benefit Non-Tobacco</b>		
<i>Issue Age</i> <sup>1</sup>	<i>19 Pay Premium</i>	<i>Guaranteed Cash Value</i> <sup>2</sup>	<i>Guaranteed RPU Value</i> <sup>2,3</sup>
1	\$ 8.38	\$ 11,392	\$ 22,987
2	\$ 8.38	\$ 11,359	\$ 22,921
3	\$ 8.54	\$ 11,325	\$ 22,851
4	\$ 8.54	\$ 11,289	\$ 22,778
5	\$ 8.69	\$ 11,251	\$ 22,702
6	\$ 8.85	\$ 11,211	\$ 22,622
7	\$ 9.17	\$ 11,170	\$ 22,539
8	\$ 9.48	\$ 11,127	\$ 22,452
9	\$ 9.80	\$ 11,082	\$ 22,361
10	\$ 9.96	\$ 11,035	\$ 22,266
11	\$ 10.27	\$ 10,986	\$ 22,167
12	\$ 10.27	\$ 10,934	\$ 22,064
13	\$ 10.27	\$ 10,881	\$ 21,956
14	\$ 10.27	\$ 10,827	\$ 21,846
15	\$ 10.27	\$ 10,771	\$ 21,733
16	\$ 10.27	\$ 10,714	\$ 21,618
17	\$ 10.43	\$ 10,657	\$ 21,503
18	\$ 10.59	\$ 10,600	\$ 21,388
19	\$ 10.75	\$ 10,540	\$ 21,268
20	\$ 10.90	\$ 10,478	\$ 21,142
21	\$ 11.06	\$ 10,413	\$ 21,011
22	\$ 11.22	\$ 10,345	\$ 20,874
23	\$ 11.38	\$ 10,274	\$ 20,731
24	\$ 11.53	\$ 10,199	\$ 20,579
25	\$ 11.69	\$ 10,120	\$ 20,421
26	\$ 12.01	\$ 10,037	\$ 20,254

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

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

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

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

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

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

19 Pay premiums have been calculated assuming payments paid 19 times a year.

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

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	Tobacco		
Issue Age <sup>1</sup>	19 Pay Premium	Guaranteed Cash Value <sup>2</sup>	Guaranteed RPU Value <sup>2,3</sup>
1	#N/A	#N/A	#N/A
2	#N/A	#N/A	#N/A
3	#N/A	#N/A	#N/A
4	#N/A	#N/A	#N/A
5	#N/A	#N/A	#N/A
6	#N/A	#N/A	#N/A
7	#N/A	#N/A	#N/A
8	#N/A	#N/A	#N/A
9	#N/A	#N/A	#N/A
10	#N/A	#N/A	#N/A
11	#N/A	#N/A	#N/A
12	#N/A	#N/A	#N/A
13	#N/A	#N/A	#N/A
14	#N/A	#N/A	#N/A
15	#N/A	#N/A	#N/A
16	#N/A	#N/A	#N/A
17	#N/A	#N/A	#N/A
18	\$ 13.90	\$ 12,660	\$ 21,699
19	\$ 14.06	\$ 12,590	\$ 21,578
20	\$ 14.22	\$ 12,516	\$ 21,452
21	\$ 15.32	\$ 12,439	\$ 21,320
22	\$ 15.80	\$ 12,359	\$ 21,181
23	\$ 15.96	\$ 12,274	\$ 21,037
24	\$ 16.43	\$ 12,186	\$ 20,885
25	\$ 16.90	\$ 12,093	\$ 20,726
26	\$ 17.53	\$ 11,996	\$ 20,560

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