

without Riders

St. Johns County School District: Employee Coverage

Issue Age ¹	\$10,000 Death Benefit			\$15,000 Death Benefit			\$20,000 Death Benefit			\$25,000 Death Benefit		
	Non-Tobacco			Non-Tobacco			Non-Tobacco			Non-Tobacco		
	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 5.76	\$ 4,240	\$ 8,555	\$ 7.37	\$ 6,360	\$ 12,832	\$ 8.98	\$ 8,480	\$ 17,110	\$ 10.59	\$ 10,600	\$ 21,388
19	\$ 5.82	\$ 4,216	\$ 8,507	\$ 7.46	\$ 6,324	\$ 12,760	\$ 9.10	\$ 8,432	\$ 17,014	\$ 10.75	\$ 10,540	\$ 21,268
20	\$ 5.88	\$ 4,191	\$ 8,457	\$ 7.56	\$ 6,287	\$ 12,685	\$ 9.23	\$ 8,382	\$ 16,914	\$ 10.90	\$ 10,478	\$ 21,142
21	\$ 5.95	\$ 4,165	\$ 8,404	\$ 7.65	\$ 6,248	\$ 12,607	\$ 9.36	\$ 8,330	\$ 16,809	\$ 11.06	\$ 10,413	\$ 21,011
22	\$ 6.01	\$ 4,138	\$ 8,349	\$ 7.75	\$ 6,207	\$ 12,524	\$ 9.48	\$ 8,276	\$ 16,699	\$ 11.22	\$ 10,345	\$ 20,874
23	\$ 6.07	\$ 4,109	\$ 8,292	\$ 7.84	\$ 6,164	\$ 12,438	\$ 9.61	\$ 8,219	\$ 16,584	\$ 11.38	\$ 10,274	\$ 20,731
24	\$ 6.13	\$ 4,079	\$ 8,231	\$ 7.93	\$ 6,119	\$ 12,347	\$ 9.73	\$ 8,159	\$ 16,463	\$ 11.53	\$ 10,199	\$ 20,579
25	\$ 6.20	\$ 4,048	\$ 8,168	\$ 8.03	\$ 6,072	\$ 12,252	\$ 9.86	\$ 8,096	\$ 16,336	\$ 11.69	\$ 10,120	\$ 20,421
26	\$ 6.32	\$ 4,015	\$ 8,101	\$ 8.22	\$ 6,022	\$ 12,152	\$ 10.11	\$ 8,030	\$ 16,203	\$ 12.01	\$ 10,037	\$ 20,254
27	\$ 6.58	\$ 3,979	\$ 8,030	\$ 8.60	\$ 5,969	\$ 12,045	\$ 10.62	\$ 7,959	\$ 16,060	\$ 12.64	\$ 9,949	\$ 20,075
28	\$ 6.77	\$ 3,942	\$ 7,954	\$ 8.88	\$ 5,913	\$ 11,931	\$ 11.00	\$ 7,884	\$ 15,909	\$ 13.11	\$ 9,855	\$ 19,886
29	\$ 6.96	\$ 3,902	\$ 7,875	\$ 9.17	\$ 5,854	\$ 11,812	\$ 11.38	\$ 7,805	\$ 15,750	\$ 13.59	\$ 9,757	\$ 19,687
30	\$ 7.21	\$ 3,861	\$ 7,791	\$ 9.55	\$ 5,791	\$ 11,686	\$ 11.88	\$ 7,722	\$ 15,582	\$ 14.22	\$ 9,653	\$ 19,477
31	\$ 7.46	\$ 3,817	\$ 7,702	\$ 9.92	\$ 5,726	\$ 11,553	\$ 12.39	\$ 7,634	\$ 15,404	\$ 14.85	\$ 9,543	\$ 19,256
32	\$ 7.71	\$ 3,771	\$ 7,609	\$ 10.30	\$ 5,657	\$ 11,414	\$ 12.89	\$ 7,542	\$ 15,219	\$ 15.48	\$ 9,428	\$ 19,024
33	\$ 8.03	\$ 3,723	\$ 7,512	\$ 10.78	\$ 5,584	\$ 11,268	\$ 13.52	\$ 7,446	\$ 15,024	\$ 16.27	\$ 9,307	\$ 18,781
34	\$ 8.22	\$ 3,672	\$ 7,410	\$ 11.06	\$ 5,509	\$ 11,116	\$ 13.90	\$ 7,345	\$ 14,821	\$ 16.75	\$ 9,182	\$ 18,527
35	\$ 8.28	\$ 3,620	\$ 7,305	\$ 11.16	\$ 5,430	\$ 10,957	\$ 14.03	\$ 7,240	\$ 14,610	\$ 16.90	\$ 9,051	\$ 18,263
36	\$ 8.66	\$ 3,565	\$ 7,195	\$ 11.72	\$ 5,348	\$ 10,792	\$ 14.79	\$ 7,131	\$ 14,390	\$ 17.85	\$ 8,914	\$ 17,988
37	\$ 9.17	\$ 3,509	\$ 7,081	\$ 12.48	\$ 5,264	\$ 10,621	\$ 15.80	\$ 7,018	\$ 14,162	\$ 19.11	\$ 8,773	\$ 17,702
38	\$ 9.61	\$ 3,450	\$ 6,962	\$ 13.15	\$ 5,175	\$ 10,443	\$ 16.68	\$ 6,900	\$ 13,924	\$ 20.22	\$ 8,626	\$ 17,405
39	\$ 10.05	\$ 3,388	\$ 6,838	\$ 13.81	\$ 5,083	\$ 10,257	\$ 17.57	\$ 6,777	\$ 13,676	\$ 21.32	\$ 8,472	\$ 17,095
40	\$ 10.56	\$ 3,324	\$ 6,707	\$ 14.57	\$ 4,986	\$ 10,061	\$ 18.58	\$ 6,648	\$ 13,415	\$ 22.59	\$ 8,310	\$ 16,769
41	\$ 11.00	\$ 3,256	\$ 6,570	\$ 15.23	\$ 4,884	\$ 9,855	\$ 19.46	\$ 6,512	\$ 13,140	\$ 23.69	\$ 8,140	\$ 16,425
42	\$ 11.44	\$ 3,184	\$ 6,425	\$ 15.89	\$ 4,776	\$ 9,638	\$ 20.35	\$ 6,369	\$ 12,851	\$ 24.80	\$ 7,961	\$ 16,063
43	\$ 11.95	\$ 3,109	\$ 6,273	\$ 16.65	\$ 4,663	\$ 9,409	\$ 21.36	\$ 6,218	\$ 12,546	\$ 26.06	\$ 7,772	\$ 15,683
44	\$ 12.39	\$ 3,029	\$ 6,112	\$ 17.31	\$ 4,544	\$ 9,169	\$ 22.24	\$ 6,059	\$ 12,225	\$ 27.17	\$ 7,573	\$ 15,282
45	\$ 12.45	\$ 2,945	\$ 5,942	\$ 17.41	\$ 4,417	\$ 8,914	\$ 22.37	\$ 5,890	\$ 11,885	\$ 27.32	\$ 7,363	\$ 14,857
46	\$ 13.27	\$ 2,856	\$ 5,762	\$ 18.64	\$ 4,284	\$ 8,644	\$ 24.01	\$ 5,712	\$ 11,525	\$ 29.38	\$ 7,140	\$ 14,406
47	\$ 14.09	\$ 2,761	\$ 5,571	\$ 19.87	\$ 4,141	\$ 8,357	\$ 25.65	\$ 5,522	\$ 11,143	\$ 31.43	\$ 6,903	\$ 13,929
48	\$ 14.98	\$ 2,660	\$ 5,368	\$ 21.20	\$ 3,991	\$ 8,053	\$ 27.42	\$ 5,321	\$ 10,737	\$ 33.64	\$ 6,651	\$ 13,422
49	\$ 15.86	\$ 2,554	\$ 5,153	\$ 22.52	\$ 3,831	\$ 7,730	\$ 29.19	\$ 5,108	\$ 10,307	\$ 35.85	\$ 6,385	\$ 12,883
50	\$ 16.68	\$ 2,440	\$ 4,924	\$ 23.76	\$ 3,661	\$ 7,387	\$ 30.83	\$ 4,881	\$ 9,849	\$ 37.90	\$ 6,101	\$ 12,311
51	\$ 17.57	\$ 2,320	\$ 4,681	\$ 25.08	\$ 3,480	\$ 7,022	\$ 32.60	\$ 4,640	\$ 9,363	\$ 40.11	\$ 5,800	\$ 11,703
52	\$ 18.45	\$ 2,192	\$ 4,423	\$ 26.41	\$ 3,288	\$ 6,635	\$ 34.37	\$ 4,384	\$ 8,847	\$ 42.32	\$ 5,481	\$ 11,059
53	\$ 19.27	\$ 2,056	\$ 4,150	\$ 27.64	\$ 3,085	\$ 6,225	\$ 36.01	\$ 4,113	\$ 8,300	\$ 44.38	\$ 5,142	\$ 10,376
54	\$ 20.16	\$ 1,913	\$ 3,860	\$ 28.97	\$ 2,869	\$ 5,790	\$ 37.78	\$ 3,826	\$ 7,720	\$ 46.59	\$ 4,782	\$ 9,651

without Riders

St. Johns County School District: 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		
	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
55	\$ 20.22	\$ 1,760	\$ 3,552	\$ 29.06	\$ 2,640	\$ 5,328	\$ 37.90	\$ 3,520	\$ 7,104	\$ 46.75	\$ 4,400	\$ 8,880
56	\$ 21.61	\$ 1,838	\$ 3,604	\$ 31.15	\$ 2,758	\$ 5,406	\$ 40.68	\$ 3,677	\$ 7,208	\$ 50.22	\$ 4,597	\$ 9,010
57	\$ 23.06	\$ 1,920	\$ 3,657	\$ 33.32	\$ 2,880	\$ 5,486	\$ 43.59	\$ 3,840	\$ 7,315	\$ 53.85	\$ 4,800	\$ 9,144
58	\$ 24.51	\$ 2,004	\$ 3,712	\$ 35.50	\$ 3,007	\$ 5,568	\$ 46.49	\$ 4,009	\$ 7,424	\$ 57.48	\$ 5,012	\$ 9,280
59	\$ 25.97	\$ 2,092	\$ 3,767	\$ 37.68	\$ 3,139	\$ 5,651	\$ 49.40	\$ 4,185	\$ 7,535	\$ 61.11	\$ 5,232	\$ 9,419
60	\$ 27.42	\$ 2,184	\$ 3,824	\$ 39.86	\$ 3,276	\$ 5,737	\$ 52.30	\$ 4,368	\$ 7,649	\$ 64.75	\$ 5,460	\$ 9,562
61	\$ 28.87	\$ 2,278	\$ 3,883	\$ 42.04	\$ 3,418	\$ 5,824	\$ 55.21	\$ 4,557	\$ 7,766	\$ 68.38	\$ 5,696	\$ 9,708
62	\$ 30.39	\$ 2,376	\$ 3,943	\$ 44.31	\$ 3,564	\$ 5,914	\$ 58.24	\$ 4,753	\$ 7,886	\$ 72.17	\$ 5,941	\$ 9,858
63	\$ 31.84	\$ 2,477	\$ 4,004	\$ 46.49	\$ 3,716	\$ 6,006	\$ 61.15	\$ 4,954	\$ 8,009	\$ 75.80	\$ 6,193	\$ 10,011
64	\$ 33.29	\$ 2,581	\$ 4,066	\$ 48.67	\$ 3,871	\$ 6,100	\$ 64.05	\$ 5,162	\$ 8,133	\$ 79.43	\$ 6,452	\$ 10,167
65	\$ 33.36	\$ 2,687	\$ 4,130	\$ 48.77	\$ 4,030	\$ 6,195	\$ 64.18	\$ 5,374	\$ 8,260	\$ 79.59	\$ 6,717	\$ 10,325
66	\$ 35.50	\$ 2,795	\$ 4,194	\$ 51.99	\$ 4,193	\$ 6,291	\$ 68.47	\$ 5,591	\$ 8,388	\$ 84.96	\$ 6,989	\$ 10,485
67	\$ 38.47	\$ 2,907	\$ 4,259	\$ 56.44	\$ 4,360	\$ 6,389	\$ 74.41	\$ 5,814	\$ 8,519	\$ 92.38	\$ 7,267	\$ 10,649
68	\$ 40.49	\$ 3,031	\$ 4,341	\$ 59.47	\$ 4,547	\$ 6,511	\$ 78.45	\$ 6,062	\$ 8,682	\$ 97.43	\$ 7,578	\$ 10,852
69	\$ 43.65	\$ 3,169	\$ 4,439	\$ 64.21	\$ 4,754	\$ 6,658	\$ 84.77	\$ 6,339	\$ 8,878	\$ 105.32	\$ 7,924	\$ 11,098
70	\$ 45.55	\$ 3,312	\$ 4,539	\$ 67.05	\$ 4,968	\$ 6,809	\$ 88.56	\$ 6,624	\$ 9,078	\$ 110.06	\$ 8,280	\$ 11,348
71	\$ 47.50	\$ 3,458	\$ 4,641	\$ 69.99	\$ 5,187	\$ 6,962	\$ 92.47	\$ 6,916	\$ 9,283	\$ 114.96	\$ 8,645	\$ 11,604
72	\$ 49.59	\$ 3,608	\$ 4,748	\$ 73.11	\$ 5,413	\$ 7,122	\$ 96.64	\$ 7,217	\$ 9,496	\$ 120.17	\$ 9,022	\$ 11,870
73	\$ 51.86	\$ 3,766	\$ 4,860	\$ 76.52	\$ 5,649	\$ 7,290	\$ 101.19	\$ 7,532	\$ 9,721	\$ 125.85	\$ 9,415	\$ 12,151
74	\$ 54.39	\$ 3,930	\$ 4,979	\$ 80.31	\$ 5,895	\$ 7,469	\$ 106.24	\$ 7,861	\$ 9,959	\$ 132.17	\$ 9,826	\$ 12,449
75	\$ 57.23	\$ 4,100	\$ 5,105	\$ 84.58	\$ 6,150	\$ 7,658	\$ 111.92	\$ 8,201	\$ 10,211	\$ 139.27	\$ 10,251	\$ 12,764

¹Age as of Certificate Effective Date.

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

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

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

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.

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.

without Riders

St. Johns County School District: Employee Coverage

Issue Age ¹	\$30,000 Death Benefit			\$35,000 Death Benefit			\$40,000 Death Benefit			\$45,000 Death Benefit		
	Non-Tobacco			Non-Tobacco			Non-Tobacco			Non-Tobacco		
	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 12.20	\$ 12,720	\$ 25,665	\$ 13.81	\$ 14,840	\$ 29,943	\$ 15.42	\$ 16,960	\$ 34,220	\$ 17.03	\$ 19,080	\$ 38,498
19	\$ 12.39	\$ 12,648	\$ 25,521	\$ 14.03	\$ 14,756	\$ 29,775	\$ 15.67	\$ 16,864	\$ 34,028	\$ 17.31	\$ 18,972	\$ 38,282
20	\$ 12.58	\$ 12,574	\$ 25,371	\$ 14.25	\$ 14,669	\$ 29,599	\$ 15.92	\$ 16,765	\$ 33,828	\$ 17.60	\$ 18,861	\$ 38,056
21	\$ 12.77	\$ 12,496	\$ 25,214	\$ 14.47	\$ 14,578	\$ 29,416	\$ 16.18	\$ 16,661	\$ 33,618	\$ 17.88	\$ 18,744	\$ 37,821
22	\$ 12.96	\$ 12,414	\$ 25,049	\$ 14.69	\$ 14,483	\$ 29,224	\$ 16.43	\$ 16,553	\$ 33,399	\$ 18.17	\$ 18,622	\$ 37,574
23	\$ 13.15	\$ 12,329	\$ 24,877	\$ 14.91	\$ 14,384	\$ 29,023	\$ 16.68	\$ 16,438	\$ 33,169	\$ 18.45	\$ 18,493	\$ 37,315
24	\$ 13.33	\$ 12,239	\$ 24,695	\$ 15.13	\$ 14,279	\$ 28,811	\$ 16.93	\$ 16,318	\$ 32,927	\$ 18.73	\$ 18,358	\$ 37,043
25	\$ 13.52	\$ 12,144	\$ 24,505	\$ 15.36	\$ 14,169	\$ 28,589	\$ 17.19	\$ 16,193	\$ 32,673	\$ 19.02	\$ 18,217	\$ 36,757
26	\$ 13.90	\$ 12,045	\$ 24,304	\$ 15.80	\$ 14,053	\$ 28,355	\$ 17.69	\$ 16,060	\$ 32,406	\$ 19.59	\$ 18,068	\$ 36,457
27	\$ 14.66	\$ 11,939	\$ 24,090	\$ 16.68	\$ 13,929	\$ 28,105	\$ 18.70	\$ 15,919	\$ 32,120	\$ 20.72	\$ 17,909	\$ 36,135
28	\$ 15.23	\$ 11,827	\$ 23,863	\$ 17.35	\$ 13,798	\$ 27,841	\$ 19.46	\$ 15,769	\$ 31,818	\$ 21.58	\$ 17,740	\$ 35,795
29	\$ 15.80	\$ 11,708	\$ 23,625	\$ 18.01	\$ 13,660	\$ 27,562	\$ 20.22	\$ 15,611	\$ 31,500	\$ 22.43	\$ 17,563	\$ 35,437
30	\$ 16.56	\$ 11,583	\$ 23,373	\$ 18.89	\$ 13,514	\$ 27,268	\$ 21.23	\$ 15,445	\$ 31,164	\$ 23.57	\$ 17,375	\$ 35,059
31	\$ 17.31	\$ 11,452	\$ 23,107	\$ 19.78	\$ 13,360	\$ 26,958	\$ 22.24	\$ 15,269	\$ 30,809	\$ 24.70	\$ 17,178	\$ 34,660
32	\$ 18.07	\$ 11,314	\$ 22,828	\$ 20.66	\$ 13,199	\$ 26,633	\$ 23.25	\$ 15,085	\$ 30,438	\$ 25.84	\$ 16,971	\$ 34,243
33	\$ 19.02	\$ 11,169	\$ 22,537	\$ 21.77	\$ 13,031	\$ 26,293	\$ 24.51	\$ 14,892	\$ 30,049	\$ 27.26	\$ 16,754	\$ 33,805
34	\$ 19.59	\$ 11,018	\$ 22,232	\$ 22.43	\$ 12,855	\$ 25,938	\$ 25.27	\$ 14,691	\$ 29,643	\$ 28.11	\$ 16,527	\$ 33,349
35	\$ 19.78	\$ 10,861	\$ 21,915	\$ 22.65	\$ 12,671	\$ 25,568	\$ 25.52	\$ 14,481	\$ 29,220	\$ 28.40	\$ 16,292	\$ 32,873
36	\$ 20.91	\$ 10,697	\$ 21,585	\$ 23.98	\$ 12,480	\$ 25,183	\$ 27.04	\$ 14,263	\$ 28,781	\$ 30.10	\$ 16,046	\$ 32,378
37	\$ 22.43	\$ 10,528	\$ 21,243	\$ 25.75	\$ 12,283	\$ 24,783	\$ 29.06	\$ 14,037	\$ 28,324	\$ 32.38	\$ 15,792	\$ 31,864
38	\$ 23.76	\$ 10,351	\$ 20,886	\$ 27.29	\$ 12,076	\$ 24,367	\$ 30.83	\$ 13,801	\$ 27,848	\$ 34.37	\$ 15,527	\$ 31,329
39	\$ 25.08	\$ 10,166	\$ 20,514	\$ 28.84	\$ 11,861	\$ 23,933	\$ 32.60	\$ 13,555	\$ 27,352	\$ 36.36	\$ 15,250	\$ 30,771
40	\$ 26.60	\$ 9,972	\$ 20,122	\$ 30.61	\$ 11,635	\$ 23,476	\$ 34.62	\$ 13,297	\$ 26,830	\$ 38.63	\$ 14,959	\$ 30,184
41	\$ 27.92	\$ 9,768	\$ 19,710	\$ 32.16	\$ 11,396	\$ 22,995	\$ 36.39	\$ 13,024	\$ 26,280	\$ 40.62	\$ 14,652	\$ 29,565
42	\$ 29.25	\$ 9,553	\$ 19,276	\$ 33.70	\$ 11,145	\$ 22,489	\$ 38.16	\$ 12,738	\$ 25,702	\$ 42.61	\$ 14,330	\$ 28,914
43	\$ 30.77	\$ 9,327	\$ 18,819	\$ 35.47	\$ 10,881	\$ 21,956	\$ 40.18	\$ 12,436	\$ 25,093	\$ 44.88	\$ 13,990	\$ 28,229
44	\$ 32.09	\$ 9,088	\$ 18,338	\$ 37.02	\$ 10,603	\$ 21,394	\$ 41.95	\$ 12,118	\$ 24,451	\$ 46.87	\$ 13,632	\$ 27,507
45	\$ 32.28	\$ 8,835	\$ 17,828	\$ 37.24	\$ 10,308	\$ 20,800	\$ 42.20	\$ 11,781	\$ 23,771	\$ 47.16	\$ 13,253	\$ 26,743
46	\$ 34.75	\$ 8,568	\$ 17,288	\$ 40.11	\$ 9,996	\$ 20,169	\$ 45.48	\$ 11,424	\$ 23,050	\$ 50.85	\$ 12,852	\$ 25,932
47	\$ 37.21	\$ 8,283	\$ 16,714	\$ 42.99	\$ 9,664	\$ 19,500	\$ 48.77	\$ 11,045	\$ 22,286	\$ 54.55	\$ 12,425	\$ 25,072
48	\$ 39.86	\$ 7,982	\$ 16,106	\$ 46.08	\$ 9,312	\$ 18,790	\$ 52.30	\$ 10,643	\$ 21,475	\$ 58.52	\$ 11,973	\$ 24,159
49	\$ 42.51	\$ 7,662	\$ 15,460	\$ 49.18	\$ 8,939	\$ 18,037	\$ 55.84	\$ 10,216	\$ 20,614	\$ 62.50	\$ 11,493	\$ 23,190
50	\$ 44.98	\$ 7,322	\$ 14,774	\$ 52.05	\$ 8,542	\$ 17,236	\$ 59.12	\$ 9,762	\$ 19,698	\$ 66.20	\$ 10,983	\$ 22,161
51	\$ 47.63	\$ 6,960	\$ 14,044	\$ 55.15	\$ 8,120	\$ 16,385	\$ 62.66	\$ 9,280	\$ 18,726	\$ 70.18	\$ 10,440	\$ 21,066
52	\$ 50.28	\$ 6,577	\$ 13,271	\$ 58.24	\$ 7,673	\$ 15,482	\$ 66.20	\$ 8,769	\$ 17,694	\$ 74.16	\$ 9,865	\$ 19,906
53	\$ 52.75	\$ 6,170	\$ 12,451	\$ 61.11	\$ 7,199	\$ 14,526	\$ 69.48	\$ 8,227	\$ 16,601	\$ 77.85	\$ 9,256	\$ 18,676
54	\$ 55.40	\$ 5,739	\$ 11,581	\$ 64.21	\$ 6,696	\$ 13,511	\$ 73.02	\$ 7,652	\$ 15,441	\$ 81.83	\$ 8,609	\$ 17,371

without Riders

St. Johns County School District: 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		
	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
55	\$ 55.59	\$ 5,281	\$ 10,656	\$ 64.43	\$ 6,161	\$ 12,432	\$ 73.27	\$ 7,041	\$ 14,208	\$ 82.11	\$ 7,921	\$ 15,984
56	\$ 59.76	\$ 5,516	\$ 10,812	\$ 69.29	\$ 6,435	\$ 12,615	\$ 78.83	\$ 7,355	\$ 14,417	\$ 88.37	\$ 8,274	\$ 16,219
57	\$ 64.11	\$ 5,760	\$ 10,972	\$ 74.38	\$ 6,720	\$ 12,801	\$ 84.64	\$ 7,681	\$ 14,630	\$ 94.90	\$ 8,641	\$ 16,459
58	\$ 68.47	\$ 6,014	\$ 11,136	\$ 79.46	\$ 7,017	\$ 12,992	\$ 90.45	\$ 8,019	\$ 14,848	\$ 101.44	\$ 9,022	\$ 16,704
59	\$ 72.83	\$ 6,278	\$ 11,303	\$ 84.55	\$ 7,324	\$ 13,186	\$ 96.26	\$ 8,371	\$ 15,070	\$ 107.98	\$ 9,417	\$ 16,954
60	\$ 77.19	\$ 6,552	\$ 11,474	\$ 89.63	\$ 7,644	\$ 13,386	\$ 102.07	\$ 8,736	\$ 15,299	\$ 114.51	\$ 9,828	\$ 17,211
61	\$ 81.55	\$ 6,836	\$ 11,649	\$ 94.71	\$ 7,975	\$ 13,591	\$ 107.88	\$ 9,114	\$ 15,532	\$ 121.05	\$ 10,254	\$ 17,474
62	\$ 86.09	\$ 7,129	\$ 11,829	\$ 100.02	\$ 8,318	\$ 13,801	\$ 113.95	\$ 9,506	\$ 15,772	\$ 127.87	\$ 10,694	\$ 17,744
63	\$ 90.45	\$ 7,432	\$ 12,013	\$ 105.10	\$ 8,671	\$ 14,015	\$ 119.76	\$ 9,909	\$ 16,018	\$ 134.41	\$ 11,148	\$ 18,020
64	\$ 94.81	\$ 7,743	\$ 12,200	\$ 110.19	\$ 9,033	\$ 14,234	\$ 125.57	\$ 10,324	\$ 16,267	\$ 140.95	\$ 11,614	\$ 18,301
65	\$ 95.00	\$ 8,061	\$ 12,390	\$ 110.41	\$ 9,404	\$ 14,455	\$ 125.82	\$ 10,748	\$ 16,520	\$ 141.23	\$ 12,091	\$ 18,585
66	\$ 101.44	\$ 8,387	\$ 12,582	\$ 117.92	\$ 9,784	\$ 14,679	\$ 134.41	\$ 11,182	\$ 16,776	\$ 150.89	\$ 12,580	\$ 18,873
67	\$ 110.35	\$ 8,721	\$ 12,778	\$ 128.31	\$ 10,174	\$ 14,908	\$ 146.28	\$ 11,628	\$ 17,038	\$ 164.25	\$ 13,081	\$ 19,168
68	\$ 116.41	\$ 9,094	\$ 13,023	\$ 135.39	\$ 10,609	\$ 15,193	\$ 154.37	\$ 12,125	\$ 17,364	\$ 173.35	\$ 13,641	\$ 19,534
69	\$ 125.88	\$ 9,509	\$ 13,317	\$ 146.44	\$ 11,094	\$ 15,537	\$ 167.00	\$ 12,679	\$ 17,756	\$ 187.56	\$ 14,263	\$ 19,976
70	\$ 131.57	\$ 9,936	\$ 13,618	\$ 153.07	\$ 11,592	\$ 15,887	\$ 174.58	\$ 13,248	\$ 18,157	\$ 196.08	\$ 14,904	\$ 20,427
71	\$ 137.44	\$ 10,374	\$ 13,925	\$ 159.92	\$ 12,103	\$ 16,246	\$ 182.41	\$ 13,832	\$ 18,567	\$ 204.89	\$ 15,561	\$ 20,888
72	\$ 143.69	\$ 10,826	\$ 14,244	\$ 167.22	\$ 12,631	\$ 16,618	\$ 190.75	\$ 14,435	\$ 18,992	\$ 214.27	\$ 16,240	\$ 21,366
73	\$ 150.51	\$ 11,298	\$ 14,581	\$ 175.18	\$ 13,181	\$ 17,011	\$ 199.84	\$ 15,064	\$ 19,442	\$ 224.50	\$ 16,948	\$ 21,872
74	\$ 158.09	\$ 11,791	\$ 14,939	\$ 184.02	\$ 13,756	\$ 17,429	\$ 209.95	\$ 15,722	\$ 19,919	\$ 235.87	\$ 17,687	\$ 22,409
75	\$ 166.62	\$ 12,301	\$ 15,316	\$ 193.97	\$ 14,352	\$ 17,869	\$ 221.31	\$ 16,402	\$ 20,422	\$ 248.66	\$ 18,452	\$ 22,975

¹Age as of Certificate Effective Date.

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

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

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

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.

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.

without Riders

St. Johns County School District: 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		
	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 18.64	\$ 21,200	\$ 42,776	\$ 20.25	\$ 23,320	\$ 47,053	\$ 21.86	\$ 25,440	\$ 51,331	\$ 23.47	\$ 27,560	\$ 55,608
19	\$ 18.96	\$ 21,080	\$ 42,536	\$ 20.60	\$ 23,189	\$ 46,789	\$ 22.24	\$ 25,297	\$ 51,043	\$ 23.88	\$ 27,405	\$ 55,296
20	\$ 19.27	\$ 20,956	\$ 42,285	\$ 20.95	\$ 23,052	\$ 46,514	\$ 22.62	\$ 25,148	\$ 50,742	\$ 24.29	\$ 27,243	\$ 54,971
21	\$ 19.59	\$ 20,827	\$ 42,023	\$ 21.29	\$ 22,909	\$ 46,225	\$ 23.00	\$ 24,992	\$ 50,428	\$ 24.70	\$ 27,075	\$ 54,630
22	\$ 19.90	\$ 20,691	\$ 41,749	\$ 21.64	\$ 22,760	\$ 45,924	\$ 23.38	\$ 24,829	\$ 50,099	\$ 25.11	\$ 26,898	\$ 54,274
23	\$ 20.22	\$ 20,548	\$ 41,462	\$ 21.99	\$ 22,603	\$ 45,608	\$ 23.76	\$ 24,658	\$ 49,754	\$ 25.52	\$ 26,713	\$ 53,900
24	\$ 20.53	\$ 20,398	\$ 41,159	\$ 22.33	\$ 22,438	\$ 45,275	\$ 24.13	\$ 24,478	\$ 49,391	\$ 25.93	\$ 26,518	\$ 53,507
25	\$ 20.85	\$ 20,241	\$ 40,842	\$ 22.68	\$ 22,265	\$ 44,926	\$ 24.51	\$ 24,289	\$ 49,010	\$ 26.35	\$ 26,313	\$ 53,094
26	\$ 21.48	\$ 20,075	\$ 40,508	\$ 23.38	\$ 22,083	\$ 44,558	\$ 25.27	\$ 24,091	\$ 48,609	\$ 27.17	\$ 26,098	\$ 52,660
27	\$ 22.75	\$ 19,899	\$ 40,151	\$ 24.77	\$ 21,889	\$ 44,166	\$ 26.79	\$ 23,878	\$ 48,181	\$ 28.81	\$ 25,868	\$ 52,196
28	\$ 23.69	\$ 19,711	\$ 39,773	\$ 25.81	\$ 21,682	\$ 43,750	\$ 27.92	\$ 23,654	\$ 47,727	\$ 30.04	\$ 25,625	\$ 51,704
29	\$ 24.64	\$ 19,514	\$ 39,375	\$ 26.85	\$ 21,465	\$ 43,312	\$ 29.06	\$ 23,417	\$ 47,250	\$ 31.27	\$ 25,368	\$ 51,187
30	\$ 25.90	\$ 19,306	\$ 38,955	\$ 28.24	\$ 21,237	\$ 42,851	\$ 30.58	\$ 23,167	\$ 46,746	\$ 32.91	\$ 25,098	\$ 50,642
31	\$ 27.17	\$ 19,086	\$ 38,512	\$ 29.63	\$ 20,995	\$ 42,363	\$ 32.09	\$ 22,904	\$ 46,214	\$ 34.56	\$ 24,812	\$ 50,065
32	\$ 28.43	\$ 18,856	\$ 38,048	\$ 31.02	\$ 20,742	\$ 41,852	\$ 33.61	\$ 22,628	\$ 45,657	\$ 36.20	\$ 24,513	\$ 49,462
33	\$ 30.01	\$ 18,615	\$ 37,562	\$ 32.76	\$ 20,477	\$ 41,318	\$ 35.50	\$ 22,339	\$ 45,074	\$ 38.25	\$ 24,200	\$ 48,830
34	\$ 30.96	\$ 18,364	\$ 37,054	\$ 33.80	\$ 20,200	\$ 40,759	\$ 36.64	\$ 22,037	\$ 44,465	\$ 39.48	\$ 23,873	\$ 48,170
35	\$ 31.27	\$ 18,102	\$ 36,526	\$ 34.15	\$ 19,912	\$ 40,178	\$ 37.02	\$ 21,722	\$ 43,831	\$ 39.89	\$ 23,533	\$ 47,483
36	\$ 33.17	\$ 17,829	\$ 35,976	\$ 36.23	\$ 19,612	\$ 39,574	\$ 39.29	\$ 21,395	\$ 43,171	\$ 42.36	\$ 23,178	\$ 46,769
37	\$ 35.69	\$ 17,547	\$ 35,405	\$ 39.01	\$ 19,301	\$ 38,946	\$ 42.32	\$ 21,056	\$ 42,486	\$ 45.64	\$ 22,811	\$ 46,027
38	\$ 37.90	\$ 17,252	\$ 34,811	\$ 41.44	\$ 18,977	\$ 38,292	\$ 44.98	\$ 20,702	\$ 41,773	\$ 48.51	\$ 22,428	\$ 45,254
39	\$ 40.11	\$ 16,944	\$ 34,190	\$ 43.87	\$ 18,639	\$ 37,609	\$ 47.63	\$ 20,333	\$ 41,028	\$ 51.39	\$ 22,028	\$ 44,447
40	\$ 42.64	\$ 16,621	\$ 33,538	\$ 46.65	\$ 18,283	\$ 36,891	\$ 50.66	\$ 19,945	\$ 40,245	\$ 54.67	\$ 21,607	\$ 43,599
41	\$ 44.85	\$ 16,280	\$ 32,850	\$ 49.08	\$ 17,908	\$ 36,135	\$ 53.31	\$ 19,537	\$ 39,420	\$ 57.55	\$ 21,165	\$ 42,705
42	\$ 47.06	\$ 15,922	\$ 32,127	\$ 51.51	\$ 17,514	\$ 35,340	\$ 55.97	\$ 19,107	\$ 38,553	\$ 60.42	\$ 20,699	\$ 41,765
43	\$ 49.59	\$ 15,545	\$ 31,366	\$ 54.29	\$ 17,099	\$ 34,503	\$ 59.00	\$ 18,654	\$ 37,639	\$ 63.70	\$ 20,208	\$ 40,776
44	\$ 51.80	\$ 15,147	\$ 30,564	\$ 56.72	\$ 16,662	\$ 33,620	\$ 61.65	\$ 18,177	\$ 36,676	\$ 66.58	\$ 19,691	\$ 39,733
45	\$ 52.11	\$ 14,726	\$ 29,714	\$ 57.07	\$ 16,199	\$ 32,685	\$ 62.03	\$ 17,671	\$ 35,657	\$ 66.99	\$ 19,144	\$ 38,628
46	\$ 56.22	\$ 14,280	\$ 28,813	\$ 61.59	\$ 15,708	\$ 31,694	\$ 66.96	\$ 17,136	\$ 34,576	\$ 72.32	\$ 18,564	\$ 37,457
47	\$ 60.32	\$ 13,806	\$ 27,858	\$ 66.10	\$ 15,187	\$ 30,643	\$ 71.88	\$ 16,567	\$ 33,429	\$ 77.66	\$ 17,948	\$ 36,215
48	\$ 64.75	\$ 13,303	\$ 26,844	\$ 70.97	\$ 14,634	\$ 29,528	\$ 77.19	\$ 15,964	\$ 32,212	\$ 83.41	\$ 17,295	\$ 34,897
49	\$ 69.17	\$ 12,770	\$ 25,767	\$ 75.83	\$ 14,047	\$ 28,344	\$ 82.49	\$ 15,324	\$ 30,921	\$ 89.16	\$ 16,601	\$ 33,497
50	\$ 73.27	\$ 12,203	\$ 24,623	\$ 80.35	\$ 13,423	\$ 27,085	\$ 87.42	\$ 14,644	\$ 29,548	\$ 94.49	\$ 15,864	\$ 32,010
51	\$ 77.69	\$ 11,600	\$ 23,407	\$ 85.21	\$ 12,761	\$ 25,748	\$ 92.72	\$ 13,921	\$ 28,089	\$ 100.24	\$ 15,081	\$ 30,429
52	\$ 82.11	\$ 10,962	\$ 22,118	\$ 90.07	\$ 12,058	\$ 24,330	\$ 98.03	\$ 13,154	\$ 26,542	\$ 105.99	\$ 14,250	\$ 28,754
53	\$ 86.22	\$ 10,284	\$ 20,752	\$ 94.59	\$ 11,313	\$ 22,827	\$ 102.96	\$ 12,341	\$ 24,902	\$ 111.32	\$ 13,369	\$ 26,977
54	\$ 90.64	\$ 9,565	\$ 19,302	\$ 99.45	\$ 10,522	\$ 21,232	\$ 108.26	\$ 11,479	\$ 23,162	\$ 117.07	\$ 12,435	\$ 25,092

without Riders

St. Johns County School District: 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		
	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
55	\$ 90.96	\$ 8,801	\$ 17,760	\$ 99.80	\$ 9,682	\$ 19,536	\$ 108.64	\$ 10,562	\$ 21,312	\$ 117.48	\$ 11,442	\$ 23,088
56	\$ 97.90	\$ 9,194	\$ 18,021	\$ 107.44	\$ 10,113	\$ 19,823	\$ 116.98	\$ 11,032	\$ 21,625	\$ 126.51	\$ 11,952	\$ 23,427
57	\$ 105.17	\$ 9,601	\$ 18,288	\$ 115.43	\$ 10,561	\$ 20,116	\$ 125.69	\$ 11,521	\$ 21,945	\$ 135.96	\$ 12,481	\$ 23,774
58	\$ 112.43	\$ 10,024	\$ 18,560	\$ 123.42	\$ 11,027	\$ 20,416	\$ 134.41	\$ 12,029	\$ 22,272	\$ 145.40	\$ 13,032	\$ 24,128
59	\$ 119.69	\$ 10,464	\$ 18,838	\$ 131.41	\$ 11,510	\$ 20,722	\$ 143.12	\$ 12,557	\$ 22,606	\$ 154.84	\$ 13,603	\$ 24,490
60	\$ 126.96	\$ 10,920	\$ 19,124	\$ 139.40	\$ 12,012	\$ 21,036	\$ 151.84	\$ 13,104	\$ 22,948	\$ 164.28	\$ 14,196	\$ 24,861
61	\$ 134.22	\$ 11,393	\$ 19,416	\$ 147.39	\$ 12,532	\$ 21,357	\$ 160.56	\$ 13,672	\$ 23,299	\$ 173.72	\$ 14,811	\$ 25,240
62	\$ 141.80	\$ 11,882	\$ 19,716	\$ 155.72	\$ 13,071	\$ 21,687	\$ 169.65	\$ 14,259	\$ 23,659	\$ 183.58	\$ 15,447	\$ 25,630
63	\$ 149.06	\$ 12,387	\$ 20,022	\$ 163.71	\$ 13,625	\$ 22,024	\$ 178.37	\$ 14,864	\$ 24,027	\$ 193.02	\$ 16,103	\$ 26,029
64	\$ 156.32	\$ 12,905	\$ 20,334	\$ 171.70	\$ 14,195	\$ 22,367	\$ 187.08	\$ 15,486	\$ 24,401	\$ 202.46	\$ 16,776	\$ 26,434
65	\$ 156.64	\$ 13,435	\$ 20,650	\$ 172.05	\$ 14,778	\$ 22,715	\$ 187.46	\$ 16,122	\$ 24,780	\$ 202.87	\$ 17,465	\$ 26,845
66	\$ 167.38	\$ 13,978	\$ 20,971	\$ 183.86	\$ 15,376	\$ 23,068	\$ 200.35	\$ 16,774	\$ 25,165	\$ 216.83	\$ 18,171	\$ 27,262
67	\$ 182.22	\$ 14,535	\$ 21,298	\$ 200.19	\$ 15,988	\$ 23,427	\$ 218.16	\$ 17,442	\$ 25,557	\$ 236.12	\$ 18,895	\$ 27,687
68	\$ 192.32	\$ 15,156	\$ 21,705	\$ 211.30	\$ 16,672	\$ 23,876	\$ 230.28	\$ 18,188	\$ 26,046	\$ 249.26	\$ 19,704	\$ 28,217
69	\$ 208.11	\$ 15,848	\$ 22,196	\$ 228.67	\$ 17,433	\$ 24,415	\$ 249.23	\$ 19,018	\$ 26,635	\$ 269.79	\$ 20,603	\$ 28,854
70	\$ 217.59	\$ 16,560	\$ 22,697	\$ 239.09	\$ 18,216	\$ 24,966	\$ 260.60	\$ 19,872	\$ 27,236	\$ 282.10	\$ 21,528	\$ 29,506
71	\$ 227.38	\$ 17,290	\$ 23,209	\$ 249.86	\$ 19,019	\$ 25,529	\$ 272.35	\$ 20,748	\$ 27,850	\$ 294.83	\$ 22,477	\$ 30,171
72	\$ 237.80	\$ 18,044	\$ 23,741	\$ 261.32	\$ 19,849	\$ 26,115	\$ 284.85	\$ 21,653	\$ 28,489	\$ 308.38	\$ 23,458	\$ 30,863
73	\$ 249.17	\$ 18,831	\$ 24,302	\$ 273.83	\$ 20,714	\$ 26,732	\$ 298.49	\$ 22,597	\$ 29,163	\$ 323.16	\$ 24,480	\$ 31,593
74	\$ 261.80	\$ 19,652	\$ 24,899	\$ 287.72	\$ 21,617	\$ 27,389	\$ 313.65	\$ 23,583	\$ 29,879	\$ 339.58	\$ 25,548	\$ 32,369
75	\$ 276.01	\$ 20,503	\$ 25,528	\$ 303.36	\$ 22,553	\$ 28,080	\$ 330.70	\$ 24,603	\$ 30,633	\$ 358.05	\$ 26,653	\$ 33,186

¹Age as of Certificate Effective Date.

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

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without Riders

St. Johns County School District: Employee Coverage

Issue Age ¹	\$70,000 Death Benefit			\$75,000 Death Benefit			\$80,000 Death Benefit			\$85,000 Death Benefit		
	Non-Tobacco			Non-Tobacco			Non-Tobacco			Non-Tobacco		
	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 25.08	\$ 29,680	\$ 59,886	\$ 26.69	\$ 31,800	\$ 64,164	\$ 28.30	\$ 33,920	\$ 68,441	\$ 29.91	\$ 36,040	\$ 72,719
19	\$ 25.52	\$ 29,513	\$ 59,550	\$ 27.17	\$ 31,621	\$ 63,804	\$ 28.81	\$ 33,729	\$ 68,057	\$ 30.45	\$ 35,837	\$ 72,311
20	\$ 25.97	\$ 29,339	\$ 59,199	\$ 27.64	\$ 31,435	\$ 63,428	\$ 29.31	\$ 33,530	\$ 67,656	\$ 30.99	\$ 35,626	\$ 71,885
21	\$ 26.41	\$ 29,157	\$ 58,832	\$ 28.11	\$ 31,240	\$ 63,035	\$ 29.82	\$ 33,323	\$ 67,237	\$ 31.52	\$ 35,406	\$ 71,439
22	\$ 26.85	\$ 28,967	\$ 58,449	\$ 28.59	\$ 31,036	\$ 62,624	\$ 30.32	\$ 33,106	\$ 66,799	\$ 32.06	\$ 35,175	\$ 70,974
23	\$ 27.29	\$ 28,768	\$ 58,046	\$ 29.06	\$ 30,822	\$ 62,193	\$ 30.83	\$ 32,877	\$ 66,339	\$ 32.60	\$ 34,932	\$ 70,485
24	\$ 27.73	\$ 28,558	\$ 57,623	\$ 29.53	\$ 30,598	\$ 61,739	\$ 31.33	\$ 32,637	\$ 65,855	\$ 33.13	\$ 34,677	\$ 69,971
25	\$ 28.18	\$ 28,338	\$ 57,178	\$ 30.01	\$ 30,362	\$ 61,263	\$ 31.84	\$ 32,386	\$ 65,347	\$ 33.67	\$ 34,410	\$ 69,431
26	\$ 29.06	\$ 28,106	\$ 56,711	\$ 30.96	\$ 30,113	\$ 60,762	\$ 32.85	\$ 32,121	\$ 64,812	\$ 34.75	\$ 34,129	\$ 68,863
27	\$ 30.83	\$ 27,858	\$ 56,211	\$ 32.85	\$ 29,848	\$ 60,226	\$ 34.87	\$ 31,838	\$ 64,241	\$ 36.89	\$ 33,828	\$ 68,256
28	\$ 32.16	\$ 27,596	\$ 55,682	\$ 34.27	\$ 29,567	\$ 59,659	\$ 36.39	\$ 31,538	\$ 63,636	\$ 38.50	\$ 33,509	\$ 67,614
29	\$ 33.48	\$ 27,320	\$ 55,125	\$ 35.69	\$ 29,271	\$ 59,062	\$ 37.90	\$ 31,223	\$ 63,000	\$ 40.11	\$ 33,174	\$ 66,937
30	\$ 35.25	\$ 27,029	\$ 54,537	\$ 37.59	\$ 28,959	\$ 58,433	\$ 39.92	\$ 30,890	\$ 62,328	\$ 42.26	\$ 32,820	\$ 66,224
31	\$ 37.02	\$ 26,721	\$ 53,916	\$ 39.48	\$ 28,630	\$ 57,768	\$ 41.95	\$ 30,538	\$ 61,619	\$ 44.41	\$ 32,447	\$ 65,470
32	\$ 38.79	\$ 26,399	\$ 53,267	\$ 41.38	\$ 28,285	\$ 57,072	\$ 43.97	\$ 30,170	\$ 60,876	\$ 46.56	\$ 32,056	\$ 64,681
33	\$ 41.00	\$ 26,062	\$ 52,586	\$ 43.75	\$ 27,923	\$ 56,343	\$ 46.49	\$ 29,785	\$ 60,099	\$ 49.24	\$ 31,647	\$ 63,855
34	\$ 42.32	\$ 25,710	\$ 51,876	\$ 45.17	\$ 27,546	\$ 55,581	\$ 48.01	\$ 29,382	\$ 59,287	\$ 50.85	\$ 31,219	\$ 62,992
35	\$ 42.77	\$ 25,343	\$ 51,136	\$ 45.64	\$ 27,153	\$ 54,789	\$ 48.51	\$ 28,963	\$ 58,441	\$ 51.39	\$ 30,774	\$ 62,094
36	\$ 45.42	\$ 24,961	\$ 50,367	\$ 48.48	\$ 26,744	\$ 53,964	\$ 51.55	\$ 28,527	\$ 57,562	\$ 54.61	\$ 30,310	\$ 61,160
37	\$ 48.96	\$ 24,566	\$ 49,567	\$ 52.27	\$ 26,320	\$ 53,108	\$ 55.59	\$ 28,075	\$ 56,648	\$ 58.90	\$ 29,830	\$ 60,189
38	\$ 52.05	\$ 24,153	\$ 48,735	\$ 55.59	\$ 25,878	\$ 52,216	\$ 59.12	\$ 27,603	\$ 55,697	\$ 62.66	\$ 29,329	\$ 59,178
39	\$ 55.15	\$ 23,722	\$ 47,866	\$ 58.90	\$ 25,417	\$ 51,285	\$ 62.66	\$ 27,111	\$ 54,704	\$ 66.42	\$ 28,806	\$ 58,123
40	\$ 58.68	\$ 23,270	\$ 46,953	\$ 62.69	\$ 24,932	\$ 50,307	\$ 66.70	\$ 26,594	\$ 53,660	\$ 70.71	\$ 28,256	\$ 57,014
41	\$ 61.78	\$ 22,793	\$ 45,990	\$ 66.01	\$ 24,421	\$ 49,275	\$ 70.24	\$ 26,049	\$ 52,560	\$ 74.47	\$ 27,677	\$ 55,845
42	\$ 64.87	\$ 22,291	\$ 44,978	\$ 69.32	\$ 23,883	\$ 48,191	\$ 73.78	\$ 25,476	\$ 51,404	\$ 78.23	\$ 27,068	\$ 54,616
43	\$ 68.41	\$ 21,763	\$ 43,913	\$ 73.11	\$ 23,318	\$ 47,049	\$ 77.82	\$ 24,872	\$ 50,186	\$ 82.52	\$ 26,427	\$ 53,323
44	\$ 71.50	\$ 21,206	\$ 42,789	\$ 76.43	\$ 22,721	\$ 45,846	\$ 81.36	\$ 24,236	\$ 48,902	\$ 86.28	\$ 25,750	\$ 51,958
45	\$ 71.95	\$ 20,617	\$ 41,600	\$ 76.90	\$ 22,089	\$ 44,571	\$ 81.86	\$ 23,562	\$ 47,543	\$ 86.82	\$ 25,035	\$ 50,514
46	\$ 77.69	\$ 19,992	\$ 40,338	\$ 83.06	\$ 21,420	\$ 43,220	\$ 88.43	\$ 22,848	\$ 46,101	\$ 93.80	\$ 24,276	\$ 48,982
47	\$ 83.44	\$ 19,329	\$ 39,001	\$ 89.22	\$ 20,709	\$ 41,787	\$ 95.00	\$ 22,090	\$ 44,572	\$ 100.78	\$ 23,471	\$ 47,358
48	\$ 89.63	\$ 18,625	\$ 37,581	\$ 95.85	\$ 19,955	\$ 40,266	\$ 102.07	\$ 21,286	\$ 42,950	\$ 108.29	\$ 22,616	\$ 45,634
49	\$ 95.82	\$ 17,878	\$ 36,074	\$ 102.48	\$ 19,155	\$ 38,651	\$ 109.15	\$ 20,432	\$ 41,228	\$ 115.81	\$ 21,709	\$ 43,804
50	\$ 101.57	\$ 17,084	\$ 34,472	\$ 108.64	\$ 18,305	\$ 36,935	\$ 115.71	\$ 19,525	\$ 39,397	\$ 122.79	\$ 20,746	\$ 41,859
51	\$ 107.76	\$ 16,241	\$ 32,770	\$ 115.27	\$ 17,401	\$ 35,111	\$ 122.79	\$ 18,561	\$ 37,452	\$ 130.30	\$ 19,721	\$ 39,792
52	\$ 113.95	\$ 15,346	\$ 30,965	\$ 121.90	\$ 16,443	\$ 33,177	\$ 129.86	\$ 17,539	\$ 35,389	\$ 137.82	\$ 18,635	\$ 37,601
53	\$ 119.69	\$ 14,398	\$ 29,052	\$ 128.06	\$ 15,426	\$ 31,128	\$ 136.43	\$ 16,455	\$ 33,203	\$ 144.80	\$ 17,483	\$ 35,278
54	\$ 125.88	\$ 13,392	\$ 27,022	\$ 134.69	\$ 14,348	\$ 28,953	\$ 143.50	\$ 15,305	\$ 30,883	\$ 152.31	\$ 16,262	\$ 32,813

without Riders

St. Johns County School District: 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		
	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
55	\$ 126.32	\$ 12,322	\$ 24,864	\$ 135.17	\$ 13,202	\$ 26,640	\$ 144.01	\$ 14,083	\$ 28,416	\$ 152.85	\$ 14,963	\$ 30,192
56	\$ 136.05	\$ 12,871	\$ 25,230	\$ 145.59	\$ 13,791	\$ 27,032	\$ 155.12	\$ 14,710	\$ 28,834	\$ 164.66	\$ 15,629	\$ 30,636
57	\$ 146.22	\$ 13,441	\$ 25,603	\$ 156.48	\$ 14,402	\$ 27,432	\$ 166.75	\$ 15,362	\$ 29,260	\$ 177.01	\$ 16,322	\$ 31,089
58	\$ 156.39	\$ 14,034	\$ 25,984	\$ 167.38	\$ 15,037	\$ 27,840	\$ 178.37	\$ 16,039	\$ 29,696	\$ 189.36	\$ 17,041	\$ 31,552
59	\$ 166.56	\$ 14,649	\$ 26,373	\$ 178.27	\$ 15,696	\$ 28,257	\$ 189.99	\$ 16,742	\$ 30,141	\$ 201.70	\$ 17,789	\$ 32,025
60	\$ 176.72	\$ 15,288	\$ 26,773	\$ 189.17	\$ 16,380	\$ 28,686	\$ 201.61	\$ 17,473	\$ 30,598	\$ 214.05	\$ 18,565	\$ 32,510
61	\$ 186.89	\$ 15,950	\$ 27,182	\$ 200.06	\$ 17,090	\$ 29,124	\$ 213.23	\$ 18,229	\$ 31,065	\$ 226.40	\$ 19,368	\$ 33,007
62	\$ 197.50	\$ 16,636	\$ 27,602	\$ 211.43	\$ 17,824	\$ 29,574	\$ 225.36	\$ 19,012	\$ 31,545	\$ 239.28	\$ 20,200	\$ 33,517
63	\$ 207.67	\$ 17,342	\$ 28,031	\$ 222.32	\$ 18,580	\$ 30,033	\$ 236.98	\$ 19,819	\$ 32,036	\$ 251.63	\$ 21,058	\$ 34,038
64	\$ 217.84	\$ 18,067	\$ 28,468	\$ 233.22	\$ 19,357	\$ 30,501	\$ 248.60	\$ 20,648	\$ 32,535	\$ 263.98	\$ 21,938	\$ 34,568
65	\$ 218.28	\$ 18,809	\$ 28,910	\$ 233.69	\$ 20,152	\$ 30,975	\$ 249.10	\$ 21,496	\$ 33,040	\$ 264.51	\$ 22,840	\$ 35,105
66	\$ 233.31	\$ 19,569	\$ 29,359	\$ 249.80	\$ 20,967	\$ 31,456	\$ 266.28	\$ 22,365	\$ 33,553	\$ 282.77	\$ 23,763	\$ 35,650
67	\$ 254.09	\$ 20,349	\$ 29,817	\$ 272.06	\$ 21,802	\$ 31,947	\$ 290.03	\$ 23,256	\$ 34,076	\$ 308.00	\$ 24,709	\$ 36,206
68	\$ 268.24	\$ 21,219	\$ 30,387	\$ 287.22	\$ 22,735	\$ 32,558	\$ 306.20	\$ 24,251	\$ 34,728	\$ 325.18	\$ 25,766	\$ 36,899
69	\$ 290.35	\$ 22,188	\$ 31,074	\$ 310.90	\$ 23,773	\$ 33,294	\$ 331.46	\$ 25,358	\$ 35,513	\$ 352.02	\$ 26,943	\$ 37,733
70	\$ 303.61	\$ 23,184	\$ 31,775	\$ 325.11	\$ 24,840	\$ 34,045	\$ 346.62	\$ 26,496	\$ 36,315	\$ 368.12	\$ 28,152	\$ 38,584
71	\$ 317.31	\$ 24,206	\$ 32,492	\$ 339.80	\$ 25,935	\$ 34,813	\$ 362.28	\$ 27,664	\$ 37,134	\$ 384.77	\$ 29,394	\$ 39,455
72	\$ 331.90	\$ 25,262	\$ 33,237	\$ 355.43	\$ 27,067	\$ 35,611	\$ 378.96	\$ 28,871	\$ 37,985	\$ 402.48	\$ 30,676	\$ 40,359
73	\$ 347.82	\$ 26,363	\$ 34,023	\$ 372.48	\$ 28,246	\$ 36,453	\$ 397.15	\$ 30,129	\$ 38,884	\$ 421.81	\$ 32,013	\$ 41,314
74	\$ 365.50	\$ 27,513	\$ 34,859	\$ 391.43	\$ 29,478	\$ 37,349	\$ 417.36	\$ 31,444	\$ 39,839	\$ 443.28	\$ 33,409	\$ 42,329
75	\$ 385.40	\$ 28,704	\$ 35,739	\$ 412.75	\$ 30,754	\$ 38,292	\$ 440.09	\$ 32,804	\$ 40,844	\$ 467.44	\$ 34,855	\$ 43,397

¹Age as of Certificate Effective Date.

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

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

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

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.

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.

without Riders

St. Johns County School District: Employee Coverage

Issue Age ¹	\$90,000 Death Benefit			\$95,000 Death Benefit			\$100,000 Death Benefit			\$105,000 Death Benefit		
	Non-Tobacco			Non-Tobacco			Non-Tobacco			Non-Tobacco		
	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 31.52	\$ 38,160	\$ 76,996	\$ 33.13	\$ 40,280	\$ 81,274	\$ 34.75	\$ 42,400	\$ 85,552	\$ 36.36	\$ 44,520	\$ 89,829
19	\$ 32.09	\$ 37,945	\$ 76,564	\$ 33.73	\$ 40,053	\$ 80,818	\$ 35.38	\$ 42,161	\$ 85,072	\$ 37.02	\$ 44,269	\$ 89,325
20	\$ 32.66	\$ 37,722	\$ 76,113	\$ 34.33	\$ 39,817	\$ 80,342	\$ 36.01	\$ 41,913	\$ 84,571	\$ 37.68	\$ 44,009	\$ 88,799
21	\$ 33.23	\$ 37,488	\$ 75,642	\$ 34.93	\$ 39,571	\$ 79,844	\$ 36.64	\$ 41,654	\$ 84,047	\$ 38.35	\$ 43,736	\$ 88,249
22	\$ 33.80	\$ 37,244	\$ 75,149	\$ 35.53	\$ 39,313	\$ 79,324	\$ 37.27	\$ 41,382	\$ 83,499	\$ 39.01	\$ 43,451	\$ 87,673
23	\$ 34.37	\$ 36,987	\$ 74,631	\$ 36.13	\$ 39,042	\$ 78,777	\$ 37.90	\$ 41,097	\$ 82,924	\$ 39.67	\$ 43,152	\$ 87,070
24	\$ 34.93	\$ 36,717	\$ 74,087	\$ 36.73	\$ 38,757	\$ 78,203	\$ 38.53	\$ 40,797	\$ 82,319	\$ 40.33	\$ 42,837	\$ 86,434
25	\$ 35.50	\$ 36,434	\$ 73,515	\$ 37.33	\$ 38,458	\$ 77,599	\$ 39.17	\$ 40,483	\$ 81,684	\$ 41.00	\$ 42,507	\$ 85,768
26	\$ 36.64	\$ 36,136	\$ 72,914	\$ 38.53	\$ 38,144	\$ 76,965	\$ 40.43	\$ 40,151	\$ 81,016	\$ 42.32	\$ 42,159	\$ 85,066
27	\$ 38.91	\$ 35,818	\$ 72,271	\$ 40.93	\$ 37,808	\$ 76,286	\$ 42.96	\$ 39,798	\$ 80,302	\$ 44.98	\$ 41,788	\$ 84,317
28	\$ 40.62	\$ 35,481	\$ 71,591	\$ 42.73	\$ 37,452	\$ 75,568	\$ 44.85	\$ 39,423	\$ 79,546	\$ 46.97	\$ 41,394	\$ 83,523
29	\$ 42.32	\$ 35,126	\$ 70,875	\$ 44.53	\$ 37,077	\$ 74,812	\$ 46.75	\$ 39,029	\$ 78,750	\$ 48.96	\$ 40,980	\$ 82,687
30	\$ 44.60	\$ 34,751	\$ 70,119	\$ 46.93	\$ 36,682	\$ 74,015	\$ 49.27	\$ 38,612	\$ 77,911	\$ 51.61	\$ 40,543	\$ 81,806
31	\$ 46.87	\$ 34,356	\$ 69,321	\$ 49.33	\$ 36,264	\$ 73,172	\$ 51.80	\$ 38,173	\$ 77,024	\$ 54.26	\$ 40,082	\$ 80,875
32	\$ 49.15	\$ 33,942	\$ 68,486	\$ 51.73	\$ 35,828	\$ 72,291	\$ 54.32	\$ 37,713	\$ 76,096	\$ 56.91	\$ 39,599	\$ 79,900
33	\$ 51.99	\$ 33,508	\$ 67,611	\$ 54.73	\$ 35,370	\$ 71,367	\$ 57.48	\$ 37,231	\$ 75,124	\$ 60.23	\$ 39,093	\$ 78,880
34	\$ 53.69	\$ 33,055	\$ 66,698	\$ 56.53	\$ 34,892	\$ 70,403	\$ 59.38	\$ 36,728	\$ 74,109	\$ 62.22	\$ 38,565	\$ 77,814
35	\$ 54.26	\$ 32,584	\$ 65,746	\$ 57.13	\$ 34,394	\$ 69,399	\$ 60.01	\$ 36,204	\$ 73,052	\$ 62.88	\$ 38,014	\$ 76,704
36	\$ 57.67	\$ 32,093	\$ 64,757	\$ 60.73	\$ 33,876	\$ 68,355	\$ 63.80	\$ 35,659	\$ 71,953	\$ 66.86	\$ 37,442	\$ 75,550
37	\$ 62.22	\$ 31,584	\$ 63,729	\$ 65.53	\$ 33,339	\$ 67,270	\$ 68.85	\$ 35,094	\$ 70,811	\$ 72.17	\$ 36,849	\$ 74,351
38	\$ 66.20	\$ 31,054	\$ 62,659	\$ 69.73	\$ 32,779	\$ 66,140	\$ 73.27	\$ 34,504	\$ 69,622	\$ 76.81	\$ 36,230	\$ 73,103
39	\$ 70.18	\$ 30,500	\$ 61,542	\$ 73.93	\$ 32,194	\$ 64,961	\$ 77.69	\$ 33,889	\$ 68,380	\$ 81.45	\$ 35,583	\$ 71,799
40	\$ 74.72	\$ 29,918	\$ 60,368	\$ 78.73	\$ 31,580	\$ 63,722	\$ 82.75	\$ 33,242	\$ 67,076	\$ 86.76	\$ 34,905	\$ 70,429
41	\$ 78.70	\$ 29,305	\$ 59,130	\$ 82.93	\$ 30,933	\$ 62,415	\$ 87.17	\$ 32,561	\$ 65,701	\$ 91.40	\$ 34,189	\$ 68,986
42	\$ 82.68	\$ 28,660	\$ 57,829	\$ 87.13	\$ 30,252	\$ 61,042	\$ 91.59	\$ 31,845	\$ 64,255	\$ 96.04	\$ 33,437	\$ 67,467
43	\$ 87.23	\$ 27,981	\$ 56,459	\$ 91.93	\$ 29,536	\$ 59,596	\$ 96.64	\$ 31,090	\$ 62,733	\$ 101.35	\$ 32,645	\$ 65,869
44	\$ 91.21	\$ 27,265	\$ 55,015	\$ 96.13	\$ 28,780	\$ 58,071	\$ 101.06	\$ 30,295	\$ 61,128	\$ 105.99	\$ 31,809	\$ 64,184
45	\$ 91.78	\$ 26,507	\$ 53,486	\$ 96.73	\$ 27,980	\$ 56,457	\$ 101.69	\$ 29,452	\$ 59,429	\$ 106.65	\$ 30,925	\$ 62,400
46	\$ 99.17	\$ 25,704	\$ 51,864	\$ 104.53	\$ 27,132	\$ 54,745	\$ 109.90	\$ 28,560	\$ 57,627	\$ 115.27	\$ 29,988	\$ 60,508
47	\$ 106.56	\$ 24,851	\$ 50,144	\$ 112.33	\$ 26,232	\$ 52,930	\$ 118.11	\$ 27,613	\$ 55,716	\$ 123.89	\$ 28,993	\$ 58,501
48	\$ 114.51	\$ 23,947	\$ 48,319	\$ 120.73	\$ 25,277	\$ 51,003	\$ 126.96	\$ 26,607	\$ 53,688	\$ 133.18	\$ 27,938	\$ 56,372
49	\$ 122.47	\$ 22,986	\$ 46,381	\$ 129.13	\$ 24,263	\$ 48,958	\$ 135.80	\$ 25,540	\$ 51,535	\$ 142.46	\$ 26,817	\$ 54,111
50	\$ 129.86	\$ 21,966	\$ 44,322	\$ 136.93	\$ 23,186	\$ 46,784	\$ 144.01	\$ 24,407	\$ 49,247	\$ 151.08	\$ 25,627	\$ 51,709
51	\$ 137.82	\$ 20,881	\$ 42,133	\$ 145.33	\$ 22,041	\$ 44,474	\$ 152.85	\$ 23,201	\$ 46,815	\$ 160.37	\$ 24,361	\$ 49,155
52	\$ 145.78	\$ 19,731	\$ 39,813	\$ 153.73	\$ 20,827	\$ 42,025	\$ 161.69	\$ 21,924	\$ 44,237	\$ 169.65	\$ 23,020	\$ 46,448
53	\$ 153.17	\$ 18,512	\$ 37,353	\$ 161.53	\$ 19,540	\$ 39,428	\$ 169.90	\$ 20,569	\$ 41,504	\$ 178.27	\$ 21,597	\$ 43,579
54	\$ 161.12	\$ 17,218	\$ 34,743	\$ 169.93	\$ 18,175	\$ 36,673	\$ 178.75	\$ 19,131	\$ 38,604	\$ 187.56	\$ 20,088	\$ 40,534

without Riders

St. Johns County School District: 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		
	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
55	\$ 161.69	\$ 15,843	\$ 31,968	\$ 170.53	\$ 16,723	\$ 33,744	\$ 179.38	\$ 17,603	\$ 35,520	\$ 188.22	\$ 18,484	\$ 37,296
56	\$ 174.20	\$ 16,549	\$ 32,438	\$ 183.73	\$ 17,468	\$ 34,240	\$ 193.27	\$ 18,388	\$ 36,043	\$ 202.81	\$ 19,307	\$ 37,845
57	\$ 187.27	\$ 17,282	\$ 32,918	\$ 197.53	\$ 18,242	\$ 34,747	\$ 207.80	\$ 19,202	\$ 36,576	\$ 218.06	\$ 20,162	\$ 38,404
58	\$ 200.35	\$ 18,044	\$ 33,408	\$ 211.33	\$ 19,046	\$ 35,264	\$ 222.32	\$ 20,049	\$ 37,121	\$ 233.31	\$ 21,051	\$ 38,977
59	\$ 213.42	\$ 18,835	\$ 33,909	\$ 225.13	\$ 19,882	\$ 35,793	\$ 236.85	\$ 20,928	\$ 37,677	\$ 248.57	\$ 21,974	\$ 39,560
60	\$ 226.49	\$ 19,657	\$ 34,423	\$ 238.93	\$ 20,749	\$ 36,335	\$ 251.38	\$ 21,841	\$ 38,248	\$ 263.82	\$ 22,933	\$ 40,160
61	\$ 239.57	\$ 20,508	\$ 34,948	\$ 252.73	\$ 21,647	\$ 36,890	\$ 265.90	\$ 22,786	\$ 38,832	\$ 279.07	\$ 23,926	\$ 40,773
62	\$ 253.21	\$ 21,389	\$ 35,488	\$ 267.13	\$ 22,577	\$ 37,460	\$ 281.06	\$ 23,765	\$ 39,432	\$ 294.99	\$ 24,954	\$ 41,403
63	\$ 266.28	\$ 22,296	\$ 36,040	\$ 280.93	\$ 23,535	\$ 38,042	\$ 295.59	\$ 24,774	\$ 40,045	\$ 310.24	\$ 26,013	\$ 42,047
64	\$ 279.36	\$ 23,229	\$ 36,602	\$ 294.73	\$ 24,519	\$ 38,635	\$ 310.11	\$ 25,810	\$ 40,669	\$ 325.49	\$ 27,100	\$ 42,702
65	\$ 279.92	\$ 24,183	\$ 37,170	\$ 295.33	\$ 25,527	\$ 39,235	\$ 310.75	\$ 26,870	\$ 41,300	\$ 326.16	\$ 28,214	\$ 43,365
66	\$ 299.25	\$ 25,161	\$ 37,747	\$ 315.73	\$ 26,558	\$ 39,844	\$ 332.22	\$ 27,956	\$ 41,942	\$ 348.70	\$ 29,354	\$ 44,039
67	\$ 325.97	\$ 26,163	\$ 38,336	\$ 343.93	\$ 27,616	\$ 40,466	\$ 361.90	\$ 29,070	\$ 42,596	\$ 379.87	\$ 30,523	\$ 44,725
68	\$ 344.16	\$ 27,282	\$ 39,069	\$ 363.13	\$ 28,798	\$ 41,240	\$ 382.11	\$ 30,313	\$ 43,411	\$ 401.09	\$ 31,829	\$ 45,581
69	\$ 372.58	\$ 28,527	\$ 39,952	\$ 393.13	\$ 30,112	\$ 42,172	\$ 413.69	\$ 31,697	\$ 44,392	\$ 434.25	\$ 33,282	\$ 46,611
70	\$ 389.63	\$ 29,808	\$ 40,854	\$ 411.13	\$ 31,464	\$ 43,124	\$ 432.64	\$ 33,120	\$ 45,394	\$ 454.15	\$ 34,776	\$ 47,663
71	\$ 407.25	\$ 31,123	\$ 41,776	\$ 429.73	\$ 32,852	\$ 44,097	\$ 452.22	\$ 34,581	\$ 46,418	\$ 474.70	\$ 36,310	\$ 48,738
72	\$ 426.01	\$ 32,480	\$ 42,733	\$ 449.53	\$ 34,285	\$ 45,107	\$ 473.06	\$ 36,089	\$ 47,482	\$ 496.59	\$ 37,894	\$ 49,856
73	\$ 446.47	\$ 33,896	\$ 43,744	\$ 471.13	\$ 35,779	\$ 46,174	\$ 495.80	\$ 37,662	\$ 48,605	\$ 520.46	\$ 39,545	\$ 51,035
74	\$ 469.21	\$ 35,374	\$ 44,819	\$ 495.13	\$ 37,339	\$ 47,309	\$ 521.06	\$ 39,305	\$ 49,799	\$ 546.99	\$ 41,270	\$ 52,288
75	\$ 494.79	\$ 36,905	\$ 45,950	\$ 522.13	\$ 38,955	\$ 48,503	\$ 549.48	\$ 41,006	\$ 51,056	\$ 576.83	\$ 43,056	\$ 53,608

¹Age as of Certificate Effective Date.

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without Riders

St. Johns County School District: 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		
	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 37.97	\$ 46,640	\$ 94,107	\$ 39.58	\$ 48,760	\$ 98,384	\$ 41.19	\$ 50,880	\$ 102,662	\$ 42.80	\$ 53,000	\$ 106,940
19	\$ 38.66	\$ 46,378	\$ 93,579	\$ 40.30	\$ 48,486	\$ 97,832	\$ 41.95	\$ 50,594	\$ 102,086	\$ 43.59	\$ 52,702	\$ 106,340
20	\$ 39.36	\$ 46,104	\$ 93,028	\$ 41.03	\$ 48,200	\$ 97,256	\$ 42.70	\$ 50,296	\$ 101,485	\$ 44.38	\$ 52,391	\$ 105,713
21	\$ 40.05	\$ 45,819	\$ 92,451	\$ 41.76	\$ 47,902	\$ 96,654	\$ 43.46	\$ 49,985	\$ 100,856	\$ 45.17	\$ 52,067	\$ 105,058
22	\$ 40.75	\$ 45,520	\$ 91,848	\$ 42.48	\$ 47,589	\$ 96,023	\$ 44.22	\$ 49,659	\$ 100,198	\$ 45.96	\$ 51,728	\$ 104,373
23	\$ 41.44	\$ 45,206	\$ 91,216	\$ 43.21	\$ 47,261	\$ 95,362	\$ 44.98	\$ 49,316	\$ 99,508	\$ 46.75	\$ 51,371	\$ 103,655
24	\$ 42.13	\$ 44,877	\$ 90,550	\$ 43.93	\$ 46,917	\$ 94,666	\$ 45.73	\$ 48,956	\$ 98,782	\$ 47.53	\$ 50,996	\$ 102,898
25	\$ 42.83	\$ 44,531	\$ 89,852	\$ 44.66	\$ 46,555	\$ 93,936	\$ 46.49	\$ 48,579	\$ 98,020	\$ 48.32	\$ 50,603	\$ 102,105
26	\$ 44.22	\$ 44,166	\$ 89,117	\$ 46.11	\$ 46,174	\$ 93,168	\$ 48.01	\$ 48,182	\$ 97,219	\$ 49.90	\$ 50,189	\$ 101,270
27	\$ 47.00	\$ 43,778	\$ 88,332	\$ 49.02	\$ 45,767	\$ 92,347	\$ 51.04	\$ 47,757	\$ 96,362	\$ 53.06	\$ 49,747	\$ 100,377
28	\$ 49.08	\$ 43,365	\$ 87,500	\$ 51.20	\$ 45,337	\$ 91,477	\$ 53.31	\$ 47,308	\$ 95,455	\$ 55.43	\$ 49,279	\$ 99,432
29	\$ 51.17	\$ 42,931	\$ 86,625	\$ 53.38	\$ 44,883	\$ 90,562	\$ 55.59	\$ 46,834	\$ 94,500	\$ 57.80	\$ 48,786	\$ 98,437
30	\$ 53.95	\$ 42,474	\$ 85,702	\$ 56.28	\$ 44,404	\$ 89,597	\$ 58.62	\$ 46,335	\$ 93,493	\$ 60.96	\$ 48,266	\$ 97,388
31	\$ 56.72	\$ 41,990	\$ 84,726	\$ 59.19	\$ 43,899	\$ 88,577	\$ 61.65	\$ 45,808	\$ 92,428	\$ 64.11	\$ 47,716	\$ 96,280
32	\$ 59.50	\$ 41,485	\$ 83,705	\$ 62.09	\$ 43,370	\$ 87,510	\$ 64.68	\$ 45,256	\$ 91,315	\$ 67.27	\$ 47,142	\$ 95,120
33	\$ 62.98	\$ 40,955	\$ 82,636	\$ 65.72	\$ 42,816	\$ 86,392	\$ 68.47	\$ 44,678	\$ 90,148	\$ 71.22	\$ 46,539	\$ 93,905
34	\$ 65.06	\$ 40,401	\$ 81,519	\$ 67.90	\$ 42,237	\$ 85,225	\$ 70.75	\$ 44,074	\$ 88,930	\$ 73.59	\$ 45,910	\$ 92,636
35	\$ 65.76	\$ 39,825	\$ 80,357	\$ 68.63	\$ 41,635	\$ 84,009	\$ 71.50	\$ 43,445	\$ 87,662	\$ 74.38	\$ 45,255	\$ 91,315
36	\$ 69.92	\$ 39,225	\$ 79,148	\$ 72.99	\$ 41,008	\$ 82,745	\$ 76.05	\$ 42,791	\$ 86,343	\$ 79.11	\$ 44,574	\$ 89,941
37	\$ 75.48	\$ 38,603	\$ 77,892	\$ 78.80	\$ 40,358	\$ 81,432	\$ 82.11	\$ 42,113	\$ 84,973	\$ 85.43	\$ 43,867	\$ 88,513
38	\$ 80.35	\$ 37,955	\$ 76,584	\$ 83.88	\$ 39,680	\$ 80,065	\$ 87.42	\$ 41,405	\$ 83,546	\$ 90.96	\$ 43,131	\$ 87,027
39	\$ 85.21	\$ 37,278	\$ 75,218	\$ 88.97	\$ 38,972	\$ 78,637	\$ 92.72	\$ 40,667	\$ 82,056	\$ 96.48	\$ 42,361	\$ 85,475
40	\$ 90.77	\$ 36,567	\$ 73,783	\$ 94.78	\$ 38,229	\$ 77,137	\$ 98.79	\$ 39,891	\$ 80,491	\$ 102.80	\$ 41,553	\$ 83,845
41	\$ 95.63	\$ 35,817	\$ 72,271	\$ 99.86	\$ 37,445	\$ 75,556	\$ 104.09	\$ 39,074	\$ 78,841	\$ 108.32	\$ 40,702	\$ 82,126
42	\$ 100.49	\$ 35,029	\$ 70,680	\$ 104.95	\$ 36,621	\$ 73,893	\$ 109.40	\$ 38,214	\$ 77,106	\$ 113.85	\$ 39,806	\$ 80,318
43	\$ 106.05	\$ 34,199	\$ 69,006	\$ 110.76	\$ 35,754	\$ 72,142	\$ 115.46	\$ 37,308	\$ 75,279	\$ 120.17	\$ 38,863	\$ 78,416
44	\$ 110.91	\$ 33,324	\$ 67,240	\$ 115.84	\$ 34,839	\$ 70,297	\$ 120.77	\$ 36,354	\$ 73,353	\$ 125.69	\$ 37,868	\$ 76,410
45	\$ 111.61	\$ 32,398	\$ 65,371	\$ 116.57	\$ 33,870	\$ 68,343	\$ 121.52	\$ 35,343	\$ 71,314	\$ 126.48	\$ 36,816	\$ 74,286
46	\$ 120.64	\$ 31,416	\$ 63,389	\$ 126.01	\$ 32,844	\$ 66,271	\$ 131.38	\$ 34,272	\$ 69,152	\$ 136.75	\$ 35,700	\$ 72,033
47	\$ 129.67	\$ 30,374	\$ 61,287	\$ 135.45	\$ 31,755	\$ 64,073	\$ 141.23	\$ 33,135	\$ 66,859	\$ 147.01	\$ 34,516	\$ 69,645
48	\$ 139.40	\$ 29,268	\$ 59,056	\$ 145.62	\$ 30,599	\$ 61,741	\$ 151.84	\$ 31,929	\$ 64,425	\$ 158.06	\$ 33,259	\$ 67,110
49	\$ 149.12	\$ 28,094	\$ 56,688	\$ 155.79	\$ 29,372	\$ 59,265	\$ 162.45	\$ 30,649	\$ 61,842	\$ 169.11	\$ 31,926	\$ 64,418
50	\$ 158.16	\$ 26,847	\$ 54,171	\$ 165.23	\$ 28,068	\$ 56,634	\$ 172.30	\$ 29,288	\$ 59,096	\$ 179.38	\$ 30,508	\$ 61,558
51	\$ 167.88	\$ 25,522	\$ 51,496	\$ 175.40	\$ 26,682	\$ 53,837	\$ 182.91	\$ 27,842	\$ 56,178	\$ 190.43	\$ 29,002	\$ 58,518
52	\$ 177.61	\$ 24,116	\$ 48,660	\$ 185.57	\$ 25,212	\$ 50,872	\$ 193.52	\$ 26,308	\$ 53,084	\$ 201.48	\$ 27,405	\$ 55,296
53	\$ 186.64	\$ 22,626	\$ 45,654	\$ 195.01	\$ 23,654	\$ 47,729	\$ 203.38	\$ 24,683	\$ 49,804	\$ 211.75	\$ 25,711	\$ 51,880
54	\$ 196.37	\$ 21,045	\$ 42,464	\$ 205.18	\$ 22,001	\$ 44,394	\$ 213.99	\$ 22,958	\$ 46,324	\$ 222.80	\$ 23,914	\$ 48,255

without Riders

St. Johns County School District: 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		
	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
55	\$ 197.06	\$ 19,364	\$ 39,072	\$ 205.90	\$ 20,244	\$ 40,848	\$ 214.75	\$ 21,124	\$ 42,624	\$ 223.59	\$ 22,004	\$ 44,400
56	\$ 212.35	\$ 20,226	\$ 39,647	\$ 221.88	\$ 21,146	\$ 41,449	\$ 231.42	\$ 22,065	\$ 43,251	\$ 240.96	\$ 22,985	\$ 45,053
57	\$ 228.32	\$ 21,123	\$ 40,233	\$ 238.59	\$ 22,083	\$ 42,062	\$ 248.85	\$ 23,043	\$ 43,891	\$ 259.11	\$ 24,003	\$ 45,720
58	\$ 244.30	\$ 22,054	\$ 40,833	\$ 255.29	\$ 23,056	\$ 42,689	\$ 266.28	\$ 24,059	\$ 44,545	\$ 277.27	\$ 25,061	\$ 46,401
59	\$ 260.28	\$ 23,021	\$ 41,444	\$ 272.00	\$ 24,067	\$ 43,328	\$ 283.71	\$ 25,114	\$ 45,212	\$ 295.43	\$ 26,160	\$ 47,096
60	\$ 276.26	\$ 24,025	\$ 42,072	\$ 288.70	\$ 25,117	\$ 43,985	\$ 301.15	\$ 26,209	\$ 45,897	\$ 313.59	\$ 27,301	\$ 47,810
61	\$ 292.24	\$ 25,065	\$ 42,715	\$ 305.41	\$ 26,204	\$ 44,656	\$ 318.58	\$ 27,344	\$ 46,598	\$ 331.75	\$ 28,483	\$ 48,540
62	\$ 308.91	\$ 26,142	\$ 43,375	\$ 322.84	\$ 27,330	\$ 45,346	\$ 336.77	\$ 28,518	\$ 47,318	\$ 350.69	\$ 29,707	\$ 49,290
63	\$ 324.89	\$ 27,251	\$ 44,049	\$ 339.55	\$ 28,490	\$ 46,051	\$ 354.20	\$ 29,729	\$ 48,054	\$ 368.85	\$ 30,967	\$ 50,056
64	\$ 340.87	\$ 28,391	\$ 44,735	\$ 356.25	\$ 29,681	\$ 46,769	\$ 371.63	\$ 30,972	\$ 48,802	\$ 387.01	\$ 32,262	\$ 50,836
65	\$ 341.57	\$ 29,557	\$ 45,430	\$ 356.98	\$ 30,901	\$ 47,495	\$ 372.39	\$ 32,244	\$ 49,560	\$ 387.80	\$ 33,588	\$ 51,625
66	\$ 365.19	\$ 30,752	\$ 46,136	\$ 381.67	\$ 32,150	\$ 48,233	\$ 398.16	\$ 33,548	\$ 50,330	\$ 414.64	\$ 34,945	\$ 52,427
67	\$ 397.84	\$ 31,977	\$ 46,855	\$ 415.81	\$ 33,430	\$ 48,985	\$ 433.78	\$ 34,884	\$ 51,115	\$ 451.75	\$ 36,337	\$ 53,245
68	\$ 420.07	\$ 33,345	\$ 47,752	\$ 439.05	\$ 34,861	\$ 49,922	\$ 458.03	\$ 36,376	\$ 52,093	\$ 477.01	\$ 37,892	\$ 54,263
69	\$ 454.81	\$ 34,867	\$ 48,831	\$ 475.37	\$ 36,452	\$ 51,050	\$ 495.92	\$ 38,037	\$ 53,270	\$ 516.48	\$ 39,622	\$ 55,490
70	\$ 475.65	\$ 36,432	\$ 49,933	\$ 497.16	\$ 38,088	\$ 52,203	\$ 518.66	\$ 39,744	\$ 54,472	\$ 540.17	\$ 41,400	\$ 56,742
71	\$ 497.19	\$ 38,039	\$ 51,059	\$ 519.67	\$ 39,768	\$ 53,380	\$ 542.16	\$ 41,497	\$ 55,701	\$ 564.64	\$ 43,226	\$ 58,022
72	\$ 520.11	\$ 39,698	\$ 52,230	\$ 543.64	\$ 41,503	\$ 54,604	\$ 567.17	\$ 43,307	\$ 56,978	\$ 590.69	\$ 45,112	\$ 59,352
73	\$ 545.12	\$ 41,428	\$ 53,465	\$ 569.79	\$ 43,311	\$ 55,895	\$ 594.45	\$ 45,194	\$ 58,326	\$ 619.11	\$ 47,077	\$ 60,756
74	\$ 572.91	\$ 43,235	\$ 54,778	\$ 598.84	\$ 45,200	\$ 57,268	\$ 624.77	\$ 47,166	\$ 59,758	\$ 650.69	\$ 49,131	\$ 62,248
75	\$ 604.18	\$ 45,106	\$ 56,161	\$ 631.52	\$ 47,157	\$ 58,714	\$ 658.87	\$ 49,207	\$ 61,267	\$ 686.22	\$ 51,257	\$ 63,820

¹Age as of Certificate Effective Date.

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

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

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

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.

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.

without Riders

St. Johns County School District: 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		
	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 44.41	\$ 55,120	\$ 111,217	\$ 46.02	\$ 57,240	\$ 115,495	\$ 47.63	\$ 59,360	\$ 119,772	\$ 49.24	\$ 61,480	\$ 124,050
19	\$ 45.23	\$ 54,810	\$ 110,593	\$ 46.87	\$ 56,918	\$ 114,847	\$ 48.51	\$ 59,026	\$ 119,100	\$ 50.16	\$ 61,134	\$ 123,354
20	\$ 46.05	\$ 54,487	\$ 109,942	\$ 47.72	\$ 56,583	\$ 114,170	\$ 49.40	\$ 58,679	\$ 118,399	\$ 51.07	\$ 60,774	\$ 122,627
21	\$ 46.87	\$ 54,150	\$ 109,261	\$ 48.58	\$ 56,233	\$ 113,463	\$ 50.28	\$ 58,315	\$ 117,665	\$ 51.99	\$ 60,398	\$ 121,868
22	\$ 47.69	\$ 53,797	\$ 108,548	\$ 49.43	\$ 55,866	\$ 112,723	\$ 51.17	\$ 57,935	\$ 116,898	\$ 52.90	\$ 60,004	\$ 121,073
23	\$ 48.51	\$ 53,426	\$ 107,801	\$ 50.28	\$ 55,481	\$ 111,947	\$ 52.05	\$ 57,536	\$ 116,093	\$ 53.82	\$ 59,591	\$ 120,239
24	\$ 49.33	\$ 53,036	\$ 107,014	\$ 51.13	\$ 55,076	\$ 111,130	\$ 52.93	\$ 57,116	\$ 115,246	\$ 54.73	\$ 59,156	\$ 119,362
25	\$ 50.16	\$ 52,627	\$ 106,189	\$ 51.99	\$ 54,652	\$ 110,273	\$ 53.82	\$ 56,676	\$ 114,357	\$ 55.65	\$ 58,700	\$ 118,441
26	\$ 51.80	\$ 52,197	\$ 105,320	\$ 53.69	\$ 54,204	\$ 109,371	\$ 55.59	\$ 56,212	\$ 113,422	\$ 57.48	\$ 58,220	\$ 117,473
27	\$ 55.08	\$ 51,737	\$ 104,392	\$ 57.10	\$ 53,727	\$ 108,407	\$ 59.12	\$ 55,717	\$ 112,422	\$ 61.15	\$ 57,707	\$ 116,437
28	\$ 57.55	\$ 51,250	\$ 103,409	\$ 59.66	\$ 53,221	\$ 107,387	\$ 61.78	\$ 55,192	\$ 111,364	\$ 63.89	\$ 57,164	\$ 115,341
29	\$ 60.01	\$ 50,737	\$ 102,375	\$ 62.22	\$ 52,689	\$ 106,312	\$ 64.43	\$ 54,640	\$ 110,250	\$ 66.64	\$ 56,592	\$ 114,187
30	\$ 63.29	\$ 50,196	\$ 101,284	\$ 65.63	\$ 52,127	\$ 105,179	\$ 67.97	\$ 54,058	\$ 109,075	\$ 70.30	\$ 55,988	\$ 112,970
31	\$ 66.58	\$ 49,625	\$ 100,131	\$ 69.04	\$ 51,534	\$ 103,982	\$ 71.50	\$ 53,443	\$ 107,833	\$ 73.97	\$ 55,351	\$ 111,684
32	\$ 69.86	\$ 49,027	\$ 98,924	\$ 72.45	\$ 50,913	\$ 102,729	\$ 75.04	\$ 52,799	\$ 106,534	\$ 77.63	\$ 54,684	\$ 110,339
33	\$ 73.97	\$ 48,401	\$ 97,661	\$ 76.71	\$ 50,263	\$ 101,417	\$ 79.46	\$ 52,124	\$ 105,173	\$ 82.21	\$ 53,986	\$ 108,929
34	\$ 76.43	\$ 47,747	\$ 96,341	\$ 79.27	\$ 49,583	\$ 100,047	\$ 82.11	\$ 51,420	\$ 103,752	\$ 84.96	\$ 53,256	\$ 107,458
35	\$ 77.25	\$ 47,066	\$ 94,967	\$ 80.12	\$ 48,876	\$ 98,620	\$ 83.00	\$ 50,686	\$ 102,272	\$ 85.87	\$ 52,496	\$ 105,925
36	\$ 82.18	\$ 46,357	\$ 93,538	\$ 85.24	\$ 48,140	\$ 97,136	\$ 88.30	\$ 49,923	\$ 100,734	\$ 91.37	\$ 51,706	\$ 104,331
37	\$ 88.75	\$ 45,622	\$ 92,054	\$ 92.06	\$ 47,377	\$ 95,594	\$ 95.38	\$ 49,132	\$ 99,135	\$ 98.69	\$ 50,886	\$ 102,675
38	\$ 94.49	\$ 44,856	\$ 90,508	\$ 98.03	\$ 46,581	\$ 93,989	\$ 101.57	\$ 48,306	\$ 97,470	\$ 105.10	\$ 50,032	\$ 100,951
39	\$ 100.24	\$ 44,056	\$ 88,894	\$ 104.00	\$ 45,750	\$ 92,313	\$ 107.76	\$ 47,445	\$ 95,732	\$ 111.51	\$ 49,139	\$ 99,151
40	\$ 106.81	\$ 43,215	\$ 87,198	\$ 110.82	\$ 44,877	\$ 90,552	\$ 114.83	\$ 46,540	\$ 93,906	\$ 118.84	\$ 48,202	\$ 97,260
41	\$ 112.56	\$ 42,330	\$ 85,411	\$ 116.79	\$ 43,958	\$ 88,696	\$ 121.02	\$ 45,586	\$ 91,981	\$ 125.25	\$ 47,214	\$ 95,266
42	\$ 118.30	\$ 41,398	\$ 83,531	\$ 122.76	\$ 42,990	\$ 86,744	\$ 127.21	\$ 44,583	\$ 89,957	\$ 131.66	\$ 46,175	\$ 93,169
43	\$ 124.87	\$ 40,417	\$ 81,552	\$ 129.58	\$ 41,972	\$ 84,689	\$ 134.28	\$ 43,526	\$ 87,826	\$ 138.99	\$ 45,081	\$ 90,962
44	\$ 130.62	\$ 39,383	\$ 79,466	\$ 135.55	\$ 40,898	\$ 82,522	\$ 140.47	\$ 42,413	\$ 85,579	\$ 145.40	\$ 43,928	\$ 88,635
45	\$ 131.44	\$ 38,288	\$ 77,257	\$ 136.40	\$ 39,761	\$ 80,229	\$ 141.36	\$ 41,234	\$ 83,200	\$ 146.31	\$ 42,706	\$ 86,172
46	\$ 142.11	\$ 37,128	\$ 74,915	\$ 147.48	\$ 38,556	\$ 77,796	\$ 152.85	\$ 39,984	\$ 80,677	\$ 158.22	\$ 41,412	\$ 83,559
47	\$ 152.79	\$ 35,897	\$ 72,430	\$ 158.57	\$ 37,277	\$ 75,216	\$ 164.35	\$ 38,658	\$ 78,002	\$ 170.12	\$ 40,039	\$ 80,788
48	\$ 164.28	\$ 34,590	\$ 69,794	\$ 170.50	\$ 35,920	\$ 72,478	\$ 176.72	\$ 37,251	\$ 75,163	\$ 182.95	\$ 38,581	\$ 77,847
49	\$ 175.78	\$ 33,203	\$ 66,995	\$ 182.44	\$ 34,480	\$ 69,572	\$ 189.10	\$ 35,757	\$ 72,149	\$ 195.77	\$ 37,034	\$ 74,725
50	\$ 186.45	\$ 31,729	\$ 64,021	\$ 193.52	\$ 32,949	\$ 66,483	\$ 200.60	\$ 34,169	\$ 68,945	\$ 207.67	\$ 35,390	\$ 71,408
51	\$ 197.95	\$ 30,162	\$ 60,859	\$ 205.46	\$ 31,322	\$ 63,200	\$ 212.98	\$ 32,482	\$ 65,541	\$ 220.49	\$ 33,642	\$ 67,881
52	\$ 209.44	\$ 28,501	\$ 57,508	\$ 217.40	\$ 29,597	\$ 59,719	\$ 225.36	\$ 30,693	\$ 61,931	\$ 233.31	\$ 31,789	\$ 64,143
53	\$ 220.11	\$ 26,739	\$ 53,955	\$ 228.48	\$ 27,768	\$ 56,030	\$ 236.85	\$ 28,796	\$ 58,105	\$ 245.22	\$ 29,825	\$ 60,180
54	\$ 231.61	\$ 24,871	\$ 50,185	\$ 240.42	\$ 25,828	\$ 52,115	\$ 249.23	\$ 26,784	\$ 54,045	\$ 258.04	\$ 27,741	\$ 55,975

without Riders

St. Johns County School District: 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		
	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
55	\$ 232.43	\$ 22,884	\$ 46,176	\$ 241.27	\$ 23,765	\$ 47,952	\$ 250.11	\$ 24,645	\$ 49,728	\$ 258.96	\$ 25,525	\$ 51,504
56	\$ 250.49	\$ 23,904	\$ 46,855	\$ 260.03	\$ 24,823	\$ 48,658	\$ 269.57	\$ 25,743	\$ 50,460	\$ 279.10	\$ 26,662	\$ 52,262
57	\$ 269.38	\$ 24,963	\$ 47,548	\$ 279.64	\$ 25,923	\$ 49,377	\$ 289.90	\$ 26,883	\$ 51,206	\$ 300.17	\$ 27,843	\$ 53,035
58	\$ 288.26	\$ 26,064	\$ 48,257	\$ 299.25	\$ 27,066	\$ 50,113	\$ 310.24	\$ 28,069	\$ 51,969	\$ 321.23	\$ 29,071	\$ 53,825
59	\$ 307.15	\$ 27,207	\$ 48,980	\$ 318.86	\$ 28,253	\$ 50,863	\$ 330.58	\$ 29,299	\$ 52,747	\$ 342.29	\$ 30,346	\$ 54,631
60	\$ 326.03	\$ 28,393	\$ 49,722	\$ 338.47	\$ 29,485	\$ 51,634	\$ 350.91	\$ 30,577	\$ 53,547	\$ 363.36	\$ 31,669	\$ 55,459
61	\$ 344.91	\$ 29,622	\$ 50,481	\$ 358.08	\$ 30,762	\$ 52,423	\$ 371.25	\$ 31,901	\$ 54,364	\$ 384.42	\$ 33,040	\$ 56,306
62	\$ 364.62	\$ 30,895	\$ 51,261	\$ 378.55	\$ 32,083	\$ 53,233	\$ 392.47	\$ 33,272	\$ 55,204	\$ 406.40	\$ 34,460	\$ 57,176
63	\$ 383.50	\$ 32,206	\$ 52,058	\$ 398.16	\$ 33,445	\$ 54,060	\$ 412.81	\$ 34,684	\$ 56,063	\$ 427.46	\$ 35,922	\$ 58,065
64	\$ 402.39	\$ 33,553	\$ 52,869	\$ 417.77	\$ 34,843	\$ 54,903	\$ 433.15	\$ 36,134	\$ 56,936	\$ 448.52	\$ 37,424	\$ 58,970
65	\$ 403.21	\$ 34,931	\$ 53,690	\$ 418.62	\$ 36,275	\$ 55,755	\$ 434.03	\$ 37,618	\$ 57,820	\$ 449.44	\$ 38,962	\$ 59,885
66	\$ 431.12	\$ 36,343	\$ 54,524	\$ 447.61	\$ 37,741	\$ 56,621	\$ 464.09	\$ 39,139	\$ 58,718	\$ 480.58	\$ 40,537	\$ 60,815
67	\$ 469.71	\$ 37,791	\$ 55,374	\$ 487.68	\$ 39,244	\$ 57,504	\$ 505.65	\$ 40,698	\$ 59,634	\$ 523.62	\$ 42,151	\$ 61,764
68	\$ 495.99	\$ 39,408	\$ 56,434	\$ 514.97	\$ 40,923	\$ 58,604	\$ 533.95	\$ 42,439	\$ 60,775	\$ 552.92	\$ 43,955	\$ 62,945
69	\$ 537.04	\$ 41,206	\$ 57,709	\$ 557.60	\$ 42,791	\$ 59,929	\$ 578.16	\$ 44,376	\$ 62,148	\$ 598.71	\$ 45,961	\$ 64,368
70	\$ 561.67	\$ 43,056	\$ 59,012	\$ 583.18	\$ 44,712	\$ 61,281	\$ 604.68	\$ 46,368	\$ 63,551	\$ 626.19	\$ 48,024	\$ 65,821
71	\$ 587.12	\$ 44,955	\$ 60,343	\$ 609.61	\$ 46,684	\$ 62,664	\$ 632.09	\$ 48,413	\$ 64,985	\$ 654.58	\$ 50,142	\$ 67,306
72	\$ 614.22	\$ 46,916	\$ 61,726	\$ 637.75	\$ 48,721	\$ 64,100	\$ 661.27	\$ 50,525	\$ 66,474	\$ 684.80	\$ 52,330	\$ 68,848
73	\$ 643.78	\$ 48,961	\$ 63,186	\$ 668.44	\$ 50,844	\$ 65,616	\$ 693.10	\$ 52,727	\$ 68,047	\$ 717.77	\$ 54,610	\$ 70,477
74	\$ 676.62	\$ 51,096	\$ 64,738	\$ 702.55	\$ 53,062	\$ 67,228	\$ 728.47	\$ 55,027	\$ 69,718	\$ 754.40	\$ 56,992	\$ 72,208
75	\$ 713.57	\$ 53,307	\$ 66,372	\$ 740.91	\$ 55,358	\$ 68,925	\$ 768.26	\$ 57,408	\$ 71,478	\$ 795.61	\$ 59,458	\$ 74,031

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without Riders

St. Johns County School District: 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		
	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 50.85	\$ 63,600	\$ 128,328	\$ 52.46	\$ 65,720	\$ 132,605	\$ 54.07	\$ 67,840	\$ 136,883	\$ 55.68	\$ 69,960	\$ 141,160
19	\$ 51.80	\$ 63,242	\$ 127,608	\$ 53.44	\$ 65,350	\$ 131,861	\$ 55.08	\$ 67,458	\$ 136,115	\$ 56.72	\$ 69,567	\$ 140,368
20	\$ 52.75	\$ 62,870	\$ 126,856	\$ 54.42	\$ 64,966	\$ 131,085	\$ 56.09	\$ 67,061	\$ 135,313	\$ 57.77	\$ 69,157	\$ 139,542
21	\$ 53.69	\$ 62,481	\$ 126,070	\$ 55.40	\$ 64,564	\$ 130,272	\$ 57.10	\$ 66,646	\$ 134,475	\$ 58.81	\$ 68,729	\$ 138,677
22	\$ 54.64	\$ 62,073	\$ 125,248	\$ 56.38	\$ 64,143	\$ 129,423	\$ 58.11	\$ 66,212	\$ 133,598	\$ 59.85	\$ 68,281	\$ 137,773
23	\$ 55.59	\$ 61,645	\$ 124,386	\$ 57.36	\$ 63,700	\$ 128,532	\$ 59.12	\$ 65,755	\$ 132,678	\$ 60.89	\$ 67,810	\$ 136,824
24	\$ 56.53	\$ 61,196	\$ 123,478	\$ 58.33	\$ 63,236	\$ 127,594	\$ 60.13	\$ 65,275	\$ 131,710	\$ 61.93	\$ 67,315	\$ 135,826
25	\$ 57.48	\$ 60,724	\$ 122,526	\$ 59.31	\$ 62,748	\$ 126,610	\$ 61.15	\$ 64,772	\$ 130,694	\$ 62.98	\$ 66,796	\$ 134,778
26	\$ 59.38	\$ 60,227	\$ 121,524	\$ 61.27	\$ 62,235	\$ 125,574	\$ 63.17	\$ 64,242	\$ 129,625	\$ 65.06	\$ 66,250	\$ 133,676
27	\$ 63.17	\$ 59,697	\$ 120,453	\$ 65.19	\$ 61,687	\$ 124,468	\$ 67.21	\$ 63,677	\$ 128,483	\$ 69.23	\$ 65,667	\$ 132,498
28	\$ 66.01	\$ 59,135	\$ 119,319	\$ 68.12	\$ 61,106	\$ 123,296	\$ 70.24	\$ 63,077	\$ 127,273	\$ 72.36	\$ 65,048	\$ 131,250
29	\$ 68.85	\$ 58,543	\$ 118,125	\$ 71.06	\$ 60,495	\$ 122,062	\$ 73.27	\$ 62,446	\$ 126,000	\$ 75.48	\$ 64,397	\$ 129,937
30	\$ 72.64	\$ 57,919	\$ 116,866	\$ 74.98	\$ 59,849	\$ 120,762	\$ 77.31	\$ 61,780	\$ 124,657	\$ 79.65	\$ 63,711	\$ 128,553
31	\$ 76.43	\$ 57,260	\$ 115,536	\$ 78.89	\$ 59,169	\$ 119,387	\$ 81.36	\$ 61,077	\$ 123,238	\$ 83.82	\$ 62,986	\$ 127,089
32	\$ 80.22	\$ 56,570	\$ 114,144	\$ 82.81	\$ 58,456	\$ 117,948	\$ 85.40	\$ 60,341	\$ 121,753	\$ 87.99	\$ 62,227	\$ 125,558
33	\$ 84.96	\$ 55,847	\$ 112,686	\$ 87.70	\$ 57,709	\$ 116,442	\$ 90.45	\$ 59,571	\$ 120,198	\$ 93.20	\$ 61,432	\$ 123,954
34	\$ 87.80	\$ 55,093	\$ 111,163	\$ 90.64	\$ 56,929	\$ 114,868	\$ 93.48	\$ 58,765	\$ 118,574	\$ 96.32	\$ 60,602	\$ 122,279
35	\$ 88.75	\$ 54,307	\$ 109,578	\$ 91.62	\$ 56,117	\$ 113,230	\$ 94.49	\$ 57,927	\$ 116,883	\$ 97.37	\$ 59,737	\$ 120,535
36	\$ 94.43	\$ 53,489	\$ 107,929	\$ 97.49	\$ 55,272	\$ 111,527	\$ 100.56	\$ 57,055	\$ 115,124	\$ 103.62	\$ 58,838	\$ 118,722
37	\$ 102.01	\$ 52,641	\$ 106,216	\$ 105.32	\$ 54,396	\$ 109,757	\$ 108.64	\$ 56,150	\$ 113,297	\$ 111.96	\$ 57,905	\$ 116,838
38	\$ 108.64	\$ 51,757	\$ 104,433	\$ 112.18	\$ 53,482	\$ 107,914	\$ 115.71	\$ 55,207	\$ 111,395	\$ 119.25	\$ 56,933	\$ 114,876
39	\$ 115.27	\$ 50,834	\$ 102,570	\$ 119.03	\$ 52,528	\$ 105,989	\$ 122.79	\$ 54,223	\$ 109,408	\$ 126.55	\$ 55,917	\$ 112,827
40	\$ 122.85	\$ 49,864	\$ 100,614	\$ 126.86	\$ 51,526	\$ 103,967	\$ 130.87	\$ 53,188	\$ 107,321	\$ 134.88	\$ 54,850	\$ 110,675
41	\$ 129.48	\$ 48,842	\$ 98,551	\$ 133.71	\$ 50,470	\$ 101,836	\$ 137.95	\$ 52,098	\$ 105,121	\$ 142.18	\$ 53,726	\$ 108,406
42	\$ 136.11	\$ 47,767	\$ 96,382	\$ 140.57	\$ 49,360	\$ 99,595	\$ 145.02	\$ 50,952	\$ 102,808	\$ 149.47	\$ 52,544	\$ 106,020
43	\$ 143.69	\$ 46,636	\$ 94,099	\$ 148.40	\$ 48,190	\$ 97,236	\$ 153.10	\$ 49,745	\$ 100,372	\$ 157.81	\$ 51,299	\$ 103,509
44	\$ 150.32	\$ 45,442	\$ 91,692	\$ 155.25	\$ 46,957	\$ 94,748	\$ 160.18	\$ 48,472	\$ 97,804	\$ 165.10	\$ 49,987	\$ 100,861
45	\$ 151.27	\$ 44,179	\$ 89,143	\$ 156.23	\$ 45,652	\$ 92,114	\$ 161.19	\$ 47,124	\$ 95,086	\$ 166.15	\$ 48,597	\$ 98,057
46	\$ 163.59	\$ 42,840	\$ 86,440	\$ 168.96	\$ 44,268	\$ 89,321	\$ 174.32	\$ 45,696	\$ 92,203	\$ 179.69	\$ 47,124	\$ 95,084
47	\$ 175.90	\$ 41,419	\$ 83,574	\$ 181.68	\$ 42,800	\$ 86,359	\$ 187.46	\$ 44,181	\$ 89,145	\$ 193.24	\$ 45,561	\$ 91,931
48	\$ 189.17	\$ 39,911	\$ 80,532	\$ 195.39	\$ 41,242	\$ 83,216	\$ 201.61	\$ 42,572	\$ 85,900	\$ 207.83	\$ 43,903	\$ 88,585
49	\$ 202.43	\$ 38,311	\$ 77,302	\$ 209.09	\$ 39,588	\$ 79,879	\$ 215.76	\$ 40,865	\$ 82,456	\$ 222.42	\$ 42,142	\$ 85,032
50	\$ 214.75	\$ 36,610	\$ 73,870	\$ 221.82	\$ 37,830	\$ 76,332	\$ 228.89	\$ 39,051	\$ 78,795	\$ 235.97	\$ 40,271	\$ 81,257
51	\$ 228.01	\$ 34,802	\$ 70,222	\$ 235.52	\$ 35,962	\$ 72,563	\$ 243.04	\$ 37,122	\$ 74,904	\$ 250.56	\$ 38,283	\$ 77,244
52	\$ 241.27	\$ 32,886	\$ 66,355	\$ 249.23	\$ 33,982	\$ 68,567	\$ 257.19	\$ 35,078	\$ 70,779	\$ 265.15	\$ 36,174	\$ 72,991
53	\$ 253.59	\$ 30,853	\$ 62,256	\$ 261.96	\$ 31,882	\$ 64,331	\$ 270.32	\$ 32,910	\$ 66,406	\$ 278.69	\$ 33,939	\$ 68,481
54	\$ 266.85	\$ 28,697	\$ 57,906	\$ 275.66	\$ 29,654	\$ 59,836	\$ 284.47	\$ 30,611	\$ 61,766	\$ 293.28	\$ 31,567	\$ 63,696

without Riders

St. Johns County School District: 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		
	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
55	\$ 267.80	\$ 26,405	\$ 53,280	\$ 276.64	\$ 27,285	\$ 55,056	\$ 285.48	\$ 28,166	\$ 56,832	\$ 294.32	\$ 29,046	\$ 58,608
56	\$ 288.64	\$ 27,582	\$ 54,064	\$ 298.18	\$ 28,501	\$ 55,866	\$ 307.71	\$ 29,420	\$ 57,668	\$ 317.25	\$ 30,340	\$ 59,470
57	\$ 310.43	\$ 28,804	\$ 54,864	\$ 320.69	\$ 29,764	\$ 56,692	\$ 330.96	\$ 30,724	\$ 58,521	\$ 341.22	\$ 31,684	\$ 60,350
58	\$ 332.22	\$ 30,074	\$ 55,681	\$ 343.21	\$ 31,076	\$ 57,537	\$ 354.20	\$ 32,078	\$ 59,393	\$ 365.19	\$ 33,081	\$ 61,249
59	\$ 354.01	\$ 31,392	\$ 56,515	\$ 365.72	\$ 32,439	\$ 58,399	\$ 377.44	\$ 33,485	\$ 60,283	\$ 389.16	\$ 34,531	\$ 62,167
60	\$ 375.80	\$ 32,761	\$ 57,372	\$ 388.24	\$ 33,853	\$ 59,284	\$ 400.68	\$ 34,946	\$ 61,196	\$ 413.12	\$ 36,038	\$ 63,109
61	\$ 397.59	\$ 34,180	\$ 58,248	\$ 410.76	\$ 35,319	\$ 60,189	\$ 423.92	\$ 36,458	\$ 62,131	\$ 437.09	\$ 37,598	\$ 64,072
62	\$ 420.32	\$ 35,648	\$ 59,148	\$ 434.25	\$ 36,836	\$ 61,119	\$ 448.18	\$ 38,025	\$ 63,091	\$ 462.10	\$ 39,213	\$ 65,062
63	\$ 442.11	\$ 37,161	\$ 60,067	\$ 456.77	\$ 38,400	\$ 62,069	\$ 471.42	\$ 39,638	\$ 64,072	\$ 486.07	\$ 40,877	\$ 66,074
64	\$ 463.90	\$ 38,715	\$ 61,003	\$ 479.28	\$ 40,005	\$ 63,036	\$ 494.66	\$ 41,296	\$ 65,070	\$ 510.04	\$ 42,586	\$ 67,103
65	\$ 464.85	\$ 40,305	\$ 61,950	\$ 480.26	\$ 41,649	\$ 64,015	\$ 495.67	\$ 42,992	\$ 66,080	\$ 511.08	\$ 44,336	\$ 68,145
66	\$ 497.06	\$ 41,935	\$ 62,913	\$ 513.55	\$ 43,332	\$ 65,010	\$ 530.03	\$ 44,730	\$ 67,107	\$ 546.51	\$ 46,128	\$ 69,204
67	\$ 541.59	\$ 43,605	\$ 63,894	\$ 559.56	\$ 45,058	\$ 66,023	\$ 577.52	\$ 46,512	\$ 68,153	\$ 595.49	\$ 47,965	\$ 70,283
68	\$ 571.90	\$ 45,470	\$ 65,116	\$ 590.88	\$ 46,986	\$ 67,287	\$ 609.86	\$ 48,502	\$ 69,457	\$ 628.84	\$ 50,018	\$ 71,628
69	\$ 619.27	\$ 47,546	\$ 66,588	\$ 639.83	\$ 49,131	\$ 68,807	\$ 660.39	\$ 50,716	\$ 71,027	\$ 680.95	\$ 52,301	\$ 73,246
70	\$ 647.69	\$ 49,681	\$ 68,091	\$ 669.20	\$ 51,337	\$ 70,360	\$ 690.70	\$ 52,993	\$ 72,630	\$ 712.21	\$ 54,649	\$ 74,900
71	\$ 677.06	\$ 51,871	\$ 69,627	\$ 699.55	\$ 53,600	\$ 71,947	\$ 722.03	\$ 55,329	\$ 74,268	\$ 744.51	\$ 57,058	\$ 76,589
72	\$ 708.32	\$ 54,134	\$ 71,223	\$ 731.85	\$ 55,939	\$ 73,597	\$ 755.38	\$ 57,743	\$ 75,971	\$ 778.90	\$ 59,548	\$ 78,345
73	\$ 742.43	\$ 56,493	\$ 72,907	\$ 767.09	\$ 58,376	\$ 75,337	\$ 791.76	\$ 60,259	\$ 77,768	\$ 816.42	\$ 62,142	\$ 80,198
74	\$ 780.32	\$ 58,957	\$ 74,698	\$ 806.25	\$ 60,923	\$ 77,188	\$ 832.18	\$ 62,888	\$ 79,678	\$ 858.10	\$ 64,853	\$ 82,168
75	\$ 822.96	\$ 61,509	\$ 76,584	\$ 850.30	\$ 63,559	\$ 79,136	\$ 877.65	\$ 65,609	\$ 81,689	\$ 905.00	\$ 67,660	\$ 84,242

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.

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.

St. Johns County School District: 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		
	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 57.29	\$ 72,080	\$ 145,438	\$ 58.90	\$ 74,200	\$ 149,716	\$ 60.51	\$ 76,320	\$ 153,993	\$ 62.12	\$ 78,440	\$ 158,271
19	\$ 58.37	\$ 71,675	\$ 144,622	\$ 60.01	\$ 73,783	\$ 148,876	\$ 61.65	\$ 75,891	\$ 153,129	\$ 63.29	\$ 77,999	\$ 157,383
20	\$ 59.44	\$ 71,253	\$ 143,770	\$ 61.11	\$ 73,348	\$ 147,999	\$ 62.79	\$ 75,444	\$ 152,227	\$ 64.46	\$ 77,540	\$ 156,456
21	\$ 60.51	\$ 70,812	\$ 142,879	\$ 62.22	\$ 72,894	\$ 147,082	\$ 63.92	\$ 74,977	\$ 151,284	\$ 65.63	\$ 77,060	\$ 155,486
22	\$ 61.59	\$ 70,350	\$ 141,948	\$ 63.32	\$ 72,419	\$ 146,123	\$ 65.06	\$ 74,488	\$ 150,298	\$ 66.80	\$ 76,557	\$ 154,473
23	\$ 62.66	\$ 69,865	\$ 140,970	\$ 64.43	\$ 71,920	\$ 145,117	\$ 66.20	\$ 73,975	\$ 149,263	\$ 67.97	\$ 76,029	\$ 153,409
24	\$ 63.73	\$ 69,355	\$ 139,942	\$ 65.53	\$ 71,395	\$ 144,058	\$ 67.33	\$ 73,435	\$ 148,174	\$ 69.13	\$ 75,475	\$ 152,290
25	\$ 64.81	\$ 68,821	\$ 138,862	\$ 66.64	\$ 70,845	\$ 142,947	\$ 68.47	\$ 72,869	\$ 147,031	\$ 70.30	\$ 74,893	\$ 151,115
26	\$ 66.96	\$ 68,258	\$ 137,727	\$ 68.85	\$ 70,265	\$ 141,778	\$ 70.75	\$ 72,273	\$ 145,828	\$ 72.64	\$ 74,280	\$ 149,879
27	\$ 71.25	\$ 67,656	\$ 136,513	\$ 73.27	\$ 69,646	\$ 140,528	\$ 75.29	\$ 71,636	\$ 144,543	\$ 77.31	\$ 73,626	\$ 148,558
28	\$ 74.47	\$ 67,019	\$ 135,228	\$ 76.59	\$ 68,991	\$ 139,205	\$ 78.70	\$ 70,962	\$ 143,182	\$ 80.82	\$ 72,933	\$ 147,160
29	\$ 77.69	\$ 66,349	\$ 133,875	\$ 79.90	\$ 68,300	\$ 137,812	\$ 82.11	\$ 70,252	\$ 141,750	\$ 84.32	\$ 72,203	\$ 145,687
30	\$ 81.99	\$ 65,641	\$ 132,448	\$ 84.32	\$ 67,572	\$ 136,344	\$ 86.66	\$ 69,503	\$ 140,239	\$ 89.00	\$ 71,433	\$ 144,135
31	\$ 86.28	\$ 64,895	\$ 130,940	\$ 88.75	\$ 66,803	\$ 134,792	\$ 91.21	\$ 68,712	\$ 138,643	\$ 93.67	\$ 70,621	\$ 142,494
32	\$ 90.58	\$ 64,113	\$ 129,363	\$ 93.17	\$ 65,998	\$ 133,168	\$ 95.76	\$ 67,884	\$ 136,972	\$ 98.35	\$ 69,770	\$ 140,777
33	\$ 95.95	\$ 63,294	\$ 127,710	\$ 98.69	\$ 65,155	\$ 131,467	\$ 101.44	\$ 67,017	\$ 135,223	\$ 104.19	\$ 68,878	\$ 138,979
34	\$ 99.17	\$ 62,438	\$ 125,985	\$ 102.01	\$ 64,275	\$ 129,690	\$ 104.85	\$ 66,111	\$ 133,396	\$ 107.69	\$ 67,948	\$ 137,101
35	\$ 100.24	\$ 61,548	\$ 124,188	\$ 103.11	\$ 63,358	\$ 127,841	\$ 105.99	\$ 65,168	\$ 131,493	\$ 108.86	\$ 66,978	\$ 135,146
36	\$ 106.68	\$ 60,621	\$ 122,320	\$ 109.75	\$ 62,404	\$ 125,917	\$ 112.81	\$ 64,187	\$ 129,515	\$ 115.87	\$ 65,970	\$ 133,113
37	\$ 115.27	\$ 59,660	\$ 120,378	\$ 118.59	\$ 61,415	\$ 123,919	\$ 121.90	\$ 63,169	\$ 127,459	\$ 125.22	\$ 64,924	\$ 131,000
38	\$ 122.79	\$ 58,658	\$ 118,357	\$ 126.32	\$ 60,383	\$ 121,838	\$ 129.86	\$ 62,108	\$ 125,319	\$ 133.40	\$ 63,834	\$ 128,800
39	\$ 130.30	\$ 57,612	\$ 116,246	\$ 134.06	\$ 59,306	\$ 119,665	\$ 137.82	\$ 61,000	\$ 123,084	\$ 141.58	\$ 62,695	\$ 126,503
40	\$ 138.89	\$ 56,512	\$ 114,029	\$ 142.90	\$ 58,175	\$ 117,383	\$ 146.91	\$ 59,837	\$ 120,736	\$ 150.92	\$ 61,499	\$ 124,090
41	\$ 146.41	\$ 55,354	\$ 111,691	\$ 150.64	\$ 56,982	\$ 114,976	\$ 154.87	\$ 58,611	\$ 118,261	\$ 159.10	\$ 60,239	\$ 121,546
42	\$ 153.92	\$ 54,136	\$ 109,233	\$ 158.38	\$ 55,729	\$ 112,446	\$ 162.83	\$ 57,321	\$ 115,659	\$ 167.28	\$ 58,913	\$ 118,871
43	\$ 162.51	\$ 52,854	\$ 106,646	\$ 167.22	\$ 54,408	\$ 109,782	\$ 171.92	\$ 55,963	\$ 112,919	\$ 176.63	\$ 57,517	\$ 116,056
44	\$ 170.03	\$ 51,501	\$ 103,917	\$ 174.96	\$ 53,016	\$ 106,974	\$ 179.88	\$ 54,531	\$ 110,030	\$ 184.81	\$ 56,046	\$ 113,086
45	\$ 171.10	\$ 50,070	\$ 101,029	\$ 176.06	\$ 51,542	\$ 104,000	\$ 181.02	\$ 53,015	\$ 106,972	\$ 185.98	\$ 54,488	\$ 109,943
46	\$ 185.06	\$ 48,552	\$ 97,965	\$ 190.43	\$ 49,980	\$ 100,847	\$ 195.80	\$ 51,408	\$ 103,728	\$ 201.17	\$ 52,836	\$ 106,609
47	\$ 199.02	\$ 46,942	\$ 94,717	\$ 204.80	\$ 48,323	\$ 97,503	\$ 210.58	\$ 49,703	\$ 100,288	\$ 216.36	\$ 51,084	\$ 103,074
48	\$ 214.05	\$ 45,233	\$ 91,269	\$ 220.27	\$ 46,563	\$ 93,954	\$ 226.49	\$ 47,894	\$ 96,638	\$ 232.71	\$ 49,224	\$ 99,322
49	\$ 229.08	\$ 43,419	\$ 87,609	\$ 235.75	\$ 44,696	\$ 90,186	\$ 242.41	\$ 45,973	\$ 92,763	\$ 249.07	\$ 47,250	\$ 95,339
50	\$ 243.04	\$ 41,492	\$ 83,719	\$ 250.11	\$ 42,712	\$ 86,182	\$ 257.19	\$ 43,932	\$ 88,644	\$ 264.26	\$ 45,153	\$ 91,106
51	\$ 258.07	\$ 39,443	\$ 79,585	\$ 265.59	\$ 40,603	\$ 81,926	\$ 273.10	\$ 41,763	\$ 84,267	\$ 280.62	\$ 42,923	\$ 86,607
52	\$ 273.10	\$ 37,270	\$ 75,202	\$ 281.06	\$ 38,367	\$ 77,414	\$ 289.02	\$ 39,463	\$ 79,626	\$ 296.98	\$ 40,559	\$ 81,838
53	\$ 287.06	\$ 34,967	\$ 70,556	\$ 295.43	\$ 35,996	\$ 72,632	\$ 303.80	\$ 37,024	\$ 74,707	\$ 312.17	\$ 38,053	\$ 76,782
54	\$ 302.09	\$ 32,524	\$ 65,626	\$ 310.90	\$ 33,480	\$ 67,557	\$ 319.71	\$ 34,437	\$ 69,487	\$ 328.52	\$ 35,394	\$ 71,417

without Riders

St. Johns County School District: 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		
	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
55	\$ 303.17	\$ 29,926	\$ 60,384	\$ 312.01	\$ 30,806	\$ 62,160	\$ 320.85	\$ 31,686	\$ 63,936	\$ 329.69	\$ 32,567	\$ 65,712
56	\$ 326.79	\$ 31,259	\$ 61,273	\$ 336.32	\$ 32,179	\$ 63,075	\$ 345.86	\$ 33,098	\$ 64,877	\$ 355.40	\$ 34,017	\$ 66,679
57	\$ 351.48	\$ 32,644	\$ 62,179	\$ 361.75	\$ 33,604	\$ 64,008	\$ 372.01	\$ 34,564	\$ 65,836	\$ 382.27	\$ 35,525	\$ 67,665
58	\$ 376.18	\$ 34,083	\$ 63,105	\$ 387.17	\$ 35,086	\$ 64,961	\$ 398.16	\$ 36,088	\$ 66,817	\$ 409.15	\$ 37,091	\$ 68,673
59	\$ 400.87	\$ 35,578	\$ 64,050	\$ 412.59	\$ 36,624	\$ 65,934	\$ 424.30	\$ 37,671	\$ 67,818	\$ 436.02	\$ 38,717	\$ 69,702
60	\$ 425.57	\$ 37,130	\$ 65,021	\$ 438.01	\$ 38,222	\$ 66,934	\$ 450.45	\$ 39,314	\$ 68,846	\$ 462.89	\$ 40,406	\$ 70,758
61	\$ 450.26	\$ 38,737	\$ 66,014	\$ 463.43	\$ 39,876	\$ 67,956	\$ 476.60	\$ 41,016	\$ 69,897	\$ 489.77	\$ 42,155	\$ 71,839
62	\$ 476.03	\$ 40,401	\$ 67,034	\$ 489.96	\$ 41,590	\$ 69,006	\$ 503.88	\$ 42,778	\$ 70,977	\$ 517.81	\$ 43,966	\$ 72,949
63	\$ 500.72	\$ 42,116	\$ 68,076	\$ 515.38	\$ 43,355	\$ 70,078	\$ 530.03	\$ 44,593	\$ 72,081	\$ 544.68	\$ 45,832	\$ 74,083
64	\$ 525.42	\$ 43,877	\$ 69,137	\$ 540.80	\$ 45,167	\$ 71,170	\$ 556.18	\$ 46,458	\$ 73,204	\$ 571.56	\$ 47,748	\$ 75,237
65	\$ 526.49	\$ 45,680	\$ 70,210	\$ 541.90	\$ 47,023	\$ 72,275	\$ 557.31	\$ 48,367	\$ 74,340	\$ 572.72	\$ 49,710	\$ 76,405
66	\$ 563.00	\$ 47,526	\$ 71,301	\$ 579.48	\$ 48,924	\$ 73,398	\$ 595.97	\$ 50,322	\$ 75,495	\$ 612.45	\$ 51,719	\$ 77,592
67	\$ 613.46	\$ 49,419	\$ 72,413	\$ 631.43	\$ 50,872	\$ 74,543	\$ 649.40	\$ 52,326	\$ 76,672	\$ 667.37	\$ 53,779	\$ 78,802
68	\$ 647.82	\$ 51,533	\$ 73,798	\$ 666.80	\$ 53,049	\$ 75,969	\$ 685.78	\$ 54,565	\$ 78,139	\$ 704.76	\$ 56,080	\$ 80,310
69	\$ 701.50	\$ 53,886	\$ 75,466	\$ 722.06	\$ 55,470	\$ 77,686	\$ 742.62	\$ 57,055	\$ 79,905	\$ 763.18	\$ 58,640	\$ 82,125
70	\$ 733.71	\$ 56,305	\$ 77,169	\$ 755.22	\$ 57,961	\$ 79,439	\$ 776.72	\$ 59,617	\$ 81,709	\$ 798.23	\$ 61,273	\$ 83,978
71	\$ 767.00	\$ 58,788	\$ 78,910	\$ 789.48	\$ 60,517	\$ 81,231	\$ 811.97	\$ 62,246	\$ 83,552	\$ 834.45	\$ 63,975	\$ 85,873
72	\$ 802.43	\$ 61,352	\$ 80,719	\$ 825.96	\$ 63,157	\$ 83,093	\$ 849.48	\$ 64,961	\$ 85,467	\$ 873.01	\$ 66,766	\$ 87,841
73	\$ 841.08	\$ 64,026	\$ 82,628	\$ 865.75	\$ 65,909	\$ 85,058	\$ 890.41	\$ 67,792	\$ 87,489	\$ 915.07	\$ 69,675	\$ 89,919
74	\$ 884.03	\$ 66,818	\$ 84,658	\$ 909.96	\$ 68,784	\$ 87,148	\$ 935.88	\$ 70,749	\$ 89,638	\$ 961.81	\$ 72,714	\$ 92,128
75	\$ 932.35	\$ 69,710	\$ 86,795	\$ 959.69	\$ 71,760	\$ 89,348	\$ 987.04	\$ 73,811	\$ 91,900	\$ 1,014.39	\$ 75,861	\$ 94,453

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

St. Johns County School District: 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		
	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 63.73	\$ 80,560	\$ 162,548	\$ 65.35	\$ 82,680	\$ 166,826	\$ 66.96	\$ 84,800	\$ 171,104	\$ 68.57	\$ 86,920	\$ 175,381
19	\$ 64.93	\$ 80,107	\$ 161,636	\$ 66.58	\$ 82,215	\$ 165,890	\$ 68.22	\$ 84,323	\$ 170,144	\$ 69.86	\$ 86,431	\$ 174,397
20	\$ 66.13	\$ 79,635	\$ 160,684	\$ 67.81	\$ 81,731	\$ 164,913	\$ 69.48	\$ 83,827	\$ 169,142	\$ 71.16	\$ 85,922	\$ 173,370
21	\$ 67.33	\$ 79,143	\$ 159,689	\$ 69.04	\$ 81,225	\$ 163,891	\$ 70.75	\$ 83,308	\$ 168,094	\$ 72.45	\$ 85,391	\$ 172,296
22	\$ 68.53	\$ 78,626	\$ 158,648	\$ 70.27	\$ 80,696	\$ 162,823	\$ 72.01	\$ 82,765	\$ 166,998	\$ 73.75	\$ 84,834	\$ 171,172
23	\$ 69.73	\$ 78,084	\$ 157,555	\$ 71.50	\$ 80,139	\$ 161,701	\$ 73.27	\$ 82,194	\$ 165,848	\$ 75.04	\$ 84,249	\$ 169,994
24	\$ 70.93	\$ 77,515	\$ 156,406	\$ 72.73	\$ 79,555	\$ 160,522	\$ 74.53	\$ 81,594	\$ 164,638	\$ 76.33	\$ 83,634	\$ 168,753
25	\$ 72.13	\$ 76,917	\$ 155,199	\$ 73.97	\$ 78,941	\$ 159,283	\$ 75.80	\$ 80,966	\$ 163,368	\$ 77.63	\$ 82,990	\$ 167,452
26	\$ 74.53	\$ 76,288	\$ 153,930	\$ 76.43	\$ 78,295	\$ 157,981	\$ 78.32	\$ 80,303	\$ 162,032	\$ 80.22	\$ 82,311	\$ 166,082
27	\$ 79.33	\$ 75,616	\$ 152,573	\$ 81.36	\$ 77,606	\$ 156,588	\$ 83.38	\$ 79,596	\$ 160,604	\$ 85.40	\$ 81,586	\$ 164,619
28	\$ 82.93	\$ 74,904	\$ 151,137	\$ 85.05	\$ 76,875	\$ 155,114	\$ 87.17	\$ 78,847	\$ 159,092	\$ 89.28	\$ 80,818	\$ 163,069
29	\$ 86.53	\$ 74,155	\$ 149,625	\$ 88.75	\$ 76,106	\$ 153,562	\$ 90.96	\$ 78,058	\$ 157,500	\$ 93.17	\$ 80,009	\$ 161,437
30	\$ 91.33	\$ 73,364	\$ 148,030	\$ 93.67	\$ 75,295	\$ 151,926	\$ 96.01	\$ 77,225	\$ 155,822	\$ 98.35	\$ 79,156	\$ 159,717
31	\$ 96.13	\$ 72,529	\$ 146,345	\$ 98.60	\$ 74,438	\$ 150,196	\$ 101.06	\$ 76,347	\$ 154,048	\$ 103.52	\$ 78,255	\$ 157,899
32	\$ 100.93	\$ 71,656	\$ 144,582	\$ 103.52	\$ 73,541	\$ 148,387	\$ 106.11	\$ 75,427	\$ 152,192	\$ 108.70	\$ 77,313	\$ 155,996
33	\$ 106.93	\$ 70,740	\$ 142,735	\$ 109.68	\$ 72,602	\$ 146,491	\$ 112.43	\$ 74,463	\$ 150,248	\$ 115.18	\$ 76,325	\$ 154,004
34	\$ 110.53	\$ 69,784	\$ 140,807	\$ 113.38	\$ 71,620	\$ 144,512	\$ 116.22	\$ 73,457	\$ 148,218	\$ 119.06	\$ 75,293	\$ 151,923
35	\$ 111.73	\$ 68,788	\$ 138,798	\$ 114.61	\$ 70,599	\$ 142,451	\$ 117.48	\$ 72,409	\$ 146,104	\$ 120.36	\$ 74,219	\$ 149,756
36	\$ 118.93	\$ 67,753	\$ 136,710	\$ 122.00	\$ 69,536	\$ 140,308	\$ 125.06	\$ 71,319	\$ 143,906	\$ 128.12	\$ 73,102	\$ 147,503
37	\$ 128.53	\$ 66,679	\$ 134,540	\$ 131.85	\$ 68,433	\$ 138,081	\$ 135.17	\$ 70,188	\$ 141,622	\$ 138.48	\$ 71,943	\$ 145,162
38	\$ 136.93	\$ 65,559	\$ 132,281	\$ 140.47	\$ 67,284	\$ 135,762	\$ 144.01	\$ 69,009	\$ 139,244	\$ 147.55	\$ 70,735	\$ 142,725
39	\$ 145.33	\$ 64,389	\$ 129,922	\$ 149.09	\$ 66,084	\$ 133,341	\$ 152.85	\$ 67,778	\$ 136,760	\$ 156.61	\$ 69,473	\$ 140,179
40	\$ 154.93	\$ 63,161	\$ 127,444	\$ 158.95	\$ 64,823	\$ 130,798	\$ 162.96	\$ 66,485	\$ 134,152	\$ 166.97	\$ 68,148	\$ 137,505
41	\$ 163.33	\$ 61,867	\$ 124,831	\$ 167.57	\$ 63,495	\$ 128,116	\$ 171.80	\$ 65,123	\$ 131,402	\$ 176.03	\$ 66,751	\$ 134,687
42	\$ 171.73	\$ 60,505	\$ 122,084	\$ 176.19	\$ 62,098	\$ 125,297	\$ 180.64	\$ 63,690	\$ 128,510	\$ 185.09	\$ 65,282	\$ 131,722
43	\$ 181.33	\$ 59,072	\$ 119,192	\$ 186.04	\$ 60,626	\$ 122,329	\$ 190.75	\$ 62,181	\$ 125,466	\$ 195.45	\$ 63,735	\$ 128,602
44	\$ 189.73	\$ 57,560	\$ 116,143	\$ 194.66	\$ 59,075	\$ 119,199	\$ 199.59	\$ 60,590	\$ 122,256	\$ 204.51	\$ 62,105	\$ 125,312
45	\$ 190.93	\$ 55,960	\$ 112,915	\$ 195.89	\$ 57,433	\$ 115,886	\$ 200.85	\$ 58,905	\$ 118,858	\$ 205.81	\$ 60,378	\$ 121,829
46	\$ 206.53	\$ 54,264	\$ 109,491	\$ 211.90	\$ 55,692	\$ 112,372	\$ 217.27	\$ 57,120	\$ 115,254	\$ 222.64	\$ 58,548	\$ 118,135
47	\$ 222.13	\$ 52,464	\$ 105,860	\$ 227.91	\$ 53,845	\$ 108,646	\$ 233.69	\$ 55,226	\$ 111,432	\$ 239.47	\$ 56,606	\$ 114,217
48	\$ 238.93	\$ 50,555	\$ 102,007	\$ 245.16	\$ 51,885	\$ 104,691	\$ 251.38	\$ 53,215	\$ 107,376	\$ 257.60	\$ 54,546	\$ 110,060
49	\$ 255.73	\$ 48,527	\$ 97,916	\$ 262.40	\$ 49,804	\$ 100,493	\$ 269.06	\$ 51,081	\$ 103,070	\$ 275.72	\$ 52,358	\$ 105,646
50	\$ 271.33	\$ 46,373	\$ 93,569	\$ 278.41	\$ 47,593	\$ 96,031	\$ 285.48	\$ 48,814	\$ 98,494	\$ 292.56	\$ 50,034	\$ 100,956
51	\$ 288.13	\$ 44,083	\$ 88,948	\$ 295.65	\$ 45,243	\$ 91,289	\$ 303.17	\$ 46,403	\$ 93,630	\$ 310.68	\$ 47,563	\$ 95,970
52	\$ 304.93	\$ 41,655	\$ 84,050	\$ 312.89	\$ 42,751	\$ 86,262	\$ 320.85	\$ 43,848	\$ 88,474	\$ 328.81	\$ 44,944	\$ 90,685
53	\$ 320.53	\$ 39,081	\$ 78,857	\$ 328.90	\$ 40,109	\$ 80,932	\$ 337.27	\$ 41,138	\$ 83,008	\$ 345.64	\$ 42,166	\$ 85,083
54	\$ 337.33	\$ 36,350	\$ 73,347	\$ 346.15	\$ 37,307	\$ 75,277	\$ 354.96	\$ 38,263	\$ 77,208	\$ 363.77	\$ 39,220	\$ 79,138

without Riders

St. Johns County School District: 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		
	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
55	\$ 338.53	\$ 33,447	\$ 67,488	\$ 347.38	\$ 34,327	\$ 69,264	\$ 356.22	\$ 35,207	\$ 71,040	\$ 365.06	\$ 36,087	\$ 72,816
56	\$ 364.93	\$ 34,937	\$ 68,481	\$ 374.47	\$ 35,856	\$ 70,283	\$ 384.01	\$ 36,776	\$ 72,086	\$ 393.55	\$ 37,695	\$ 73,888
57	\$ 392.53	\$ 36,485	\$ 69,494	\$ 402.80	\$ 37,445	\$ 71,323	\$ 413.06	\$ 38,405	\$ 73,152	\$ 423.32	\$ 39,365	\$ 74,980
58	\$ 420.13	\$ 38,093	\$ 70,529	\$ 431.12	\$ 39,096	\$ 72,385	\$ 442.11	\$ 40,098	\$ 74,242	\$ 453.10	\$ 41,101	\$ 76,098
59	\$ 447.73	\$ 39,764	\$ 71,586	\$ 459.45	\$ 40,810	\$ 73,470	\$ 471.17	\$ 41,856	\$ 75,354	\$ 482.88	\$ 42,903	\$ 77,237
60	\$ 475.33	\$ 41,498	\$ 72,671	\$ 487.78	\$ 42,590	\$ 74,583	\$ 500.22	\$ 43,682	\$ 76,496	\$ 512.66	\$ 44,774	\$ 78,408
61	\$ 502.93	\$ 43,294	\$ 73,780	\$ 516.10	\$ 44,434	\$ 75,722	\$ 529.27	\$ 45,573	\$ 77,664	\$ 542.44	\$ 46,712	\$ 79,605
62	\$ 531.73	\$ 45,154	\$ 74,920	\$ 545.66	\$ 46,343	\$ 76,892	\$ 559.59	\$ 47,531	\$ 78,864	\$ 573.51	\$ 48,719	\$ 80,835
63	\$ 559.33	\$ 47,071	\$ 76,085	\$ 573.99	\$ 48,309	\$ 78,087	\$ 588.64	\$ 49,548	\$ 80,090	\$ 603.29	\$ 50,787	\$ 82,092
64	\$ 586.93	\$ 49,039	\$ 77,271	\$ 602.31	\$ 50,330	\$ 79,304	\$ 617.69	\$ 51,620	\$ 81,338	\$ 633.07	\$ 52,911	\$ 83,371
65	\$ 588.13	\$ 51,054	\$ 78,470	\$ 603.55	\$ 52,397	\$ 80,535	\$ 618.96	\$ 53,741	\$ 82,600	\$ 634.37	\$ 55,084	\$ 84,665
66	\$ 628.93	\$ 53,117	\$ 79,689	\$ 645.42	\$ 54,515	\$ 81,786	\$ 661.90	\$ 55,913	\$ 83,884	\$ 678.39	\$ 57,311	\$ 85,981
67	\$ 685.33	\$ 55,233	\$ 80,932	\$ 703.30	\$ 56,686	\$ 83,062	\$ 721.27	\$ 58,140	\$ 85,192	\$ 739.24	\$ 59,593	\$ 87,321
68	\$ 723.73	\$ 57,596	\$ 82,480	\$ 742.71	\$ 59,112	\$ 84,651	\$ 761.69	\$ 60,627	\$ 86,822	\$ 780.67	\$ 62,143	\$ 88,992
69	\$ 783.73	\$ 60,225	\$ 84,344	\$ 804.29	\$ 61,810	\$ 86,564	\$ 824.85	\$ 63,395	\$ 88,784	\$ 845.41	\$ 64,980	\$ 91,003
70	\$ 819.73	\$ 62,929	\$ 86,248	\$ 841.24	\$ 64,585	\$ 88,518	\$ 862.75	\$ 66,241	\$ 90,788	\$ 884.25	\$ 67,897	\$ 93,057
71	\$ 856.93	\$ 65,704	\$ 88,194	\$ 879.42	\$ 67,433	\$ 90,515	\$ 901.90	\$ 69,162	\$ 92,836	\$ 924.39	\$ 70,891	\$ 95,156
72	\$ 896.53	\$ 68,570	\$ 90,215	\$ 920.06	\$ 70,375	\$ 92,589	\$ 943.59	\$ 72,179	\$ 94,964	\$ 967.11	\$ 73,984	\$ 97,338
73	\$ 939.73	\$ 71,558	\$ 92,349	\$ 964.40	\$ 73,441	\$ 94,779	\$ 989.06	\$ 75,324	\$ 97,210	\$ 1,013.72	\$ 77,207	\$ 99,640
74	\$ 987.74	\$ 74,679	\$ 94,618	\$ 1,013.66	\$ 76,645	\$ 97,108	\$ 1,039.59	\$ 78,610	\$ 99,598	\$ 1,065.51	\$ 80,575	\$ 102,087
75	\$ 1,041.73	\$ 77,911	\$ 97,006	\$ 1,069.08	\$ 79,961	\$ 99,559	\$ 1,096.43	\$ 82,012	\$ 102,112	\$ 1,123.78	\$ 84,062	\$ 104,664

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.

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.

without Riders

St. Johns County School District: Employee Coverage

Issue Age ¹	\$210,000 Death Benefit			\$215,000 Death Benefit			\$220,000 Death Benefit			\$225,000 Death Benefit		
	Non-Tobacco			Non-Tobacco			Non-Tobacco			Non-Tobacco		
	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 70.18	\$ 89,040	\$ 179,659	\$ 71.79	\$ 91,160	\$ 183,936	\$ 73.40	\$ 93,280	\$ 188,214	\$ 75.01	\$ 95,400	\$ 192,492
19	\$ 71.50	\$ 88,539	\$ 178,651	\$ 73.15	\$ 90,647	\$ 182,904	\$ 74.79	\$ 92,756	\$ 187,158	\$ 76.43	\$ 94,864	\$ 191,412
20	\$ 72.83	\$ 88,018	\$ 177,599	\$ 74.50	\$ 90,114	\$ 181,827	\$ 76.18	\$ 92,209	\$ 186,056	\$ 77.85	\$ 94,305	\$ 190,284
21	\$ 74.16	\$ 87,473	\$ 176,498	\$ 75.86	\$ 89,556	\$ 180,701	\$ 77.57	\$ 91,639	\$ 184,903	\$ 79.27	\$ 93,722	\$ 189,105
22	\$ 75.48	\$ 86,903	\$ 175,347	\$ 77.22	\$ 88,972	\$ 179,522	\$ 78.96	\$ 91,041	\$ 183,697	\$ 80.69	\$ 93,110	\$ 187,872
23	\$ 76.81	\$ 86,304	\$ 174,140	\$ 78.58	\$ 88,359	\$ 178,286	\$ 80.35	\$ 90,413	\$ 182,432	\$ 82.11	\$ 92,468	\$ 186,579
24	\$ 78.13	\$ 85,674	\$ 172,869	\$ 79.93	\$ 87,714	\$ 176,985	\$ 81.73	\$ 89,754	\$ 181,101	\$ 83.53	\$ 91,794	\$ 185,217
25	\$ 79.46	\$ 85,014	\$ 171,536	\$ 81.29	\$ 87,038	\$ 175,620	\$ 83.12	\$ 89,062	\$ 179,704	\$ 84.96	\$ 91,086	\$ 183,789
26	\$ 82.11	\$ 84,318	\$ 170,133	\$ 84.01	\$ 86,326	\$ 174,184	\$ 85.90	\$ 88,333	\$ 178,235	\$ 87.80	\$ 90,341	\$ 182,286
27	\$ 87.42	\$ 83,576	\$ 168,634	\$ 89.44	\$ 85,566	\$ 172,649	\$ 91.46	\$ 87,556	\$ 176,664	\$ 93.48	\$ 89,545	\$ 180,679
28	\$ 91.40	\$ 82,789	\$ 167,046	\$ 93.51	\$ 84,760	\$ 171,023	\$ 95.63	\$ 86,731	\$ 175,001	\$ 97.75	\$ 88,702	\$ 178,978
29	\$ 95.38	\$ 81,961	\$ 165,375	\$ 97.59	\$ 83,912	\$ 169,312	\$ 99.80	\$ 85,863	\$ 173,250	\$ 102.01	\$ 87,815	\$ 177,187
30	\$ 100.68	\$ 81,087	\$ 163,613	\$ 103.02	\$ 83,017	\$ 167,508	\$ 105.36	\$ 84,948	\$ 171,404	\$ 107.69	\$ 86,878	\$ 175,299
31	\$ 105.99	\$ 80,164	\$ 161,750	\$ 108.45	\$ 82,073	\$ 165,601	\$ 110.91	\$ 83,981	\$ 169,452	\$ 113.38	\$ 85,890	\$ 173,304
32	\$ 111.29	\$ 79,198	\$ 159,801	\$ 113.88	\$ 81,084	\$ 163,606	\$ 116.47	\$ 82,970	\$ 167,411	\$ 119.06	\$ 84,855	\$ 171,216
33	\$ 117.92	\$ 78,186	\$ 157,760	\$ 120.67	\$ 80,048	\$ 161,516	\$ 123.42	\$ 81,910	\$ 165,272	\$ 126.17	\$ 83,771	\$ 169,029
34	\$ 121.90	\$ 77,130	\$ 155,628	\$ 124.75	\$ 78,966	\$ 159,334	\$ 127.59	\$ 80,803	\$ 163,039	\$ 130.43	\$ 82,639	\$ 166,745
35	\$ 123.23	\$ 76,029	\$ 153,409	\$ 126.10	\$ 77,840	\$ 157,061	\$ 128.98	\$ 79,650	\$ 160,714	\$ 131.85	\$ 81,460	\$ 164,367
36	\$ 131.19	\$ 74,885	\$ 151,101	\$ 134.25	\$ 76,668	\$ 154,698	\$ 137.31	\$ 78,451	\$ 158,296	\$ 140.38	\$ 80,234	\$ 161,894
37	\$ 141.80	\$ 73,698	\$ 148,703	\$ 145.11	\$ 75,452	\$ 152,243	\$ 148.43	\$ 77,207	\$ 155,784	\$ 151.75	\$ 78,962	\$ 159,324
38	\$ 151.08	\$ 72,460	\$ 146,206	\$ 154.62	\$ 74,185	\$ 149,687	\$ 158.16	\$ 75,910	\$ 153,168	\$ 161.69	\$ 77,636	\$ 156,649
39	\$ 160.37	\$ 71,167	\$ 143,598	\$ 164.12	\$ 72,862	\$ 147,017	\$ 167.88	\$ 74,556	\$ 150,436	\$ 171.64	\$ 76,251	\$ 153,855
40	\$ 170.98	\$ 69,810	\$ 140,859	\$ 174.99	\$ 71,472	\$ 144,213	\$ 179.00	\$ 73,134	\$ 147,567	\$ 183.01	\$ 74,796	\$ 150,921
41	\$ 180.26	\$ 68,379	\$ 137,972	\$ 184.49	\$ 70,007	\$ 141,257	\$ 188.72	\$ 71,635	\$ 144,542	\$ 192.96	\$ 73,263	\$ 147,827
42	\$ 189.55	\$ 66,874	\$ 134,935	\$ 194.00	\$ 68,467	\$ 138,148	\$ 198.45	\$ 70,059	\$ 141,361	\$ 202.90	\$ 71,651	\$ 144,573
43	\$ 200.16	\$ 65,290	\$ 131,739	\$ 204.86	\$ 66,845	\$ 134,875	\$ 209.57	\$ 68,399	\$ 138,012	\$ 214.27	\$ 69,954	\$ 141,149
44	\$ 209.44	\$ 63,619	\$ 128,368	\$ 214.37	\$ 65,134	\$ 131,425	\$ 219.29	\$ 66,649	\$ 134,481	\$ 224.22	\$ 68,164	\$ 137,538
45	\$ 210.77	\$ 61,851	\$ 124,800	\$ 215.72	\$ 63,323	\$ 127,772	\$ 220.68	\$ 64,796	\$ 130,743	\$ 225.64	\$ 66,269	\$ 133,715
46	\$ 228.01	\$ 59,976	\$ 121,016	\$ 233.38	\$ 61,404	\$ 123,898	\$ 238.75	\$ 62,832	\$ 126,779	\$ 244.11	\$ 64,260	\$ 129,660
47	\$ 245.25	\$ 57,987	\$ 117,003	\$ 251.03	\$ 59,368	\$ 119,789	\$ 256.81	\$ 60,748	\$ 122,575	\$ 262.59	\$ 62,129	\$ 125,361
48	\$ 263.82	\$ 55,876	\$ 112,744	\$ 270.04	\$ 57,207	\$ 115,429	\$ 276.26	\$ 58,537	\$ 118,113	\$ 282.48	\$ 59,867	\$ 120,798
49	\$ 282.39	\$ 53,635	\$ 108,223	\$ 289.05	\$ 54,912	\$ 110,800	\$ 295.71	\$ 56,189	\$ 113,377	\$ 302.38	\$ 57,467	\$ 115,953
50	\$ 299.63	\$ 51,254	\$ 103,418	\$ 306.70	\$ 52,475	\$ 105,881	\$ 313.78	\$ 53,695	\$ 108,343	\$ 320.85	\$ 54,915	\$ 110,805
51	\$ 318.20	\$ 48,723	\$ 98,311	\$ 325.71	\$ 49,883	\$ 100,652	\$ 333.23	\$ 51,044	\$ 102,993	\$ 340.75	\$ 52,204	\$ 105,333
52	\$ 336.77	\$ 46,040	\$ 92,897	\$ 344.72	\$ 47,136	\$ 95,109	\$ 352.68	\$ 48,232	\$ 97,321	\$ 360.64	\$ 49,329	\$ 99,533
53	\$ 354.01	\$ 43,195	\$ 87,158	\$ 362.38	\$ 44,223	\$ 89,233	\$ 370.75	\$ 45,252	\$ 91,308	\$ 379.11	\$ 46,280	\$ 93,384
54	\$ 372.58	\$ 40,177	\$ 81,068	\$ 381.39	\$ 41,133	\$ 82,998	\$ 390.20	\$ 42,090	\$ 84,928	\$ 399.01	\$ 43,046	\$ 86,859

without Riders

St. Johns County School District: 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		
	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
55	\$ 373.90	\$ 36,968	\$ 74,592	\$ 382.75	\$ 37,848	\$ 76,368	\$ 391.59	\$ 38,728	\$ 78,144	\$ 400.43	\$ 39,608	\$ 79,920
56	\$ 403.08	\$ 38,614	\$ 75,690	\$ 412.62	\$ 39,534	\$ 77,492	\$ 422.16	\$ 40,453	\$ 79,294	\$ 431.69	\$ 41,373	\$ 81,096
57	\$ 433.59	\$ 40,325	\$ 76,809	\$ 443.85	\$ 41,285	\$ 78,638	\$ 454.11	\$ 42,246	\$ 80,467	\$ 464.38	\$ 43,206	\$ 82,296
58	\$ 464.09	\$ 42,103	\$ 77,954	\$ 475.08	\$ 43,106	\$ 79,810	\$ 486.07	\$ 44,108	\$ 81,666	\$ 497.06	\$ 45,111	\$ 83,522
59	\$ 494.60	\$ 43,949	\$ 79,121	\$ 506.31	\$ 44,996	\$ 81,005	\$ 518.03	\$ 46,042	\$ 82,889	\$ 529.75	\$ 47,089	\$ 84,773
60	\$ 525.10	\$ 45,866	\$ 80,320	\$ 537.55	\$ 46,958	\$ 82,233	\$ 549.99	\$ 48,050	\$ 84,145	\$ 562.43	\$ 49,142	\$ 86,058
61	\$ 555.61	\$ 47,852	\$ 81,547	\$ 568.78	\$ 48,991	\$ 83,488	\$ 581.95	\$ 50,130	\$ 85,430	\$ 595.11	\$ 51,270	\$ 87,372
62	\$ 587.44	\$ 49,908	\$ 82,807	\$ 601.37	\$ 51,096	\$ 84,778	\$ 615.29	\$ 52,284	\$ 86,750	\$ 629.22	\$ 53,472	\$ 88,722
63	\$ 617.95	\$ 52,026	\$ 84,094	\$ 632.60	\$ 53,264	\$ 86,096	\$ 647.25	\$ 54,503	\$ 88,099	\$ 661.90	\$ 55,742	\$ 90,101
64	\$ 648.45	\$ 54,201	\$ 85,404	\$ 663.83	\$ 55,492	\$ 87,438	\$ 679.21	\$ 56,782	\$ 89,471	\$ 694.59	\$ 58,073	\$ 91,505
65	\$ 649.78	\$ 56,428	\$ 86,730	\$ 665.19	\$ 57,771	\$ 88,795	\$ 680.60	\$ 59,115	\$ 90,860	\$ 696.01	\$ 60,458	\$ 92,925
66	\$ 694.87	\$ 58,709	\$ 88,078	\$ 711.36	\$ 60,106	\$ 90,175	\$ 727.84	\$ 61,504	\$ 92,272	\$ 744.32	\$ 62,902	\$ 94,369
67	\$ 757.21	\$ 61,047	\$ 89,451	\$ 775.18	\$ 62,500	\$ 91,581	\$ 793.15	\$ 63,954	\$ 93,711	\$ 811.11	\$ 65,407	\$ 95,841
68	\$ 799.65	\$ 63,659	\$ 91,163	\$ 818.63	\$ 65,175	\$ 93,333	\$ 837.61	\$ 66,690	\$ 95,504	\$ 856.59	\$ 68,206	\$ 97,674
69	\$ 865.97	\$ 66,565	\$ 93,223	\$ 886.52	\$ 68,150	\$ 95,442	\$ 907.08	\$ 69,734	\$ 97,662	\$ 927.64	\$ 71,319	\$ 99,882
70	\$ 905.76	\$ 69,553	\$ 95,327	\$ 927.26	\$ 71,209	\$ 97,597	\$ 948.77	\$ 72,865	\$ 99,866	\$ 970.27	\$ 74,521	\$ 102,136
71	\$ 946.87	\$ 72,620	\$ 97,477	\$ 969.36	\$ 74,349	\$ 99,798	\$ 991.84	\$ 76,078	\$ 102,119	\$ 1,014.32	\$ 77,807	\$ 104,440
72	\$ 990.64	\$ 75,788	\$ 99,712	\$ 1,014.17	\$ 77,593	\$ 102,086	\$ 1,037.69	\$ 79,397	\$ 104,460	\$ 1,061.22	\$ 81,202	\$ 106,834
73	\$ 1,038.39	\$ 79,091	\$ 102,070	\$ 1,063.05	\$ 80,974	\$ 104,500	\$ 1,087.71	\$ 82,857	\$ 106,931	\$ 1,112.38	\$ 84,740	\$ 109,361
74	\$ 1,091.44	\$ 82,540	\$ 104,577	\$ 1,117.37	\$ 84,506	\$ 107,067	\$ 1,143.29	\$ 86,471	\$ 109,557	\$ 1,169.22	\$ 88,436	\$ 112,047
75	\$ 1,151.12	\$ 86,112	\$ 107,217	\$ 1,178.47	\$ 88,163	\$ 109,770	\$ 1,205.82	\$ 90,213	\$ 112,323	\$ 1,233.17	\$ 92,263	\$ 114,876

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

St. Johns County School District: 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		
	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 76.62	\$ 97,520	\$ 196,769	\$ 78.23	\$ 99,640	\$ 201,047	\$ 79.84	\$ 101,760	\$ 205,324	\$ 81.45	\$ 103,880	\$ 209,602
19	\$ 78.07	\$ 96,972	\$ 195,665	\$ 79.71	\$ 99,080	\$ 199,919	\$ 81.36	\$ 101,188	\$ 204,172	\$ 83.00	\$ 103,296	\$ 208,426
20	\$ 79.52	\$ 96,401	\$ 194,513	\$ 81.20	\$ 98,496	\$ 198,741	\$ 82.87	\$ 100,592	\$ 202,970	\$ 84.55	\$ 102,688	\$ 207,198
21	\$ 80.98	\$ 95,804	\$ 193,308	\$ 82.68	\$ 97,887	\$ 197,510	\$ 84.39	\$ 99,970	\$ 201,712	\$ 86.09	\$ 102,052	\$ 205,915
22	\$ 82.43	\$ 95,179	\$ 192,047	\$ 84.17	\$ 97,249	\$ 196,222	\$ 85.90	\$ 99,318	\$ 200,397	\$ 87.64	\$ 101,387	\$ 204,572
23	\$ 83.88	\$ 94,523	\$ 190,725	\$ 85.65	\$ 96,578	\$ 194,871	\$ 87.42	\$ 98,633	\$ 199,017	\$ 89.19	\$ 100,688	\$ 203,163
24	\$ 85.33	\$ 93,834	\$ 189,333	\$ 87.13	\$ 95,874	\$ 193,449	\$ 88.93	\$ 97,913	\$ 197,565	\$ 90.73	\$ 99,953	\$ 201,681
25	\$ 86.79	\$ 93,110	\$ 187,873	\$ 88.62	\$ 95,135	\$ 191,957	\$ 90.45	\$ 97,159	\$ 196,041	\$ 92.28	\$ 99,183	\$ 200,125
26	\$ 89.69	\$ 92,349	\$ 186,336	\$ 91.59	\$ 94,356	\$ 190,387	\$ 93.48	\$ 96,364	\$ 194,438	\$ 95.38	\$ 98,371	\$ 198,489
27	\$ 95.50	\$ 91,535	\$ 184,694	\$ 97.52	\$ 93,525	\$ 188,709	\$ 99.55	\$ 95,515	\$ 192,724	\$ 101.57	\$ 97,505	\$ 196,739
28	\$ 99.86	\$ 90,674	\$ 182,955	\$ 101.98	\$ 92,645	\$ 186,933	\$ 104.09	\$ 94,616	\$ 190,910	\$ 106.21	\$ 96,587	\$ 194,887
29	\$ 104.22	\$ 89,766	\$ 181,125	\$ 106.43	\$ 91,718	\$ 185,062	\$ 108.64	\$ 93,669	\$ 189,000	\$ 110.85	\$ 95,621	\$ 192,937
30	\$ 110.03	\$ 88,809	\$ 179,195	\$ 112.37	\$ 90,740	\$ 183,090	\$ 114.70	\$ 92,670	\$ 186,986	\$ 117.04	\$ 94,601	\$ 190,881
31	\$ 115.84	\$ 87,799	\$ 177,155	\$ 118.30	\$ 89,707	\$ 181,006	\$ 120.77	\$ 91,616	\$ 184,857	\$ 123.23	\$ 93,525	\$ 188,708
32	\$ 121.65	\$ 86,741	\$ 175,020	\$ 124.24	\$ 88,627	\$ 178,825	\$ 126.83	\$ 90,512	\$ 182,630	\$ 129.42	\$ 92,398	\$ 186,435
33	\$ 128.91	\$ 85,633	\$ 172,785	\$ 131.66	\$ 87,494	\$ 176,541	\$ 134.41	\$ 89,356	\$ 180,297	\$ 137.16	\$ 91,218	\$ 184,053
34	\$ 133.27	\$ 84,475	\$ 170,450	\$ 136.11	\$ 86,312	\$ 174,156	\$ 138.96	\$ 88,148	\$ 177,861	\$ 141.80	\$ 89,985	\$ 181,567
35	\$ 134.72	\$ 83,270	\$ 168,019	\$ 137.60	\$ 85,081	\$ 171,672	\$ 140.47	\$ 86,891	\$ 175,324	\$ 143.35	\$ 88,701	\$ 178,977
36	\$ 143.44	\$ 82,017	\$ 165,491	\$ 146.50	\$ 83,800	\$ 169,089	\$ 149.57	\$ 85,583	\$ 172,687	\$ 152.63	\$ 87,366	\$ 176,284
37	\$ 155.06	\$ 80,716	\$ 162,865	\$ 158.38	\$ 82,471	\$ 166,405	\$ 161.69	\$ 84,226	\$ 169,946	\$ 165.01	\$ 85,981	\$ 173,486
38	\$ 165.23	\$ 79,361	\$ 160,130	\$ 168.77	\$ 81,086	\$ 163,611	\$ 172.30	\$ 82,811	\$ 167,092	\$ 175.84	\$ 84,537	\$ 170,573
39	\$ 175.40	\$ 77,945	\$ 157,274	\$ 179.16	\$ 79,640	\$ 160,693	\$ 182.91	\$ 81,334	\$ 164,112	\$ 186.67	\$ 83,029	\$ 167,531
40	\$ 187.02	\$ 76,458	\$ 154,274	\$ 191.03	\$ 78,120	\$ 157,628	\$ 195.04	\$ 79,783	\$ 160,982	\$ 199.05	\$ 81,445	\$ 164,336
41	\$ 197.19	\$ 74,891	\$ 151,112	\$ 201.42	\$ 76,519	\$ 154,397	\$ 205.65	\$ 78,148	\$ 157,682	\$ 209.88	\$ 79,776	\$ 160,967
42	\$ 207.36	\$ 73,243	\$ 147,786	\$ 211.81	\$ 74,836	\$ 150,999	\$ 216.26	\$ 76,428	\$ 154,212	\$ 220.71	\$ 78,020	\$ 157,424
43	\$ 218.98	\$ 71,508	\$ 144,285	\$ 223.68	\$ 73,063	\$ 147,422	\$ 228.39	\$ 74,617	\$ 150,559	\$ 233.09	\$ 76,172	\$ 153,695
44	\$ 229.15	\$ 69,678	\$ 140,594	\$ 234.07	\$ 71,193	\$ 143,650	\$ 239.00	\$ 72,708	\$ 146,707	\$ 243.92	\$ 74,223	\$ 149,763
45	\$ 230.60	\$ 67,741	\$ 136,686	\$ 235.56	\$ 69,214	\$ 139,658	\$ 240.51	\$ 70,687	\$ 142,629	\$ 245.47	\$ 72,159	\$ 145,601
46	\$ 249.48	\$ 65,688	\$ 132,542	\$ 254.85	\$ 67,116	\$ 135,423	\$ 260.22	\$ 68,544	\$ 138,304	\$ 265.59	\$ 69,972	\$ 141,186
47	\$ 268.37	\$ 63,510	\$ 128,146	\$ 274.15	\$ 64,890	\$ 130,932	\$ 279.92	\$ 66,271	\$ 133,718	\$ 285.70	\$ 67,652	\$ 136,504
48	\$ 288.70	\$ 61,198	\$ 123,482	\$ 294.92	\$ 62,528	\$ 126,166	\$ 301.15	\$ 63,859	\$ 128,851	\$ 307.37	\$ 65,189	\$ 131,535
49	\$ 309.04	\$ 58,744	\$ 118,530	\$ 315.70	\$ 60,021	\$ 121,107	\$ 322.37	\$ 61,298	\$ 123,684	\$ 329.03	\$ 62,575	\$ 126,260
50	\$ 327.92	\$ 56,136	\$ 113,268	\$ 335.00	\$ 57,356	\$ 115,730	\$ 342.07	\$ 58,577	\$ 118,192	\$ 349.15	\$ 59,797	\$ 120,655
51	\$ 348.26	\$ 53,364	\$ 107,674	\$ 355.78	\$ 54,524	\$ 110,015	\$ 363.29	\$ 55,684	\$ 112,356	\$ 370.81	\$ 56,844	\$ 114,696
52	\$ 368.60	\$ 50,425	\$ 101,745	\$ 376.56	\$ 51,521	\$ 103,956	\$ 384.51	\$ 52,617	\$ 106,168	\$ 392.47	\$ 53,713	\$ 108,380
53	\$ 387.48	\$ 47,309	\$ 95,459	\$ 395.85	\$ 48,337	\$ 97,534	\$ 404.22	\$ 49,366	\$ 99,609	\$ 412.59	\$ 50,394	\$ 101,684
54	\$ 407.82	\$ 44,003	\$ 88,789	\$ 416.63	\$ 44,960	\$ 90,719	\$ 425.44	\$ 45,916	\$ 92,649	\$ 434.25	\$ 46,873	\$ 94,579

without Riders

St. Johns County School District: 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		
	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
55	\$ 409.27	\$ 40,488	\$ 81,696	\$ 418.11	\$ 41,368	\$ 83,472	\$ 426.96	\$ 42,249	\$ 85,248	\$ 435.80	\$ 43,129	\$ 87,024
56	\$ 441.23	\$ 42,292	\$ 82,898	\$ 450.77	\$ 43,211	\$ 84,701	\$ 460.30	\$ 44,131	\$ 86,503	\$ 469.84	\$ 45,050	\$ 88,305
57	\$ 474.64	\$ 44,166	\$ 84,124	\$ 484.90	\$ 45,126	\$ 85,953	\$ 495.17	\$ 46,086	\$ 87,782	\$ 505.43	\$ 47,046	\$ 89,611
58	\$ 508.05	\$ 46,113	\$ 85,378	\$ 519.04	\$ 47,115	\$ 87,234	\$ 530.03	\$ 48,118	\$ 89,090	\$ 541.02	\$ 49,120	\$ 90,946
59	\$ 541.46	\$ 48,135	\$ 86,657	\$ 553.18	\$ 49,181	\$ 88,540	\$ 564.89	\$ 50,228	\$ 90,424	\$ 576.61	\$ 51,274	\$ 92,308
60	\$ 574.87	\$ 50,234	\$ 87,970	\$ 587.31	\$ 51,326	\$ 89,882	\$ 599.76	\$ 52,419	\$ 91,795	\$ 612.20	\$ 53,511	\$ 93,707
61	\$ 608.28	\$ 52,409	\$ 89,313	\$ 621.45	\$ 53,549	\$ 91,255	\$ 634.62	\$ 54,688	\$ 93,196	\$ 647.79	\$ 55,827	\$ 95,138
62	\$ 643.15	\$ 54,661	\$ 90,693	\$ 657.07	\$ 55,849	\$ 92,665	\$ 671.00	\$ 57,037	\$ 94,636	\$ 684.92	\$ 58,226	\$ 96,608
63	\$ 676.56	\$ 56,980	\$ 92,103	\$ 691.21	\$ 58,219	\$ 94,105	\$ 705.86	\$ 59,458	\$ 96,108	\$ 720.51	\$ 60,697	\$ 98,110
64	\$ 709.97	\$ 59,363	\$ 93,538	\$ 725.35	\$ 60,654	\$ 95,572	\$ 740.72	\$ 61,944	\$ 97,605	\$ 756.10	\$ 63,235	\$ 99,639
65	\$ 711.42	\$ 61,802	\$ 94,990	\$ 726.83	\$ 63,145	\$ 97,055	\$ 742.24	\$ 64,489	\$ 99,120	\$ 757.65	\$ 65,833	\$ 101,185
66	\$ 760.81	\$ 64,300	\$ 96,466	\$ 777.29	\$ 65,698	\$ 98,563	\$ 793.78	\$ 67,096	\$ 100,660	\$ 810.26	\$ 68,493	\$ 102,757
67	\$ 829.08	\$ 66,861	\$ 97,970	\$ 847.05	\$ 68,314	\$ 100,100	\$ 865.02	\$ 69,768	\$ 102,230	\$ 882.99	\$ 71,221	\$ 104,360
68	\$ 875.57	\$ 69,722	\$ 99,845	\$ 894.55	\$ 71,237	\$ 102,015	\$ 913.52	\$ 72,753	\$ 104,186	\$ 932.50	\$ 74,269	\$ 106,356
69	\$ 948.20	\$ 72,904	\$ 102,101	\$ 968.76	\$ 74,489	\$ 104,321	\$ 989.31	\$ 76,074	\$ 106,540	\$ 1,009.87	\$ 77,659	\$ 108,760
70	\$ 991.78	\$ 76,177	\$ 104,406	\$ 1,013.28	\$ 77,833	\$ 106,675	\$ 1,034.79	\$ 79,489	\$ 108,945	\$ 1,056.29	\$ 81,145	\$ 111,215
71	\$ 1,036.81	\$ 79,536	\$ 106,761	\$ 1,059.29	\$ 81,265	\$ 109,082	\$ 1,081.78	\$ 82,994	\$ 111,403	\$ 1,104.26	\$ 84,723	\$ 113,724
72	\$ 1,084.75	\$ 83,006	\$ 109,208	\$ 1,108.27	\$ 84,811	\$ 111,582	\$ 1,131.80	\$ 86,615	\$ 113,956	\$ 1,155.32	\$ 88,419	\$ 116,330
73	\$ 1,137.04	\$ 86,623	\$ 111,791	\$ 1,161.70	\$ 88,506	\$ 114,221	\$ 1,186.37	\$ 90,389	\$ 116,652	\$ 1,211.03	\$ 92,272	\$ 119,082
74	\$ 1,195.15	\$ 90,401	\$ 114,537	\$ 1,221.07	\$ 92,367	\$ 117,027	\$ 1,247.00	\$ 94,332	\$ 119,517	\$ 1,272.92	\$ 96,297	\$ 122,007
75	\$ 1,260.51	\$ 94,314	\$ 117,428	\$ 1,287.86	\$ 96,364	\$ 119,981	\$ 1,315.21	\$ 98,414	\$ 122,534	\$ 1,342.56	\$ 100,464	\$ 125,087

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.

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.

	\$250,000 Death Benefit		
	Non-Tobacco		
<i>Issue Age</i> ¹	<i>19 Pay Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}
18	\$ 83.06	\$ 106,000	\$ 213,880
19	\$ 84.64	\$ 105,404	\$ 212,680
20	\$ 86.22	\$ 104,783	\$ 211,427
21	\$ 87.80	\$ 104,135	\$ 210,117
22	\$ 89.38	\$ 103,456	\$ 208,747
23	\$ 90.96	\$ 102,743	\$ 207,310
24	\$ 92.53	\$ 101,993	\$ 205,797
25	\$ 94.11	\$ 101,207	\$ 204,210
26	\$ 97.27	\$ 100,379	\$ 202,540
27	\$ 103.59	\$ 99,495	\$ 200,755
28	\$ 108.32	\$ 98,558	\$ 198,865
29	\$ 113.06	\$ 97,572	\$ 196,875
30	\$ 119.38	\$ 96,532	\$ 194,777
31	\$ 125.69	\$ 95,433	\$ 192,560
32	\$ 132.01	\$ 94,284	\$ 190,240
33	\$ 139.90	\$ 93,079	\$ 187,810
34	\$ 144.64	\$ 91,821	\$ 185,272
35	\$ 146.22	\$ 90,511	\$ 182,630
36	\$ 155.69	\$ 89,149	\$ 179,882
37	\$ 168.32	\$ 87,735	\$ 177,027
38	\$ 179.38	\$ 86,262	\$ 174,055
39	\$ 190.43	\$ 84,723	\$ 170,950
40	\$ 203.06	\$ 83,107	\$ 167,690
41	\$ 214.11	\$ 81,404	\$ 164,252
42	\$ 225.17	\$ 79,612	\$ 160,637
43	\$ 237.80	\$ 77,726	\$ 156,832
44	\$ 248.85	\$ 75,737	\$ 152,820
45	\$ 250.43	\$ 73,632	\$ 148,572
46	\$ 270.96	\$ 71,400	\$ 144,067
47	\$ 291.48	\$ 69,032	\$ 139,290
48	\$ 313.59	\$ 66,519	\$ 134,220
49	\$ 335.69	\$ 63,852	\$ 128,837
50	\$ 356.22	\$ 61,017	\$ 123,117
51	\$ 378.32	\$ 58,004	\$ 117,037
52	\$ 400.43	\$ 54,810	\$ 110,592
53	\$ 420.96	\$ 51,422	\$ 103,760
54	\$ 443.06	\$ 47,829	\$ 96,510

	\$250,000 Death Benefit		
	Non-Tobacco		
<i>Issue Age</i> ¹	<i>19 Pay Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}
55	\$ 444.64	\$ 44,009	\$ 88,800
56	\$ 479.38	\$ 45,970	\$ 90,107
57	\$ 515.69	\$ 48,006	\$ 91,440
58	\$ 552.01	\$ 50,123	\$ 92,802
59	\$ 588.32	\$ 52,321	\$ 94,192
60	\$ 624.64	\$ 54,603	\$ 95,620
61	\$ 660.96	\$ 56,967	\$ 97,080
62	\$ 698.85	\$ 59,414	\$ 98,580
63	\$ 735.17	\$ 61,935	\$ 100,112
64	\$ 771.48	\$ 64,525	\$ 101,672
65	\$ 773.06	\$ 67,176	\$ 103,250
66	\$ 826.75	\$ 69,891	\$ 104,855
67	\$ 900.96	\$ 72,675	\$ 106,490
68	\$ 951.48	\$ 75,784	\$ 108,527
69	\$ 1,030.43	\$ 79,244	\$ 110,980
70	\$ 1,077.80	\$ 82,801	\$ 113,485
71	\$ 1,126.75	\$ 86,452	\$ 116,045
72	\$ 1,178.85	\$ 90,224	\$ 118,705
73	\$ 1,235.69	\$ 94,155	\$ 121,512
74	\$ 1,298.85	\$ 98,263	\$ 124,497
75	\$ 1,369.90	\$ 102,515	\$ 127,640

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.

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.

without Riders

St. Johns County School District: Employee Coverage

Issue Age ¹	\$10,000 Death Benefit			\$15,000 Death Benefit			\$20,000 Death Benefit			\$25,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 7.08	\$ 5,064	\$ 8,679	\$ 9.36	\$ 7,596	\$ 13,019	\$ 11.63	\$ 10,128	\$ 17,359	\$ 13.90	\$ 12,660	\$ 21,699
19	\$ 7.15	\$ 5,036	\$ 8,631	\$ 9.45	\$ 7,554	\$ 12,946	\$ 11.76	\$ 10,072	\$ 17,262	\$ 14.06	\$ 12,590	\$ 21,578
20	\$ 7.21	\$ 5,006	\$ 8,580	\$ 9.55	\$ 7,510	\$ 12,871	\$ 11.88	\$ 10,013	\$ 17,161	\$ 14.22	\$ 12,516	\$ 21,452
21	\$ 7.65	\$ 4,975	\$ 8,528	\$ 10.21	\$ 7,463	\$ 12,792	\$ 12.77	\$ 9,951	\$ 17,056	\$ 15.32	\$ 12,439	\$ 21,320
22	\$ 7.84	\$ 4,943	\$ 8,472	\$ 10.49	\$ 7,415	\$ 12,709	\$ 13.15	\$ 9,887	\$ 16,945	\$ 15.80	\$ 12,359	\$ 21,181
23	\$ 7.90	\$ 4,909	\$ 8,414	\$ 10.59	\$ 7,364	\$ 12,622	\$ 13.27	\$ 9,819	\$ 16,829	\$ 15.96	\$ 12,274	\$ 21,037
24	\$ 8.09	\$ 4,874	\$ 8,354	\$ 10.87	\$ 7,311	\$ 12,531	\$ 13.65	\$ 9,748	\$ 16,708	\$ 16.43	\$ 12,186	\$ 20,885
25	\$ 8.28	\$ 4,837	\$ 8,290	\$ 11.16	\$ 7,256	\$ 12,436	\$ 14.03	\$ 9,674	\$ 16,581	\$ 16.90	\$ 12,093	\$ 20,726
26	\$ 8.53	\$ 4,798	\$ 8,224	\$ 11.53	\$ 7,197	\$ 12,336	\$ 14.53	\$ 9,597	\$ 16,448	\$ 17.53	\$ 11,996	\$ 20,560
27	\$ 8.85	\$ 4,757	\$ 8,153	\$ 12.01	\$ 7,136	\$ 12,230	\$ 15.17	\$ 9,514	\$ 16,307	\$ 18.32	\$ 11,893	\$ 20,384
28	\$ 9.04	\$ 4,714	\$ 8,079	\$ 12.29	\$ 7,071	\$ 12,119	\$ 15.55	\$ 9,428	\$ 16,158	\$ 18.80	\$ 11,785	\$ 20,198
29	\$ 9.29	\$ 4,668	\$ 8,000	\$ 12.67	\$ 7,002	\$ 12,001	\$ 16.05	\$ 9,336	\$ 16,001	\$ 19.43	\$ 11,670	\$ 20,002
30	\$ 9.55	\$ 4,620	\$ 7,918	\$ 13.05	\$ 6,930	\$ 11,877	\$ 16.56	\$ 9,240	\$ 15,836	\$ 20.06	\$ 11,550	\$ 19,795
31	\$ 9.55	\$ 4,569	\$ 7,830	\$ 13.05	\$ 6,853	\$ 11,746	\$ 16.56	\$ 9,138	\$ 15,661	\$ 20.06	\$ 11,422	\$ 19,576
32	\$ 9.99	\$ 4,515	\$ 7,738	\$ 13.71	\$ 6,773	\$ 11,608	\$ 17.44	\$ 9,030	\$ 15,477	\$ 21.17	\$ 11,288	\$ 19,347
33	\$ 10.37	\$ 4,459	\$ 7,642	\$ 14.28	\$ 6,688	\$ 11,463	\$ 18.20	\$ 8,918	\$ 15,284	\$ 22.11	\$ 11,147	\$ 19,105
34	\$ 10.75	\$ 4,399	\$ 7,540	\$ 14.85	\$ 6,599	\$ 11,311	\$ 18.96	\$ 8,799	\$ 15,081	\$ 23.06	\$ 10,999	\$ 18,851
35	\$ 11.12	\$ 4,337	\$ 7,434	\$ 15.42	\$ 6,506	\$ 11,151	\$ 19.71	\$ 8,675	\$ 14,868	\$ 24.01	\$ 10,843	\$ 18,585
36	\$ 11.57	\$ 4,272	\$ 7,322	\$ 16.08	\$ 6,408	\$ 10,983	\$ 20.60	\$ 8,544	\$ 14,644	\$ 25.11	\$ 10,680	\$ 18,305
37	\$ 12.07	\$ 4,203	\$ 7,204	\$ 16.84	\$ 6,305	\$ 10,806	\$ 21.61	\$ 8,407	\$ 14,409	\$ 26.38	\$ 10,509	\$ 18,011
38	\$ 12.64	\$ 4,131	\$ 7,081	\$ 17.69	\$ 6,197	\$ 10,621	\$ 22.75	\$ 8,263	\$ 14,162	\$ 27.80	\$ 10,329	\$ 17,703
39	\$ 13.02	\$ 4,056	\$ 6,951	\$ 18.26	\$ 6,084	\$ 10,427	\$ 23.50	\$ 8,112	\$ 13,903	\$ 28.75	\$ 10,140	\$ 17,379
40	\$ 13.65	\$ 3,977	\$ 6,816	\$ 19.21	\$ 5,965	\$ 10,224	\$ 24.77	\$ 7,954	\$ 13,633	\$ 30.32	\$ 9,943	\$ 17,041
41	\$ 14.03	\$ 3,894	\$ 6,674	\$ 19.78	\$ 5,841	\$ 10,012	\$ 25.52	\$ 7,789	\$ 13,349	\$ 31.27	\$ 9,736	\$ 16,686
42	\$ 14.60	\$ 3,807	\$ 6,525	\$ 20.63	\$ 5,711	\$ 9,788	\$ 26.66	\$ 7,615	\$ 13,051	\$ 32.69	\$ 9,519	\$ 16,314
43	\$ 15.10	\$ 3,716	\$ 6,369	\$ 21.39	\$ 5,574	\$ 9,553	\$ 27.67	\$ 7,432	\$ 12,738	\$ 33.96	\$ 9,290	\$ 15,923
44	\$ 15.61	\$ 3,619	\$ 6,203	\$ 22.15	\$ 5,429	\$ 9,305	\$ 28.68	\$ 7,239	\$ 12,407	\$ 35.22	\$ 9,049	\$ 15,509
45	\$ 16.30	\$ 3,517	\$ 6,028	\$ 23.19	\$ 5,275	\$ 9,042	\$ 30.07	\$ 7,034	\$ 12,056	\$ 36.96	\$ 8,793	\$ 15,070
46	\$ 17.00	\$ 3,408	\$ 5,841	\$ 24.23	\$ 5,112	\$ 8,762	\$ 31.46	\$ 6,817	\$ 11,683	\$ 38.69	\$ 8,521	\$ 14,604
47	\$ 17.82	\$ 3,293	\$ 5,643	\$ 25.46	\$ 4,939	\$ 8,465	\$ 33.10	\$ 6,586	\$ 11,287	\$ 40.75	\$ 8,232	\$ 14,109
48	\$ 18.58	\$ 3,170	\$ 5,433	\$ 26.60	\$ 4,755	\$ 8,150	\$ 34.62	\$ 6,340	\$ 10,867	\$ 42.64	\$ 7,925	\$ 13,584
49	\$ 19.21	\$ 3,039	\$ 5,210	\$ 27.55	\$ 4,559	\$ 7,815	\$ 35.88	\$ 6,079	\$ 10,420	\$ 44.22	\$ 7,599	\$ 13,025
50	\$ 20.22	\$ 2,901	\$ 4,972	\$ 29.06	\$ 4,351	\$ 7,458	\$ 37.90	\$ 5,802	\$ 9,944	\$ 46.75	\$ 7,253	\$ 12,430
51	\$ 20.85	\$ 2,753	\$ 4,719	\$ 30.01	\$ 4,130	\$ 7,078	\$ 39.17	\$ 5,507	\$ 9,438	\$ 48.32	\$ 6,883	\$ 11,798
52	\$ 21.67	\$ 2,596	\$ 4,449	\$ 31.24	\$ 3,894	\$ 6,674	\$ 40.81	\$ 5,192	\$ 8,899	\$ 50.38	\$ 6,490	\$ 11,124
53	\$ 22.62	\$ 2,428	\$ 4,162	\$ 32.66	\$ 3,643	\$ 6,244	\$ 42.70	\$ 4,857	\$ 8,325	\$ 52.75	\$ 6,072	\$ 10,407
54	\$ 23.63	\$ 2,250	\$ 3,856	\$ 34.18	\$ 3,375	\$ 5,785	\$ 44.72	\$ 4,500	\$ 7,713	\$ 55.27	\$ 5,625	\$ 9,641

without Riders

St. Johns County School District: Employee Coverage

Issue Age ¹	\$10,000 Death Benefit			\$15,000 Death Benefit			\$20,000 Death Benefit			\$25,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
55	\$ 24.70	\$ 2,059	\$ 3,530	\$ 35.79	\$ 3,089	\$ 5,295	\$ 46.87	\$ 4,119	\$ 7,060	\$ 57.96	\$ 5,149	\$ 8,825
56	\$ 25.84	\$ 2,115	\$ 3,543	\$ 37.49	\$ 3,173	\$ 5,315	\$ 49.15	\$ 4,230	\$ 7,087	\$ 60.80	\$ 5,288	\$ 8,859
57	\$ 26.85	\$ 2,169	\$ 3,555	\$ 39.01	\$ 3,254	\$ 5,332	\$ 51.17	\$ 4,339	\$ 7,110	\$ 63.32	\$ 5,424	\$ 8,887
58	\$ 28.62	\$ 2,222	\$ 3,564	\$ 41.66	\$ 3,334	\$ 5,346	\$ 54.70	\$ 4,445	\$ 7,128	\$ 67.75	\$ 5,557	\$ 8,910
59	\$ 29.95	\$ 2,275	\$ 3,572	\$ 43.65	\$ 3,412	\$ 5,358	\$ 57.36	\$ 4,550	\$ 7,145	\$ 71.06	\$ 5,688	\$ 8,931
60	\$ 31.52	\$ 2,327	\$ 3,579	\$ 46.02	\$ 3,490	\$ 5,369	\$ 60.51	\$ 4,654	\$ 7,159	\$ 75.01	\$ 5,817	\$ 8,949
61	\$ 33.48	\$ 2,377	\$ 3,586	\$ 48.96	\$ 3,566	\$ 5,379	\$ 64.43	\$ 4,755	\$ 7,172	\$ 79.90	\$ 5,944	\$ 8,965
62	\$ 35.25	\$ 2,438	\$ 3,608	\$ 51.61	\$ 3,657	\$ 5,412	\$ 67.97	\$ 4,877	\$ 7,216	\$ 84.32	\$ 6,096	\$ 9,020
63	\$ 37.33	\$ 2,505	\$ 3,639	\$ 54.73	\$ 3,758	\$ 5,459	\$ 72.13	\$ 5,011	\$ 7,279	\$ 89.53	\$ 6,263	\$ 9,099
64	\$ 40.05	\$ 2,571	\$ 3,669	\$ 58.81	\$ 3,856	\$ 5,504	\$ 77.57	\$ 5,142	\$ 7,339	\$ 96.32	\$ 6,428	\$ 9,174
65	\$ 41.88	\$ 2,636	\$ 3,699	\$ 61.56	\$ 3,954	\$ 5,549	\$ 81.23	\$ 5,273	\$ 7,399	\$ 100.90	\$ 6,591	\$ 9,249
66	\$ 43.65	\$ 2,703	\$ 3,731	\$ 64.21	\$ 4,055	\$ 5,597	\$ 84.77	\$ 5,407	\$ 7,462	\$ 105.32	\$ 6,758	\$ 9,328
67	\$ 48.13	\$ 2,774	\$ 3,767	\$ 70.93	\$ 4,161	\$ 5,651	\$ 93.73	\$ 5,548	\$ 7,535	\$ 116.53	\$ 6,935	\$ 9,419
68	\$ 51.36	\$ 2,850	\$ 3,811	\$ 75.77	\$ 4,276	\$ 5,717	\$ 100.18	\$ 5,701	\$ 7,622	\$ 124.59	\$ 7,126	\$ 9,528
69	\$ 53.95	\$ 2,936	\$ 3,864	\$ 79.65	\$ 4,404	\$ 5,797	\$ 105.36	\$ 5,872	\$ 7,729	\$ 131.06	\$ 7,340	\$ 9,662
70	\$ 56.22	\$ 3,031	\$ 3,930	\$ 83.06	\$ 4,547	\$ 5,895	\$ 109.90	\$ 6,063	\$ 7,860	\$ 136.75	\$ 7,579	\$ 9,825
71	\$ 58.56	\$ 3,139	\$ 4,009	\$ 86.57	\$ 4,709	\$ 6,013	\$ 114.58	\$ 6,279	\$ 8,018	\$ 142.59	\$ 7,849	\$ 10,023
72	\$ 61.02	\$ 3,263	\$ 4,106	\$ 90.26	\$ 4,895	\$ 6,159	\$ 119.50	\$ 6,527	\$ 8,212	\$ 148.75	\$ 8,159	\$ 10,265
73	\$ 63.67	\$ 3,401	\$ 4,217	\$ 94.24	\$ 5,102	\$ 6,326	\$ 124.81	\$ 6,803	\$ 8,435	\$ 155.38	\$ 8,504	\$ 10,544
74	\$ 66.58	\$ 3,548	\$ 4,340	\$ 98.60	\$ 5,323	\$ 6,510	\$ 130.62	\$ 7,097	\$ 8,680	\$ 162.64	\$ 8,872	\$ 10,850
75	\$ 69.80	\$ 3,707	\$ 4,474	\$ 103.43	\$ 5,560	\$ 6,711	\$ 137.06	\$ 7,414	\$ 8,948	\$ 170.69	\$ 9,267	\$ 11,185

¹Age as of Certificate Effective Date.

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

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

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

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.

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.

without Riders

St. Johns County School District: Employee Coverage

Issue Age ¹	\$30,000 Death Benefit			\$35,000 Death Benefit			\$40,000 Death Benefit			\$45,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 16.18	\$ 15,193	\$ 26,039	\$ 18.45	\$ 17,725	\$ 30,378	\$ 20.72	\$ 20,257	\$ 34,718	\$ 23.00	\$ 22,789	\$ 39,058
19	\$ 16.37	\$ 15,108	\$ 25,893	\$ 18.67	\$ 17,626	\$ 30,209	\$ 20.98	\$ 20,144	\$ 34,525	\$ 23.28	\$ 22,662	\$ 38,840
20	\$ 16.56	\$ 15,020	\$ 25,742	\$ 18.89	\$ 17,523	\$ 30,033	\$ 21.23	\$ 20,026	\$ 34,323	\$ 23.57	\$ 22,530	\$ 38,614
21	\$ 17.88	\$ 14,927	\$ 25,584	\$ 20.44	\$ 17,415	\$ 29,848	\$ 23.00	\$ 19,903	\$ 34,112	\$ 25.56	\$ 22,391	\$ 38,376
22	\$ 18.45	\$ 14,830	\$ 25,418	\$ 21.10	\$ 17,302	\$ 29,654	\$ 23.76	\$ 19,774	\$ 33,890	\$ 26.41	\$ 22,246	\$ 38,127
23	\$ 18.64	\$ 14,729	\$ 25,244	\$ 21.32	\$ 17,184	\$ 29,451	\$ 24.01	\$ 19,639	\$ 33,659	\$ 26.69	\$ 22,094	\$ 37,866
24	\$ 19.21	\$ 14,623	\$ 25,062	\$ 21.99	\$ 17,060	\$ 29,239	\$ 24.77	\$ 19,497	\$ 33,416	\$ 27.55	\$ 21,935	\$ 37,593
25	\$ 19.78	\$ 14,512	\$ 24,872	\$ 22.65	\$ 16,931	\$ 29,017	\$ 25.52	\$ 19,349	\$ 33,162	\$ 28.40	\$ 21,768	\$ 37,308
26	\$ 20.53	\$ 14,395	\$ 24,672	\$ 23.53	\$ 16,794	\$ 28,784	\$ 26.53	\$ 19,194	\$ 32,896	\$ 29.53	\$ 21,593	\$ 37,008
27	\$ 21.48	\$ 14,272	\$ 24,461	\$ 24.64	\$ 16,651	\$ 28,537	\$ 27.80	\$ 19,029	\$ 32,614	\$ 30.96	\$ 21,408	\$ 36,691
28	\$ 22.05	\$ 14,142	\$ 24,238	\$ 25.30	\$ 16,499	\$ 28,277	\$ 28.56	\$ 18,856	\$ 32,317	\$ 31.81	\$ 21,213	\$ 36,357
29	\$ 22.81	\$ 14,005	\$ 24,002	\$ 26.19	\$ 16,339	\$ 28,003	\$ 29.57	\$ 18,673	\$ 32,003	\$ 32.95	\$ 21,007	\$ 36,004
30	\$ 23.57	\$ 13,860	\$ 23,754	\$ 27.07	\$ 16,170	\$ 27,713	\$ 30.58	\$ 18,480	\$ 31,672	\$ 34.08	\$ 20,790	\$ 35,631
31	\$ 23.57	\$ 13,707	\$ 23,492	\$ 27.07	\$ 15,991	\$ 27,407	\$ 30.58	\$ 18,276	\$ 31,322	\$ 34.08	\$ 20,560	\$ 35,238
32	\$ 24.89	\$ 13,546	\$ 23,216	\$ 28.62	\$ 15,804	\$ 27,085	\$ 32.35	\$ 18,061	\$ 30,955	\$ 36.07	\$ 20,319	\$ 34,824
33	\$ 26.03	\$ 13,377	\$ 22,926	\$ 29.95	\$ 15,606	\$ 26,747	\$ 33.86	\$ 17,836	\$ 30,568	\$ 37.78	\$ 20,065	\$ 34,389
34	\$ 27.17	\$ 13,199	\$ 22,622	\$ 31.27	\$ 15,399	\$ 26,392	\$ 35.38	\$ 17,599	\$ 30,162	\$ 39.48	\$ 19,799	\$ 33,933
35	\$ 28.30	\$ 13,012	\$ 22,302	\$ 32.60	\$ 15,181	\$ 26,019	\$ 36.89	\$ 17,350	\$ 29,736	\$ 41.19	\$ 19,519	\$ 33,453
36	\$ 29.63	\$ 12,816	\$ 21,966	\$ 34.15	\$ 14,952	\$ 25,627	\$ 38.66	\$ 17,089	\$ 29,288	\$ 43.18	\$ 19,225	\$ 32,949
37	\$ 31.15	\$ 12,611	\$ 21,613	\$ 35.91	\$ 14,712	\$ 25,216	\$ 40.68	\$ 16,814	\$ 28,818	\$ 45.45	\$ 18,916	\$ 32,420
38	\$ 32.85	\$ 12,395	\$ 21,243	\$ 37.90	\$ 14,461	\$ 24,784	\$ 42.96	\$ 16,526	\$ 28,324	\$ 48.01	\$ 18,592	\$ 31,865
39	\$ 33.99	\$ 12,168	\$ 20,855	\$ 39.23	\$ 14,196	\$ 24,331	\$ 44.47	\$ 16,224	\$ 27,807	\$ 49.71	\$ 18,253	\$ 31,283
40	\$ 35.88	\$ 11,931	\$ 20,449	\$ 41.44	\$ 13,920	\$ 23,857	\$ 47.00	\$ 15,909	\$ 27,266	\$ 52.56	\$ 17,897	\$ 30,674
41	\$ 37.02	\$ 11,683	\$ 20,024	\$ 42.77	\$ 13,630	\$ 23,361	\$ 48.51	\$ 15,578	\$ 26,698	\$ 54.26	\$ 17,525	\$ 30,036
42	\$ 38.72	\$ 11,422	\$ 19,577	\$ 44.76	\$ 13,326	\$ 22,840	\$ 50.79	\$ 15,230	\$ 26,103	\$ 56.82	\$ 17,134	\$ 29,366
43	\$ 40.24	\$ 11,148	\$ 19,107	\$ 46.52	\$ 13,007	\$ 22,292	\$ 52.81	\$ 14,865	\$ 25,477	\$ 59.09	\$ 16,723	\$ 28,661
44	\$ 41.76	\$ 10,859	\$ 18,611	\$ 48.29	\$ 12,669	\$ 21,713	\$ 54.83	\$ 14,479	\$ 24,815	\$ 61.37	\$ 16,289	\$ 27,917
45	\$ 43.84	\$ 10,551	\$ 18,084	\$ 50.72	\$ 12,310	\$ 21,098	\$ 57.61	\$ 14,069	\$ 24,112	\$ 64.49	\$ 15,827	\$ 27,126
46	\$ 45.92	\$ 10,225	\$ 17,525	\$ 53.16	\$ 11,929	\$ 20,445	\$ 60.39	\$ 13,634	\$ 23,366	\$ 67.62	\$ 15,338	\$ 26,287
47	\$ 48.39	\$ 9,879	\$ 16,931	\$ 56.03	\$ 11,525	\$ 19,753	\$ 63.67	\$ 13,172	\$ 22,575	\$ 71.31	\$ 14,818	\$ 25,397
48	\$ 50.66	\$ 9,511	\$ 16,300	\$ 58.68	\$ 11,096	\$ 19,017	\$ 66.70	\$ 12,681	\$ 21,734	\$ 74.72	\$ 14,266	\$ 24,451
49	\$ 52.56	\$ 9,119	\$ 15,630	\$ 60.89	\$ 10,639	\$ 18,235	\$ 69.23	\$ 12,159	\$ 20,840	\$ 77.57	\$ 13,679	\$ 23,445
50	\$ 55.59	\$ 8,703	\$ 14,916	\$ 64.43	\$ 10,154	\$ 17,403	\$ 73.27	\$ 11,604	\$ 19,889	\$ 82.11	\$ 13,055	\$ 22,375
51	\$ 57.48	\$ 8,260	\$ 14,157	\$ 66.64	\$ 9,637	\$ 16,517	\$ 75.80	\$ 11,014	\$ 18,877	\$ 84.96	\$ 12,391	\$ 21,236
52	\$ 59.95	\$ 7,789	\$ 13,349	\$ 69.51	\$ 9,087	\$ 15,574	\$ 79.08	\$ 10,385	\$ 17,799	\$ 88.65	\$ 11,683	\$ 20,024
53	\$ 62.79	\$ 7,286	\$ 12,488	\$ 72.83	\$ 8,501	\$ 14,570	\$ 82.87	\$ 9,715	\$ 16,651	\$ 92.91	\$ 10,930	\$ 18,733
54	\$ 65.82	\$ 6,750	\$ 11,570	\$ 76.37	\$ 7,876	\$ 13,498	\$ 86.91	\$ 9,001	\$ 15,426	\$ 97.46	\$ 10,126	\$ 17,355

without Riders

St. Johns County School District: Employee Coverage

Issue Age ¹	\$30,000 Death Benefit			\$35,000 Death Benefit			\$40,000 Death Benefit			\$45,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
55	\$ 69.04	\$ 6,179	\$ 10,590	\$ 80.12	\$ 7,208	\$ 12,355	\$ 91.21	\$ 8,238	\$ 14,120	\$ 102.29	\$ 9,268	\$ 15,885
56	\$ 72.45	\$ 6,346	\$ 10,631	\$ 84.10	\$ 7,404	\$ 12,403	\$ 95.76	\$ 8,461	\$ 14,175	\$ 107.41	\$ 9,519	\$ 15,947
57	\$ 75.48	\$ 6,508	\$ 10,665	\$ 87.64	\$ 7,593	\$ 12,442	\$ 99.80	\$ 8,678	\$ 14,220	\$ 111.96	\$ 9,763	\$ 15,997
58	\$ 80.79	\$ 6,668	\$ 10,692	\$ 93.83	\$ 7,779	\$ 12,475	\$ 106.87	\$ 8,891	\$ 14,257	\$ 119.91	\$ 10,002	\$ 16,039
59	\$ 84.77	\$ 6,825	\$ 10,717	\$ 98.47	\$ 7,963	\$ 12,503	\$ 112.18	\$ 9,101	\$ 14,290	\$ 125.88	\$ 10,238	\$ 16,076
60	\$ 89.50	\$ 6,981	\$ 10,739	\$ 104.00	\$ 8,144	\$ 12,529	\$ 118.49	\$ 9,308	\$ 14,319	\$ 132.99	\$ 10,471	\$ 16,109
61	\$ 95.38	\$ 7,132	\$ 10,758	\$ 110.85	\$ 8,321	\$ 12,551	\$ 126.32	\$ 9,510	\$ 14,344	\$ 141.80	\$ 10,699	\$ 16,137
62	\$ 100.68	\$ 7,315	\$ 10,824	\$ 117.04	\$ 8,534	\$ 12,628	\$ 133.40	\$ 9,754	\$ 14,432	\$ 149.76	\$ 10,973	\$ 16,236
63	\$ 106.93	\$ 7,516	\$ 10,919	\$ 124.33	\$ 8,769	\$ 12,739	\$ 141.73	\$ 10,022	\$ 14,559	\$ 159.13	\$ 11,274	\$ 16,379
64	\$ 115.08	\$ 7,713	\$ 11,009	\$ 133.84	\$ 8,999	\$ 12,844	\$ 152.60	\$ 10,285	\$ 14,679	\$ 171.36	\$ 11,570	\$ 16,514
65	\$ 120.58	\$ 7,909	\$ 11,098	\$ 140.25	\$ 9,228	\$ 12,948	\$ 159.92	\$ 10,546	\$ 14,798	\$ 179.60	\$ 11,864	\$ 16,648
66	\$ 125.88	\$ 8,110	\$ 11,194	\$ 146.44	\$ 9,462	\$ 13,059	\$ 167.00	\$ 10,814	\$ 14,925	\$ 187.56	\$ 12,165	\$ 16,791
67	\$ 139.33	\$ 8,322	\$ 11,303	\$ 162.13	\$ 9,709	\$ 13,187	\$ 184.93	\$ 11,096	\$ 15,071	\$ 207.73	\$ 12,483	\$ 16,955
68	\$ 149.00	\$ 8,552	\$ 11,434	\$ 173.41	\$ 9,977	\$ 13,339	\$ 197.82	\$ 11,403	\$ 15,245	\$ 222.23	\$ 12,828	\$ 17,151
69	\$ 156.77	\$ 8,808	\$ 11,594	\$ 182.47	\$ 10,276	\$ 13,527	\$ 208.18	\$ 11,744	\$ 15,459	\$ 233.88	\$ 13,212	\$ 17,392
70	\$ 163.59	\$ 9,095	\$ 11,790	\$ 190.43	\$ 10,611	\$ 13,755	\$ 217.27	\$ 12,127	\$ 15,720	\$ 244.11	\$ 13,643	\$ 17,685
71	\$ 170.60	\$ 9,419	\$ 12,027	\$ 198.61	\$ 10,989	\$ 14,032	\$ 226.62	\$ 12,559	\$ 16,037	\$ 254.63	\$ 14,129	\$ 18,041
72	\$ 177.99	\$ 9,791	\$ 12,318	\$ 207.23	\$ 11,423	\$ 14,371	\$ 236.47	\$ 13,055	\$ 16,424	\$ 265.71	\$ 14,687	\$ 18,477
73	\$ 185.95	\$ 10,204	\$ 12,653	\$ 216.51	\$ 11,905	\$ 14,762	\$ 247.08	\$ 13,606	\$ 16,871	\$ 277.65	\$ 15,307	\$ 18,980
74	\$ 194.66	\$ 10,646	\$ 13,020	\$ 226.68	\$ 12,421	\$ 15,190	\$ 258.70	\$ 14,195	\$ 17,360	\$ 290.72	\$ 15,970	\$ 19,530
75	\$ 204.32	\$ 11,121	\$ 13,422	\$ 237.96	\$ 12,975	\$ 15,660	\$ 271.59	\$ 14,828	\$ 17,897	\$ 305.22	\$ 16,682	\$ 20,134

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without Riders

St. Johns County School District: Employee Coverage

Issue Age ¹	\$50,000 Death Benefit			\$55,000 Death Benefit			\$60,000 Death Benefit			\$65,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 25.27	\$ 25,321	\$ 43,398	\$ 27.55	\$ 27,854	\$ 47,738	\$ 29.82	\$ 30,386	\$ 52,078	\$ 32.09	\$ 32,918	\$ 56,418
19	\$ 25.59	\$ 25,180	\$ 43,156	\$ 27.89	\$ 27,698	\$ 47,472	\$ 30.20	\$ 30,217	\$ 51,787	\$ 32.50	\$ 32,735	\$ 56,103
20	\$ 25.90	\$ 25,033	\$ 42,904	\$ 28.24	\$ 27,537	\$ 47,194	\$ 30.58	\$ 30,040	\$ 51,485	\$ 32.91	\$ 32,543	\$ 55,775
21	\$ 28.11	\$ 24,879	\$ 42,640	\$ 30.67	\$ 27,367	\$ 46,904	\$ 33.23	\$ 29,855	\$ 51,168	\$ 35.79	\$ 32,343	\$ 55,432
22	\$ 29.06	\$ 24,718	\$ 42,363	\$ 31.71	\$ 27,189	\$ 46,599	\$ 34.37	\$ 29,661	\$ 50,836	\$ 37.02	\$ 32,133	\$ 55,072
23	\$ 29.38	\$ 24,549	\$ 42,074	\$ 32.06	\$ 27,004	\$ 46,281	\$ 34.75	\$ 29,459	\$ 50,488	\$ 37.43	\$ 31,913	\$ 54,696
24	\$ 30.32	\$ 24,372	\$ 41,771	\$ 33.10	\$ 26,809	\$ 45,948	\$ 35.88	\$ 29,246	\$ 50,125	\$ 38.66	\$ 31,684	\$ 54,302
25	\$ 31.27	\$ 24,187	\$ 41,453	\$ 34.15	\$ 26,605	\$ 45,598	\$ 37.02	\$ 29,024	\$ 49,744	\$ 39.89	\$ 31,443	\$ 53,889
26	\$ 32.53	\$ 23,992	\$ 41,120	\$ 35.53	\$ 26,391	\$ 45,232	\$ 38.53	\$ 28,791	\$ 49,344	\$ 41.53	\$ 31,190	\$ 53,456
27	\$ 34.11	\$ 23,787	\$ 40,768	\$ 37.27	\$ 26,166	\$ 44,845	\$ 40.43	\$ 28,544	\$ 48,922	\$ 43.59	\$ 30,923	\$ 52,999
28	\$ 35.06	\$ 23,570	\$ 40,397	\$ 38.31	\$ 25,927	\$ 44,436	\$ 41.57	\$ 28,284	\$ 48,476	\$ 44.82	\$ 30,641	\$ 52,516
29	\$ 36.32	\$ 23,341	\$ 40,004	\$ 39.70	\$ 25,675	\$ 44,004	\$ 43.08	\$ 28,010	\$ 48,005	\$ 46.46	\$ 30,344	\$ 52,005
30	\$ 37.59	\$ 23,100	\$ 39,590	\$ 41.09	\$ 25,410	\$ 43,549	\$ 44.60	\$ 27,720	\$ 47,508	\$ 48.10	\$ 30,030	\$ 51,467
31	\$ 37.59	\$ 22,845	\$ 39,153	\$ 41.09	\$ 25,129	\$ 43,068	\$ 44.60	\$ 27,414	\$ 46,984	\$ 48.10	\$ 29,698	\$ 50,899
32	\$ 39.80	\$ 22,577	\$ 38,694	\$ 43.52	\$ 24,834	\$ 42,563	\$ 47.25	\$ 27,092	\$ 46,432	\$ 50.98	\$ 29,350	\$ 50,302
33	\$ 41.69	\$ 22,295	\$ 38,211	\$ 45.61	\$ 24,524	\$ 42,032	\$ 49.52	\$ 26,754	\$ 45,853	\$ 53.44	\$ 28,983	\$ 49,674
34	\$ 43.59	\$ 21,999	\$ 37,703	\$ 47.69	\$ 24,199	\$ 41,473	\$ 51.80	\$ 26,398	\$ 45,244	\$ 55.90	\$ 28,598	\$ 49,014
35	\$ 45.48	\$ 21,687	\$ 37,170	\$ 49.78	\$ 23,856	\$ 40,887	\$ 54.07	\$ 26,025	\$ 44,604	\$ 58.37	\$ 28,194	\$ 48,321
36	\$ 47.69	\$ 21,361	\$ 36,610	\$ 52.21	\$ 23,497	\$ 40,271	\$ 56.72	\$ 25,633	\$ 43,932	\$ 61.24	\$ 27,769	\$ 47,593
37	\$ 50.22	\$ 21,018	\$ 36,023	\$ 54.99	\$ 23,120	\$ 39,625	\$ 59.76	\$ 25,222	\$ 43,227	\$ 64.52	\$ 27,324	\$ 46,829
38	\$ 53.06	\$ 20,658	\$ 35,406	\$ 58.11	\$ 22,724	\$ 38,946	\$ 63.17	\$ 24,790	\$ 42,487	\$ 68.22	\$ 26,856	\$ 46,027
39	\$ 54.96	\$ 20,281	\$ 34,759	\$ 60.20	\$ 22,309	\$ 38,235	\$ 65.44	\$ 24,337	\$ 41,711	\$ 70.68	\$ 26,365	\$ 45,187
40	\$ 58.11	\$ 19,886	\$ 34,082	\$ 63.67	\$ 21,875	\$ 37,490	\$ 69.23	\$ 23,863	\$ 40,899	\$ 74.79	\$ 25,852	\$ 44,307
41	\$ 60.01	\$ 19,472	\$ 33,373	\$ 65.76	\$ 21,419	\$ 36,710	\$ 71.50	\$ 23,367	\$ 40,048	\$ 77.25	\$ 25,314	\$ 43,385
42	\$ 62.85	\$ 19,038	\$ 32,629	\$ 68.88	\$ 20,942	\$ 35,891	\$ 74.91	\$ 22,845	\$ 39,154	\$ 80.95	\$ 24,749	\$ 42,417
43	\$ 65.38	\$ 18,581	\$ 31,846	\$ 71.66	\$ 20,439	\$ 35,031	\$ 77.95	\$ 22,297	\$ 38,215	\$ 84.23	\$ 24,156	\$ 41,400
44	\$ 67.90	\$ 18,098	\$ 31,019	\$ 74.44	\$ 19,908	\$ 34,120	\$ 80.98	\$ 21,718	\$ 37,222	\$ 87.51	\$ 23,528	\$ 40,324
45	\$ 71.38	\$ 17,586	\$ 30,141	\$ 78.26	\$ 19,345	\$ 33,155	\$ 85.15	\$ 21,103	\$ 36,169	\$ 92.03	\$ 22,862	\$ 39,183
46	\$ 74.85	\$ 17,042	\$ 29,208	\$ 82.08	\$ 18,746	\$ 32,129	\$ 89.31	\$ 20,451	\$ 35,050	\$ 96.55	\$ 22,155	\$ 37,971
47	\$ 78.96	\$ 16,465	\$ 28,219	\$ 86.60	\$ 18,111	\$ 31,040	\$ 94.24	\$ 19,758	\$ 33,862	\$ 101.88	\$ 21,404	\$ 36,684
48	\$ 82.75	\$ 15,851	\$ 27,168	\$ 90.77	\$ 17,437	\$ 29,884	\$ 98.79	\$ 19,022	\$ 32,601	\$ 106.81	\$ 20,607	\$ 35,318
49	\$ 85.90	\$ 15,199	\$ 26,050	\$ 94.24	\$ 16,719	\$ 28,655	\$ 102.58	\$ 18,239	\$ 31,260	\$ 110.91	\$ 19,759	\$ 33,865
50	\$ 90.96	\$ 14,506	\$ 24,861	\$ 99.80	\$ 15,956	\$ 27,347	\$ 108.64	\$ 17,407	\$ 29,833	\$ 117.48	\$ 18,857	\$ 32,319
51	\$ 94.11	\$ 13,767	\$ 23,596	\$ 103.27	\$ 15,144	\$ 25,956	\$ 112.43	\$ 16,521	\$ 28,315	\$ 121.59	\$ 17,898	\$ 30,675
52	\$ 98.22	\$ 12,981	\$ 22,249	\$ 107.79	\$ 14,280	\$ 24,474	\$ 117.36	\$ 15,578	\$ 26,699	\$ 126.92	\$ 16,876	\$ 28,924
53	\$ 102.96	\$ 12,144	\$ 20,814	\$ 113.00	\$ 13,359	\$ 22,895	\$ 123.04	\$ 14,573	\$ 24,977	\$ 133.08	\$ 15,788	\$ 27,058
54	\$ 108.01	\$ 11,251	\$ 19,283	\$ 118.56	\$ 12,376	\$ 21,211	\$ 129.10	\$ 13,501	\$ 23,140	\$ 139.65	\$ 14,626	\$ 25,068

without Riders

St. Johns County School District: Employee Coverage

Issue Age ¹	\$50,000 Death Benefit			\$55,000 Death Benefit			\$60,000 Death Benefit			\$65,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
55	\$ 113.38	\$ 10,298	\$ 17,650	\$ 124.46	\$ 11,328	\$ 19,415	\$ 135.55	\$ 12,358	\$ 21,180	\$ 146.63	\$ 13,388	\$ 22,945
56	\$ 119.06	\$ 10,577	\$ 17,719	\$ 130.71	\$ 11,634	\$ 19,490	\$ 142.37	\$ 12,692	\$ 21,262	\$ 154.02	\$ 13,750	\$ 23,034
57	\$ 124.11	\$ 10,848	\$ 17,775	\$ 136.27	\$ 11,933	\$ 19,552	\$ 148.43	\$ 13,017	\$ 21,330	\$ 160.59	\$ 14,102	\$ 23,107
58	\$ 132.96	\$ 11,114	\$ 17,821	\$ 146.00	\$ 12,225	\$ 19,603	\$ 159.04	\$ 13,336	\$ 21,385	\$ 172.08	\$ 14,448	\$ 23,167
59	\$ 139.59	\$ 11,376	\$ 17,862	\$ 153.29	\$ 12,513	\$ 19,648	\$ 167.00	\$ 13,651	\$ 21,435	\$ 180.70	\$ 14,789	\$ 23,221
60	\$ 147.48	\$ 11,635	\$ 17,899	\$ 161.98	\$ 12,798	\$ 19,689	\$ 176.47	\$ 13,962	\$ 21,479	\$ 190.97	\$ 15,125	\$ 23,269
61	\$ 157.27	\$ 11,888	\$ 17,930	\$ 172.75	\$ 13,077	\$ 19,723	\$ 188.22	\$ 14,265	\$ 21,516	\$ 203.69	\$ 15,454	\$ 23,309
62	\$ 166.11	\$ 12,192	\$ 18,041	\$ 182.47	\$ 13,411	\$ 19,845	\$ 198.83	\$ 14,631	\$ 21,649	\$ 215.19	\$ 15,850	\$ 23,453
63	\$ 176.53	\$ 12,527	\$ 18,199	\$ 193.93	\$ 13,780	\$ 20,019	\$ 211.33	\$ 15,033	\$ 21,839	\$ 228.73	\$ 16,286	\$ 23,659
64	\$ 190.11	\$ 12,856	\$ 18,349	\$ 208.87	\$ 14,142	\$ 20,184	\$ 227.63	\$ 15,427	\$ 22,019	\$ 246.39	\$ 16,713	\$ 23,854
65	\$ 199.27	\$ 13,183	\$ 18,498	\$ 218.95	\$ 14,501	\$ 20,347	\$ 238.62	\$ 15,819	\$ 22,197	\$ 258.29	\$ 17,138	\$ 24,047
66	\$ 208.11	\$ 13,517	\$ 18,657	\$ 228.67	\$ 14,869	\$ 20,522	\$ 249.23	\$ 16,221	\$ 22,388	\$ 269.79	\$ 17,572	\$ 24,254
67	\$ 230.53	\$ 13,870	\$ 18,839	\$ 253.33	\$ 15,257	\$ 20,722	\$ 276.13	\$ 16,644	\$ 22,606	\$ 298.93	\$ 18,031	\$ 24,490
68	\$ 246.64	\$ 14,253	\$ 19,057	\$ 271.05	\$ 15,679	\$ 20,962	\$ 295.46	\$ 17,104	\$ 22,868	\$ 319.87	\$ 18,530	\$ 24,774
69	\$ 259.59	\$ 14,680	\$ 19,324	\$ 285.29	\$ 16,148	\$ 21,256	\$ 311.00	\$ 17,616	\$ 23,189	\$ 336.70	\$ 19,084	\$ 25,121
70	\$ 270.96	\$ 15,159	\$ 19,651	\$ 297.80	\$ 16,674	\$ 21,616	\$ 324.64	\$ 18,190	\$ 23,581	\$ 351.48	\$ 19,706	\$ 25,546
71	\$ 282.64	\$ 15,698	\$ 20,046	\$ 310.65	\$ 17,268	\$ 22,051	\$ 338.66	\$ 18,838	\$ 24,055	\$ 366.67	\$ 20,408	\$ 26,060
72	\$ 294.96	\$ 16,319	\$ 20,530	\$ 324.20	\$ 17,950	\$ 22,583	\$ 353.44	\$ 19,582	\$ 24,636	\$ 382.68	\$ 21,214	\$ 26,689
73	\$ 308.22	\$ 17,008	\$ 21,089	\$ 338.79	\$ 18,709	\$ 23,198	\$ 369.36	\$ 20,409	\$ 25,307	\$ 399.92	\$ 22,110	\$ 27,416
74	\$ 322.75	\$ 17,744	\$ 21,700	\$ 354.77	\$ 19,518	\$ 23,870	\$ 386.79	\$ 21,293	\$ 26,040	\$ 418.81	\$ 23,067	\$ 28,210
75	\$ 338.85	\$ 18,535	\$ 22,371	\$ 372.48	\$ 20,389	\$ 24,608	\$ 406.11	\$ 22,242	\$ 26,845	\$ 439.75	\$ 24,096	\$ 29,082

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.

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.

without Riders

St. Johns County School District: 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		
	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 34.37	\$ 35,450	\$ 60,757	\$ 36.64	\$ 37,982	\$ 65,097	\$ 38.91	\$ 40,515	\$ 69,437	\$ 41.19	\$ 43,047	\$ 73,777
19	\$ 34.81	\$ 35,253	\$ 60,419	\$ 37.11	\$ 37,771	\$ 64,734	\$ 39.42	\$ 40,289	\$ 69,050	\$ 41.72	\$ 42,807	\$ 73,366
20	\$ 35.25	\$ 35,047	\$ 60,066	\$ 37.59	\$ 37,550	\$ 64,356	\$ 39.92	\$ 40,053	\$ 68,647	\$ 42.26	\$ 42,557	\$ 72,937
21	\$ 38.35	\$ 34,831	\$ 59,696	\$ 40.90	\$ 37,319	\$ 63,960	\$ 43.46	\$ 39,807	\$ 68,224	\$ 46.02	\$ 42,295	\$ 72,488
22	\$ 39.67	\$ 34,605	\$ 59,308	\$ 42.32	\$ 37,077	\$ 63,545	\$ 44.98	\$ 39,549	\$ 67,781	\$ 47.63	\$ 42,020	\$ 72,017
23	\$ 40.11	\$ 34,368	\$ 58,903	\$ 42.80	\$ 36,823	\$ 63,111	\$ 45.48	\$ 39,278	\$ 67,318	\$ 48.17	\$ 41,733	\$ 71,525
24	\$ 41.44	\$ 34,121	\$ 58,479	\$ 44.22	\$ 36,558	\$ 62,656	\$ 47.00	\$ 38,995	\$ 66,833	\$ 49.78	\$ 41,432	\$ 71,010
25	\$ 42.77	\$ 33,862	\$ 58,034	\$ 45.64	\$ 36,280	\$ 62,180	\$ 48.51	\$ 38,699	\$ 66,325	\$ 51.39	\$ 41,118	\$ 70,470
26	\$ 44.53	\$ 33,589	\$ 57,568	\$ 47.53	\$ 35,988	\$ 61,680	\$ 50.53	\$ 38,388	\$ 65,792	\$ 53.53	\$ 40,787	\$ 69,904
27	\$ 46.75	\$ 33,302	\$ 57,075	\$ 49.90	\$ 35,681	\$ 61,152	\$ 53.06	\$ 38,059	\$ 65,229	\$ 56.22	\$ 40,438	\$ 69,306
28	\$ 48.07	\$ 32,999	\$ 56,555	\$ 51.32	\$ 35,356	\$ 60,595	\$ 54.58	\$ 37,713	\$ 64,635	\$ 57.83	\$ 40,070	\$ 68,674
29	\$ 49.84	\$ 32,678	\$ 56,006	\$ 53.22	\$ 35,012	\$ 60,006	\$ 56.60	\$ 37,346	\$ 64,007	\$ 59.98	\$ 39,680	\$ 68,007
30	\$ 51.61	\$ 32,340	\$ 55,426	\$ 55.11	\$ 34,650	\$ 59,385	\$ 58.62	\$ 36,960	\$ 63,344	\$ 62.12	\$ 39,270	\$ 67,303
31	\$ 51.61	\$ 31,983	\$ 54,814	\$ 55.11	\$ 34,267	\$ 58,730	\$ 58.62	\$ 36,552	\$ 62,645	\$ 62.12	\$ 38,837	\$ 66,560
32	\$ 54.70	\$ 31,608	\$ 54,171	\$ 58.43	\$ 33,865	\$ 58,041	\$ 62.16	\$ 36,123	\$ 61,910	\$ 65.88	\$ 38,381	\$ 65,779
33	\$ 57.36	\$ 31,213	\$ 53,495	\$ 61.27	\$ 33,443	\$ 57,316	\$ 65.19	\$ 35,672	\$ 61,137	\$ 69.10	\$ 37,902	\$ 64,958
34	\$ 60.01	\$ 30,798	\$ 52,784	\$ 64.11	\$ 32,998	\$ 56,555	\$ 68.22	\$ 35,198	\$ 60,325	\$ 72.32	\$ 37,398	\$ 64,095
35	\$ 62.66	\$ 30,363	\$ 52,038	\$ 66.96	\$ 32,531	\$ 55,755	\$ 71.25	\$ 34,700	\$ 59,472	\$ 75.55	\$ 36,869	\$ 63,189
36	\$ 65.76	\$ 29,905	\$ 51,254	\$ 70.27	\$ 32,041	\$ 54,915	\$ 74.79	\$ 34,178	\$ 58,576	\$ 79.30	\$ 36,314	\$ 62,237
37	\$ 69.29	\$ 29,425	\$ 50,432	\$ 74.06	\$ 31,527	\$ 54,034	\$ 78.83	\$ 33,629	\$ 57,636	\$ 83.60	\$ 35,731	\$ 61,239
38	\$ 73.27	\$ 28,922	\$ 49,568	\$ 78.32	\$ 30,987	\$ 53,109	\$ 83.38	\$ 33,053	\$ 56,649	\$ 88.43	\$ 35,119	\$ 60,190
39	\$ 75.92	\$ 28,393	\$ 48,663	\$ 81.17	\$ 30,421	\$ 52,139	\$ 86.41	\$ 32,449	\$ 55,615	\$ 91.65	\$ 34,478	\$ 59,091
40	\$ 80.35	\$ 27,840	\$ 47,715	\$ 85.90	\$ 29,829	\$ 51,123	\$ 91.46	\$ 31,818	\$ 54,532	\$ 97.02	\$ 33,806	\$ 57,940
41	\$ 83.00	\$ 27,261	\$ 46,722	\$ 88.75	\$ 29,208	\$ 50,060	\$ 94.49	\$ 31,156	\$ 53,397	\$ 100.24	\$ 33,103	\$ 56,734
42	\$ 86.98	\$ 26,653	\$ 45,680	\$ 93.01	\$ 28,557	\$ 48,943	\$ 99.04	\$ 30,461	\$ 52,206	\$ 105.07	\$ 32,365	\$ 55,469
43	\$ 90.51	\$ 26,014	\$ 44,585	\$ 96.80	\$ 27,872	\$ 47,769	\$ 103.08	\$ 29,730	\$ 50,954	\$ 109.37	\$ 31,588	\$ 54,139
44	\$ 94.05	\$ 25,338	\$ 43,426	\$ 100.59	\$ 27,148	\$ 46,528	\$ 107.12	\$ 28,958	\$ 49,630	\$ 113.66	\$ 30,768	\$ 52,732
45	\$ 98.91	\$ 24,621	\$ 42,197	\$ 105.80	\$ 26,379	\$ 45,211	\$ 112.68	\$ 28,138	\$ 48,225	\$ 119.57	\$ 29,897	\$ 51,239
46	\$ 103.78	\$ 23,859	\$ 40,891	\$ 111.01	\$ 25,563	\$ 43,812	\$ 118.24	\$ 27,268	\$ 46,733	\$ 125.47	\$ 28,972	\$ 49,654
47	\$ 109.52	\$ 23,051	\$ 39,506	\$ 117.17	\$ 24,697	\$ 42,328	\$ 124.81	\$ 26,344	\$ 45,150	\$ 132.45	\$ 27,990	\$ 47,972
48	\$ 114.83	\$ 22,192	\$ 38,035	\$ 122.85	\$ 23,777	\$ 40,752	\$ 130.87	\$ 25,362	\$ 43,468	\$ 138.89	\$ 26,948	\$ 46,185
49	\$ 119.25	\$ 21,279	\$ 36,470	\$ 127.59	\$ 22,799	\$ 39,075	\$ 135.92	\$ 24,319	\$ 41,680	\$ 144.26	\$ 25,839	\$ 44,285
50	\$ 126.32	\$ 20,308	\$ 34,806	\$ 135.17	\$ 21,759	\$ 37,292	\$ 144.01	\$ 23,209	\$ 39,778	\$ 152.85	\$ 24,660	\$ 42,264
51	\$ 130.75	\$ 19,275	\$ 33,035	\$ 139.90	\$ 20,651	\$ 35,394	\$ 149.06	\$ 22,028	\$ 37,754	\$ 158.22	\$ 23,405	\$ 40,114
52	\$ 136.49	\$ 18,174	\$ 31,149	\$ 146.06	\$ 19,472	\$ 33,374	\$ 155.63	\$ 20,771	\$ 35,599	\$ 165.20	\$ 22,069	\$ 37,824
53	\$ 143.12	\$ 17,002	\$ 29,140	\$ 153.17	\$ 18,216	\$ 31,221	\$ 163.21	\$ 19,431	\$ 33,303	\$ 173.25	\$ 20,645	\$ 35,384
54	\$ 150.20	\$ 15,752	\$ 26,996	\$ 160.75	\$ 16,877	\$ 28,925	\$ 171.29	\$ 18,002	\$ 30,853	\$ 181.84	\$ 19,127	\$ 32,781

without Riders

St. Johns County School District: 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		
	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
55	\$ 157.71	\$ 14,417	\$ 24,710	\$ 168.80	\$ 15,447	\$ 26,475	\$ 179.88	\$ 16,477	\$ 28,240	\$ 190.97	\$ 17,507	\$ 30,005
56	\$ 165.67	\$ 14,808	\$ 24,806	\$ 177.32	\$ 15,865	\$ 26,578	\$ 188.98	\$ 16,923	\$ 28,350	\$ 200.63	\$ 17,981	\$ 30,122
57	\$ 172.75	\$ 15,187	\$ 24,885	\$ 184.90	\$ 16,272	\$ 26,662	\$ 197.06	\$ 17,357	\$ 28,440	\$ 209.22	\$ 18,442	\$ 30,217
58	\$ 185.12	\$ 15,559	\$ 24,950	\$ 198.17	\$ 16,671	\$ 26,732	\$ 211.21	\$ 17,782	\$ 28,514	\$ 224.25	\$ 18,893	\$ 30,296
59	\$ 194.41	\$ 15,926	\$ 25,007	\$ 208.11	\$ 17,064	\$ 26,793	\$ 221.82	\$ 18,202	\$ 28,580	\$ 235.52	\$ 19,339	\$ 30,366
60	\$ 205.46	\$ 16,289	\$ 25,059	\$ 219.96	\$ 17,452	\$ 26,849	\$ 234.45	\$ 18,616	\$ 28,639	\$ 248.95	\$ 19,779	\$ 30,429
61	\$ 219.17	\$ 16,643	\$ 25,102	\$ 234.64	\$ 17,832	\$ 26,895	\$ 250.11	\$ 19,021	\$ 28,688	\$ 265.59	\$ 20,209	\$ 30,481
62	\$ 231.55	\$ 17,069	\$ 25,257	\$ 247.90	\$ 18,288	\$ 27,061	\$ 264.26	\$ 19,508	\$ 28,865	\$ 280.62	\$ 20,727	\$ 30,669
63	\$ 246.13	\$ 17,538	\$ 25,479	\$ 263.53	\$ 18,791	\$ 27,299	\$ 280.93	\$ 20,044	\$ 29,119	\$ 298.33	\$ 21,297	\$ 30,939
64	\$ 265.15	\$ 17,998	\$ 25,689	\$ 283.90	\$ 19,284	\$ 27,524	\$ 302.66	\$ 20,570	\$ 29,359	\$ 321.42	\$ 21,855	\$ 31,194
65	\$ 277.97	\$ 18,456	\$ 25,897	\$ 297.64	\$ 19,774	\$ 27,747	\$ 317.31	\$ 21,093	\$ 29,596	\$ 336.99	\$ 22,411	\$ 31,446
66	\$ 290.35	\$ 18,924	\$ 26,119	\$ 310.90	\$ 20,276	\$ 27,985	\$ 331.46	\$ 21,628	\$ 29,851	\$ 352.02	\$ 22,979	\$ 31,716
67	\$ 321.73	\$ 19,418	\$ 26,374	\$ 344.53	\$ 20,805	\$ 28,258	\$ 367.33	\$ 22,192	\$ 30,142	\$ 390.13	\$ 23,579	\$ 32,026
68	\$ 344.28	\$ 19,955	\$ 26,679	\$ 368.69	\$ 21,380	\$ 28,585	\$ 393.10	\$ 22,806	\$ 30,491	\$ 417.51	\$ 24,231	\$ 32,396
69	\$ 362.41	\$ 20,552	\$ 27,054	\$ 388.11	\$ 22,020	\$ 28,986	\$ 413.82	\$ 23,488	\$ 30,919	\$ 439.52	\$ 24,956	\$ 32,851
70	\$ 378.32	\$ 21,222	\$ 27,511	\$ 405.17	\$ 22,738	\$ 29,476	\$ 432.01	\$ 24,254	\$ 31,441	\$ 458.85	\$ 25,770	\$ 33,406
71	\$ 394.68	\$ 21,978	\$ 28,065	\$ 422.69	\$ 23,548	\$ 30,069	\$ 450.70	\$ 25,118	\$ 32,074	\$ 478.71	\$ 26,688	\$ 34,079
72	\$ 411.92	\$ 22,846	\$ 28,742	\$ 441.17	\$ 24,478	\$ 30,795	\$ 470.41	\$ 26,110	\$ 32,848	\$ 499.65	\$ 27,742	\$ 34,901
73	\$ 430.49	\$ 23,811	\$ 29,525	\$ 461.06	\$ 25,512	\$ 31,634	\$ 491.63	\$ 27,213	\$ 33,743	\$ 522.20	\$ 28,913	\$ 35,852
74	\$ 450.83	\$ 24,842	\$ 30,380	\$ 482.85	\$ 26,616	\$ 32,550	\$ 514.87	\$ 28,391	\$ 34,720	\$ 546.89	\$ 30,165	\$ 36,890
75	\$ 473.38	\$ 25,950	\$ 31,320	\$ 507.01	\$ 27,803	\$ 33,557	\$ 540.64	\$ 29,657	\$ 35,794	\$ 574.27	\$ 31,510	\$ 38,031

¹Age as of Certificate Effective Date.

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

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

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

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

St. Johns County School District: 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		
	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 43.46	\$ 45,579	\$ 78,117	\$ 45.73	\$ 48,111	\$ 82,457	\$ 48.01	\$ 50,643	\$ 86,797	\$ 50.28	\$ 53,175	\$ 91,136
19	\$ 44.03	\$ 45,325	\$ 77,681	\$ 46.33	\$ 47,843	\$ 81,997	\$ 48.64	\$ 50,361	\$ 86,313	\$ 50.95	\$ 52,879	\$ 90,628
20	\$ 44.60	\$ 45,060	\$ 77,228	\$ 46.93	\$ 47,563	\$ 81,518	\$ 49.27	\$ 50,067	\$ 85,809	\$ 51.61	\$ 52,570	\$ 90,099
21	\$ 48.58	\$ 44,783	\$ 76,752	\$ 51.13	\$ 47,271	\$ 81,016	\$ 53.69	\$ 49,759	\$ 85,280	\$ 56.25	\$ 52,247	\$ 89,544
22	\$ 50.28	\$ 44,492	\$ 76,254	\$ 52.93	\$ 46,964	\$ 80,490	\$ 55.59	\$ 49,436	\$ 84,727	\$ 58.24	\$ 51,908	\$ 88,963
23	\$ 50.85	\$ 44,188	\$ 75,733	\$ 53.53	\$ 46,643	\$ 79,940	\$ 56.22	\$ 49,098	\$ 84,148	\$ 58.90	\$ 51,553	\$ 88,355
24	\$ 52.56	\$ 43,870	\$ 75,187	\$ 55.33	\$ 46,307	\$ 79,364	\$ 58.11	\$ 48,744	\$ 83,542	\$ 60.89	\$ 51,181	\$ 87,719
25	\$ 54.26	\$ 43,537	\$ 74,616	\$ 57.13	\$ 45,955	\$ 78,761	\$ 60.01	\$ 48,374	\$ 82,907	\$ 62.88	\$ 50,793	\$ 87,052
26	\$ 56.53	\$ 43,186	\$ 74,016	\$ 59.53	\$ 45,585	\$ 78,128	\$ 62.53	\$ 47,985	\$ 82,240	\$ 65.53	\$ 50,384	\$ 86,352
27	\$ 59.38	\$ 42,817	\$ 73,383	\$ 62.53	\$ 45,196	\$ 77,460	\$ 65.69	\$ 47,574	\$ 81,537	\$ 68.85	\$ 49,953	\$ 85,613
28	\$ 61.08	\$ 42,427	\$ 72,714	\$ 64.33	\$ 44,784	\$ 76,754	\$ 67.59	\$ 47,141	\$ 80,794	\$ 70.84	\$ 49,498	\$ 84,833
29	\$ 63.36	\$ 42,015	\$ 72,008	\$ 66.73	\$ 44,349	\$ 76,008	\$ 70.11	\$ 46,683	\$ 80,009	\$ 73.49	\$ 49,017	\$ 84,009
30	\$ 65.63	\$ 41,580	\$ 71,262	\$ 69.13	\$ 43,890	\$ 75,221	\$ 72.64	\$ 46,200	\$ 79,181	\$ 76.15	\$ 48,510	\$ 83,140
31	\$ 65.63	\$ 41,121	\$ 70,476	\$ 69.13	\$ 43,406	\$ 74,391	\$ 72.64	\$ 45,690	\$ 78,307	\$ 76.15	\$ 47,975	\$ 82,222
32	\$ 69.61	\$ 40,638	\$ 69,649	\$ 73.33	\$ 42,896	\$ 73,518	\$ 77.06	\$ 45,154	\$ 77,388	\$ 80.79	\$ 47,412	\$ 81,257
33	\$ 73.02	\$ 40,131	\$ 68,779	\$ 76.93	\$ 42,361	\$ 72,600	\$ 80.85	\$ 44,590	\$ 76,422	\$ 84.77	\$ 46,820	\$ 80,243
34	\$ 76.43	\$ 39,598	\$ 67,866	\$ 80.53	\$ 41,798	\$ 71,636	\$ 84.64	\$ 43,998	\$ 75,407	\$ 88.75	\$ 46,198	\$ 79,177
35	\$ 79.84	\$ 39,038	\$ 66,906	\$ 84.13	\$ 41,207	\$ 70,623	\$ 88.43	\$ 43,375	\$ 74,340	\$ 92.72	\$ 45,544	\$ 78,057
36	\$ 83.82	\$ 38,450	\$ 65,898	\$ 88.33	\$ 40,586	\$ 69,559	\$ 92.85	\$ 42,722	\$ 73,221	\$ 97.37	\$ 44,858	\$ 76,882
37	\$ 88.37	\$ 37,833	\$ 64,841	\$ 93.13	\$ 39,935	\$ 68,443	\$ 97.90	\$ 42,037	\$ 72,046	\$ 102.67	\$ 44,138	\$ 75,648
38	\$ 93.48	\$ 37,185	\$ 63,730	\$ 98.53	\$ 39,251	\$ 67,271	\$ 103.59	\$ 41,317	\$ 70,812	\$ 108.64	\$ 43,383	\$ 74,352
39	\$ 96.89	\$ 36,506	\$ 62,567	\$ 102.13	\$ 38,534	\$ 66,043	\$ 107.38	\$ 40,562	\$ 69,519	\$ 112.62	\$ 42,590	\$ 72,994
40	\$ 102.58	\$ 35,795	\$ 61,348	\$ 108.13	\$ 37,784	\$ 64,756	\$ 113.69	\$ 39,772	\$ 68,165	\$ 119.25	\$ 41,761	\$ 71,573
41	\$ 105.99	\$ 35,050	\$ 60,072	\$ 111.73	\$ 36,997	\$ 63,409	\$ 117.48	\$ 38,945	\$ 66,747	\$ 123.23	\$ 40,892	\$ 70,084
42	\$ 111.10	\$ 34,268	\$ 58,732	\$ 117.13	\$ 36,172	\$ 61,995	\$ 123.17	\$ 38,076	\$ 65,258	\$ 129.20	\$ 39,980	\$ 68,520
43	\$ 115.65	\$ 33,446	\$ 57,323	\$ 121.93	\$ 35,304	\$ 60,508	\$ 128.22	\$ 37,163	\$ 63,693	\$ 134.50	\$ 39,021	\$ 66,877
44	\$ 120.20	\$ 32,578	\$ 55,834	\$ 126.73	\$ 34,387	\$ 58,936	\$ 133.27	\$ 36,197	\$ 62,038	\$ 139.81	\$ 38,007	\$ 65,139
45	\$ 126.45	\$ 31,655	\$ 54,253	\$ 133.33	\$ 33,414	\$ 57,267	\$ 140.22	\$ 35,173	\$ 60,282	\$ 147.10	\$ 36,931	\$ 63,296
46	\$ 132.70	\$ 30,676	\$ 52,575	\$ 139.93	\$ 32,380	\$ 55,496	\$ 147.17	\$ 34,085	\$ 58,417	\$ 154.40	\$ 35,789	\$ 61,337
47	\$ 140.09	\$ 29,637	\$ 50,794	\$ 147.73	\$ 31,283	\$ 53,616	\$ 155.38	\$ 32,930	\$ 56,438	\$ 163.02	\$ 34,576	\$ 59,259
48	\$ 146.91	\$ 28,533	\$ 48,902	\$ 154.93	\$ 30,118	\$ 51,619	\$ 162.96	\$ 31,703	\$ 54,336	\$ 170.98	\$ 33,288	\$ 57,052
49	\$ 152.60	\$ 27,359	\$ 46,890	\$ 160.93	\$ 28,879	\$ 49,495	\$ 169.27	\$ 30,399	\$ 52,101	\$ 177.61	\$ 31,919	\$ 54,706
50	\$ 161.69	\$ 26,110	\$ 44,750	\$ 170.53	\$ 27,561	\$ 47,236	\$ 179.38	\$ 29,012	\$ 49,723	\$ 188.22	\$ 30,462	\$ 52,209
51	\$ 167.38	\$ 24,782	\$ 42,473	\$ 176.53	\$ 26,159	\$ 44,833	\$ 185.69	\$ 27,535	\$ 47,193	\$ 194.85	\$ 28,912	\$ 49,552
52	\$ 174.77	\$ 23,367	\$ 40,049	\$ 184.33	\$ 24,665	\$ 42,274	\$ 193.90	\$ 25,963	\$ 44,499	\$ 203.47	\$ 27,262	\$ 46,723
53	\$ 183.29	\$ 21,860	\$ 37,466	\$ 193.33	\$ 23,074	\$ 39,547	\$ 203.38	\$ 24,289	\$ 41,629	\$ 213.42	\$ 25,503	\$ 43,710
54	\$ 192.39	\$ 20,252	\$ 34,710	\$ 202.93	\$ 21,377	\$ 36,638	\$ 213.48	\$ 22,502	\$ 38,567	\$ 224.03	\$ 23,628	\$ 40,495

without Riders

St. Johns County School District: 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		
	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
55	\$ 202.05	\$ 18,537	\$ 31,770	\$ 213.13	\$ 19,567	\$ 33,535	\$ 224.22	\$ 20,597	\$ 35,301	\$ 235.30	\$ 21,626	\$ 37,066
56	\$ 212.28	\$ 19,039	\$ 31,894	\$ 223.93	\$ 20,096	\$ 33,666	\$ 235.59	\$ 21,154	\$ 35,438	\$ 247.24	\$ 22,212	\$ 37,209
57	\$ 221.38	\$ 19,526	\$ 31,995	\$ 233.53	\$ 20,611	\$ 33,772	\$ 245.69	\$ 21,696	\$ 35,550	\$ 257.85	\$ 22,781	\$ 37,327
58	\$ 237.29	\$ 20,005	\$ 32,078	\$ 250.33	\$ 21,116	\$ 33,860	\$ 263.38	\$ 22,228	\$ 35,643	\$ 276.42	\$ 23,339	\$ 37,425
59	\$ 249.23	\$ 20,477	\$ 32,152	\$ 262.93	\$ 21,615	\$ 33,938	\$ 276.64	\$ 22,752	\$ 35,725	\$ 290.35	\$ 23,890	\$ 37,511
60	\$ 263.44	\$ 20,943	\$ 32,219	\$ 277.93	\$ 22,106	\$ 34,009	\$ 292.43	\$ 23,270	\$ 35,799	\$ 306.92	\$ 24,433	\$ 37,588
61	\$ 281.06	\$ 21,398	\$ 32,274	\$ 296.53	\$ 22,587	\$ 34,067	\$ 312.01	\$ 23,776	\$ 35,860	\$ 327.48	\$ 24,965	\$ 37,653
62	\$ 296.98	\$ 21,946	\$ 32,473	\$ 313.33	\$ 23,165	\$ 34,277	\$ 329.69	\$ 24,385	\$ 36,082	\$ 346.05	\$ 25,604	\$ 37,886
63	\$ 315.73	\$ 22,549	\$ 32,759	\$ 333.13	\$ 23,802	\$ 34,579	\$ 350.53	\$ 25,055	\$ 36,399	\$ 367.93	\$ 26,308	\$ 38,218
64	\$ 340.18	\$ 23,141	\$ 33,029	\$ 358.93	\$ 24,427	\$ 34,864	\$ 377.69	\$ 25,712	\$ 36,699	\$ 396.45	\$ 26,998	\$ 38,533
65	\$ 356.66	\$ 23,729	\$ 33,296	\$ 376.33	\$ 25,048	\$ 35,146	\$ 396.01	\$ 26,366	\$ 36,996	\$ 415.68	\$ 27,684	\$ 38,845
66	\$ 372.58	\$ 24,331	\$ 33,582	\$ 393.13	\$ 25,683	\$ 35,448	\$ 413.69	\$ 27,035	\$ 37,314	\$ 434.25	\$ 28,386	\$ 39,179
67	\$ 412.93	\$ 24,966	\$ 33,910	\$ 435.73	\$ 26,353	\$ 35,794	\$ 458.53	\$ 27,740	\$ 37,678	\$ 481.33	\$ 29,127	\$ 39,561
68	\$ 441.92	\$ 25,657	\$ 34,302	\$ 466.33	\$ 27,082	\$ 36,208	\$ 490.75	\$ 28,507	\$ 38,114	\$ 515.16	\$ 29,933	\$ 40,019
69	\$ 465.23	\$ 26,424	\$ 34,784	\$ 490.93	\$ 27,892	\$ 36,716	\$ 516.64	\$ 29,360	\$ 38,649	\$ 542.35	\$ 30,828	\$ 40,581
70	\$ 485.69	\$ 27,286	\$ 35,371	\$ 512.53	\$ 28,802	\$ 37,336	\$ 539.38	\$ 30,318	\$ 39,302	\$ 566.22	\$ 31,834	\$ 41,267
71	\$ 506.72	\$ 28,258	\$ 36,083	\$ 534.73	\$ 29,828	\$ 38,088	\$ 562.75	\$ 31,397	\$ 40,093	\$ 590.76	\$ 32,967	\$ 42,097
72	\$ 528.89	\$ 29,374	\$ 36,954	\$ 558.13	\$ 31,006	\$ 39,007	\$ 587.38	\$ 32,638	\$ 41,060	\$ 616.62	\$ 34,269	\$ 43,113
73	\$ 552.77	\$ 30,614	\$ 37,961	\$ 583.33	\$ 32,315	\$ 40,070	\$ 613.90	\$ 34,016	\$ 42,179	\$ 644.47	\$ 35,717	\$ 44,287
74	\$ 578.91	\$ 31,940	\$ 39,060	\$ 610.93	\$ 33,714	\$ 41,230	\$ 642.96	\$ 35,489	\$ 43,401	\$ 674.98	\$ 37,263	\$ 45,571
75	\$ 607.90	\$ 33,364	\$ 40,268	\$ 641.53	\$ 35,217	\$ 42,505	\$ 675.17	\$ 37,071	\$ 44,743	\$ 708.80	\$ 38,925	\$ 46,980

¹Age as of Certificate Effective Date.

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

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

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

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.

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.

without Riders

St. Johns County School District: Employee Coverage

Issue Age ¹	\$110,000 Death Benefit			\$115,000 Death Benefit			\$120,000 Death Benefit			\$125,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 52.56	\$ 55,708	\$ 95,476	\$ 54.83	\$ 58,240	\$ 99,816	\$ 57.10	\$ 60,772	\$ 104,156	\$ 59.38	\$ 63,304	\$ 108,496
19	\$ 53.25	\$ 55,397	\$ 94,944	\$ 55.56	\$ 57,916	\$ 99,259	\$ 57.86	\$ 60,434	\$ 103,575	\$ 60.17	\$ 62,952	\$ 107,891
20	\$ 53.95	\$ 55,074	\$ 94,389	\$ 56.28	\$ 57,577	\$ 98,680	\$ 58.62	\$ 60,080	\$ 102,970	\$ 60.96	\$ 62,584	\$ 107,261
21	\$ 58.81	\$ 54,735	\$ 93,808	\$ 61.37	\$ 57,222	\$ 98,072	\$ 63.92	\$ 59,710	\$ 102,336	\$ 66.48	\$ 62,198	\$ 106,600
22	\$ 60.89	\$ 54,379	\$ 93,199	\$ 63.55	\$ 56,851	\$ 97,436	\$ 66.20	\$ 59,323	\$ 101,672	\$ 68.85	\$ 61,795	\$ 105,908
23	\$ 61.59	\$ 54,008	\$ 92,562	\$ 64.27	\$ 56,463	\$ 96,770	\$ 66.96	\$ 58,918	\$ 100,977	\$ 69.64	\$ 61,373	\$ 105,185
24	\$ 63.67	\$ 53,619	\$ 91,896	\$ 66.45	\$ 56,056	\$ 96,073	\$ 69.23	\$ 58,493	\$ 100,250	\$ 72.01	\$ 60,930	\$ 104,427
25	\$ 65.76	\$ 53,211	\$ 91,197	\$ 68.63	\$ 55,630	\$ 95,343	\$ 71.50	\$ 58,049	\$ 99,488	\$ 74.38	\$ 60,468	\$ 103,633
26	\$ 68.53	\$ 52,783	\$ 90,464	\$ 71.53	\$ 55,182	\$ 94,576	\$ 74.53	\$ 57,582	\$ 98,688	\$ 77.53	\$ 59,981	\$ 102,800
27	\$ 72.01	\$ 52,332	\$ 89,690	\$ 75.17	\$ 54,711	\$ 93,767	\$ 78.32	\$ 57,089	\$ 97,844	\$ 81.48	\$ 59,468	\$ 101,921
28	\$ 74.09	\$ 51,855	\$ 88,873	\$ 77.35	\$ 54,212	\$ 92,913	\$ 80.60	\$ 56,569	\$ 96,952	\$ 83.85	\$ 58,926	\$ 100,992
29	\$ 76.87	\$ 51,351	\$ 88,009	\$ 80.25	\$ 53,685	\$ 92,010	\$ 83.63	\$ 56,020	\$ 96,010	\$ 87.01	\$ 58,354	\$ 100,011
30	\$ 79.65	\$ 50,820	\$ 87,099	\$ 83.16	\$ 53,130	\$ 91,058	\$ 86.66	\$ 55,440	\$ 95,017	\$ 90.17	\$ 57,750	\$ 98,976
31	\$ 79.65	\$ 50,259	\$ 86,137	\$ 83.16	\$ 52,544	\$ 90,053	\$ 86.66	\$ 54,828	\$ 93,968	\$ 90.17	\$ 57,113	\$ 97,883
32	\$ 84.51	\$ 49,669	\$ 85,126	\$ 88.24	\$ 51,927	\$ 88,996	\$ 91.97	\$ 54,185	\$ 92,865	\$ 95.69	\$ 56,442	\$ 96,735
33	\$ 88.68	\$ 49,049	\$ 84,064	\$ 92.60	\$ 51,279	\$ 87,885	\$ 96.51	\$ 53,508	\$ 91,706	\$ 100.43	\$ 55,738	\$ 95,527
34	\$ 92.85	\$ 48,398	\$ 82,947	\$ 96.96	\$ 50,597	\$ 86,718	\$ 101.06	\$ 52,797	\$ 90,488	\$ 105.17	\$ 54,997	\$ 94,258
35	\$ 97.02	\$ 47,713	\$ 81,774	\$ 101.31	\$ 49,882	\$ 85,491	\$ 105.61	\$ 52,051	\$ 89,208	\$ 109.90	\$ 54,219	\$ 92,925
36	\$ 101.88	\$ 46,994	\$ 80,543	\$ 106.40	\$ 49,130	\$ 84,204	\$ 110.91	\$ 51,267	\$ 87,865	\$ 115.43	\$ 53,403	\$ 91,526
37	\$ 107.44	\$ 46,240	\$ 79,250	\$ 112.21	\$ 48,342	\$ 82,852	\$ 116.98	\$ 50,444	\$ 86,455	\$ 121.75	\$ 52,546	\$ 90,057
38	\$ 113.69	\$ 45,449	\$ 77,893	\$ 118.75	\$ 47,514	\$ 81,433	\$ 123.80	\$ 49,580	\$ 84,974	\$ 128.85	\$ 51,646	\$ 88,515
39	\$ 117.86	\$ 44,618	\$ 76,470	\$ 123.10	\$ 46,646	\$ 79,946	\$ 128.35	\$ 48,674	\$ 83,422	\$ 133.59	\$ 50,703	\$ 86,898
40	\$ 124.81	\$ 43,750	\$ 74,981	\$ 130.37	\$ 45,738	\$ 78,389	\$ 135.92	\$ 47,727	\$ 81,798	\$ 141.48	\$ 49,715	\$ 85,206
41	\$ 128.98	\$ 42,839	\$ 73,421	\$ 134.72	\$ 44,787	\$ 76,759	\$ 140.47	\$ 46,734	\$ 80,096	\$ 146.22	\$ 48,681	\$ 83,433
42	\$ 135.23	\$ 41,884	\$ 71,783	\$ 141.26	\$ 43,788	\$ 75,046	\$ 147.29	\$ 45,691	\$ 78,309	\$ 153.32	\$ 47,595	\$ 81,572
43	\$ 140.79	\$ 40,879	\$ 70,062	\$ 147.07	\$ 42,737	\$ 73,246	\$ 153.36	\$ 44,595	\$ 76,431	\$ 159.64	\$ 46,453	\$ 79,616
44	\$ 146.35	\$ 39,817	\$ 68,241	\$ 152.88	\$ 41,627	\$ 71,343	\$ 159.42	\$ 43,437	\$ 74,445	\$ 165.96	\$ 45,247	\$ 77,547
45	\$ 153.99	\$ 38,690	\$ 66,310	\$ 160.87	\$ 40,449	\$ 69,324	\$ 167.76	\$ 42,207	\$ 72,338	\$ 174.64	\$ 43,966	\$ 75,352
46	\$ 161.63	\$ 37,493	\$ 64,258	\$ 168.86	\$ 39,197	\$ 67,179	\$ 176.09	\$ 40,902	\$ 70,100	\$ 183.32	\$ 42,606	\$ 73,021
47	\$ 170.66	\$ 36,223	\$ 62,081	\$ 178.30	\$ 37,869	\$ 64,903	\$ 185.95	\$ 39,516	\$ 67,725	\$ 193.59	\$ 41,162	\$ 70,547
48	\$ 179.00	\$ 34,874	\$ 59,769	\$ 187.02	\$ 36,459	\$ 62,486	\$ 195.04	\$ 38,044	\$ 65,203	\$ 203.06	\$ 39,629	\$ 67,920
49	\$ 185.95	\$ 33,439	\$ 57,311	\$ 194.28	\$ 34,959	\$ 59,916	\$ 202.62	\$ 36,479	\$ 62,521	\$ 210.96	\$ 37,999	\$ 65,126
50	\$ 197.06	\$ 31,913	\$ 54,695	\$ 205.90	\$ 33,363	\$ 57,181	\$ 214.75	\$ 34,814	\$ 59,667	\$ 223.59	\$ 36,265	\$ 62,153
51	\$ 204.01	\$ 30,289	\$ 51,912	\$ 213.17	\$ 31,666	\$ 54,271	\$ 222.32	\$ 33,043	\$ 56,631	\$ 231.48	\$ 34,419	\$ 58,991
52	\$ 213.04	\$ 28,560	\$ 48,948	\$ 222.61	\$ 29,858	\$ 51,173	\$ 232.18	\$ 31,156	\$ 53,398	\$ 241.75	\$ 32,454	\$ 55,623
53	\$ 223.46	\$ 26,718	\$ 45,791	\$ 233.50	\$ 27,932	\$ 47,873	\$ 243.55	\$ 29,147	\$ 49,954	\$ 253.59	\$ 30,361	\$ 52,036
54	\$ 234.58	\$ 24,753	\$ 42,423	\$ 245.12	\$ 25,878	\$ 44,352	\$ 255.67	\$ 27,003	\$ 46,280	\$ 266.22	\$ 28,128	\$ 48,208

without Riders

St. Johns County School District: Employee Coverage

Issue Age ¹	\$110,000 Death Benefit			\$115,000 Death Benefit			\$120,000 Death Benefit			\$125,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
55	\$ 246.39	\$ 22,656	\$ 38,831	\$ 257.47	\$ 23,686	\$ 40,596	\$ 268.56	\$ 24,716	\$ 42,361	\$ 279.64	\$ 25,746	\$ 44,126
56	\$ 258.89	\$ 23,269	\$ 38,981	\$ 270.55	\$ 24,327	\$ 40,753	\$ 282.20	\$ 25,385	\$ 42,525	\$ 293.85	\$ 26,443	\$ 44,297
57	\$ 270.01	\$ 23,866	\$ 39,105	\$ 282.17	\$ 24,951	\$ 40,882	\$ 294.32	\$ 26,035	\$ 42,660	\$ 306.48	\$ 27,120	\$ 44,437
58	\$ 289.46	\$ 24,450	\$ 39,207	\$ 302.50	\$ 25,562	\$ 40,989	\$ 315.55	\$ 26,673	\$ 42,771	\$ 328.59	\$ 27,785	\$ 44,553
59	\$ 304.05	\$ 25,027	\$ 39,297	\$ 317.76	\$ 26,165	\$ 41,083	\$ 331.46	\$ 27,303	\$ 42,870	\$ 345.17	\$ 28,440	\$ 44,656
60	\$ 321.42	\$ 25,597	\$ 39,378	\$ 335.91	\$ 26,761	\$ 41,168	\$ 350.41	\$ 27,924	\$ 42,958	\$ 364.90	\$ 29,088	\$ 44,748
61	\$ 342.96	\$ 26,154	\$ 39,446	\$ 358.43	\$ 27,342	\$ 41,239	\$ 373.90	\$ 28,531	\$ 43,032	\$ 389.38	\$ 29,720	\$ 44,825
62	\$ 362.41	\$ 26,823	\$ 39,690	\$ 378.77	\$ 28,043	\$ 41,494	\$ 395.12	\$ 29,262	\$ 43,298	\$ 411.48	\$ 30,481	\$ 45,102
63	\$ 385.33	\$ 27,561	\$ 40,038	\$ 402.73	\$ 28,813	\$ 41,858	\$ 420.13	\$ 30,066	\$ 43,678	\$ 437.53	\$ 31,319	\$ 45,498
64	\$ 415.21	\$ 28,284	\$ 40,368	\$ 433.97	\$ 29,569	\$ 42,203	\$ 452.72	\$ 30,855	\$ 44,038	\$ 471.48	\$ 32,140	\$ 45,873
65	\$ 435.36	\$ 29,002	\$ 40,695	\$ 455.03	\$ 30,321	\$ 42,545	\$ 474.70	\$ 31,639	\$ 44,395	\$ 494.38	\$ 32,957	\$ 46,245
66	\$ 454.81	\$ 29,738	\$ 41,045	\$ 475.37	\$ 31,090	\$ 42,911	\$ 495.92	\$ 32,442	\$ 44,776	\$ 516.48	\$ 33,793	\$ 46,642
67	\$ 504.13	\$ 30,514	\$ 41,445	\$ 526.93	\$ 31,901	\$ 43,329	\$ 549.73	\$ 33,289	\$ 45,213	\$ 572.53	\$ 34,676	\$ 47,097
68	\$ 539.57	\$ 31,358	\$ 41,925	\$ 563.98	\$ 32,783	\$ 43,831	\$ 588.39	\$ 34,209	\$ 45,736	\$ 612.80	\$ 35,634	\$ 47,642
69	\$ 568.05	\$ 32,296	\$ 42,513	\$ 593.76	\$ 33,764	\$ 44,446	\$ 619.46	\$ 35,232	\$ 46,378	\$ 645.17	\$ 36,700	\$ 48,311
70	\$ 593.06	\$ 33,349	\$ 43,232	\$ 619.90	\$ 34,865	\$ 45,197	\$ 646.75	\$ 36,381	\$ 47,162	\$ 673.59	\$ 37,897	\$ 49,127
71	\$ 618.77	\$ 34,537	\$ 44,102	\$ 646.78	\$ 36,107	\$ 46,106	\$ 674.79	\$ 37,677	\$ 48,111	\$ 702.80	\$ 39,247	\$ 50,116
72	\$ 645.86	\$ 35,901	\$ 45,166	\$ 675.10	\$ 37,533	\$ 47,219	\$ 704.35	\$ 39,165	\$ 49,272	\$ 733.59	\$ 40,797	\$ 51,325
73	\$ 675.04	\$ 37,418	\$ 46,396	\$ 705.61	\$ 39,118	\$ 48,505	\$ 736.18	\$ 40,819	\$ 50,614	\$ 766.75	\$ 42,520	\$ 52,723
74	\$ 707.00	\$ 39,037	\$ 47,741	\$ 739.02	\$ 40,812	\$ 49,911	\$ 771.04	\$ 42,586	\$ 52,081	\$ 803.06	\$ 44,361	\$ 54,251
75	\$ 742.43	\$ 40,778	\$ 49,217	\$ 776.06	\$ 42,632	\$ 51,454	\$ 809.69	\$ 44,485	\$ 53,691	\$ 843.32	\$ 46,339	\$ 55,928

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

St. Johns County School District: 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		
	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 61.65	\$ 65,836	\$ 112,836	\$ 63.92	\$ 68,369	\$ 117,175	\$ 66.20	\$ 70,901	\$ 121,515	\$ 68.47	\$ 73,433	\$ 125,855
19	\$ 62.47	\$ 65,470	\$ 112,206	\$ 64.78	\$ 67,988	\$ 116,522	\$ 67.08	\$ 70,506	\$ 120,838	\$ 69.39	\$ 73,024	\$ 125,153
20	\$ 63.29	\$ 65,087	\$ 111,551	\$ 65.63	\$ 67,590	\$ 115,842	\$ 67.97	\$ 70,094	\$ 120,132	\$ 70.30	\$ 72,597	\$ 124,423
21	\$ 69.04	\$ 64,686	\$ 110,864	\$ 71.60	\$ 67,174	\$ 115,128	\$ 74.16	\$ 69,662	\$ 119,392	\$ 76.71	\$ 72,150	\$ 123,656
22	\$ 71.50	\$ 64,267	\$ 110,145	\$ 74.16	\$ 66,738	\$ 114,381	\$ 76.81	\$ 69,210	\$ 118,617	\$ 79.46	\$ 71,682	\$ 122,854
23	\$ 72.32	\$ 63,827	\$ 109,392	\$ 75.01	\$ 66,282	\$ 113,599	\$ 77.69	\$ 68,737	\$ 117,807	\$ 80.38	\$ 71,192	\$ 122,014
24	\$ 74.79	\$ 63,368	\$ 108,604	\$ 77.57	\$ 65,805	\$ 112,781	\$ 80.35	\$ 68,242	\$ 116,958	\$ 83.12	\$ 70,679	\$ 121,135
25	\$ 77.25	\$ 62,886	\$ 107,779	\$ 80.12	\$ 65,305	\$ 111,924	\$ 83.00	\$ 67,724	\$ 116,069	\$ 85.87	\$ 70,143	\$ 120,215
26	\$ 80.53	\$ 62,380	\$ 106,912	\$ 83.53	\$ 64,780	\$ 111,024	\$ 86.53	\$ 67,179	\$ 115,136	\$ 89.53	\$ 69,578	\$ 119,248
27	\$ 84.64	\$ 61,847	\$ 105,998	\$ 87.80	\$ 64,226	\$ 110,074	\$ 90.96	\$ 66,604	\$ 114,151	\$ 94.11	\$ 68,983	\$ 118,228
28	\$ 87.10	\$ 61,283	\$ 105,032	\$ 90.36	\$ 63,640	\$ 109,071	\$ 93.61	\$ 65,998	\$ 113,111	\$ 96.86	\$ 68,355	\$ 117,151
29	\$ 90.39	\$ 60,688	\$ 104,011	\$ 93.77	\$ 63,022	\$ 108,012	\$ 97.15	\$ 65,356	\$ 112,012	\$ 100.52	\$ 67,691	\$ 116,013
30	\$ 93.67	\$ 60,060	\$ 102,935	\$ 97.18	\$ 62,370	\$ 106,894	\$ 100.68	\$ 64,680	\$ 110,853	\$ 104.19	\$ 66,990	\$ 114,812
31	\$ 93.67	\$ 59,397	\$ 101,799	\$ 97.18	\$ 61,682	\$ 105,714	\$ 100.68	\$ 63,966	\$ 109,629	\$ 104.19	\$ 66,251	\$ 113,545
32	\$ 99.42	\$ 58,700	\$ 100,604	\$ 103.15	\$ 60,958	\$ 104,473	\$ 106.87	\$ 63,216	\$ 108,343	\$ 110.60	\$ 65,473	\$ 112,212
33	\$ 104.35	\$ 57,967	\$ 99,348	\$ 108.26	\$ 60,197	\$ 103,169	\$ 112.18	\$ 62,427	\$ 106,990	\$ 116.09	\$ 64,656	\$ 110,811
34	\$ 109.27	\$ 57,197	\$ 98,029	\$ 113.38	\$ 59,397	\$ 101,799	\$ 117.48	\$ 61,597	\$ 105,569	\$ 121.59	\$ 63,797	\$ 109,340
35	\$ 114.20	\$ 56,388	\$ 96,642	\$ 118.49	\$ 58,557	\$ 100,359	\$ 122.79	\$ 60,726	\$ 104,076	\$ 127.08	\$ 62,895	\$ 107,793
36	\$ 119.95	\$ 55,539	\$ 95,187	\$ 124.46	\$ 57,675	\$ 98,848	\$ 128.98	\$ 59,811	\$ 102,509	\$ 133.49	\$ 61,947	\$ 106,170
37	\$ 126.51	\$ 54,648	\$ 93,659	\$ 131.28	\$ 56,750	\$ 97,262	\$ 136.05	\$ 58,851	\$ 100,864	\$ 140.82	\$ 60,953	\$ 104,466
38	\$ 133.90	\$ 53,712	\$ 92,055	\$ 138.96	\$ 55,778	\$ 95,596	\$ 144.01	\$ 57,844	\$ 99,136	\$ 149.06	\$ 59,910	\$ 102,677
39	\$ 138.83	\$ 52,731	\$ 90,374	\$ 144.07	\$ 54,759	\$ 93,850	\$ 149.31	\$ 56,787	\$ 97,326	\$ 154.56	\$ 58,815	\$ 100,802
40	\$ 147.04	\$ 51,704	\$ 88,614	\$ 152.60	\$ 53,693	\$ 92,022	\$ 158.16	\$ 55,681	\$ 95,431	\$ 163.71	\$ 57,670	\$ 98,839
41	\$ 151.97	\$ 50,628	\$ 86,771	\$ 157.71	\$ 52,576	\$ 90,108	\$ 163.46	\$ 54,523	\$ 93,445	\$ 169.21	\$ 56,470	\$ 96,783
42	\$ 159.36	\$ 49,499	\$ 84,835	\$ 165.39	\$ 51,403	\$ 88,098	\$ 171.42	\$ 53,307	\$ 91,361	\$ 177.45	\$ 55,211	\$ 94,624
43	\$ 165.92	\$ 48,312	\$ 82,800	\$ 172.21	\$ 50,170	\$ 85,985	\$ 178.49	\$ 52,028	\$ 89,170	\$ 184.78	\$ 53,886	\$ 92,354
44	\$ 172.49	\$ 47,057	\$ 80,649	\$ 179.03	\$ 48,867	\$ 83,751	\$ 185.57	\$ 50,677	\$ 86,853	\$ 192.10	\$ 52,486	\$ 89,955
45	\$ 181.52	\$ 45,725	\$ 78,366	\$ 188.41	\$ 47,483	\$ 81,380	\$ 195.29	\$ 49,242	\$ 84,394	\$ 202.18	\$ 51,000	\$ 87,408
46	\$ 190.56	\$ 44,310	\$ 75,942	\$ 197.79	\$ 46,014	\$ 78,862	\$ 205.02	\$ 47,719	\$ 81,783	\$ 212.25	\$ 49,423	\$ 84,704
47	\$ 201.23	\$ 42,809	\$ 73,369	\$ 208.87	\$ 44,456	\$ 76,191	\$ 216.51	\$ 46,102	\$ 79,013	\$ 224.16	\$ 47,749	\$ 81,835
48	\$ 211.08	\$ 41,214	\$ 70,636	\$ 219.10	\$ 42,799	\$ 73,353	\$ 227.12	\$ 44,385	\$ 76,070	\$ 235.15	\$ 45,970	\$ 78,787
49	\$ 219.29	\$ 39,519	\$ 67,731	\$ 227.63	\$ 41,039	\$ 70,336	\$ 235.97	\$ 42,559	\$ 72,941	\$ 244.30	\$ 44,079	\$ 75,546
50	\$ 232.43	\$ 37,715	\$ 64,639	\$ 241.27	\$ 39,166	\$ 67,126	\$ 250.11	\$ 40,616	\$ 69,612	\$ 258.96	\$ 42,067	\$ 72,098
51	\$ 240.64	\$ 35,796	\$ 61,350	\$ 249.80	\$ 37,173	\$ 63,710	\$ 258.96	\$ 38,550	\$ 66,070	\$ 268.11	\$ 39,927	\$ 68,429
52	\$ 251.31	\$ 33,753	\$ 57,848	\$ 260.88	\$ 35,051	\$ 60,073	\$ 270.45	\$ 36,349	\$ 62,298	\$ 280.02	\$ 37,647	\$ 64,523
53	\$ 263.63	\$ 31,576	\$ 54,117	\$ 273.67	\$ 32,790	\$ 56,199	\$ 283.71	\$ 34,005	\$ 58,280	\$ 293.76	\$ 35,219	\$ 60,362
54	\$ 276.77	\$ 29,253	\$ 50,137	\$ 287.31	\$ 30,378	\$ 52,065	\$ 297.86	\$ 31,504	\$ 53,993	\$ 308.41	\$ 32,629	\$ 55,922

without Riders

St. Johns County School District: 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		
	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
55	\$ 290.72	\$ 26,776	\$ 45,891	\$ 301.81	\$ 27,805	\$ 47,656	\$ 312.89	\$ 28,835	\$ 49,421	\$ 323.98	\$ 29,865	\$ 51,186
56	\$ 305.50	\$ 27,500	\$ 46,069	\$ 317.16	\$ 28,558	\$ 47,841	\$ 328.81	\$ 29,616	\$ 49,613	\$ 340.46	\$ 30,673	\$ 51,385
57	\$ 318.64	\$ 28,205	\$ 46,215	\$ 330.80	\$ 29,290	\$ 47,992	\$ 342.96	\$ 30,375	\$ 49,770	\$ 355.11	\$ 31,460	\$ 51,547
58	\$ 341.63	\$ 28,896	\$ 46,335	\$ 354.67	\$ 30,007	\$ 48,118	\$ 367.71	\$ 31,119	\$ 49,900	\$ 380.76	\$ 32,230	\$ 51,682
59	\$ 358.87	\$ 29,578	\$ 46,442	\$ 372.58	\$ 30,716	\$ 48,228	\$ 386.28	\$ 31,853	\$ 50,015	\$ 399.99	\$ 32,991	\$ 51,801
60	\$ 379.40	\$ 30,251	\$ 46,538	\$ 393.89	\$ 31,415	\$ 48,328	\$ 408.39	\$ 32,578	\$ 50,118	\$ 422.88	\$ 33,742	\$ 51,908
61	\$ 404.85	\$ 30,909	\$ 46,618	\$ 420.32	\$ 32,098	\$ 48,411	\$ 435.80	\$ 33,287	\$ 50,204	\$ 451.27	\$ 34,475	\$ 51,997
62	\$ 427.84	\$ 31,700	\$ 46,906	\$ 444.20	\$ 32,920	\$ 48,710	\$ 460.56	\$ 34,139	\$ 50,514	\$ 476.91	\$ 35,358	\$ 52,318
63	\$ 454.93	\$ 32,572	\$ 47,318	\$ 472.33	\$ 33,824	\$ 49,138	\$ 489.73	\$ 35,077	\$ 50,958	\$ 507.13	\$ 36,330	\$ 52,778
64	\$ 490.24	\$ 33,426	\$ 47,708	\$ 509.00	\$ 34,712	\$ 49,543	\$ 527.76	\$ 35,997	\$ 51,378	\$ 546.51	\$ 37,283	\$ 53,213
65	\$ 514.05	\$ 34,276	\$ 48,094	\$ 533.72	\$ 35,594	\$ 49,944	\$ 553.40	\$ 36,912	\$ 51,794	\$ 573.07	\$ 38,231	\$ 53,644
66	\$ 537.04	\$ 35,145	\$ 48,508	\$ 557.60	\$ 36,497	\$ 50,373	\$ 578.16	\$ 37,849	\$ 52,239	\$ 598.71	\$ 39,201	\$ 54,105
67	\$ 595.33	\$ 36,063	\$ 48,981	\$ 618.13	\$ 37,450	\$ 50,865	\$ 640.93	\$ 38,837	\$ 52,749	\$ 663.73	\$ 40,224	\$ 54,633
68	\$ 637.21	\$ 37,060	\$ 49,548	\$ 661.62	\$ 38,485	\$ 51,453	\$ 686.03	\$ 39,910	\$ 53,359	\$ 710.44	\$ 41,336	\$ 55,265
69	\$ 670.87	\$ 38,168	\$ 50,243	\$ 696.58	\$ 39,636	\$ 52,176	\$ 722.28	\$ 41,104	\$ 54,108	\$ 747.99	\$ 42,572	\$ 56,041
70	\$ 700.43	\$ 39,413	\$ 51,092	\$ 727.27	\$ 40,929	\$ 53,057	\$ 754.11	\$ 42,445	\$ 55,022	\$ 780.96	\$ 43,961	\$ 56,987
71	\$ 730.81	\$ 40,817	\$ 52,120	\$ 758.82	\$ 42,387	\$ 54,125	\$ 786.83	\$ 43,957	\$ 56,130	\$ 814.84	\$ 45,527	\$ 58,134
72	\$ 762.83	\$ 42,429	\$ 53,378	\$ 792.07	\$ 44,061	\$ 55,431	\$ 821.31	\$ 45,693	\$ 57,484	\$ 850.56	\$ 47,325	\$ 59,537
73	\$ 797.31	\$ 44,221	\$ 54,832	\$ 827.88	\$ 45,922	\$ 56,941	\$ 858.45	\$ 47,623	\$ 59,050	\$ 889.02	\$ 49,323	\$ 61,159
74	\$ 835.08	\$ 46,135	\$ 56,421	\$ 867.10	\$ 47,910	\$ 58,591	\$ 899.12	\$ 49,684	\$ 60,761	\$ 931.15	\$ 51,459	\$ 62,931
75	\$ 876.96	\$ 48,192	\$ 58,165	\$ 910.59	\$ 50,046	\$ 60,403	\$ 944.22	\$ 51,900	\$ 62,640	\$ 977.85	\$ 53,753	\$ 64,877

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.

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.

without Riders

St. Johns County School District: 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		
	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 70.75	\$ 75,965	\$ 130,195	\$ 73.02	\$ 78,497	\$ 134,535	\$ 75.29	\$ 81,030	\$ 138,875	\$ 77.57	\$ 83,562	\$ 143,215
19	\$ 71.69	\$ 75,542	\$ 129,469	\$ 74.00	\$ 78,060	\$ 133,785	\$ 76.30	\$ 80,578	\$ 138,100	\$ 78.61	\$ 83,096	\$ 142,416
20	\$ 72.64	\$ 75,101	\$ 128,713	\$ 74.98	\$ 77,604	\$ 133,003	\$ 77.31	\$ 80,107	\$ 137,294	\$ 79.65	\$ 82,611	\$ 141,584
21	\$ 79.27	\$ 74,638	\$ 127,920	\$ 81.83	\$ 77,126	\$ 132,184	\$ 84.39	\$ 79,614	\$ 136,448	\$ 86.95	\$ 82,102	\$ 140,712
22	\$ 82.11	\$ 74,154	\$ 127,090	\$ 84.77	\$ 76,626	\$ 131,326	\$ 87.42	\$ 79,098	\$ 135,563	\$ 90.07	\$ 81,569	\$ 139,799
23	\$ 83.06	\$ 73,647	\$ 126,222	\$ 85.75	\$ 76,102	\$ 130,429	\$ 88.43	\$ 78,557	\$ 134,636	\$ 91.11	\$ 81,012	\$ 138,844
24	\$ 85.90	\$ 73,117	\$ 125,313	\$ 88.68	\$ 75,554	\$ 129,490	\$ 91.46	\$ 77,991	\$ 133,667	\$ 94.24	\$ 80,428	\$ 137,844
25	\$ 88.75	\$ 72,561	\$ 124,360	\$ 91.62	\$ 74,980	\$ 128,505	\$ 94.49	\$ 77,399	\$ 132,651	\$ 97.37	\$ 79,817	\$ 136,796
26	\$ 92.53	\$ 71,977	\$ 123,360	\$ 95.53	\$ 74,377	\$ 127,472	\$ 98.53	\$ 76,776	\$ 131,584	\$ 101.53	\$ 79,175	\$ 135,696
27	\$ 97.27	\$ 71,362	\$ 122,305	\$ 100.43	\$ 73,741	\$ 126,382	\$ 103.59	\$ 76,119	\$ 130,459	\$ 106.75	\$ 78,498	\$ 134,536
28	\$ 100.11	\$ 70,712	\$ 121,191	\$ 103.37	\$ 73,069	\$ 125,230	\$ 106.62	\$ 75,426	\$ 129,270	\$ 109.87	\$ 77,783	\$ 133,310
29	\$ 103.90	\$ 70,025	\$ 120,013	\$ 107.28	\$ 72,359	\$ 124,013	\$ 110.66	\$ 74,693	\$ 128,014	\$ 114.04	\$ 77,027	\$ 132,014
30	\$ 107.69	\$ 69,300	\$ 118,771	\$ 111.20	\$ 71,610	\$ 122,730	\$ 114.70	\$ 73,920	\$ 126,689	\$ 118.21	\$ 76,230	\$ 130,648
31	\$ 107.69	\$ 68,535	\$ 117,460	\$ 111.20	\$ 70,820	\$ 121,375	\$ 114.70	\$ 73,104	\$ 125,291	\$ 118.21	\$ 75,389	\$ 129,206
32	\$ 114.32	\$ 67,731	\$ 116,082	\$ 118.05	\$ 69,989	\$ 119,951	\$ 121.78	\$ 72,246	\$ 123,820	\$ 125.50	\$ 74,504	\$ 127,690
33	\$ 120.01	\$ 66,886	\$ 114,633	\$ 123.92	\$ 69,115	\$ 118,454	\$ 127.84	\$ 71,345	\$ 122,275	\$ 131.76	\$ 73,574	\$ 126,096
34	\$ 125.69	\$ 65,997	\$ 113,110	\$ 129.80	\$ 68,197	\$ 116,880	\$ 133.90	\$ 70,397	\$ 120,651	\$ 138.01	\$ 72,597	\$ 124,421
35	\$ 131.38	\$ 65,063	\$ 111,510	\$ 135.67	\$ 67,232	\$ 115,227	\$ 139.97	\$ 69,401	\$ 118,944	\$ 144.26	\$ 71,570	\$ 122,661
36	\$ 138.01	\$ 64,083	\$ 109,831	\$ 142.52	\$ 66,220	\$ 113,492	\$ 147.04	\$ 68,356	\$ 117,153	\$ 151.56	\$ 70,492	\$ 120,814
37	\$ 145.59	\$ 63,055	\$ 108,069	\$ 150.36	\$ 65,157	\$ 111,671	\$ 155.12	\$ 67,259	\$ 115,273	\$ 159.89	\$ 69,361	\$ 118,875
38	\$ 154.11	\$ 61,975	\$ 106,218	\$ 159.17	\$ 64,041	\$ 109,758	\$ 164.22	\$ 66,107	\$ 113,299	\$ 169.27	\$ 68,173	\$ 116,839
39	\$ 159.80	\$ 60,843	\$ 104,278	\$ 165.04	\$ 62,871	\$ 107,754	\$ 170.28	\$ 64,899	\$ 111,230	\$ 175.52	\$ 66,928	\$ 114,706
40	\$ 169.27	\$ 59,659	\$ 102,247	\$ 174.83	\$ 61,647	\$ 105,655	\$ 180.39	\$ 63,636	\$ 109,064	\$ 185.95	\$ 65,625	\$ 112,472
41	\$ 174.96	\$ 58,417	\$ 100,120	\$ 180.70	\$ 60,365	\$ 103,457	\$ 186.45	\$ 62,312	\$ 106,795	\$ 192.20	\$ 64,259	\$ 110,132
42	\$ 183.48	\$ 57,114	\$ 97,887	\$ 189.51	\$ 59,018	\$ 101,149	\$ 195.55	\$ 60,922	\$ 104,412	\$ 201.58	\$ 62,826	\$ 107,675
43	\$ 191.06	\$ 55,744	\$ 95,539	\$ 197.35	\$ 57,602	\$ 98,724	\$ 203.63	\$ 59,461	\$ 101,908	\$ 209.91	\$ 61,319	\$ 105,093
44	\$ 198.64	\$ 54,296	\$ 93,057	\$ 205.18	\$ 56,106	\$ 96,158	\$ 211.71	\$ 57,916	\$ 99,260	\$ 218.25	\$ 59,726	\$ 102,362
45	\$ 209.06	\$ 52,759	\$ 90,423	\$ 215.95	\$ 54,518	\$ 93,437	\$ 222.83	\$ 56,276	\$ 96,451	\$ 229.71	\$ 58,035	\$ 99,465
46	\$ 219.48	\$ 51,127	\$ 87,625	\$ 226.71	\$ 52,831	\$ 90,546	\$ 233.95	\$ 54,536	\$ 93,467	\$ 241.18	\$ 56,240	\$ 96,388
47	\$ 231.80	\$ 49,395	\$ 84,657	\$ 239.44	\$ 51,042	\$ 87,478	\$ 247.08	\$ 52,688	\$ 90,300	\$ 254.72	\$ 54,335	\$ 93,122
48	\$ 243.17	\$ 47,555	\$ 81,504	\$ 251.19	\$ 49,140	\$ 84,220	\$ 259.21	\$ 50,725	\$ 86,937	\$ 267.23	\$ 52,311	\$ 89,654
49	\$ 252.64	\$ 45,599	\$ 78,151	\$ 260.98	\$ 47,119	\$ 80,756	\$ 269.31	\$ 48,639	\$ 83,361	\$ 277.65	\$ 50,159	\$ 85,966
50	\$ 267.80	\$ 43,518	\$ 74,584	\$ 276.64	\$ 44,968	\$ 77,070	\$ 285.48	\$ 46,419	\$ 79,556	\$ 294.32	\$ 47,869	\$ 82,042
51	\$ 277.27	\$ 41,303	\$ 70,789	\$ 286.43	\$ 42,680	\$ 73,149	\$ 295.59	\$ 44,057	\$ 75,508	\$ 304.75	\$ 45,434	\$ 77,868
52	\$ 289.59	\$ 38,945	\$ 66,748	\$ 299.16	\$ 40,244	\$ 68,973	\$ 308.72	\$ 41,542	\$ 71,198	\$ 318.29	\$ 42,840	\$ 73,423
53	\$ 303.80	\$ 36,433	\$ 62,443	\$ 313.84	\$ 37,648	\$ 64,524	\$ 323.88	\$ 38,862	\$ 66,606	\$ 333.92	\$ 40,077	\$ 68,687
54	\$ 318.96	\$ 33,754	\$ 57,850	\$ 329.50	\$ 34,879	\$ 59,778	\$ 340.05	\$ 36,004	\$ 61,707	\$ 350.60	\$ 37,129	\$ 63,635

without Riders

St. Johns County School District: 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		
	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
55	\$ 335.06	\$ 30,895	\$ 52,951	\$ 346.15	\$ 31,925	\$ 54,716	\$ 357.23	\$ 32,955	\$ 56,481	\$ 368.31	\$ 33,985	\$ 58,246
56	\$ 352.11	\$ 31,731	\$ 53,157	\$ 363.77	\$ 32,789	\$ 54,928	\$ 375.42	\$ 33,847	\$ 56,700	\$ 387.07	\$ 34,904	\$ 58,472
57	\$ 367.27	\$ 32,544	\$ 53,325	\$ 379.43	\$ 33,629	\$ 55,102	\$ 391.59	\$ 34,714	\$ 56,880	\$ 403.75	\$ 35,799	\$ 58,657
58	\$ 393.80	\$ 33,342	\$ 53,464	\$ 406.84	\$ 34,453	\$ 55,246	\$ 419.88	\$ 35,565	\$ 57,028	\$ 432.92	\$ 36,676	\$ 58,810
59	\$ 413.69	\$ 34,129	\$ 53,587	\$ 427.40	\$ 35,266	\$ 55,373	\$ 441.10	\$ 36,404	\$ 57,160	\$ 454.81	\$ 37,541	\$ 58,946
60	\$ 437.38	\$ 34,905	\$ 53,698	\$ 451.87	\$ 36,069	\$ 55,488	\$ 466.37	\$ 37,232	\$ 57,278	\$ 480.86	\$ 38,396	\$ 59,068
61	\$ 466.75	\$ 35,664	\$ 53,790	\$ 482.22	\$ 36,853	\$ 55,583	\$ 497.69	\$ 38,042	\$ 57,376	\$ 513.17	\$ 39,231	\$ 59,169
62	\$ 493.27	\$ 36,577	\$ 54,123	\$ 509.63	\$ 37,797	\$ 55,927	\$ 525.99	\$ 39,016	\$ 57,731	\$ 542.35	\$ 40,235	\$ 59,535
63	\$ 524.53	\$ 37,583	\$ 54,598	\$ 541.93	\$ 38,835	\$ 56,418	\$ 559.33	\$ 40,088	\$ 58,238	\$ 576.73	\$ 41,341	\$ 60,058
64	\$ 565.27	\$ 38,569	\$ 55,048	\$ 584.03	\$ 39,854	\$ 56,883	\$ 602.79	\$ 41,140	\$ 58,718	\$ 621.55	\$ 42,426	\$ 60,553
65	\$ 592.75	\$ 39,549	\$ 55,494	\$ 612.42	\$ 40,867	\$ 57,343	\$ 632.09	\$ 42,186	\$ 59,193	\$ 651.77	\$ 43,504	\$ 61,043
66	\$ 619.27	\$ 40,552	\$ 55,971	\$ 639.83	\$ 41,904	\$ 57,836	\$ 660.39	\$ 43,256	\$ 59,702	\$ 680.95	\$ 44,608	\$ 61,568
67	\$ 686.53	\$ 41,611	\$ 56,517	\$ 709.33	\$ 42,998	\$ 58,400	\$ 732.13	\$ 44,385	\$ 60,284	\$ 754.93	\$ 45,772	\$ 62,168
68	\$ 734.85	\$ 42,761	\$ 57,171	\$ 759.26	\$ 44,187	\$ 59,076	\$ 783.67	\$ 45,612	\$ 60,982	\$ 808.08	\$ 47,037	\$ 62,888
69	\$ 773.69	\$ 44,040	\$ 57,973	\$ 799.40	\$ 45,508	\$ 59,905	\$ 825.10	\$ 46,977	\$ 61,838	\$ 850.81	\$ 48,445	\$ 63,770
70	\$ 807.80	\$ 45,477	\$ 58,953	\$ 834.64	\$ 46,993	\$ 60,918	\$ 861.48	\$ 48,508	\$ 62,883	\$ 888.32	\$ 50,024	\$ 64,848
71	\$ 842.85	\$ 47,096	\$ 60,139	\$ 870.86	\$ 48,666	\$ 62,144	\$ 898.87	\$ 50,236	\$ 64,148	\$ 926.88	\$ 51,806	\$ 66,153
72	\$ 879.80	\$ 48,957	\$ 61,590	\$ 909.04	\$ 50,588	\$ 63,643	\$ 938.28	\$ 52,220	\$ 65,696	\$ 967.52	\$ 53,852	\$ 67,749
73	\$ 919.59	\$ 51,024	\$ 63,268	\$ 950.16	\$ 52,725	\$ 65,377	\$ 980.72	\$ 54,426	\$ 67,486	\$ 1,011.29	\$ 56,127	\$ 69,595
74	\$ 963.17	\$ 53,233	\$ 65,101	\$ 995.19	\$ 55,007	\$ 67,271	\$ 1,027.21	\$ 56,782	\$ 69,441	\$ 1,059.23	\$ 58,556	\$ 71,611
75	\$ 1,011.48	\$ 55,607	\$ 67,114	\$ 1,045.11	\$ 57,460	\$ 69,351	\$ 1,078.75	\$ 59,314	\$ 71,588	\$ 1,112.38	\$ 61,168	\$ 73,825

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

St. Johns County School District: 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		
	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 79.84	\$ 86,094	\$ 147,554	\$ 82.11	\$ 88,626	\$ 151,894	\$ 84.39	\$ 91,158	\$ 156,234	\$ 86.66	\$ 93,691	\$ 160,574
19	\$ 80.91	\$ 85,615	\$ 146,732	\$ 83.22	\$ 88,133	\$ 151,047	\$ 85.52	\$ 90,651	\$ 155,363	\$ 87.83	\$ 93,169	\$ 159,679
20	\$ 81.99	\$ 85,114	\$ 145,875	\$ 84.32	\$ 87,617	\$ 150,165	\$ 86.66	\$ 90,121	\$ 154,456	\$ 89.00	\$ 92,624	\$ 158,746
21	\$ 89.50	\$ 84,590	\$ 144,976	\$ 92.06	\$ 87,078	\$ 149,240	\$ 94.62	\$ 89,566	\$ 153,504	\$ 97.18	\$ 92,054	\$ 157,768
22	\$ 92.72	\$ 84,041	\$ 144,035	\$ 95.38	\$ 86,513	\$ 148,272	\$ 98.03	\$ 88,985	\$ 152,508	\$ 100.68	\$ 91,457	\$ 156,744
23	\$ 93.80	\$ 83,467	\$ 143,051	\$ 96.48	\$ 85,922	\$ 147,259	\$ 99.17	\$ 88,377	\$ 151,466	\$ 101.85	\$ 90,832	\$ 155,673
24	\$ 97.02	\$ 82,865	\$ 142,021	\$ 99.80	\$ 85,303	\$ 146,198	\$ 102.58	\$ 87,740	\$ 150,375	\$ 105.36	\$ 90,177	\$ 154,552
25	\$ 100.24	\$ 82,236	\$ 140,941	\$ 103.11	\$ 84,655	\$ 145,087	\$ 105.99	\$ 87,074	\$ 149,232	\$ 108.86	\$ 89,492	\$ 153,377
26	\$ 104.53	\$ 81,574	\$ 139,808	\$ 107.53	\$ 83,974	\$ 143,920	\$ 110.53	\$ 86,373	\$ 148,032	\$ 113.53	\$ 88,772	\$ 152,144
27	\$ 109.90	\$ 80,877	\$ 138,612	\$ 113.06	\$ 83,255	\$ 142,689	\$ 116.22	\$ 85,634	\$ 146,766	\$ 119.38	\$ 88,013	\$ 150,843
28	\$ 113.12	\$ 80,140	\$ 137,349	\$ 116.38	\$ 82,497	\$ 141,389	\$ 119.63	\$ 84,854	\$ 145,429	\$ 122.88	\$ 87,211	\$ 149,468
29	\$ 117.42	\$ 79,361	\$ 136,015	\$ 120.80	\$ 81,696	\$ 140,015	\$ 124.18	\$ 84,030	\$ 144,016	\$ 127.56	\$ 86,364	\$ 148,016
30	\$ 121.71	\$ 78,540	\$ 134,607	\$ 125.22	\$ 80,850	\$ 138,566	\$ 128.72	\$ 83,160	\$ 142,525	\$ 132.23	\$ 85,470	\$ 146,484
31	\$ 121.71	\$ 77,674	\$ 133,121	\$ 125.22	\$ 79,958	\$ 137,037	\$ 128.72	\$ 82,243	\$ 140,952	\$ 132.23	\$ 84,527	\$ 144,867
32	\$ 129.23	\$ 76,762	\$ 131,559	\$ 132.96	\$ 79,020	\$ 135,429	\$ 136.68	\$ 81,277	\$ 139,298	\$ 140.41	\$ 83,535	\$ 143,167
33	\$ 135.67	\$ 75,804	\$ 129,917	\$ 139.59	\$ 78,033	\$ 133,738	\$ 143.50	\$ 80,263	\$ 137,559	\$ 147.42	\$ 82,492	\$ 141,380
34	\$ 142.11	\$ 74,797	\$ 128,191	\$ 146.22	\$ 76,996	\$ 131,962	\$ 150.32	\$ 79,196	\$ 135,732	\$ 154.43	\$ 81,396	\$ 139,502
35	\$ 148.56	\$ 73,739	\$ 126,378	\$ 152.85	\$ 75,907	\$ 130,095	\$ 157.15	\$ 78,076	\$ 133,812	\$ 161.44	\$ 80,245	\$ 137,529
36	\$ 156.07	\$ 72,628	\$ 124,475	\$ 160.59	\$ 74,764	\$ 128,136	\$ 165.10	\$ 76,900	\$ 131,797	\$ 169.62	\$ 79,036	\$ 135,458
37	\$ 164.66	\$ 71,462	\$ 122,478	\$ 169.43	\$ 73,564	\$ 126,080	\$ 174.20	\$ 75,666	\$ 129,682	\$ 178.97	\$ 77,768	\$ 133,285
38	\$ 174.32	\$ 70,239	\$ 120,380	\$ 179.38	\$ 72,305	\$ 123,921	\$ 184.43	\$ 74,371	\$ 127,461	\$ 189.48	\$ 76,437	\$ 131,002
39	\$ 180.77	\$ 68,956	\$ 118,182	\$ 186.01	\$ 70,984	\$ 121,658	\$ 191.25	\$ 73,012	\$ 125,134	\$ 196.49	\$ 75,040	\$ 128,610
40	\$ 191.50	\$ 67,613	\$ 115,880	\$ 197.06	\$ 69,602	\$ 119,288	\$ 202.62	\$ 71,590	\$ 122,697	\$ 208.18	\$ 73,579	\$ 126,105
41	\$ 197.95	\$ 66,206	\$ 113,469	\$ 203.69	\$ 68,154	\$ 116,807	\$ 209.44	\$ 70,101	\$ 120,144	\$ 215.19	\$ 72,048	\$ 123,481
42	\$ 207.61	\$ 64,730	\$ 110,938	\$ 213.64	\$ 66,634	\$ 114,201	\$ 219.67	\$ 68,537	\$ 117,464	\$ 225.70	\$ 70,441	\$ 120,727
43	\$ 216.20	\$ 63,177	\$ 108,278	\$ 222.48	\$ 65,035	\$ 111,462	\$ 228.77	\$ 66,893	\$ 114,647	\$ 235.05	\$ 68,751	\$ 117,832
44	\$ 224.79	\$ 61,536	\$ 105,464	\$ 231.32	\$ 63,346	\$ 108,566	\$ 237.86	\$ 65,156	\$ 111,668	\$ 244.40	\$ 66,966	\$ 114,770
45	\$ 236.60	\$ 59,794	\$ 102,479	\$ 243.48	\$ 61,552	\$ 105,493	\$ 250.37	\$ 63,311	\$ 108,507	\$ 257.25	\$ 65,070	\$ 111,521
46	\$ 248.41	\$ 57,944	\$ 99,308	\$ 255.64	\$ 59,648	\$ 102,229	\$ 262.87	\$ 61,353	\$ 105,150	\$ 270.10	\$ 63,057	\$ 108,071
47	\$ 262.37	\$ 55,981	\$ 95,944	\$ 270.01	\$ 57,628	\$ 98,766	\$ 277.65	\$ 59,274	\$ 101,588	\$ 285.29	\$ 60,921	\$ 104,410
48	\$ 275.25	\$ 53,896	\$ 92,371	\$ 283.27	\$ 55,481	\$ 95,088	\$ 291.29	\$ 57,066	\$ 97,804	\$ 299.31	\$ 58,651	\$ 100,521
49	\$ 285.99	\$ 51,679	\$ 88,571	\$ 294.32	\$ 53,199	\$ 91,176	\$ 302.66	\$ 54,719	\$ 93,781	\$ 311.00	\$ 56,239	\$ 96,386
50	\$ 303.17	\$ 49,320	\$ 84,529	\$ 312.01	\$ 50,771	\$ 87,015	\$ 320.85	\$ 52,221	\$ 89,501	\$ 329.69	\$ 53,672	\$ 91,987
51	\$ 313.90	\$ 46,810	\$ 80,228	\$ 323.06	\$ 48,187	\$ 82,587	\$ 332.22	\$ 49,564	\$ 84,947	\$ 341.38	\$ 50,941	\$ 87,307
52	\$ 327.86	\$ 44,138	\$ 75,648	\$ 337.43	\$ 45,436	\$ 77,873	\$ 347.00	\$ 46,735	\$ 80,098	\$ 356.57	\$ 48,033	\$ 82,323
53	\$ 343.97	\$ 41,291	\$ 70,769	\$ 354.01	\$ 42,506	\$ 72,850	\$ 364.05	\$ 43,720	\$ 74,932	\$ 374.09	\$ 44,935	\$ 77,013
54	\$ 361.15	\$ 38,254	\$ 65,563	\$ 371.69	\$ 39,380	\$ 67,492	\$ 382.24	\$ 40,505	\$ 69,420	\$ 392.79	\$ 41,630	\$ 71,348

without Riders

St. Johns County School District: 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		
	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
55	\$ 379.40	\$ 35,014	\$ 60,011	\$ 390.48	\$ 36,044	\$ 61,776	\$ 401.57	\$ 37,074	\$ 63,541	\$ 412.65	\$ 38,104	\$ 65,306
56	\$ 398.72	\$ 35,962	\$ 60,244	\$ 410.38	\$ 37,020	\$ 62,016	\$ 422.03	\$ 38,078	\$ 63,788	\$ 433.68	\$ 39,135	\$ 65,560
57	\$ 415.90	\$ 36,884	\$ 60,435	\$ 428.06	\$ 37,969	\$ 62,212	\$ 440.22	\$ 39,053	\$ 63,990	\$ 452.38	\$ 40,138	\$ 65,767
58	\$ 445.97	\$ 37,787	\$ 60,593	\$ 459.01	\$ 38,899	\$ 62,375	\$ 472.05	\$ 40,010	\$ 64,157	\$ 485.09	\$ 41,122	\$ 65,939
59	\$ 468.51	\$ 38,679	\$ 60,732	\$ 482.22	\$ 39,817	\$ 62,518	\$ 495.92	\$ 40,954	\$ 64,305	\$ 509.63	\$ 42,092	\$ 66,091
60	\$ 495.36	\$ 39,559	\$ 60,858	\$ 509.85	\$ 40,723	\$ 62,648	\$ 524.35	\$ 41,886	\$ 64,438	\$ 538.84	\$ 43,050	\$ 66,228
61	\$ 528.64	\$ 40,419	\$ 60,962	\$ 544.11	\$ 41,608	\$ 62,755	\$ 559.59	\$ 42,797	\$ 64,548	\$ 575.06	\$ 43,986	\$ 66,341
62	\$ 558.70	\$ 41,454	\$ 61,339	\$ 575.06	\$ 42,674	\$ 63,143	\$ 591.42	\$ 43,893	\$ 64,947	\$ 607.78	\$ 45,112	\$ 66,751
63	\$ 594.13	\$ 42,594	\$ 61,878	\$ 611.53	\$ 43,847	\$ 63,698	\$ 628.93	\$ 45,099	\$ 65,518	\$ 646.33	\$ 46,352	\$ 67,338
64	\$ 640.30	\$ 43,711	\$ 62,388	\$ 659.06	\$ 44,997	\$ 64,223	\$ 677.82	\$ 46,282	\$ 66,058	\$ 696.58	\$ 47,568	\$ 67,893
65	\$ 671.44	\$ 44,822	\$ 62,893	\$ 691.11	\$ 46,141	\$ 64,743	\$ 710.79	\$ 47,459	\$ 66,592	\$ 730.46	\$ 48,777	\$ 68,442
66	\$ 701.50	\$ 45,959	\$ 63,433	\$ 722.06	\$ 47,311	\$ 65,299	\$ 742.62	\$ 48,663	\$ 67,165	\$ 763.18	\$ 50,015	\$ 69,030
67	\$ 777.73	\$ 47,159	\$ 64,052	\$ 800.53	\$ 48,546	\$ 65,936	\$ 823.33	\$ 49,933	\$ 67,820	\$ 846.13	\$ 51,320	\$ 69,704
68	\$ 832.49	\$ 48,463	\$ 64,793	\$ 856.90	\$ 49,888	\$ 66,699	\$ 881.31	\$ 51,314	\$ 68,605	\$ 905.72	\$ 52,739	\$ 70,510
69	\$ 876.51	\$ 49,913	\$ 65,703	\$ 902.22	\$ 51,381	\$ 67,635	\$ 927.92	\$ 52,849	\$ 69,568	\$ 953.63	\$ 54,317	\$ 71,500
70	\$ 915.17	\$ 51,540	\$ 66,813	\$ 942.01	\$ 53,056	\$ 68,778	\$ 968.85	\$ 54,572	\$ 70,743	\$ 995.69	\$ 56,088	\$ 72,708
71	\$ 954.89	\$ 53,376	\$ 68,158	\$ 982.90	\$ 54,946	\$ 70,162	\$ 1,010.91	\$ 56,516	\$ 72,167	\$ 1,038.92	\$ 58,086	\$ 74,172
72	\$ 996.77	\$ 55,484	\$ 69,802	\$ 1,026.01	\$ 57,116	\$ 71,855	\$ 1,055.25	\$ 58,748	\$ 73,908	\$ 1,084.49	\$ 60,380	\$ 75,961
73	\$ 1,041.86	\$ 57,827	\$ 71,704	\$ 1,072.43	\$ 59,528	\$ 73,813	\$ 1,103.00	\$ 61,229	\$ 75,922	\$ 1,133.57	\$ 62,930	\$ 78,031
74	\$ 1,091.25	\$ 60,331	\$ 73,781	\$ 1,123.27	\$ 62,105	\$ 75,951	\$ 1,155.29	\$ 63,880	\$ 78,121	\$ 1,187.31	\$ 65,654	\$ 80,291
75	\$ 1,146.01	\$ 63,021	\$ 76,063	\$ 1,179.64	\$ 64,875	\$ 78,300	\$ 1,213.27	\$ 66,728	\$ 80,537	\$ 1,246.90	\$ 68,582	\$ 82,774

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.

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

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.

without Riders

St. Johns County School District: 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		
	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 88.93	\$ 96,223	\$ 164,914	\$ 91.21	\$ 98,755	\$ 169,254	\$ 93.48	\$ 101,287	\$ 173,594	\$ 95.76	\$ 103,819	\$ 177,933
19	\$ 90.13	\$ 95,687	\$ 163,994	\$ 92.44	\$ 98,205	\$ 168,310	\$ 94.75	\$ 100,723	\$ 172,626	\$ 97.05	\$ 103,241	\$ 176,941
20	\$ 91.33	\$ 95,127	\$ 163,037	\$ 93.67	\$ 97,631	\$ 167,327	\$ 96.01	\$ 100,134	\$ 171,618	\$ 98.35	\$ 102,638	\$ 175,908
21	\$ 99.73	\$ 94,542	\$ 162,032	\$ 102.29	\$ 97,030	\$ 166,296	\$ 104.85	\$ 99,518	\$ 170,560	\$ 107.41	\$ 102,006	\$ 174,824
22	\$ 103.33	\$ 93,928	\$ 160,981	\$ 105.99	\$ 96,400	\$ 165,217	\$ 108.64	\$ 98,872	\$ 169,454	\$ 111.29	\$ 101,344	\$ 173,690
23	\$ 104.53	\$ 93,287	\$ 159,881	\$ 107.22	\$ 95,741	\$ 164,088	\$ 109.90	\$ 98,196	\$ 168,296	\$ 112.59	\$ 100,651	\$ 172,503
24	\$ 108.13	\$ 92,614	\$ 158,729	\$ 110.91	\$ 95,052	\$ 162,906	\$ 113.69	\$ 97,489	\$ 167,084	\$ 116.47	\$ 99,926	\$ 171,261
25	\$ 111.73	\$ 91,911	\$ 157,523	\$ 114.61	\$ 94,330	\$ 161,668	\$ 117.48	\$ 96,749	\$ 165,814	\$ 120.36	\$ 99,167	\$ 169,959
26	\$ 116.53	\$ 91,171	\$ 156,256	\$ 119.53	\$ 93,571	\$ 160,368	\$ 122.53	\$ 95,970	\$ 164,480	\$ 125.53	\$ 98,369	\$ 168,592
27	\$ 122.53	\$ 90,392	\$ 154,920	\$ 125.69	\$ 92,770	\$ 158,997	\$ 128.85	\$ 95,149	\$ 163,074	\$ 132.01	\$ 97,528	\$ 167,150
28	\$ 126.13	\$ 89,568	\$ 153,508	\$ 129.39	\$ 91,925	\$ 157,548	\$ 132.64	\$ 94,282	\$ 161,588	\$ 135.89	\$ 96,640	\$ 165,627
29	\$ 130.93	\$ 88,698	\$ 152,017	\$ 134.31	\$ 91,032	\$ 156,017	\$ 137.69	\$ 93,366	\$ 160,018	\$ 141.07	\$ 95,701	\$ 164,018
30	\$ 135.73	\$ 87,780	\$ 150,443	\$ 139.24	\$ 90,090	\$ 154,402	\$ 142.75	\$ 92,400	\$ 158,362	\$ 146.25	\$ 94,710	\$ 162,321
31	\$ 135.73	\$ 86,812	\$ 148,783	\$ 139.24	\$ 89,096	\$ 152,698	\$ 142.75	\$ 91,381	\$ 156,614	\$ 146.25	\$ 93,665	\$ 160,529
32	\$ 144.13	\$ 85,793	\$ 147,037	\$ 147.86	\$ 88,051	\$ 150,906	\$ 151.59	\$ 90,308	\$ 154,776	\$ 155.31	\$ 92,566	\$ 158,645
33	\$ 151.33	\$ 84,722	\$ 145,201	\$ 155.25	\$ 86,951	\$ 149,022	\$ 159.17	\$ 89,181	\$ 152,844	\$ 163.08	\$ 91,411	\$ 156,665
34	\$ 158.53	\$ 83,596	\$ 143,273	\$ 162.64	\$ 85,796	\$ 147,043	\$ 166.75	\$ 87,996	\$ 150,814	\$ 170.85	\$ 90,196	\$ 154,584
35	\$ 165.73	\$ 82,414	\$ 141,246	\$ 170.03	\$ 84,583	\$ 144,963	\$ 174.32	\$ 86,751	\$ 148,680	\$ 178.62	\$ 88,920	\$ 152,397
36	\$ 174.13	\$ 81,172	\$ 139,119	\$ 178.65	\$ 83,309	\$ 142,780	\$ 183.17	\$ 85,445	\$ 146,442	\$ 187.68	\$ 87,581	\$ 150,103
37	\$ 183.73	\$ 79,870	\$ 136,887	\$ 188.50	\$ 81,972	\$ 140,489	\$ 193.27	\$ 84,074	\$ 144,092	\$ 198.04	\$ 86,175	\$ 147,694
38	\$ 194.53	\$ 78,502	\$ 134,542	\$ 199.59	\$ 80,568	\$ 138,083	\$ 204.64	\$ 82,634	\$ 141,624	\$ 209.69	\$ 84,700	\$ 145,164
39	\$ 201.73	\$ 77,068	\$ 132,086	\$ 206.98	\$ 79,096	\$ 135,562	\$ 212.22	\$ 81,124	\$ 139,038	\$ 217.46	\$ 83,152	\$ 142,513
40	\$ 213.73	\$ 75,568	\$ 129,513	\$ 219.29	\$ 77,556	\$ 132,921	\$ 224.85	\$ 79,545	\$ 136,330	\$ 230.41	\$ 81,534	\$ 139,738
41	\$ 220.93	\$ 73,995	\$ 126,819	\$ 226.68	\$ 75,943	\$ 130,156	\$ 232.43	\$ 77,890	\$ 133,494	\$ 238.18	\$ 79,837	\$ 136,831
42	\$ 231.73	\$ 72,345	\$ 123,990	\$ 237.77	\$ 74,249	\$ 127,253	\$ 243.80	\$ 76,153	\$ 130,516	\$ 249.83	\$ 78,057	\$ 133,778
43	\$ 241.33	\$ 70,609	\$ 121,016	\$ 247.62	\$ 72,468	\$ 124,201	\$ 253.90	\$ 74,326	\$ 127,386	\$ 260.19	\$ 76,184	\$ 130,570
44	\$ 250.93	\$ 68,775	\$ 117,872	\$ 257.47	\$ 70,585	\$ 120,974	\$ 264.01	\$ 72,395	\$ 124,076	\$ 270.55	\$ 74,205	\$ 127,177
45	\$ 264.13	\$ 66,828	\$ 114,535	\$ 271.02	\$ 68,587	\$ 117,549	\$ 277.90	\$ 70,346	\$ 120,564	\$ 284.79	\$ 72,104	\$ 123,578
46	\$ 277.33	\$ 64,761	\$ 110,992	\$ 284.57	\$ 66,465	\$ 113,913	\$ 291.80	\$ 68,170	\$ 116,834	\$ 299.03	\$ 69,874	\$ 119,754
47	\$ 292.93	\$ 62,567	\$ 107,232	\$ 300.58	\$ 64,214	\$ 110,054	\$ 308.22	\$ 65,860	\$ 112,876	\$ 315.86	\$ 67,507	\$ 115,697
48	\$ 307.33	\$ 60,236	\$ 103,238	\$ 315.36	\$ 61,822	\$ 105,955	\$ 323.38	\$ 63,407	\$ 108,672	\$ 331.40	\$ 64,992	\$ 111,388
49	\$ 319.33	\$ 57,759	\$ 98,991	\$ 327.67	\$ 59,279	\$ 101,596	\$ 336.01	\$ 60,799	\$ 104,202	\$ 344.35	\$ 62,319	\$ 106,807
50	\$ 338.53	\$ 55,123	\$ 94,473	\$ 347.38	\$ 56,573	\$ 96,959	\$ 356.22	\$ 58,024	\$ 99,446	\$ 365.06	\$ 59,474	\$ 101,932
51	\$ 350.53	\$ 52,318	\$ 89,666	\$ 359.69	\$ 53,694	\$ 92,026	\$ 368.85	\$ 55,071	\$ 94,386	\$ 378.01	\$ 56,448	\$ 96,745
52	\$ 366.13	\$ 49,331	\$ 84,548	\$ 375.70	\$ 50,629	\$ 86,773	\$ 385.27	\$ 51,927	\$ 88,998	\$ 394.84	\$ 53,226	\$ 91,222
53	\$ 384.13	\$ 46,149	\$ 79,095	\$ 394.18	\$ 47,364	\$ 81,176	\$ 404.22	\$ 48,578	\$ 83,258	\$ 414.26	\$ 49,793	\$ 85,339
54	\$ 403.33	\$ 42,755	\$ 73,277	\$ 413.88	\$ 43,880	\$ 75,205	\$ 424.43	\$ 45,005	\$ 77,134	\$ 434.98	\$ 46,130	\$ 79,062

without Riders

St. Johns County School District: 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		
	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
55	\$ 423.73	\$ 39,134	\$ 67,071	\$ 434.82	\$ 40,164	\$ 68,836	\$ 445.90	\$ 41,194	\$ 70,602	\$ 456.99	\$ 42,223	\$ 72,367
56	\$ 445.33	\$ 40,193	\$ 67,332	\$ 456.99	\$ 41,251	\$ 69,104	\$ 468.64	\$ 42,308	\$ 70,876	\$ 480.29	\$ 43,366	\$ 72,647
57	\$ 464.53	\$ 41,223	\$ 67,545	\$ 476.69	\$ 42,308	\$ 69,322	\$ 488.85	\$ 43,393	\$ 71,100	\$ 501.01	\$ 44,478	\$ 72,877
58	\$ 498.13	\$ 42,233	\$ 67,721	\$ 511.18	\$ 43,344	\$ 69,503	\$ 524.22	\$ 44,456	\$ 71,286	\$ 537.26	\$ 45,567	\$ 73,068
59	\$ 523.33	\$ 43,230	\$ 67,877	\$ 537.04	\$ 44,367	\$ 69,663	\$ 550.75	\$ 45,505	\$ 71,450	\$ 564.45	\$ 46,643	\$ 73,236
60	\$ 553.33	\$ 44,213	\$ 68,018	\$ 567.83	\$ 45,377	\$ 69,808	\$ 582.32	\$ 46,540	\$ 71,598	\$ 596.82	\$ 47,704	\$ 73,387
61	\$ 590.53	\$ 45,175	\$ 68,134	\$ 606.01	\$ 46,364	\$ 69,927	\$ 621.48	\$ 47,552	\$ 71,720	\$ 636.96	\$ 48,741	\$ 73,513
62	\$ 624.13	\$ 46,331	\$ 68,555	\$ 640.49	\$ 47,551	\$ 70,359	\$ 656.85	\$ 48,770	\$ 72,164	\$ 673.21	\$ 49,989	\$ 73,968
63	\$ 663.73	\$ 47,605	\$ 69,158	\$ 681.13	\$ 48,858	\$ 70,978	\$ 698.53	\$ 50,110	\$ 72,798	\$ 715.93	\$ 51,363	\$ 74,617
64	\$ 715.33	\$ 48,854	\$ 69,728	\$ 734.09	\$ 50,139	\$ 71,563	\$ 752.85	\$ 51,425	\$ 73,398	\$ 771.61	\$ 52,711	\$ 75,232
65	\$ 750.13	\$ 50,096	\$ 70,292	\$ 769.81	\$ 51,414	\$ 72,142	\$ 789.48	\$ 52,732	\$ 73,992	\$ 809.16	\$ 54,050	\$ 75,841
66	\$ 783.73	\$ 51,366	\$ 70,896	\$ 804.29	\$ 52,718	\$ 72,762	\$ 824.85	\$ 54,070	\$ 74,628	\$ 845.41	\$ 55,422	\$ 76,493
67	\$ 868.93	\$ 52,707	\$ 71,588	\$ 891.73	\$ 54,094	\$ 73,472	\$ 914.53	\$ 55,481	\$ 75,356	\$ 937.33	\$ 56,868	\$ 77,239
68	\$ 930.13	\$ 54,164	\$ 72,416	\$ 954.55	\$ 55,590	\$ 74,322	\$ 978.96	\$ 57,015	\$ 76,228	\$ 1,003.37	\$ 58,440	\$ 78,133
69	\$ 979.33	\$ 55,785	\$ 73,433	\$ 1,005.04	\$ 57,253	\$ 75,365	\$ 1,030.75	\$ 58,721	\$ 77,298	\$ 1,056.45	\$ 60,189	\$ 79,230
70	\$ 1,022.53	\$ 57,604	\$ 74,673	\$ 1,049.38	\$ 59,120	\$ 76,638	\$ 1,076.22	\$ 60,636	\$ 78,604	\$ 1,103.06	\$ 62,152	\$ 80,569
71	\$ 1,066.93	\$ 59,656	\$ 76,176	\$ 1,094.95	\$ 61,225	\$ 78,181	\$ 1,122.96	\$ 62,795	\$ 80,186	\$ 1,150.97	\$ 64,365	\$ 82,190
72	\$ 1,113.73	\$ 62,012	\$ 78,014	\$ 1,142.98	\$ 63,644	\$ 80,067	\$ 1,172.22	\$ 65,276	\$ 82,120	\$ 1,201.46	\$ 66,907	\$ 84,173
73	\$ 1,164.13	\$ 64,631	\$ 80,140	\$ 1,194.70	\$ 66,332	\$ 82,249	\$ 1,225.27	\$ 68,032	\$ 84,358	\$ 1,255.84	\$ 69,733	\$ 86,466
74	\$ 1,219.33	\$ 67,429	\$ 82,461	\$ 1,251.36	\$ 69,203	\$ 84,631	\$ 1,283.38	\$ 70,978	\$ 86,802	\$ 1,315.40	\$ 72,752	\$ 88,972
75	\$ 1,280.53	\$ 70,435	\$ 85,011	\$ 1,314.17	\$ 72,289	\$ 87,248	\$ 1,347.80	\$ 74,143	\$ 89,486	\$ 1,381.43	\$ 75,996	\$ 91,723

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.

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.

without Riders

St. Johns County School District: 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		
	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 98.03	\$ 106,351	\$ 182,273	\$ 100.30	\$ 108,884	\$ 186,613	\$ 102.58	\$ 111,416	\$ 190,953	\$ 104.85	\$ 113,948	\$ 195,293
19	\$ 99.36	\$ 105,759	\$ 181,257	\$ 101.66	\$ 108,277	\$ 185,572	\$ 103.97	\$ 110,795	\$ 189,888	\$ 106.27	\$ 113,314	\$ 194,204
20	\$ 100.68	\$ 105,141	\$ 180,198	\$ 103.02	\$ 107,644	\$ 184,489	\$ 105.36	\$ 110,148	\$ 188,779	\$ 107.69	\$ 112,651	\$ 193,070
21	\$ 109.97	\$ 104,494	\$ 179,088	\$ 112.52	\$ 106,982	\$ 183,352	\$ 115.08	\$ 109,470	\$ 187,616	\$ 117.64	\$ 111,958	\$ 191,880
22	\$ 113.95	\$ 103,816	\$ 177,926	\$ 116.60	\$ 106,287	\$ 182,163	\$ 119.25	\$ 108,759	\$ 186,399	\$ 121.90	\$ 111,231	\$ 190,635
23	\$ 115.27	\$ 103,106	\$ 176,710	\$ 117.96	\$ 105,561	\$ 180,918	\$ 120.64	\$ 108,016	\$ 185,125	\$ 123.32	\$ 110,471	\$ 189,333
24	\$ 119.25	\$ 102,363	\$ 175,438	\$ 122.03	\$ 104,801	\$ 179,615	\$ 124.81	\$ 107,238	\$ 183,792	\$ 127.59	\$ 109,675	\$ 187,969
25	\$ 123.23	\$ 101,586	\$ 174,104	\$ 126.10	\$ 104,005	\$ 178,250	\$ 128.98	\$ 106,423	\$ 182,395	\$ 131.85	\$ 108,842	\$ 186,540
26	\$ 128.53	\$ 100,768	\$ 172,704	\$ 131.53	\$ 103,168	\$ 176,816	\$ 134.53	\$ 105,567	\$ 180,928	\$ 137.53	\$ 107,966	\$ 185,040
27	\$ 135.17	\$ 99,907	\$ 171,227	\$ 138.32	\$ 102,285	\$ 175,304	\$ 141.48	\$ 104,664	\$ 179,381	\$ 144.64	\$ 107,043	\$ 183,458
28	\$ 139.15	\$ 98,997	\$ 169,667	\$ 142.40	\$ 101,354	\$ 173,707	\$ 145.65	\$ 103,711	\$ 177,746	\$ 148.90	\$ 106,068	\$ 181,786
29	\$ 144.45	\$ 98,035	\$ 168,018	\$ 147.83	\$ 100,369	\$ 172,019	\$ 151.21	\$ 102,703	\$ 176,019	\$ 154.59	\$ 105,037	\$ 180,020
30	\$ 149.76	\$ 97,020	\$ 166,280	\$ 153.26	\$ 99,330	\$ 170,239	\$ 156.77	\$ 101,640	\$ 174,198	\$ 160.27	\$ 103,950	\$ 178,157
31	\$ 149.76	\$ 95,950	\$ 164,444	\$ 153.26	\$ 98,234	\$ 168,360	\$ 156.77	\$ 100,519	\$ 172,275	\$ 160.27	\$ 102,803	\$ 176,190
32	\$ 159.04	\$ 94,824	\$ 162,514	\$ 162.77	\$ 97,081	\$ 166,384	\$ 166.49	\$ 99,339	\$ 170,253	\$ 170.22	\$ 101,597	\$ 174,123
33	\$ 167.00	\$ 93,640	\$ 160,486	\$ 170.91	\$ 95,870	\$ 164,307	\$ 174.83	\$ 98,099	\$ 168,128	\$ 178.75	\$ 100,329	\$ 171,949
34	\$ 174.96	\$ 92,396	\$ 158,354	\$ 179.06	\$ 94,596	\$ 162,125	\$ 183.17	\$ 96,796	\$ 165,895	\$ 187.27	\$ 98,996	\$ 169,665
35	\$ 182.91	\$ 91,089	\$ 156,114	\$ 187.21	\$ 93,258	\$ 159,831	\$ 191.50	\$ 95,426	\$ 163,548	\$ 195.80	\$ 97,595	\$ 167,265
36	\$ 192.20	\$ 89,717	\$ 153,764	\$ 196.71	\$ 91,853	\$ 157,425	\$ 201.23	\$ 93,989	\$ 161,086	\$ 205.75	\$ 96,125	\$ 164,747
37	\$ 202.81	\$ 88,277	\$ 151,296	\$ 207.58	\$ 90,379	\$ 154,898	\$ 212.35	\$ 92,481	\$ 158,501	\$ 217.11	\$ 94,583	\$ 162,103
38	\$ 214.75	\$ 86,766	\$ 148,705	\$ 219.80	\$ 88,832	\$ 152,245	\$ 224.85	\$ 90,898	\$ 155,786	\$ 229.90	\$ 92,963	\$ 159,327
39	\$ 222.70	\$ 85,181	\$ 145,989	\$ 227.95	\$ 87,209	\$ 149,465	\$ 233.19	\$ 89,237	\$ 152,941	\$ 238.43	\$ 91,265	\$ 156,417
40	\$ 235.97	\$ 83,522	\$ 143,146	\$ 241.52	\$ 85,511	\$ 146,554	\$ 247.08	\$ 87,500	\$ 149,963	\$ 252.64	\$ 89,488	\$ 153,371
41	\$ 243.92	\$ 81,785	\$ 140,168	\$ 249.67	\$ 83,732	\$ 143,506	\$ 255.42	\$ 85,679	\$ 146,843	\$ 261.17	\$ 87,626	\$ 150,180
42	\$ 255.86	\$ 79,960	\$ 137,041	\$ 261.89	\$ 81,864	\$ 140,304	\$ 267.92	\$ 83,768	\$ 143,567	\$ 273.96	\$ 85,672	\$ 146,830
43	\$ 266.47	\$ 78,042	\$ 133,755	\$ 272.76	\$ 79,900	\$ 136,939	\$ 279.04	\$ 81,758	\$ 140,124	\$ 285.32	\$ 83,617	\$ 143,309
44	\$ 277.08	\$ 76,015	\$ 130,279	\$ 283.62	\$ 77,825	\$ 133,381	\$ 290.16	\$ 79,635	\$ 136,483	\$ 296.69	\$ 81,445	\$ 139,585
45	\$ 291.67	\$ 73,863	\$ 126,592	\$ 298.56	\$ 75,622	\$ 129,606	\$ 305.44	\$ 77,380	\$ 132,620	\$ 312.32	\$ 79,139	\$ 135,634
46	\$ 306.26	\$ 71,578	\$ 122,675	\$ 313.49	\$ 73,282	\$ 125,596	\$ 320.72	\$ 74,987	\$ 128,517	\$ 327.96	\$ 76,691	\$ 131,438
47	\$ 323.50	\$ 69,153	\$ 118,519	\$ 331.15	\$ 70,800	\$ 121,341	\$ 338.79	\$ 72,446	\$ 124,163	\$ 346.43	\$ 74,093	\$ 126,985
48	\$ 339.42	\$ 66,577	\$ 114,105	\$ 347.44	\$ 68,162	\$ 116,822	\$ 355.46	\$ 69,748	\$ 119,539	\$ 363.48	\$ 71,333	\$ 122,256
49	\$ 352.68	\$ 63,839	\$ 109,412	\$ 361.02	\$ 65,359	\$ 112,017	\$ 369.36	\$ 66,879	\$ 114,622	\$ 377.69	\$ 68,399	\$ 117,227
50	\$ 373.90	\$ 60,925	\$ 104,418	\$ 382.75	\$ 62,376	\$ 106,904	\$ 391.59	\$ 63,826	\$ 109,390	\$ 400.43	\$ 65,277	\$ 111,876
51	\$ 387.17	\$ 57,825	\$ 99,105	\$ 396.32	\$ 59,202	\$ 101,464	\$ 405.48	\$ 60,578	\$ 103,824	\$ 414.64	\$ 61,955	\$ 106,184
52	\$ 404.41	\$ 54,524	\$ 93,447	\$ 413.98	\$ 55,822	\$ 95,672	\$ 423.55	\$ 57,120	\$ 97,897	\$ 433.11	\$ 58,418	\$ 100,122
53	\$ 424.30	\$ 51,007	\$ 87,420	\$ 434.35	\$ 52,222	\$ 89,502	\$ 444.39	\$ 53,436	\$ 91,583	\$ 454.43	\$ 54,650	\$ 93,665
54	\$ 445.52	\$ 47,256	\$ 80,990	\$ 456.07	\$ 48,381	\$ 82,919	\$ 466.62	\$ 49,506	\$ 84,847	\$ 477.17	\$ 50,631	\$ 86,775

without Riders

St. Johns County School District: 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		
	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
55	\$ 468.07	\$ 43,253	\$ 74,132	\$ 479.16	\$ 44,283	\$ 75,897	\$ 490.24	\$ 45,313	\$ 77,662	\$ 501.32	\$ 46,343	\$ 79,427
56	\$ 491.95	\$ 44,424	\$ 74,419	\$ 503.60	\$ 45,482	\$ 76,191	\$ 515.25	\$ 46,539	\$ 77,963	\$ 526.90	\$ 47,597	\$ 79,735
57	\$ 513.17	\$ 45,562	\$ 74,655	\$ 525.32	\$ 46,647	\$ 76,432	\$ 537.48	\$ 47,732	\$ 78,210	\$ 549.64	\$ 48,817	\$ 79,987
58	\$ 550.30	\$ 46,679	\$ 74,850	\$ 563.35	\$ 47,790	\$ 76,632	\$ 576.39	\$ 48,901	\$ 78,414	\$ 589.43	\$ 50,013	\$ 80,196
59	\$ 578.16	\$ 47,780	\$ 75,022	\$ 591.86	\$ 48,918	\$ 76,808	\$ 605.57	\$ 50,055	\$ 78,595	\$ 619.27	\$ 51,193	\$ 80,381
60	\$ 611.31	\$ 48,867	\$ 75,177	\$ 625.81	\$ 50,031	\$ 76,967	\$ 640.30	\$ 51,194	\$ 78,757	\$ 654.80	\$ 52,358	\$ 80,547
61	\$ 652.43	\$ 49,930	\$ 75,306	\$ 667.90	\$ 51,119	\$ 77,099	\$ 683.38	\$ 52,308	\$ 78,892	\$ 698.85	\$ 53,497	\$ 80,685
62	\$ 689.57	\$ 51,208	\$ 75,772	\$ 705.92	\$ 52,428	\$ 77,576	\$ 722.28	\$ 53,647	\$ 79,380	\$ 738.64	\$ 54,866	\$ 81,184
63	\$ 733.33	\$ 52,616	\$ 76,437	\$ 750.73	\$ 53,869	\$ 78,257	\$ 768.13	\$ 55,122	\$ 80,077	\$ 785.53	\$ 56,374	\$ 81,897
64	\$ 790.37	\$ 53,996	\$ 77,067	\$ 809.12	\$ 55,282	\$ 78,902	\$ 827.88	\$ 56,568	\$ 80,737	\$ 846.64	\$ 57,853	\$ 82,572
65	\$ 828.83	\$ 55,369	\$ 77,691	\$ 848.50	\$ 56,687	\$ 79,541	\$ 868.18	\$ 58,005	\$ 81,391	\$ 887.85	\$ 59,324	\$ 83,241
66	\$ 865.97	\$ 56,773	\$ 78,359	\$ 886.52	\$ 58,125	\$ 80,225	\$ 907.08	\$ 59,477	\$ 82,090	\$ 927.64	\$ 60,829	\$ 83,956
67	\$ 960.13	\$ 58,255	\$ 79,123	\$ 982.93	\$ 59,642	\$ 81,007	\$ 1,005.73	\$ 61,029	\$ 82,891	\$ 1,028.53	\$ 62,416	\$ 84,775
68	\$ 1,027.78	\$ 59,866	\$ 80,039	\$ 1,052.19	\$ 61,291	\$ 81,945	\$ 1,076.60	\$ 62,717	\$ 83,850	\$ 1,101.01	\$ 64,142	\$ 85,756
69	\$ 1,082.16	\$ 61,657	\$ 81,162	\$ 1,107.86	\$ 63,125	\$ 83,095	\$ 1,133.57	\$ 64,593	\$ 85,027	\$ 1,159.27	\$ 66,061	\$ 86,960
70	\$ 1,129.90	\$ 63,668	\$ 82,534	\$ 1,156.75	\$ 65,183	\$ 84,499	\$ 1,183.59	\$ 66,699	\$ 86,464	\$ 1,210.43	\$ 68,215	\$ 88,429
71	\$ 1,178.98	\$ 65,935	\$ 84,195	\$ 1,206.99	\$ 67,505	\$ 86,199	\$ 1,235.00	\$ 69,075	\$ 88,204	\$ 1,263.01	\$ 70,645	\$ 90,209
72	\$ 1,230.70	\$ 68,539	\$ 86,226	\$ 1,259.95	\$ 70,171	\$ 88,279	\$ 1,289.19	\$ 71,803	\$ 90,332	\$ 1,318.43	\$ 73,435	\$ 92,385
73	\$ 1,286.41	\$ 71,434	\$ 88,575	\$ 1,316.98	\$ 73,135	\$ 90,684	\$ 1,347.55	\$ 74,836	\$ 92,793	\$ 1,378.11	\$ 76,537	\$ 94,902
74	\$ 1,347.42	\$ 74,526	\$ 91,142	\$ 1,379.44	\$ 76,301	\$ 93,312	\$ 1,411.46	\$ 78,075	\$ 95,482	\$ 1,443.48	\$ 79,850	\$ 97,652
75	\$ 1,415.06	\$ 77,850	\$ 93,960	\$ 1,448.69	\$ 79,703	\$ 96,197	\$ 1,482.32	\$ 81,557	\$ 98,434	\$ 1,515.96	\$ 83,410	\$ 100,671

¹Age as of Certificate Effective Date.

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

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without Riders

St. Johns County School District: Employee Coverage

Issue Age ¹	\$230,000 Death Benefit			\$235,000 Death Benefit			\$240,000 Death Benefit			\$245,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 107.12	\$ 116,480	\$ 199,633	\$ 109.40	\$ 119,012	\$ 203,972	\$ 111.67	\$ 121,545	\$ 208,312	\$ 113.95	\$ 124,077	\$ 212,652
19	\$ 108.58	\$ 115,832	\$ 198,519	\$ 110.88	\$ 118,350	\$ 202,835	\$ 113.19	\$ 120,868	\$ 207,151	\$ 115.49	\$ 123,386	\$ 211,466
20	\$ 110.03	\$ 115,154	\$ 197,360	\$ 112.37	\$ 117,658	\$ 201,651	\$ 114.70	\$ 120,161	\$ 205,941	\$ 117.04	\$ 122,665	\$ 210,232
21	\$ 120.20	\$ 114,445	\$ 196,144	\$ 122.76	\$ 116,933	\$ 200,408	\$ 125.31	\$ 119,421	\$ 204,672	\$ 127.87	\$ 121,909	\$ 208,936
22	\$ 124.56	\$ 113,703	\$ 194,872	\$ 127.21	\$ 116,175	\$ 199,108	\$ 129.86	\$ 118,647	\$ 203,344	\$ 132.51	\$ 121,118	\$ 207,581
23	\$ 126.01	\$ 112,926	\$ 193,540	\$ 128.69	\$ 115,381	\$ 197,747	\$ 131.38	\$ 117,836	\$ 201,955	\$ 134.06	\$ 120,291	\$ 206,162
24	\$ 130.37	\$ 112,112	\$ 192,146	\$ 133.15	\$ 114,549	\$ 196,323	\$ 135.92	\$ 116,987	\$ 200,500	\$ 138.70	\$ 119,424	\$ 204,677
25	\$ 134.72	\$ 111,261	\$ 190,686	\$ 137.60	\$ 113,680	\$ 194,831	\$ 140.47	\$ 116,098	\$ 198,976	\$ 143.35	\$ 118,517	\$ 203,122
26	\$ 140.53	\$ 110,365	\$ 189,152	\$ 143.53	\$ 112,765	\$ 193,264	\$ 146.53	\$ 115,164	\$ 197,376	\$ 149.53	\$ 117,563	\$ 201,488
27	\$ 147.80	\$ 109,422	\$ 187,535	\$ 150.96	\$ 111,800	\$ 191,611	\$ 154.11	\$ 114,179	\$ 195,688	\$ 157.27	\$ 116,558	\$ 199,765
28	\$ 152.16	\$ 108,425	\$ 185,826	\$ 155.41	\$ 110,782	\$ 189,865	\$ 158.66	\$ 113,139	\$ 193,905	\$ 161.91	\$ 115,496	\$ 197,945
29	\$ 157.97	\$ 107,371	\$ 184,020	\$ 161.35	\$ 109,706	\$ 188,021	\$ 164.72	\$ 112,040	\$ 192,021	\$ 168.10	\$ 114,374	\$ 196,022
30	\$ 163.78	\$ 106,260	\$ 182,116	\$ 167.28	\$ 108,570	\$ 186,075	\$ 170.79	\$ 110,880	\$ 190,034	\$ 174.29	\$ 113,190	\$ 193,993
31	\$ 163.78	\$ 105,088	\$ 180,106	\$ 167.28	\$ 107,372	\$ 184,021	\$ 170.79	\$ 109,657	\$ 187,936	\$ 174.29	\$ 111,941	\$ 191,852
32	\$ 173.95	\$ 103,855	\$ 177,992	\$ 177.67	\$ 106,112	\$ 181,861	\$ 181.40	\$ 108,370	\$ 185,731	\$ 185.12	\$ 110,628	\$ 189,600
33	\$ 182.66	\$ 102,558	\$ 175,770	\$ 186.58	\$ 104,788	\$ 179,591	\$ 190.49	\$ 107,017	\$ 183,412	\$ 194.41	\$ 109,247	\$ 187,233
34	\$ 191.38	\$ 101,195	\$ 173,436	\$ 195.48	\$ 103,395	\$ 177,206	\$ 199.59	\$ 105,595	\$ 180,976	\$ 203.69	\$ 107,795	\$ 184,747
35	\$ 200.09	\$ 99,764	\$ 170,982	\$ 204.39	\$ 101,933	\$ 174,699	\$ 208.68	\$ 104,102	\$ 178,416	\$ 212.98	\$ 106,270	\$ 182,133
36	\$ 210.26	\$ 98,261	\$ 168,408	\$ 214.78	\$ 100,398	\$ 172,069	\$ 219.29	\$ 102,534	\$ 175,730	\$ 223.81	\$ 104,670	\$ 179,391
37	\$ 221.88	\$ 96,685	\$ 165,705	\$ 226.65	\$ 98,787	\$ 169,308	\$ 231.42	\$ 100,888	\$ 172,910	\$ 236.19	\$ 102,990	\$ 176,512
38	\$ 234.96	\$ 95,029	\$ 162,867	\$ 240.01	\$ 97,095	\$ 166,408	\$ 245.06	\$ 99,161	\$ 169,948	\$ 250.11	\$ 101,227	\$ 173,489
39	\$ 243.67	\$ 93,293	\$ 159,893	\$ 248.91	\$ 95,321	\$ 163,369	\$ 254.16	\$ 97,349	\$ 166,845	\$ 259.40	\$ 99,377	\$ 170,321
40	\$ 258.20	\$ 91,477	\$ 156,779	\$ 263.76	\$ 93,465	\$ 160,187	\$ 269.31	\$ 95,454	\$ 163,596	\$ 274.87	\$ 97,443	\$ 167,004
41	\$ 266.91	\$ 89,574	\$ 153,518	\$ 272.66	\$ 91,521	\$ 156,855	\$ 278.41	\$ 93,468	\$ 160,192	\$ 284.16	\$ 95,415	\$ 163,530
42	\$ 279.99	\$ 87,576	\$ 150,093	\$ 286.02	\$ 89,480	\$ 153,356	\$ 292.05	\$ 91,383	\$ 156,619	\$ 298.08	\$ 93,287	\$ 159,882
43	\$ 291.61	\$ 85,475	\$ 146,493	\$ 297.89	\$ 87,333	\$ 149,678	\$ 304.18	\$ 89,191	\$ 152,863	\$ 310.46	\$ 91,049	\$ 156,047
44	\$ 303.23	\$ 83,255	\$ 142,687	\$ 309.77	\$ 85,065	\$ 145,789	\$ 316.30	\$ 86,874	\$ 148,891	\$ 322.84	\$ 88,684	\$ 151,993
45	\$ 319.21	\$ 80,898	\$ 138,648	\$ 326.09	\$ 82,656	\$ 141,662	\$ 332.98	\$ 84,415	\$ 144,676	\$ 339.86	\$ 86,174	\$ 147,690
46	\$ 335.19	\$ 78,395	\$ 134,359	\$ 342.42	\$ 80,099	\$ 137,279	\$ 349.65	\$ 81,804	\$ 140,200	\$ 356.88	\$ 83,508	\$ 143,121
47	\$ 354.07	\$ 75,739	\$ 129,807	\$ 361.71	\$ 77,386	\$ 132,629	\$ 369.36	\$ 79,032	\$ 135,451	\$ 377.00	\$ 80,679	\$ 138,273
48	\$ 371.50	\$ 72,918	\$ 124,972	\$ 379.52	\$ 74,503	\$ 127,689	\$ 387.55	\$ 76,088	\$ 130,406	\$ 395.57	\$ 77,674	\$ 133,123
49	\$ 386.03	\$ 69,919	\$ 119,832	\$ 394.37	\$ 71,439	\$ 122,437	\$ 402.70	\$ 72,959	\$ 125,042	\$ 411.04	\$ 74,479	\$ 127,647
50	\$ 409.27	\$ 66,727	\$ 114,362	\$ 418.11	\$ 68,178	\$ 116,849	\$ 426.96	\$ 69,629	\$ 119,335	\$ 435.80	\$ 71,079	\$ 121,821
51	\$ 423.80	\$ 63,332	\$ 108,543	\$ 432.96	\$ 64,709	\$ 110,903	\$ 442.11	\$ 66,086	\$ 113,263	\$ 451.27	\$ 67,462	\$ 115,622
52	\$ 442.68	\$ 59,717	\$ 102,347	\$ 452.25	\$ 61,015	\$ 104,572	\$ 461.82	\$ 62,313	\$ 106,797	\$ 471.39	\$ 63,611	\$ 109,022
53	\$ 464.47	\$ 55,865	\$ 95,746	\$ 474.51	\$ 57,079	\$ 97,828	\$ 484.56	\$ 58,294	\$ 99,909	\$ 494.60	\$ 59,508	\$ 101,991
54	\$ 487.71	\$ 51,756	\$ 88,704	\$ 498.26	\$ 52,881	\$ 90,632	\$ 508.81	\$ 54,006	\$ 92,560	\$ 519.36	\$ 55,132	\$ 94,489

without Riders

St. Johns County School District: Employee Coverage

Issue Age ¹	\$230,000 Death Benefit			\$235,000 Death Benefit			\$240,000 Death Benefit			\$245,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
55	\$ 512.41	\$ 47,373	\$ 81,192	\$ 523.49	\$ 48,402	\$ 82,957	\$ 534.58	\$ 49,432	\$ 84,722	\$ 545.66	\$ 50,462	\$ 86,487
56	\$ 538.56	\$ 48,655	\$ 81,507	\$ 550.21	\$ 49,712	\$ 83,279	\$ 561.86	\$ 50,770	\$ 85,051	\$ 573.51	\$ 51,828	\$ 86,823
57	\$ 561.80	\$ 49,902	\$ 81,765	\$ 573.96	\$ 50,987	\$ 83,542	\$ 586.11	\$ 52,071	\$ 85,320	\$ 598.27	\$ 53,156	\$ 87,097
58	\$ 602.47	\$ 51,124	\$ 81,978	\$ 615.51	\$ 52,236	\$ 83,761	\$ 628.56	\$ 53,347	\$ 85,543	\$ 641.60	\$ 54,458	\$ 87,325
59	\$ 632.98	\$ 52,331	\$ 82,167	\$ 646.68	\$ 53,468	\$ 83,953	\$ 660.39	\$ 54,606	\$ 85,740	\$ 674.09	\$ 55,744	\$ 87,526
60	\$ 669.29	\$ 53,522	\$ 82,337	\$ 683.79	\$ 54,685	\$ 84,127	\$ 698.28	\$ 55,849	\$ 85,917	\$ 712.78	\$ 57,012	\$ 87,707
61	\$ 714.32	\$ 54,685	\$ 82,478	\$ 729.80	\$ 55,874	\$ 84,271	\$ 745.27	\$ 57,063	\$ 86,064	\$ 760.75	\$ 58,252	\$ 87,857
62	\$ 755.00	\$ 56,086	\$ 82,988	\$ 771.36	\$ 57,305	\$ 84,792	\$ 787.71	\$ 58,524	\$ 86,596	\$ 804.07	\$ 59,743	\$ 88,400
63	\$ 802.93	\$ 57,627	\$ 83,717	\$ 820.33	\$ 58,880	\$ 85,537	\$ 837.73	\$ 60,133	\$ 87,357	\$ 855.13	\$ 61,385	\$ 89,177
64	\$ 865.40	\$ 59,139	\$ 84,407	\$ 884.16	\$ 60,424	\$ 86,242	\$ 902.91	\$ 61,710	\$ 88,077	\$ 921.67	\$ 62,996	\$ 89,912
65	\$ 907.52	\$ 60,642	\$ 85,090	\$ 927.20	\$ 61,960	\$ 86,940	\$ 946.87	\$ 63,279	\$ 88,790	\$ 966.55	\$ 64,597	\$ 90,640
66	\$ 948.20	\$ 62,180	\$ 85,822	\$ 968.76	\$ 63,532	\$ 87,687	\$ 989.31	\$ 64,884	\$ 89,553	\$ 1,009.87	\$ 66,236	\$ 91,419
67	\$ 1,051.33	\$ 63,803	\$ 86,659	\$ 1,074.13	\$ 65,191	\$ 88,543	\$ 1,096.93	\$ 66,578	\$ 90,427	\$ 1,119.73	\$ 67,965	\$ 92,311
68	\$ 1,125.42	\$ 65,567	\$ 87,662	\$ 1,149.83	\$ 66,993	\$ 89,567	\$ 1,174.24	\$ 68,418	\$ 91,473	\$ 1,198.65	\$ 69,844	\$ 93,379
69	\$ 1,184.98	\$ 67,529	\$ 88,892	\$ 1,210.68	\$ 68,997	\$ 90,825	\$ 1,236.39	\$ 70,465	\$ 92,757	\$ 1,262.09	\$ 71,933	\$ 94,690
70	\$ 1,237.27	\$ 69,731	\$ 90,394	\$ 1,264.11	\$ 71,247	\$ 92,359	\$ 1,290.96	\$ 72,763	\$ 94,324	\$ 1,317.80	\$ 74,279	\$ 96,289
71	\$ 1,291.02	\$ 72,215	\$ 92,213	\$ 1,319.03	\$ 73,785	\$ 94,218	\$ 1,347.04	\$ 75,355	\$ 96,223	\$ 1,375.05	\$ 76,924	\$ 98,227
72	\$ 1,347.67	\$ 75,067	\$ 94,438	\$ 1,376.91	\$ 76,699	\$ 96,491	\$ 1,406.16	\$ 78,331	\$ 98,544	\$ 1,435.40	\$ 79,963	\$ 100,597
73	\$ 1,408.68	\$ 78,237	\$ 97,011	\$ 1,439.25	\$ 79,938	\$ 99,120	\$ 1,469.82	\$ 81,639	\$ 101,229	\$ 1,500.39	\$ 83,340	\$ 103,338
74	\$ 1,475.50	\$ 81,624	\$ 99,822	\$ 1,507.52	\$ 83,399	\$ 101,992	\$ 1,539.55	\$ 85,173	\$ 104,162	\$ 1,571.57	\$ 86,948	\$ 106,332
75	\$ 1,549.59	\$ 85,264	\$ 102,908	\$ 1,583.22	\$ 87,118	\$ 105,146	\$ 1,616.85	\$ 88,971	\$ 107,383	\$ 1,650.48	\$ 90,825	\$ 109,620

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.

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.

without Riders

St. Johns County School District: Employee Coverage

	\$250,000 Death Benefit		
	Tobacco		
Issue Age ¹	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 116.22	\$ 126,609	\$ 216,992
19	\$ 117.80	\$ 125,904	\$ 215,782
20	\$ 119.38	\$ 125,168	\$ 214,522
21	\$ 130.43	\$ 124,397	\$ 213,200
22	\$ 135.17	\$ 123,590	\$ 211,817
23	\$ 136.75	\$ 122,746	\$ 210,370
24	\$ 141.48	\$ 121,861	\$ 208,855
25	\$ 146.22	\$ 120,936	\$ 207,267
26	\$ 152.53	\$ 119,962	\$ 205,600
27	\$ 160.43	\$ 118,937	\$ 203,842
28	\$ 165.17	\$ 117,853	\$ 201,985
29	\$ 171.48	\$ 116,708	\$ 200,022
30	\$ 177.80	\$ 115,500	\$ 197,952
31	\$ 177.80	\$ 114,226	\$ 195,767
32	\$ 188.85	\$ 112,885	\$ 193,470
33	\$ 198.32	\$ 111,476	\$ 191,055
34	\$ 207.80	\$ 109,995	\$ 188,517
35	\$ 217.27	\$ 108,439	\$ 185,850
36	\$ 228.32	\$ 106,806	\$ 183,052
37	\$ 240.96	\$ 105,092	\$ 180,115
38	\$ 255.17	\$ 103,293	\$ 177,030
39	\$ 264.64	\$ 101,406	\$ 173,797
40	\$ 280.43	\$ 99,431	\$ 170,412
41	\$ 289.90	\$ 97,363	\$ 166,867
42	\$ 304.11	\$ 95,191	\$ 163,145
43	\$ 316.75	\$ 92,907	\$ 159,232
44	\$ 329.38	\$ 90,494	\$ 155,095
45	\$ 346.75	\$ 87,932	\$ 150,705
46	\$ 364.11	\$ 85,212	\$ 146,042
47	\$ 384.64	\$ 82,325	\$ 141,095
48	\$ 403.59	\$ 79,259	\$ 135,840
49	\$ 419.38	\$ 75,999	\$ 130,252
50	\$ 444.64	\$ 72,530	\$ 124,307
51	\$ 460.43	\$ 68,839	\$ 117,982
52	\$ 480.96	\$ 64,909	\$ 111,247
53	\$ 504.64	\$ 60,723	\$ 104,072
54	\$ 529.90	\$ 56,257	\$ 96,417

Issue Age ¹	\$250,000 Death Benefit		
	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
55	\$ 556.75	\$ 51,492	\$ 88,252
56	\$ 585.17	\$ 52,886	\$ 88,595
57	\$ 610.43	\$ 54,241	\$ 88,875
58	\$ 654.64	\$ 55,570	\$ 89,107
59	\$ 687.80	\$ 56,881	\$ 89,312
60	\$ 727.27	\$ 58,176	\$ 89,497
61	\$ 776.22	\$ 59,441	\$ 89,650
62	\$ 820.43	\$ 60,963	\$ 90,205
63	\$ 872.53	\$ 62,638	\$ 90,997
64	\$ 940.43	\$ 64,281	\$ 91,747
65	\$ 986.22	\$ 65,915	\$ 92,490
66	\$ 1,030.43	\$ 67,587	\$ 93,285
67	\$ 1,142.53	\$ 69,352	\$ 94,195
68	\$ 1,223.06	\$ 71,269	\$ 95,285
69	\$ 1,287.80	\$ 73,401	\$ 96,622
70	\$ 1,344.64	\$ 75,795	\$ 98,255
71	\$ 1,403.06	\$ 78,494	\$ 100,232
72	\$ 1,464.64	\$ 81,595	\$ 102,650
73	\$ 1,530.96	\$ 85,041	\$ 105,447
74	\$ 1,603.59	\$ 88,722	\$ 108,502
75	\$ 1,684.11	\$ 92,678	\$ 111,857

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