

without Riders

St. Johns County School District: Spouse Coverage

	\$25,000 Death Benefit		
	Non-Tobacco		
Issue Age ¹	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 10.59	\$ 10,600	\$ 21,388
19	\$ 10.75	\$ 10,540	\$ 21,268
20	\$ 10.90	\$ 10,478	\$ 21,142
21	\$ 11.06	\$ 10,413	\$ 21,011
22	\$ 11.22	\$ 10,345	\$ 20,874
23	\$ 11.38	\$ 10,274	\$ 20,731
24	\$ 11.53	\$ 10,199	\$ 20,579
25	\$ 11.69	\$ 10,120	\$ 20,421
26	\$ 12.01	\$ 10,037	\$ 20,254
27	\$ 12.64	\$ 9,949	\$ 20,075
28	\$ 13.11	\$ 9,855	\$ 19,886
29	\$ 13.59	\$ 9,757	\$ 19,687
30	\$ 14.22	\$ 9,653	\$ 19,477
31	\$ 14.85	\$ 9,543	\$ 19,256
32	\$ 15.48	\$ 9,428	\$ 19,024
33	\$ 16.27	\$ 9,307	\$ 18,781
34	\$ 16.75	\$ 9,182	\$ 18,527
35	\$ 16.90	\$ 9,051	\$ 18,263
36	\$ 17.85	\$ 8,914	\$ 17,988
37	\$ 19.11	\$ 8,773	\$ 17,702
38	\$ 20.22	\$ 8,626	\$ 17,405
39	\$ 21.32	\$ 8,472	\$ 17,095
40	\$ 22.59	\$ 8,310	\$ 16,769
41	\$ 23.69	\$ 8,140	\$ 16,425
42	\$ 24.80	\$ 7,961	\$ 16,063
43	\$ 26.06	\$ 7,772	\$ 15,683
44	\$ 27.17	\$ 7,573	\$ 15,282
45	\$ 27.32	\$ 7,363	\$ 14,857
46	\$ 29.38	\$ 7,140	\$ 14,406
47	\$ 31.43	\$ 6,903	\$ 13,929
48	\$ 33.64	\$ 6,651	\$ 13,422
49	\$ 35.85	\$ 6,385	\$ 12,883
50	\$ 37.90	\$ 6,101	\$ 12,311
51	\$ 40.11	\$ 5,800	\$ 11,703
52	\$ 42.32	\$ 5,481	\$ 11,059
53	\$ 44.38	\$ 5,142	\$ 10,376
54	\$ 46.59	\$ 4,782	\$ 9,651

\$25,000 Death Benefit Non-Tobacco			
Issue Age ¹	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
55	\$ 46.75	\$ 4,400	\$ 8,880
56	\$ 50.22	\$ 4,597	\$ 9,010
57	\$ 53.85	\$ 4,800	\$ 9,144
58	\$ 57.48	\$ 5,012	\$ 9,280
59	\$ 61.11	\$ 5,232	\$ 9,419
60	\$ 64.75	\$ 5,460	\$ 9,562

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: Spouse Coverage

	\$25,000 Death Benefit		
	Tobacco		
Issue Age ¹	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 13.90	\$ 12,660	\$ 21,699
19	\$ 14.06	\$ 12,590	\$ 21,578
20	\$ 14.22	\$ 12,516	\$ 21,452
21	\$ 15.32	\$ 12,439	\$ 21,320
22	\$ 15.80	\$ 12,359	\$ 21,181
23	\$ 15.96	\$ 12,274	\$ 21,037
24	\$ 16.43	\$ 12,186	\$ 20,885
25	\$ 16.90	\$ 12,093	\$ 20,726
26	\$ 17.53	\$ 11,996	\$ 20,560
27	\$ 18.32	\$ 11,893	\$ 20,384
28	\$ 18.80	\$ 11,785	\$ 20,198
29	\$ 19.43	\$ 11,670	\$ 20,002
30	\$ 20.06	\$ 11,550	\$ 19,795
31	\$ 20.06	\$ 11,422	\$ 19,576
32	\$ 21.17	\$ 11,288	\$ 19,347
33	\$ 22.11	\$ 11,147	\$ 19,105
34	\$ 23.06	\$ 10,999	\$ 18,851
35	\$ 24.01	\$ 10,843	\$ 18,585
36	\$ 25.11	\$ 10,680	\$ 18,305
37	\$ 26.38	\$ 10,509	\$ 18,011
38	\$ 27.80	\$ 10,329	\$ 17,703
39	\$ 28.75	\$ 10,140	\$ 17,379
40	\$ 30.32	\$ 9,943	\$ 17,041
41	\$ 31.27	\$ 9,736	\$ 16,686
42	\$ 32.69	\$ 9,519	\$ 16,314
43	\$ 33.96	\$ 9,290	\$ 15,923
44	\$ 35.22	\$ 9,049	\$ 15,509
45	\$ 36.96	\$ 8,793	\$ 15,070
46	\$ 38.69	\$ 8,521	\$ 14,604
47	\$ 40.75	\$ 8,232	\$ 14,109
48	\$ 42.64	\$ 7,925	\$ 13,584
49	\$ 44.22	\$ 7,599	\$ 13,025
50	\$ 46.75	\$ 7,253	\$ 12,430
51	\$ 48.32	\$ 6,883	\$ 11,798
52	\$ 50.38	\$ 6,490	\$ 11,124
53	\$ 52.75	\$ 6,072	\$ 10,407
54	\$ 55.27	\$ 5,625	\$ 9,641

	\$25,000 Death Benefit Tobacco		
Issue Age ¹	19 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
55	\$ 57.96	\$ 5,149	\$ 8,825
56	\$ 60.80	\$ 5,288	\$ 8,859
57	\$ 63.32	\$ 5,424	\$ 8,887
58	\$ 67.75	\$ 5,557	\$ 8,910
59	\$ 71.06	\$ 5,688	\$ 8,931
60	\$ 75.01	\$ 5,817	\$ 8,949

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.