Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1)†, and Accelerated Death Benefit for Terminal Illness or Condition

Age 18 19 20 21		CV @ age 65 or 10 years <sup>1</sup> \$3,517 3,498	Premium \$13.79	000 CV @ age 65 or 10 years <sup>1</sup>	\$50, Monthly	000	\$75,	000	\$100	000			Face
Issue Age 18 19 20 21	Monthly Premium \$5.52 5.52 5.52	CV @ age 65 or 10 years <sup>1</sup> \$3,517 3,498	Monthly Premium \$13.79	CV @ age 65		000	715,						
Age 18 19 20 21	\$5.52 5.52 5.52	or 10 years <sup>1</sup> \$3,517 3,498	Premium \$13.79		Monthly								Amount
18 19 20 21	\$5.52 5.52 5.52	\$3,517 3,498	\$13.79	or 10 years <sup>1</sup>		CV @ age 65		CV @ age 65		CV @ age 65	This section intentionally	This section intentionally	Issue
19 20 21	5.52 5.52	3,498				or 10 years <sup>1</sup>		or 10 years <sup>1</sup>		or 10 years <sup>1</sup>	left blank.	left blank.	Age
20 21	5.52			\$8,793	\$27.59	\$17,585	\$41.37	\$26,378	\$55.17	\$35,170			18
21			13.79	8,746	27.59	17,492	41.37	26,237	55.17	34,983			19
	5.52	3,479	13.79	8,697	27.59	17,393	41.37	26,090	55.17	34,786			20
22		3,458	13.79	8,645	27.59	17,290	41.37	25,935	55.17	34,580			21
22	5.52	3,436	13.79	8,591	27.59	17,182	41.37	25,772	55.17	34,363			22
23	5.52	3,413	13.79	8,533	27.59	17,067	41.37	25,600	55.17	34,133			23
24	5.52	3,389	13.79	8,473	27.59	16,946	41.37	25,419	55.17	33,892			24
25	5.52	3,364	13.79	8,409	27.59	16,819	41.37	25,228	55.17	33,637			25
26	6.93	3,337	17.33	8,342	34.67	16,685	52.00	25,027	69.33	33,369			26
27	6.93	3,308	17.33	8,271	34.67	16,542	52.00	24,813	69.33	33,084			27
28	6.93	3,278	17.33	8,196	34.67	16,392	52.00	24,588	69.33	32,784			28
29	6.93	3,247	17.33	8,117	34.67	16,235	52.00	24,352	69.33	32,469			29
30	6.93	3,214	17.33	8,034	34.67	16,069	52.00	24,103	69.33	32,137			30
31	8.95	3,179	22.35	7,947	44.71	15,894	67.07	23,840	89.42	31,787			31
32	8.95	3,142	22.35	7,855	44.71	15,710	67.07	23,564	89.42	31,419			32
33	8.95	3,103	22.35	7,759	44.71	15,517	67.07	23,276	89.42	31,034			33
34	8.95	3,063	22.35	7,658	44.71	15,316	67.07	22,973	89.42	30,631			34
35	8.95	3,021	22.35	7,553	44.71	15,106	67.07	22,659	89.42	30,212			35
36	11.81	2,978	29.53	7,444	59.04	14,888	88.57	22,332	118.08	29,776			36
37	11.81	2,932	29.53	7,331	59.04	14,661	88.57	21,992	118.08	29,322			37
38	11.81	2,885	29.53	7,212	59.04	14,424	88.57	21,635	118.08	28,847			38
39	11.81	2,835	29.53	7,088	59.04	14,175	88.57	21,263	118.08	28,350			39
40	11.81	2,782	29.53	6,956	59.04	13,912	88.57	20,868	118.08	27,824			40
41	15.63	2,727	39.06	6,817	78.13	13,634	117.19	20,451	156.25	27,268			41
42	15.63	2,668	39.06	6,670	78.13	13,340	117.19	20,009	156.25	26,679			42
43	15.63	2,605	39.06	6,514	78.13	13,027	117.19	19,541	156.25	26,054			43
44	15.63	2,539	39.06	6,347	78.13	12,695	117.19	19,042	156.25	25,389			44
45	15.63	2,468	39.06	6,171	78.13	12,341	117.19	18,512	156.25	24,682			45
46	21.07	2,393	52.69	5,983	105.38	11,966	158.07	17,948	210.75	23,931			46
47	21.07	2,313	52.69	5,783	105.38	11,566	158.07	17,349	210.75	23,132			47
48	21.07	2,228	52.69	5,571	105.38	11,141	158.07	16,712	210.75	22,282			48
49	21.07	2,138	52.69	5,345	105.38	10,690	158.07	16,034	210.75	21,379			49
50	21.07	2,042	52.69	5,105	105.38	10,209	158.07	15,314	210.75	20,418			50

This rate insert is for use with materials for accounts sitused in Florida, and is not to be used on its own.

Pre-existing Condition Limitation - Other Exclusions and Limitations - The Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWCLTCRE1) rider may contain a pre-existing condition limitation The policy and riders (if included) have other elimination periods, exclusions and limitations that may affect coverage. Please refer to the certificate for details.

Rates shown are based on Tobacco/Non-tobacco, Issue Age Banded rating structure. MONTHLY means 12 times per year.

Age bands for rates are 0-17, 18-25, 26-30, 31-35, and so on in 5 year brackets up to 61-65, then separate rates for each individual age for ages 66, 67, 68, ..., 80. This information is valid as long as information remains current, but in no event later than 12/31/2025. Group Whole Life Insurance benefits are provided under form GWLC, or state variations thereof. Rider benefits are provided under the following forms, or state variations thereof: Accelerated Death Benefit for Terminal Illness or Condition (GWPTI) and Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1).

This is a brief overview of the benefits available under the group voluntary policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). Details of the insurance, including exclusions, restrictions, and other provisions are included in the certificates issued.

For additional information, you may contact your Allstate Benefits Representative.



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HO Use Only: sbow6-20240830-7363-FL-TNTB-B\_STD\_-FALSE-14953-FA-10000-100000-10000 PI:E-12x-TI:T-PWP:F-ADB:F-TYT:0-GWCLTCRE:T-CT:F-ST:F-UWR

¹CV @ age 65 or 10 years - Value shown is at attained age 65 or the end of year 10 if later, and assumes all premiums have been paid, no changes have been made to the certificate, and there is no certificate debt. **EXCLUSIONS AND LIMITATIONS: Suicide Exclusion** - If a covered person commits suicide, the death benefit may be limited to the premiums paid for that covered person.

<sup>†</sup> Issue Ages 18-70 Only for Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1).

Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1)†, and Accelerated Death Benefit for Terminal Illness or Condition

			N	NON-TOBA	CCO PREM	1IUM RAT	ES AND V	ALUES (The	ese are GI quo	tes, unless otl	nerwise noted)		
Face	\$10,	000	\$25,	000	\$50,	000	\$75,	000	\$100	,000			Face
Amount										•			Amount
Issue	•	CV @ age 65	•	CV @ age 65		CV @ age 65	•	CV @ age 65	•	CV @ age 65	This section intentionally	This section intentionally	Issue
Age		or 10 years <sup>1</sup>				or 10 years <sup>1</sup>	Premium			or 10 years <sup>1</sup>	left blank.	left blank.	Age
51	\$29.36	\$1,940	\$73.40	\$4,849	\$146.79	\$9,699	\$220.19	\$14,548	\$293.58	\$19,397			51
52	29.36	1,831	73.40	4,578	146.79	9,157	220.19	13,735	293.58	18,313			52
53	29.36	1,716	73.40	4,291	146.79	8,582	220.19	12,873	293.58	17,164			53
54	29.36	1,594	73.40	3,986	146.79	7,972	220.19	11,958	293.58	15,944			54
55	29.36	1,465	73.40	3,663	146.79	7,326	220.19	10,988	293.58	14,651			55
56	42.21	1,538	105.52	3,844	211.04	7,688	316.56	11,532	422.08	15,376			56
57	42.21	1,614	105.52	4,035	211.04	8,070	316.56	12,104	422.08	16,139			57
58	42.21	1,694	105.52	4,235	211.04	8,470	316.56	12,705	422.08	16,940			58
59	42.21	1,778	105.52	4,446	211.04	8,892	316.56	13,337	422.08	17,783			59
60	42.21	1,867	105.52	4,667	211.04	9,334	316.56	14,000	422.08	18,667			60
61	61.21	1,959	153.04	4,898	306.09	9,797	459.13	14,695	612.16	19,593			61
62	61.21	2,056	153.04	5,141	306.09	10,282	459.13	15,422	612.16	20,563			62
63	61.21	2,158	153.04	5,394	306.09	10,788	459.13	16,181	612.16	21,575			63
64	61.21	2,263	153.04	5,657	306.09	11,315	459.13	16,972	612.16	22,629			64
65	61.21	2,372	153.04	5,931	306.09	11,861	459.13	17,792	612.16	23,722			65
66	73.77	2,486	184.42	6,214	368.83	12,428	553.25	18,641	737.66	24,855			66
67	78.78	2,603	196.94	6,507	393.87	13,014	590.81	19,520	787.75	26,027			67
68	88.89	2,724	222.23	6,809	444.46	13,618	666.69	20,426	888.91	27,235			68
69	91.30	2,848	228.25	7,119	456.50	14,238	684.75	21,356	913.00	28,475			69
70	97.60	2,974	244.00	7,434	488.00	14,869	732.00	22,303	976.00	29,737			70
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This rate insert is for use with materials for accounts sitused in Florida, and is not to be used on its own.

Pre-existing Condition Limitation - The Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1) rider may contain a pre-existing condition limitati The policy and riders (if included) have other elimination periods, exclusions and limitations that may affect coverage.

Please refer to the certificate for details.

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Age bands for rates are 0-17, 18-25, 26-30, 31-35, and so on in 5 year brackets up to 61-65, then separate rates for each individual age for ages 66, 67, 68, ..., 80. This information is valid as long as information remains current, but in no event later than 12/31/2025. Group Whole Life Insurance benefits are provided under form GWLC, or state variations thereof. Rider benefits are provided under the following forms, or state variations thereof. Accelerated Death Benefit for Terminal Illness or Condition (GWPTI) and Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE).

This is a brief overview of the benefits available under the group voluntary policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). Details of the insurance, including exclusions, restrictions, and other provisions are included in the certificates issued. For additional information, you may contact your Allstate Benefits Representative.



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<sup>&</sup>lt;sup>1</sup> CV @ age 65 or 10 years - Value shown is at attained age 65 or the end of year 10 if later, and assumes all premiums have been paid, no changes have been made to the certificate, and there is no certificate debt. **EXCLUSIONS AND LIMITATIONS: Suicide Exclusion** - If a covered person commits suicide, the death benefit may be limited to the premiums paid for that covered person.

<sup>†</sup> Issue Ages 18-70 Only for Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1).

Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1)†, and Accelerated Death Benefit for Terminal Illness or Condition

Face   Monthly   CV   Bage 5    Monthly   CV   Bage 5    Monthly   CV   Bage 5    Monthly   CV   Bage 5    Premium or 10 years   P					TOBACC	O PREMIU	M RATES	AND VALU	JES (These	are GI quotes,	unless otherw	vise noted)		
Month    CV @ age 65   CP & CV &	Face	\$10.0	00	\$25.0	000	\$50	000	\$75	000	\$100	000			Face
Age	Amount													Amount
18	Issue					,	- 0	,	- 0			,	,	Issue
19									or 10 years <sup>1</sup>	Premium	or 10 years <sup>1</sup>	left blank.	left blank.	Age
20											_			
21         9.10         4.347         22.75         10,867         45.50         21,735         68.25         32,002         91.00         43,469         21           22         9.10         4,320         22.75         10,800         45.50         21,599         68.25         32,399         91.00         43,198         22           24         9.10         4,261         22.75         10,678         45.50         21,148         68.25         33,283         91.00         42,911         23           25         9.10         4,261         22.75         10,673         45.50         21,148         68.25         31,721         91.00         42,295         25           26         11.39         4,196         28.48         10,491         56.96         20,981         85.44         31,472         113.91         41,610         26           27         11.39         4,164         28.48         10,403         56.96         20,619         85.44         30,928         113.91         41,610         22.23           29         11.39         4,084         28.48         10,217         56.96         20,619         85.44         30,622         113.91         40,643         28.48 <td></td> <td></td> <td></td> <td></td> <td>. ,</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>					. ,									
22         9.10         4,320         22.75         10,800         45.50         21,599         68.25         32,399         91.00         43,198         22           23         9.10         4,291         22.75         10,653         45.50         21,456         68.25         32,183         91.00         42,911         24           25         9.10         4,230         22.75         10,574         45.50         21,306         68.25         31,721         91.00         42,611         24           26         11.39         4,196         28.48         10,491         56.96         20,981         85.44         31,208         113.91         41,962         26           27         11.39         4,161         28.48         10,403         56.96         20,805         85.44         31,208         113.91         41,610         27           28         11.39         4,084         28.48         10,211         56.96         20,805         85.44         30,622         113.91         40,843         29           30         11.39         4,043         28.88         10,211         56.96         20,422         85.44         30,622         113.91         40,246														
23         9.10         4,291         22.75         10,728         45.50         21,456         68.25         31,838         91.00         42,911         23           24         9.10         4,261         22.75         10,653         45.50         21,148         68.25         31,721         91.00         42,295         25           26         11.39         4,161         28.48         10,491         56.96         20,801         85.44         31,721         91.00         42,295         25           27         11.39         4,161         28.48         10,491         56.96         20,801         85.44         31,208         113.91         41,660         26           28         11.39         4,084         28.48         10,309         56.96         20,601         85.44         30,928         113.91         41,201         20         22         28         85.44         30,928         113.91         40,843         29         11.39         4,084         28.48         10,107         56.96         20,213         85.44         30,532         113.91         40,426         30         31         14.29         3,993         35.71         9,997         71.42         19,993         107.13 </td <td></td> <td></td> <td>,</td> <td></td>			,											
24         9.10         4,261         22.75         10,653         45.50         21,306         68.25         31,958         91.00         42,611         24           25         9.10         4,230         22.75         10,574         45.50         21,148         68.25         31,721         91.00         42,295         25           26         11.39         4,161         28.48         10,401         56.96         20,805         85.44         31,472         113.91         41,610         27           28         11.39         4,161         28.48         10,309         56.96         20,619         85.44         30,928         113.91         41,610         28           29         11.39         4,043         28.48         10,211         56.96         20,422         85.44         30,632         113.91         40,843         29           31         11.39         4,043         28.48         10,107         56.96         20,422         85.44         30,522         113.91         40,426           31         11.429         3,999         35.71         9,881         71.42         19,561         107.13         29,429         142.83         39,522         32         32			-		,									
25         9.10         4.230         22.75         10.574         45.50         21.148         68.25         31,721         91.00         42,955         25           26         11.39         4,196         28.48         10,491         56.96         20,981         85.44         31,472         113.91         41,610         26           27         11.39         4,164         28.48         10,309         56.96         20,605         85.44         30,298         113.91         41,610         27           28         11.39         4,104         28.48         10,201         56.96         20,619         85.44         30,632         113.91         41,237         28           29         11.39         4,043         28.48         10,107         56.96         20,213         85.44         30,322         113.91         40,426           31         14.29         3,999         35.71         9,997         71.42         19,993         107.13         29,990         142.83         39,986         31           32         14.29         3,993         35.71         9,788         71.42         19,516         107.13         29,2973         142.83         39,521         35.71         9,														
26         11.39         4,196         28.48         10,491         56.96         20,981         85.44         31,472         113.91         41,660         26           27         11.39         4,161         28.48         10,403         56.96         20,6619         85.44         31,208         113.91         41,610         27           28         11.39         4,084         28.48         10,309         56.96         20,619         85.44         30,928         113.91         40,843         28.48         10,107         56.96         20,422         85.44         30,632         113.91         40,843         29           30         11.39         4,043         28.48         10,107         56.96         20,213         85.44         30,320         113.91         40,426         30           31         14.29         3,952         35.71         9,881         71.42         19,761         107.13         29,642         142.83         39,936         31           32         14.29         3,953         35.71         9,881         71.42         19,516         107.13         29,642         142.83         39,522         32           33         14.29         3,993         35.			-											
27         11.39         4,161         28.48         10.403         56.96         20,805         85.44         31,208         113.91         41,610         27           28         11.39         4,124         28.48         10,309         56.96         20,619         85.44         30,928         113.91         40,843         28           30         11.39         4,034         28.48         10,107         56.96         20,213         85.44         30,320         113.91         40,643         28           31         14.29         3,999         35.71         9,997         71.42         19,993         107.13         29,900         142.83         39,986         31           32         14.29         3,992         35.71         9,881         71.42         19,761         107.13         29,642         142.83         39,986         31           34         14.29         3,993         35.71         9,788         71.42         19,516         107.13         29,642         142.83         39,936         33           34         14.29         3,993         35.71         9,629         71.42         18,929         107.13         28,888         142.83         39,511         36 </td <td></td>														
28       11.39       4,124       28.48       10,309       56.96       20,619       85.44       30,928       113.91       41,237       28         29       11.39       4,084       28.48       10,211       56.96       20,422       85.44       30,632       113.91       40,483       29         30       11.39       4,043       28.48       10,107       56.96       20,422       85.44       30,320       113.91       40,426       30         31       14.29       3,999       35.71       9,997       71.42       19,993       107.13       29,990       142.83       39,986       31         32       14.29       3,992       35.71       9,881       71.42       19,761       107.13       29,990       142.83       39,986       32         33       14.29       3,993       35.71       9,758       71.42       19,516       107.13       29,273       142.83       39,931       33         34       14.29       3,852       35.71       9,629       71.42       19,259       107.13       28,888       142.83       38,517       34         35       14.29       3,798       35.71       9,629       71.42       18			-				,							
29       11.39       4,084       28.48       10,211       56.96       20,422       85.44       30,632       113.91       40,843       30         31       14.29       3,999       35.71       9,997       71.42       19,993       107.13       29,990       142.83       39,986       31         32       14.29       3,903       35.71       9,881       71.42       19,761       107.13       29,642       142.83       39,522       32         33       14.29       3,903       35.71       9,758       71.42       19,516       107.13       29,273       142.83       39,031       33         34       14.29       3,852       35.71       9,629       71.42       19,259       107.13       28,888       142.83       39,031       34         35       14.29       3,798       35.71       9,629       71.42       19,259       107.13       28,888       142.83       39,517       36       18.46       3,741       46.15       9,353       92.29       18,707       138.44       28,060       184.58       37,413       36         37       18.46       3,622       46.15       9,205       92.29       18,101       138.44	1		-				,							
30         11.39         4,043         28.48         10,107         56.96         20,213         85.44         30,320         113.91         40,426         30           31         14.29         3,999         35.71         9,997         71.42         19,993         107.13         29,909         142.83         39,986         32         14.29         3,903         35.71         9,881         71.42         19,761         107.13         29,9273         142.83         39,986         32         32         33         14.29         3,982         35.71         9,758         71.42         19,516         107.13         29,273         142.83         39,031         33         34         14.29         3,882         35.71         9,629         71.42         19,516         107.13         28,888         142.83         39,031         33         34         14.29         3,882         35.71         9,495         71.42         18,990         107.13         28,888         142.83         37,979         35         36         18.46         3,741         46.15         9,353         92.29         18,707         138.44         27,616         184.58         37,413         36         37         18.46         3,622         46.15														
31       14.29       3,999       35.71       9,997       71.42       19,993       107.13       29,990       142.83       39,986       31         32       14.29       3,952       35.71       9,758       71.42       19,761       107.13       29,642       142.83       39,522       32         33       14.29       3,903       35.71       9,659       71.42       19,259       107.13       29,273       142.83       39,031       33         35       14.29       3,852       35.71       9,629       71.42       19,259       107.13       28,888       142.83       38,517       34         35       14.29       3,798       35.71       9,495       71.42       18,990       107.13       28,484       142.83       37,979       35         36       18.8.6       3,741       46.15       9,205       92.29       18,707       138.44       27,616       184.58       37,413       36         37       18.46       3,620       46.15       9,051       92.29       18,101       138.44       27,152       184.58       36,202       38         39       18.46       3,620       46.15       8,717       92.29       1			-								,			_
32       14.29       3,952       35.71       9,881       71.42       19,761       107.13       29,642       142.83       39,522       32         33       14.29       3,903       35.71       9,758       71.42       19,516       107.13       29,273       142.83       39,031       33         34       14.29       3,852       35.71       9,699       71.42       18,990       107.13       28,888       142.83       37,979       35         36       18.46       3,741       46.15       9,353       92.29       18,707       138.44       28,060       184.58       37,413       36         37       18.46       3,682       46.15       9,205       92.29       18,411       138.44       27,616       184.58       37,413       36         38       18.46       3,620       46.15       9,051       92.29       18,101       138.44       27,152       184.58       36,821         39       18.46       3,555       46.15       8,717       92.29       17,776       138.44       26,654       184.58       35,552         40       18.46       3,687       46.15       8,717       92.29       17,434       138.44					,									
33         14.29         3,903         35.71         9,758         71.42         19,516         107.13         29,273         142.83         39,031         33           34         14.29         3,852         35.71         9,629         71.42         19,259         107.13         28,888         142.83         38,517         34           35         14.29         3,798         35.71         9,495         71.42         18,990         107.13         28,484         142.83         37,979         35           36         18.46         3,741         46.15         9,353         92.29         18,707         138.44         28,060         184.58         37,413         36           37         18.46         3,682         46.15         9,205         92.29         18,411         138.44         27,616         184.58         36,821         37           38         18.46         3,620         46.15         9,051         92.29         18,101         138.44         27,152         184.58         36,202         38           39         18.46         3,487         46.15         8,717         92.29         17,434         138.44         26,154         184.58         35,552         39 </td <td></td> <td></td> <td>-</td> <td></td>			-											
34       14.29       3,852       35.71       9,629       71.42       19,259       107.13       28,888       142.83       38,517       34         35       14.29       3,798       35.71       9,495       71.42       18,990       107.13       28,484       142.83       37,979       35         36       18.46       3,741       46.15       9,255       92.29       18,707       138.44       28,060       184.58       37,413       36         37       18.46       3,682       46.15       9,205       92.29       18,411       138.44       27,616       184.58       36,202       38         38       18.46       3,620       46.15       9,051       92.29       18,101       138.44       27,616       184.58       36,202       38         39       18.46       3,555       46.15       8,888       92.29       17,776       138.44       26,664       184.58       35,552       39         40       18.46       3,487       46.15       8,717       92.29       17,434       138.44       26,664       184.58       34,868         41       24.13       3,415       60.33       8,537       120.67       17,074       <							,							
35         14.29         3,798         35.71         9,495         71.42         18,990         107.13         28,484         142.83         37,979         35           36         18.46         3,741         46.15         9,353         92.29         18,707         138.44         28,060         184.58         37,413         36           37         18.46         3,682         46.15         9,205         92.29         18,411         138.44         27,616         184.58         36,821         37           38         18.46         3,620         46.15         9,051         92.29         18,101         138.44         27,152         184.58         36,202         38           39         18.46         3,652         46.15         8,781         92.29         17,776         138.44         26,664         184.58         35,552         39           40         18.46         3,487         46.15         8,717         92.29         17,434         138.44         26,664         184.58         34,568         40           41         24.13         3,415         60.33         8,537         120.67         17,074         181.00         25,610         241.33         34,147         41<	1													
36       18.46       3,741       46.15       9,353       92.29       18,707       138.44       28,060       184.58       37,413       36         37       18.46       3,682       46.15       9,205       92.29       18,411       138.44       27,616       184.58       36,821       37         38       18.46       3,620       46.15       9,051       92.29       18,101       138.44       27,152       184.58       36,202       38         39       18.46       3,555       46.15       8,888       92.29       17,776       138.44       26,664       184.58       35,552       39         40       18.46       3,487       46.15       8,717       92.29       17,434       138.44       26,651       184.58       35,552       39         41       24.13       3,415       60.33       8,537       120.67       17,074       181.00       25,610       241.33       34,147       41         42       24.13       3,339       60.33       8,346       120.67       16,693       181.00       25,039       241.33       33,855       42         43       24.13       3,172       60.33       7,930       120.67 <td< td=""><td></td><td></td><td>-</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>			-											
37       18.46       3,682       46.15       9,205       92.29       18,411       138.44       27,616       184.58       36,221       37         38       18.46       3,620       46.15       9,051       92.29       18,101       138.44       27,152       184.58       36,202       38         39       18.46       3,555       46.15       8,888       92.29       17,776       138.44       26,664       184.58       35,552       39         40       18.46       3,487       46.15       8,717       92.29       17,434       138.44       26,151       184.58       35,552       39         41       24.13       3,487       46.15       8,717       92.29       17,434       138.44       26,151       184.58       35,552       39         41       24.13       3,487       60.33       8,537       120.67       17,074       181.00       25,019       241.33       34,147       41         42       24.13       3,339       60.33       8,346       120.67       16,699       181.00       25,039       241.33       32,577       43         44       24.13       3,172       60.33       7,930       120.67 <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>														
38       18.46       3,620       46.15       9,051       92.29       18,101       138.44       27,152       184.58       36,202       38         39       18.46       3,555       46.15       8,888       92.29       17,776       138.44       26,664       184.58       35,552       39         40       18.46       3,487       46.15       8,717       92.29       17,434       138.44       26,151       184.58       34,868       40         41       24.13       3,415       60.33       8,537       120.67       17,074       181.00       25,610       241.33       34,147       41         42       24.13       3,339       60.33       8,346       120.67       16,693       181.00       25,039       241.33       33,385       42         43       24.13       3,258       60.33       8,144       120.67       16,693       181.00       25,039       241.33       32,577       43         44       24.13       3,172       60.33       7,930       120.67       15,860       181.00       23,790       241.33       31,720       44         45       24.13       3,081       60.33       7,702       120.67       <			,		,		,				,			
39       18.46       3,555       46.15       8,888       92.29       17,776       138.44       26,664       184.58       35,552       39         40       18.46       3,487       46.15       8,717       92.29       17,434       138.44       26,151       184.58       34,868       40         41       24.13       3,415       60.33       8,537       120.67       17,074       181.00       25,610       241.33       34,147       41         42       24.13       3,339       60.33       8,346       120.67       16,693       181.00       25,039       241.33       33,385       42         43       24.13       3,258       60.33       8,144       120.67       16,289       181.00       24,433       241.33       32,577       43         44       24.13       3,172       60.33       7,702       120.67       15,860       181.00       23,790       241.33       31,720       44         45       24.13       3,081       60.33       7,702       120.67       15,404       181.00       23,790       241.33       30,807       45         46       31.72       2,984       79.29       7,459       158.59	1													
40         18.46         3,487         46.15         8,717         92.29         17,434         138.44         26,151         184.58         34,868         40           41         24.13         3,415         60.33         8,537         120.67         17,074         181.00         25,610         241.33         34,147         41           42         24.13         3,339         60.33         8,346         120.67         16,693         181.00         25,039         241.33         33,385         42           43         24.13         3,258         60.33         8,144         120.67         16,289         181.00         24,433         32,577         43           44         24.13         3,172         60.33         7,930         120.67         15,860         181.00         23,790         241.33         31,720         44           45         24.13         3,081         60.33         7,702         120.67         15,404         181.00         23,790         241.33         30,807         45           46         31.72         2,984         79.29         7,459         158.59         14,919         237.88         22,378         317.17         29,837         46			-											
41       24.13       3,415       60.33       8,537       120.67       17,074       181.00       25,610       241.33       34,147       41         42       24.13       3,339       60.33       8,346       120.67       16,693       181.00       25,039       241.33       33,385       42         43       24.13       3,258       60.33       8,144       120.67       16,289       181.00       24,433       241.33       32,577       43         44       24.13       3,172       60.33       7,930       120.67       15,860       181.00       23,790       241.33       31,720       44         45       24.13       3,081       60.33       7,702       120.67       15,860       181.00       23,790       241.33       31,720       44         46       31.72       2,984       79.29       7,459       158.59       14,919       237.88       22,378       317.17       29,837         48       31.72       2,881       79.29       7,202       158.59       13,858       237.88       21,606       317.17       28,808       47         49       31.72       2,656       79.29       6,639       158.59       13,279	1						,							
42     24.13     3,339     60.33     8,346     120.67     16,693     181.00     25,039     241.33     33,385     42       43     24.13     3,258     60.33     8,144     120.67     16,289     181.00     24,433     241.33     32,577     43       44     24.13     3,172     60.33     7,930     120.67     15,860     181.00     23,790     241.33     31,720     44       45     24.13     3,081     60.33     7,702     120.67     15,404     181.00     23,105     241.33     30,807     45       46     31.72     2,984     79.29     7,459     158.59     14,919     237.88     22,378     317.17     29,837     46       47     31.72     2,881     79.29     7,202     158.59     14,404     237.88     21,606     317.17     28,808     47       48     31.72     2,772     79.29     6,929     158.59     13,858     237.88     20,787     317.17     27,716     48       49     31.72     2,656     79.29     6,639     158.59     13,279     237.88     19,918     317.17     26,557     49														
43     24.13     3,258     60.33     8,144     120.67     16,289     181.00     24,433     241.33     32,577     43       44     24.13     3,172     60.33     7,930     120.67     15,860     181.00     23,790     241.33     31,720     44       45     24.13     3,081     60.33     7,702     120.67     15,404     181.00     23,105     241.33     30,807     45       46     31.72     2,984     79.29     7,459     158.59     14,919     237.88     22,378     317.17     29,837     46       47     31.72     2,881     79.29     7,202     158.59     14,404     237.88     21,606     317.17     28,808     47       48     31.72     2,772     79.29     6,929     158.59     13,858     237.88     20,787     317.17     27,716     48       49     31.72     2,656     79.29     6,639     158.59     13,279     237.88     19,918     317.17     26,557     49	1		,				,							
44     24.13     3,172     60.33     7,930     120.67     15,860     181.00     23,790     241.33     31,720     44       45     24.13     3,081     60.33     7,702     120.67     15,404     181.00     23,105     241.33     30,807     45       46     31.72     2,984     79.29     7,459     158.59     14,919     237.88     22,378     317.17     29,837       47     31.72     2,881     79.29     7,202     158.59     14,404     237.88     21,606     317.17     28,808       48     31.72     2,772     79.29     6,929     158.59     13,858     237.88     20,787     317.17     27,716       49     31.72     2,656     79.29     6,639     158.59     13,279     237.88     19,918     317.17     26,557	1		,				,				,			
45         24.13         3,081         60.33         7,702         120.67         15,404         181.00         23,105         241.33         30,807         45           46         31.72         2,984         79.29         7,459         158.59         14,919         237.88         22,378         317.17         29,837         46           47         31.72         2,881         79.29         7,202         158.59         14,404         237.88         21,606         317.17         28,808         47           48         31.72         2,772         79.29         6,929         158.59         13,858         237.88         20,787         317.17         27,716         48           49         31.72         2,656         79.29         6,639         158.59         13,279         237.88         19,918         317.17         26,557	1													
46     31.72     2,984     79.29     7,459     158.59     14,919     237.88     22,378     317.17     29,837     46       47     31.72     2,881     79.29     7,202     158.59     14,404     237.88     21,606     317.17     28,808     47       48     31.72     2,772     79.29     6,929     158.59     13,858     237.88     20,787     317.17     27,716     48       49     31.72     2,656     79.29     6,639     158.59     13,279     237.88     19,918     317.17     26,557     49			-											
47     31.72     2,881     79.29     7,202     158.59     14,404     237.88     21,606     317.17     28,808     47       48     31.72     2,772     79.29     6,929     158.59     13,858     237.88     20,787     317.17     27,716     48       49     31.72     2,656     79.29     6,639     158.59     13,279     237.88     19,918     317.17     26,557					_									
48     31.72     2,772     79.29     6,929     158.59     13,858     237.88     20,787     317.17     27,716     48       49     31.72     2,656     79.29     6,639     158.59     13,279     237.88     19,918     317.17     26,557     49	47	31.72	-	79.29	7,202	158.59		237.88	21,606	317.17	28,808			47
49 31.72 2,656 79.29 6,639 158.59 13,279 237.88 19,918 317.17 26,557	48	31.72	2,772	79.29	6,929	158.59		237.88	20,787	317.17	27,716			48
50 31.72 2,533 79.29 6,331 158.59 12,663 237.88 18,994 317.17 25,325	49	31.72		79.29	6,639	158.59		237.88	19,918	317.17	26,557			49
	50	31.72	2,533	79.29	6,331	158.59	12,663	237.88	18,994	317.17	25,325			50

This rate insert is for use with materials for accounts sitused in Florida, and is not to be used on its own.

Pre-existing Condition Limitation - The Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1) rider may contain a pre-existing condition limitati The policy and riders (if included) have other elimination periods, exclusions and limitations that may affect coverage.

Please refer to the certificate for details.

Rates shown are based on Tobacco/Non-tobacco, Issue Age Banded rating structure. MONTHLY means 12 times per year.

Age bands for rates are 0-17, 18-25, 26-30, 31-35, and so on in 5 year brackets up to 61-65, then separate rates for each individual age for ages 66, 67, 68, ..., 80.

This information is valid as long as information remains current, but in no event later than 12/31/2025. Group Whole Life Insurance benefits are provided under form GWLC, or state variations thereof. Rider benefits are provided under the following forms, or state variations thereof. Accelerated Death Benefit for Terminal Illness or Condition (GWPTI) and Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE).

This is a brief overview of the benefits available under the group voluntary policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). Details of the insurance, including exclusions, restrictions, and other provisions are included in the certificates issued. For additional information, you may contact your Allstate Benefits Representative.



Allstate Benefits is the marketing name used by American Heritage Life Insurance Company (Home Office, Jacksonville, FL), a subsidiary of The Allstate Corporation. ©2024 Allstate Insurance Company. www.allstate.com or allstatebenefits.com

HO Use Only: sbow6-20240830-7363-FL-TNTE B\_STD\_FALSE-14953-FA-10000-100000-1000 PI:E-12x-TI:T-PWP:F-ADB:F-TYT:0-GWCLTCRE: CT:F-ST:F-UWR

<sup>&</sup>lt;sup>1</sup> CV @ age 65 or 10 years - Value shown is at attained age 65 or the end of year 10 if later, and assumes all premiums have been paid, no changes have been made to the certificate, and there is no certificate debt. **EXCLUSIONS AND LIMITATIONS: Suicide Exclusion** - If a covered person commits suicide, the death benefit may be limited to the premiums paid for that covered person.

<sup>†</sup> Issue Ages 18-70 Only for Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1).

Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1)†, and Accelerated Death Benefit for Terminal Illness or Condition

				ТОВАСС	O PREMIU	M RATES	AND VALU	JES (These a	are GI quotes,	unless otherw	vise noted)		
Face	\$10,	000	\$25,	000	\$50,	000	\$75,	000	\$100	.000			Face
Amount					. ,				<u> </u>	,			Amount
Issue		CV @ age 65		CV @ age 65	•	CV @ age 65		CV @ age 65	•	CV @ age 65	This section intentionally	This section intentionally	Issue
Age		or 10 years <sup>1</sup>		or 10 years <sup>1</sup>		or 10 years <sup>1</sup>		or 10 years <sup>1</sup>		or 10 years <sup>1</sup>	left blank.	left blank.	Age
51	\$42.42	\$2,401	\$106.05	\$6,004	\$212.08	\$12,007	\$318.13	\$18,011	\$424.17	\$24,014			51
52	42.42	2,262	106.05	5,655	212.08	11,311	318.13	16,966	424.17	22,621			52
53	42.42	2,114	106.05	5,284	212.08	10,569	318.13	15,853	424.17	21,137			53
54	42.42	1,956	106.05	4,890	212.08	9,779	318.13	14,669	424.17	19,558			54
55	42.42	1,788	106.05	4,469	212.08	8,938	318.13	13,406	424.17	17,875			55
56	57.43	1,843	143.58	4,607	287.17	9,214	430.75	13,821	574.33	18,428			56
57	57.43	1,898	143.58	4,744	287.17	9,488	430.75	14,232	574.33	18,976			57
58	57.43	1,953	143.58	4,882	287.17	9,764	430.75	14,645	574.33	19,527			58
59	57.43	2,008	143.58	5,021	287.17	10,042	430.75	15,063	574.33	20,084			59
60	57.43	2,065	143.58	5,163	287.17	10,326	430.75	15,489	574.33	20,652			60
61	77.07	2,123	192.69	5,307	385.38	10,614	578.07	15,920	770.75	21,227			61
62	77.07	2,182	192.69	5,455	385.38	10,910	578.07	16,365	770.75	21,820			62
63	77.07	2,244	192.69	5,610	385.38	11,220	578.07	16,830	770.75	22,440			63
64	77.07	2,315	192.69	5,788	385.38	11,577	578.07	17,365	770.75	23,153			64
65	77.07	2,405	192.69	6,013	385.38	12,027	578.07	18,040	770.75	24,053			65
66	91.29	2,501	228.21	6,252	456.42	12,504	684.62	18,756	912.83	25,008			66
67	97.03	2,603	242.56	6,508	485.12	13,015	727.69	19,523	970.25	26,030			67
68	103.91	2,713	259.77	6,782	519.54	13,564	779.31	20,345	1,039.08	27,127			68
69	110.86	2,831	277.15	7,078	554.29	14,156	831.44	21,233	1,108.58	28,311			69
70	117.91	2,957	294.77	7,393	589.54	14,785	884.31	22,178	1,179.08	29,570			70

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Pre-existing Condition Limitation - The Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1) rider may contain a pre-existing condition limitati The policy and riders (if included) have other elimination periods, exclusions and limitations that may affect coverage.

Please refer to the certificate for details.

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Allstate BENEFITS

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† Issue Ages 18-70 Only for Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1).

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<sup>&</sup>lt;sup>1</sup> CV @ age 65 or 10 years - Value shown is at attained age 65 or the end of year 10 if later, and assumes all premiums have been paid, no changes have been made to the certificate, and there is no certificate debt. **EXCLUSIONS AND LIMITATIONS: Suicide Exclusion** - If a covered person commits suicide, the death benefit may be limited to the premiums paid for that covered person.

Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1)†, and Accelerated Death Benefit for Terminal Illness or Condition

			NON-TOBA	ACCO PREMIUM RAT	ES AND VALUES (The	ese are GI quotes, unless oth	erwise noted)		
Face	440				,	• '	•		Face
Amount	\$10,0	000							Amount
Issue	Monthly	CV @ age 65	This section intentionally	This section intentionally	This section intentionally	This section intentionally	This section intentionally	This section intentionally	Issue
Age	Premium	or 10 years1	left blank.	left blank.	left blank.	left blank.	left blank.	left blank.	Age
18	\$5.52	\$3,517							18
19	5.52	3,498							19
20	5.52	3,479							20
21	5.52	3,458							21
22	5.52	3,436							22
23	5.52	3,413							23
24	5.52	3,389							24
25	5.52	3,364							25
26	6.93	3,337							26
27	6.93	3,308							27
28	6.93	3,278							28
29	6.93	3,247							29
30	6.93	3,214							30
31	8.95	3,179							31
32	8.95	3,142							32
33	8.95	3,103							33
34	8.95	3,063							34
35	8.95	3,021							35
36	11.81	2,978							36
37	11.81	2,932							37
38	11.81	2,885							38
39	11.81	2,835							39
40	11.81	2,782							40
41	15.63	2,727							41
42	15.63	2,668							42
43	15.63	2,605							43
44	15.63	2,539							44
45	15.63	2,468							45
46	21.07	2,393							46
47	21.07	2,313							47
48	21.07	2,228							48
49	21.07	2,138							49
50	21.07	2,042							50

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Pre-existing Condition Limitation - Other Exclusions and Limitations - Other Exclusions and Limitations - Please refer to the certificate for details.

The Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1) rider may contain a pre-existing condition limitation from the properties of the certificate for details.

Rates shown are based on Tobacco/Non-tobacco, Issue Age Banded rating structure. MONTHLY means 12 times per year.

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† Issue Ages 18-70 Only for Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1).

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BENEFITS

<sup>&</sup>lt;sup>1</sup> CV @ age 65 or 10 years - Value shown is at attained age 65 or the end of year 10 if later, and assumes all premiums have been paid, no changes have been made to the certificate, and there is no certificate debt. **EXCLUSIONS AND LIMITATIONS: Suicide Exclusion** - If a covered person commits suicide, the death benefit may be limited to the premiums paid for that covered person.

Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1)†, and Accelerated Death Benefit for Terminal Illness or Condition

			N O N - T O B A	CCO PREMIUM RAT	ES AND VALUES (Th	ese are GI quotes, unless otl	herwise noted)		
Face	\$10,	000			•	• •	•		Face
Amount	\$10,	000							Amount
Issue	Monthly	CV @ age 65		This section intentionally	This section intentionally	This section intentionally	This section intentionally	This section intentionally	Issue
Age		or 10 years1	left blank.	left blank.	left blank.	left blank.	left blank.	left blank.	Age
51	\$29.36	\$1,940							51
52	29.36	1,831							52
53	29.36	1,716							53
54	29.36	1,594							54
55	29.36	1,465							55
56	42.21	1,538							56
57	42.21	1,614							57
58	42.21	1,694							58
59	42.21	1,778							59
60	42.21	1,867							60
61	61.21	1,959							61
62	61.21	2,056							62
63	61.21	2,158							63
64	61.21	2,263							64
65	61.21	2,372							65
66	73.77	2,486							66
67	78.78	2,603							67
68	88.89	2,724							68
69	91.30	2,848							69
70	97.60	2,974							70
-									4
			1.6						l

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Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1)†, and Accelerated Death Benefit for Terminal Illness or Condition

			ТОВАСС	O PREMIUM RATES	AND VALUES (These	are GI quotes, unless othery	vise noted)		
Face	¢10.0	100							Face
Amount	\$10,0	100							Amount
Issue	Monthly	CV @ age 65	This section intentionally	This section intentionally	This section intentionally	This section intentionally	This section intentionally	This section intentionally	Issue
Age	Premium	or 10 years1	left blank.	left blank.	left blank.	left blank.	left blank.	left blank.	Age
18	Issue age 18	3 will be issue	d as Non-Tobacco. Please se	e the Non-Tobacco rate table	e.				
19	\$9.10	\$4,397							19
20	9.10	4,373							20
21	9.10	4,347							21
22	9.10	4,320							22
23	9.10	4,291							23
24	9.10	4,261							24
25	9.10	4,230							25
26	11.39	4,196							26
27	11.39	4,161							27
28	11.39	4,124							28
29	11.39	4,084							29
30	11.39	4,043							30
31	14.29	3,999							31
32	14.29	3,952							32
33	14.29	3,903							33
34	14.29	3,852							34
35	14.29	3,798							35
36	18.46	3,741							36
37 38	18.46 18.46	3,682							37 38
38	18.46	3,620							39
	18.46	3,555							40
40 41	24.13	3,487 3,415							41
42	24.13	3,339							42
43	24.13	3,258							43
44	24.13	3,172							43
45	24.13	3,081							45
46	31.72	2,984							46
47	31.72	2,881							47
48	31.72	2,772							48
49	31.72	2,656							49
50	31.72	2,533							50
				orida and is not to be used	1				50

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<sup>†</sup> Issue Ages 18-70 Only for Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1).

Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1)†, and Accelerated Death Benefit for Terminal Illness or Condition

			TOBACC	O PREMIUM RATES	AND VALUES (These	are GI quotes, unless otherv	vise noted)		
Face	\$10,	000							Face
Amount									Amount
Issue		CV @ age 65		This section intentionally	This section intentionally	This section intentionally	This section intentionally	This section intentionally	Issue
Age		or 10 years <sup>1</sup>	left blank.	left blank.	left blank.	left blank.	left blank.	left blank.	Age
51	\$42.42	\$2,401							51
52	42.42	2,262							52
53	42.42	2,114							53
54	42.42	1,956							54
55 56	42.42 57.43	1,788 1,843							55 56
57	57.43	1,843							56 57
58	57.43	1,953							58
59	57.43	2,008							59
60	57.43	2,065							60
61	77.07	2,123							61
62	77.07	2,182							62
63	77.07	2,244							63
64	77.07	2,315							64
65	77.07	2,405							65
66	91.29	2,501							66
67	97.03	2,603							67
68	103.91	2,713							68
69	110.86	2,831							69
70	117.91	2,957							70
F									1
				orida and is not to be used					

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