

**Allstate Benefits Group Whole Life Insurance (GWL) for Employee/Member with riders (when available for the issue age):**

**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-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)													
Face Amount	\$10,000		\$25,000		\$50,000		\$75,000		\$100,000			Face Amount	
Issue Age	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	This section intentionally left blank.	This section intentionally left blank.	Issue Age
18	\$5.52	\$3,517	\$13.79	\$8,793	\$27.59	\$17,585	\$41.37	\$26,378	\$55.17	\$35,170			18
19	5.52	3,498	13.79	8,746	27.59	17,492	41.37	26,237	55.17	34,983			19
20	5.52	3,479	13.79	8,697	27.59	17,393	41.37	26,090	55.17	34,786			20
21	5.52	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

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**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.

**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 limitation

**Other Exclusions and Limitations** - 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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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).

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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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NON-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)													
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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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TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)													
Face Amount	\$10,000		\$25,000		\$50,000		\$75,000		\$100,000			Face Amount	
Issue Age	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	This section intentionally left blank.	This section intentionally left blank.	Issue Age
18	Issue age 18 will be issued as Non-Tobacco. Please see the Non-Tobacco rate table.											18	
19	\$9.10	\$4,397	\$22.75	\$10,993	\$45.50	\$21,986	\$68.25	\$32,979	\$91.00	\$43,972			19
20	9.10	4,373	22.75	10,932	45.50	21,864	68.25	32,795	91.00	43,727			20
21	9.10	4,347	22.75	10,867	45.50	21,735	68.25	32,602	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
23	9.10	4,291	22.75	10,728	45.50	21,456	68.25	32,183	91.00	42,911			23
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	4,196	28.48	10,491	56.96	20,981	85.44	31,472	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	4,124	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	40,843			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	3,999	35.71	9,997	71.42	19,993	107.13	29,990	142.83	39,986			31
32	14.29	3,952	35.71	9,881	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	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	3,555	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	7,930	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
50	31.72	2,533	79.29	6,331	158.59	12,663	237.88	18,994	317.17	25,325			50

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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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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.

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

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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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**Allstate Benefits Group Whole Life Insurance (GWL) for Spouse with riders (when available for the issue age):**

**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-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)									
Face Amount	\$10,000								Face Amount
Issue Age	Monthly Premium	CV @ age 65 or 10 years <sup>1</sup>	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	Issue 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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<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.

**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 limitation

**Other Exclusions and Limitations** - 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.

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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).

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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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**Allstate Benefits Group Whole Life Insurance (GWL) for Spouse with riders (when available for the issue age):**

**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-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)								
Face Amount	\$10,000							Face Amount
Issue Age	Monthly Premium	CV @ age 65 or 10 years¹	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	Issue 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

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¹ 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.

**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 limitation.

**Other Exclusions and Limitations** - The policy and riders (if included) have other elimination periods, exclusions and limitations that may affect coverage.

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**Allstate Benefits Group Whole Life Insurance (GWL) for Spouse with riders (when available for the issue age):**

**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**

TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)									
Face Amount	\$10,000								Face Amount
Issue Age	Monthly Premium	CV @ age 65 or 10 years¹	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	Issue Age
18	Issue age 18 will be issued as Non-Tobacco. Please see the Non-Tobacco rate table.								
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	18.46	3,682							37
38	18.46	3,620							38
39	18.46	3,555							39
40	18.46	3,487							40
41	24.13	3,415							41
42	24.13	3,339							42
43	24.13	3,258							43
44	24.13	3,172							44
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

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**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.

**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 limitation.

**Other Exclusions and Limitations** - The policy and riders (if included) have other elimination periods, exclusions and limitations that may affect coverage.

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TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)								
Face Amount	\$10,000							Face Amount
Issue Age	Monthly Premium	CV @ age 65 or 10 years¹	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	Issue 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	42.42	1,788						55
56	57.43	1,843						56
57	57.43	1,898						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

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