Allstate BENEFITS

Underwritten by:
AMERICAN HERITAGE LIFE INSURANCE COMPANY†

Whole Life Insurance

Provides a cash benefit directly to your beneficiary

THINK ABOUT THIS

Reasons for purchasing life coverage include: replace income, final expenses, wealth transfer and mortgage payoff[1]

42% of families would face financial hardship within six months, and **25%** would suffer financially within a month[1]

Over half of U.S. households rely on dual incomes **(54%)**,[2] and, for many, losing one income could be devastating to household finances

With an unexpected death — you don't want to leave behind financial obligations. Whole Life Insurance from Allstate Benefits can help your family realize the goals and dreams you shared together, and builds cash value you can draw on while still alive.

Here's How It Works

- Select the coverage that's right for you and your family*
- Then if you pass away, your beneficiary files a claim
- A lump-sum cash benefit payable by direct deposit or check can be used however they wish

Protecting Your Finances

With planning, the death benefit can pass to your beneficiaries free from state or federal estate taxes. Consult with your tax advisor for specifics.

✓ Practical benefits for everyday living.®

Meeting Your Needs

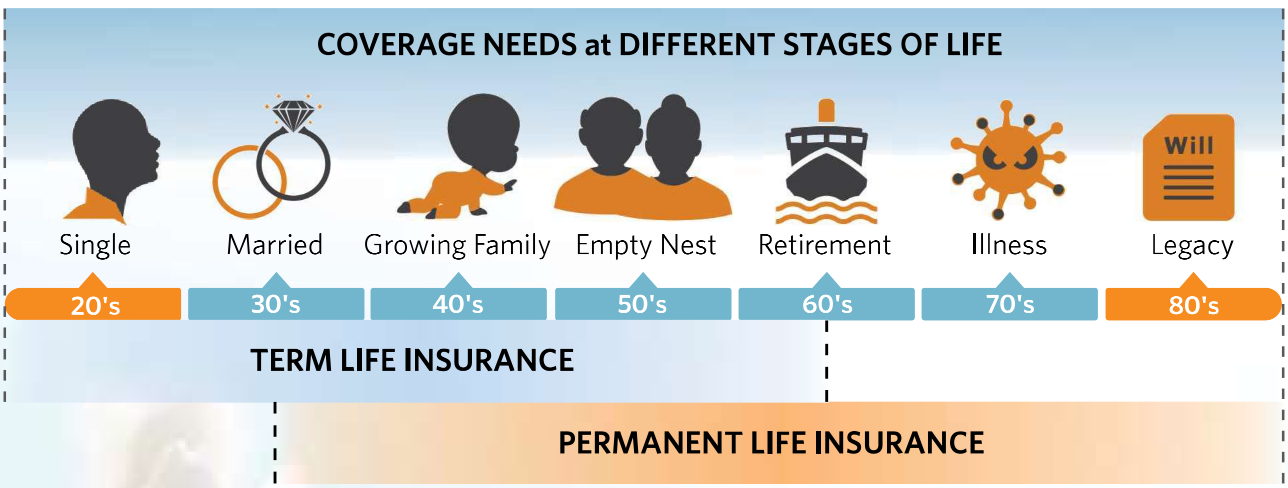
- Fully-guaranteed death benefit (premiums payable to age 95)
- If you live to age 121, a lump-sum maturity benefit is paid
- Child(ren) may be covered**
- Affordable premiums

†Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation. [1]2021 Insurance Barometer Report, LIMRA. [2]U.S. Bureau of Labor Statistics, Consumer Expenditure Survey, ibid. *You may be required to answer health questions at enrollment. Coverage may be available with reduced underwriting through your employer during your initial enrollment period. If you enroll after your initial enrollment period, answers to health questions are required. **Coverage for child(ren) may be limited to a percentage of the employee's face amount in some states.

There are moments in life that cause us to think about how our loved ones would make ends meet, if we died unexpectedly and their financial support was reduced.

Coverage for all stages of life

As people move through the stages of life, certain factors dictate the type of life insurance they need. During working years, an employer may provide Term Life insurance, but the wraparound coverage of our Group Whole Life product can help give peace of mind because the money you spent builds cash value that you can use later in life or add to the term benefit payout. The graph below illustrates the need for term and permanent whole life insurance throughout the various stages of life.



Here are some of the ways the cash benefits can be used

Finances

Can help protect HSAs, savings, retirement plans and 401(k)s from being depleted

Home

Your beneficiary can use the cash benefits to help pay the mortgage, continue rental payments, or perform needed home repairs

Expenses

Can help pay your family's living expenses such as bills, electricity, and gas

The examples above detail fictional thought processes and needs; your individual needs and reasons for coverage may vary.

Prepare for the future today

Review and check some or all that apply.

- ☐ You're the primary wage earner and your family would have trouble living comfortably without your income
- ☐ You have regular debts, like mortgage, car payment or credit cards
- ☐ You have children under 18
- ☐ You want permanent, fully guaranteed coverage
- ☐ You'd like to offer a tax-free death benefit to your beneficiary

Here's how Group Whole Life works

Premiums are payable to age 95 and are conveniently payroll deducted. The longer the policy coverage continues and premiums are paid, the more the cash value builds.

Cash values and payments

As premiums are paid, the policy is building cash value over time. Premiums are guaranteed at issue and the coverage becomes fully paid-up at age 95 if all premiums have been paid.

If the decision is made to stop paying premiums after the coverage is effective and has developed cash value, various non-forfeiture options are available. Extended Term Insurance (ETI) is the default non-forfeiture option when premium payments stop and there is no active selection made to continue coverage. ETI reduces the duration of coverage (now a shorter term instead of whole life), but provides the same amount of death benefit.

With proper planning, the death benefit can pass to your beneficiaries free from state or federal estate taxes. Please consult with your tax advisor for specific information.

Benefits

GROUP WHOLE LIFE INSURANCE PROVIDES EITHER:

Death Benefit - pays a lump-sum cash benefit when the insured dies

Maturity Benefit - pays a lump-sum cash benefit if the insured is still living at age 121

OPTIONAL/ADDITIONAL RIDER BENEFITS

Accelerated Death Benefit for Terminal Illness or Condition - a lump-sum advance of 75% of the death benefit (not to exceed $100,000) when certified terminally ill by a physician. The benefit payable is discounted using the current discount rate. Premiums are waived after payment of the benefit Premiums are waived after payment of benefit

Children's Term - level term insurance for each covered dependent child under age 26. Not available if dependent child is covered under a separate certificate. Subject to state limits on dependent life coverage

Accelerated Death Benefit for Long Term Care with Restoration of Benefits - a monthly advance of 6% of the death benefit for up to 17 months while receiving qualified long-term care services after a 90-day elimination period when certified chronically ill by a licensed health care practitioner. The restoration benefit restores the death benefit and cash value to the pre-acceleration amounts. Premiums are waived for the months when the benefit is payable

The riders have exclusions and limitations, may vary in availability by issue or termination age, and may not be available to all covered dependents or in all states. Additional premiums may be required for riders added to coverage.

We can help give you and your family financial peace of mind. **Are you in good hands?®**

We are the Good Hands® people

We're the name you know and trust, protecting America's families for over 50 years. Our valuable coverage options help empower people to make the best decisions for their finances and their futures.

Once you've elected coverage, register with our convenient customer service portal, MyBenefits, for anytime access to your coverage details and important documents. MyBenefits also allows you to file claims quickly and easily – and get benefits deposited directly into your bank account (authorization required).

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 (GWCLTCR, GWCLTCR1)†, 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		$20,000		$30,000		$40,000		$50,000		$60,000		$70,000		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	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Issue Age
18	$5.16	$3,517	$10.34	$7,034	$15.50	$10,551	$20.66	$14,068	$25.84	$17,585	$31.00	$21,102	$36.16	$24,619	18
19	4.75	3,498	9.50	6,997	14.25	10,495	19.00	13,993	23.75	17,492	28.50	20,990	33.25	24,488	19
20	4.88	3,479	9.77	6,957	14.65	10,436	19.53	13,914	24.42	17,393	29.30	20,872	34.18	24,350	20
21	5.05	3,458	10.10	6,916	15.15	10,374	20.20	13,832	25.25	17,290	30.30	20,748	35.35	24,206	21
22	5.26	3,436	10.51	6,873	15.78	10,309	21.04	13,745	26.29	17,182	31.55	20,618	36.81	24,054	22
23	5.48	3,413	10.95	6,827	16.43	10,240	21.90	13,653	27.38	17,067	32.85	20,480	38.33	23,893	23
24	5.74	3,389	11.47	6,778	17.21	10,168	22.93	13,557	28.67	16,946	34.40	20,335	40.14	23,724	24
25	6.01	3,364	12.02	6,727	18.03	10,091	24.03	13,455	30.05	16,819	36.05	20,182	42.06	23,546	25
26	6.28	3,337	12.57	6,674	18.85	10,011	25.13	13,348	31.42	16,685	37.70	20,021	43.98	23,358	26
27	6.56	3,308	13.14	6,617	19.70	9,925	26.26	13,234	32.84	16,542	39.40	19,850	45.96	23,159	27
28	6.85	3,278	13.70	6,557	20.55	9,835	27.40	13,114	34.25	16,392	41.10	19,670	47.95	22,949	28
29	7.18	3,247	14.35	6,494	21.53	9,741	28.70	12,988	35.87	16,235	43.05	19,481	50.23	22,728	29
30	7.52	3,214	15.05	6,427	22.58	9,641	30.10	12,855	37.63	16,069	45.15	19,282	52.67	22,496	30
31	7.89	3,179	15.78	6,357	23.68	9,536	31.57	12,715	39.46	15,894	47.35	19,072	55.24	22,251	31
32	8.31	3,142	16.60	6,284	24.91	9,426	33.20	12,568	41.51	15,710	49.80	18,851	58.11	21,993	32
33	8.77	3,103	17.53	6,207	26.30	9,310	35.07	12,414	43.83	15,517	52.60	18,620	61.37	21,724	33
34	9.45	3,063	18.90	6,126	28.35	9,189	37.80	12,252	47.25	15,316	56.70	18,379	66.15	21,442	34
35	10.14	3,021	20.26	6,042	30.40	9,064	40.54	12,085	50.66	15,106	60.80	18,127	70.94	21,148	35
36	10.51	2,978	21.02	5,955	31.53	8,933	42.03	11,910	52.54	14,888	63.05	17,866	73.56	20,843	36
37	10.88	2,932	21.76	5,864	32.66	8,797	43.54	11,729	54.42	14,661	65.30	17,593	76.18	20,525	37
38	11.49	2,885	22.99	5,769	34.48	8,654	45.96	11,539	57.46	14,424	68.95	17,308	80.44	20,193	38
39	12.10	2,835	24.18	5,670	36.28	8,505	48.37	11,340	60.46	14,175	72.55	17,010	84.65	19,845	39
40	12.73	2,782	25.45	5,565	38.18	8,347	50.90	11,130	63.63	13,912	76.35	16,694	89.08	19,477	40
41	13.42	2,727	26.83	5,454	40.26	8,180	53.67	10,907	67.09	13,634	80.50	16,361	93.92	19,088	41
42	14.24	2,668	28.49	5,336	42.73	8,004	56.96	10,672	71.21	13,340	85.45	16,007	99.69	18,675	42
43	15.11	2,605	30.22	5,211	45.33	7,816	60.43	10,422	75.55	13,027	90.65	15,632	105.76	18,238	43
44	16.02	2,539	32.03	5,078	48.06	7,617	64.07	10,156	80.09	12,695	96.10	15,233	112.12	17,772	44
45	16.86	2,468	33.72	4,936	50.58	7,405	67.43	9,873	84.29	12,341	101.15	14,809	118.01	17,277	45
46	17.89	2,393	35.79	4,786	53.68	7,179	71.56	9,572	89.46	11,966	107.35	14,359	125.24	16,752	46
47	19.05	2,313	38.10	4,626	57.15	6,940	76.20	9,253	95.25	11,566	114.30	13,879	133.35	16,192	47
48	20.30	2,228	40.60	4,456	60.90	6,685	81.20	8,913	101.50	11,141	121.80	13,369	142.10	15,597	48
49	21.59	2,138	43.18	4,276	64.78	6,414	86.37	8,552	107.96	10,690	129.55	12,827	151.14	14,965	49
50	22.97	2,042	45.93	4,084	68.90	6,125	91.87	8,167	114.83	10,209	137.80	12,251	160.77	14,293	50

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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 (GWCLTCR, GWCLTCR1) 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 Specific rating structure. MONTHLY means 12 times per year.

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), Children's Term (GWPCT) and Accelerated Death Benefit for Long Term Care with Restoration of Benefits (GWCLTCR, GWCLTCR1).

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.
The Children's Term (GWCCT)‡ rider may be added to the Employee/Member's certificate for an additional premium. The additional monthly premium for $10,000 is $4.55. Dependent coverage is limited to no more than 100% of the Employee/Member's coverage in NJ.

† Issue Ages 18-70 Only for Accelerated Death Benefit for Long Term Care with Restoration of Benefits (GWCLTCR, GWCLTCR1).
‡ Issue Ages 18-65 Only for Children's Term (GWCCT).

Allstate BENEFITS

HO Use Only: abeov-20240419-8011-NJ-TNTS-B_STD_-FALSE-100-FA-10000-70000-10000-PI:E-12x-TI:T-PWP:F-ADB:F-TYT:0-GWCLTCR:T-CT:T-ST:F-UWR

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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 (GWCLTCR, GWCLTCR1)†, 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		$20,000		$30,000		$40,000		$50,000		$60,000		$70,000		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	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Issue Age
51	$24.44	$1,940	$48.87	$3,879	$73.31	$5,819	$97.73	$7,759	$122.17	$9,699	$146.60	$11,638	$171.04	$13,578	51
52	26.29	1,831	52.57	3,663	78.86	5,494	105.13	7,325	131.42	9,157	157.70	10,988	183.99	12,819	52
53	28.16	1,716	56.32	3,433	84.48	5,149	112.63	6,866	140.79	8,582	168.95	10,298	197.11	12,015	53
54	30.11	1,594	60.21	3,189	90.33	4,783	120.44	6,378	150.54	7,972	180.65	9,566	210.76	11,161	54
55	32.46	1,465	64.92	2,930	97.38	4,395	129.83	5,860	162.29	7,326	194.75	8,791	227.21	10,256	55
56	34.96	1,538	69.91	3,075	104.88	4,613	139.84	6,150	174.79	7,688	209.75	9,226	244.71	10,763	56
57	37.52	1,614	75.03	3,228	112.55	4,842	150.07	6,456	187.58	8,070	225.10	9,683	262.62	11,297	57
58	40.35	1,694	80.70	3,388	121.06	5,082	161.40	6,776	201.75	8,470	242.10	10,164	282.45	11,858	58
59	43.09	1,778	86.19	3,557	129.28	5,335	172.36	7,113	215.46	8,892	258.55	10,670	301.64	12,448	59
60	46.00	1,867	92.00	3,733	138.00	5,600	184.00	7,467	230.00	9,334	276.00	11,200	322.00	13,067	60
61	49.76	1,959	99.52	3,919	149.28	5,878	199.03	7,837	248.80	9,797	298.55	11,756	348.31	13,715	61
62	53.10	2,056	106.20	4,113	159.30	6,169	212.40	8,225	265.50	10,282	318.60	12,338	371.70	14,394	62
63	58.18	2,158	116.37	4,315	174.55	6,473	232.73	8,630	290.92	10,788	349.10	12,945	407.28	15,103	63
64	58.77	2,263	117.53	4,526	176.30	6,789	235.07	9,052	293.83	11,315	352.60	13,577	411.37	15,840	64
65	59.93	2,372	119.86	4,744	179.81	7,117	239.74	9,489	299.67	11,861	359.60	14,233	419.53	16,605	65
66	69.35	2,486	138.70	4,971	208.06	7,457	277.40	9,942	346.75	12,428	416.10	14,913	485.45	17,399	66
67	74.85	2,603	149.68	5,205	224.53	7,808	299.37	10,411	374.21	13,014	449.05	15,616	523.90	18,219	67
68	85.37	2,724	170.75	5,447	256.13	8,171	341.50	10,894	426.88	13,618	512.25	16,341	597.62	19,065	68
69	88.22	2,848	176.45	5,695	264.68	8,543	352.90	11,390	441.13	14,238	529.35	17,085	617.57	19,933	69
70	95.00	2,974	190.00	5,947	285.01	8,921	380.00	11,895	475.00	14,869	570.00	17,842	665.00	20,816	70

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Accelerated Death Benefit for Long Term Care with Restoration of Benefits (GWCLTCR, GWCLTCR1)†, and Accelerated Death Benefit for Terminal Illness or Condition

TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)

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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	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Issue Age
18	Issue age 18 will be issued as Non-Tobacco. Please see the Non-Tobacco rate table.														
19	$7.86	$4,397	$15.72	$8,794	$23.58	$13,192	$31.43	$17,589	$39.30	$21,986	$47.15	$26,383	$55.01	$30,780	19
20	7.91	4,373	15.82	8,745	23.73	13,118	31.63	17,491	39.55	21,864	47.45	26,236	55.36	30,609	20
21	8.27	4,347	16.55	8,694	24.83	13,041	33.10	17,388	41.38	21,735	49.65	26,081	57.92	30,428	21
22	8.66	4,320	17.31	8,640	25.98	12,959	34.64	17,279	43.29	21,599	51.95	25,919	60.61	30,239	22
23	9.06	4,291	18.12	8,582	27.18	12,873	36.23	17,164	45.29	21,456	54.35	25,747	63.41	30,038	23
24	9.47	4,261	18.94	8,522	28.41	12,783	37.86	17,044	47.33	21,306	56.80	25,567	66.27	29,828	24
25	9.95	4,230	19.88	8,459	29.83	12,689	39.77	16,918	49.71	21,148	59.65	25,377	69.60	29,607	25
26	10.37	4,196	20.75	8,392	31.13	12,589	41.50	16,785	51.88	20,981	62.25	25,177	72.62	29,373	26
27	10.82	4,161	21.65	8,322	32.48	12,483	43.30	16,644	54.13	20,805	64.95	24,966	75.77	29,127	27
28	11.31	4,124	22.62	8,247	33.93	12,371	45.23	16,495	56.54	20,619	67.85	24,742	79.16	28,866	28
29	11.78	4,084	23.55	8,169	35.33	12,253	47.10	16,337	58.87	20,422	70.65	24,506	82.43	28,590	29
30	12.19	4,043	24.39	8,085	36.58	12,128	48.76	16,170	60.96	20,213	73.15	24,256	85.34	28,298	30
31	12.78	3,999	25.57	7,997	38.35	11,996	51.13	15,994	63.92	19,993	76.70	23,992	89.48	27,990	31
32	13.42	3,952	26.83	7,904	40.26	11,857	53.67	15,809	67.09	19,761	80.50	23,713	93.92	27,665	32
33	14.11	3,903	28.22	7,806	42.33	11,709	56.43	15,612	70.54	19,516	84.65	23,419	98.76	27,322	33
34	14.85	3,852	29.70	7,703	44.55	11,555	59.40	15,407	74.25	19,259	89.10	23,110	103.95	26,962	34
35	15.55	3,798	31.08	7,596	46.63	11,394	62.17	15,192	77.71	18,990	93.25	22,787	108.80	26,585	35
36	16.28	3,741	32.55	7,483	48.83	11,224	65.10	14,965	81.38	18,707	97.65	22,448	113.93	26,189	36
37	17.18	3,682	34.36	7,364	51.56	11,046	68.74	14,728	85.92	18,411	103.10	22,093	120.28	25,775	37
38	18.14	3,620	36.29	7,240	54.43	10,861	72.56	14,481	90.71	18,101	108.85	21,721	126.99	25,341	38
39	19.10	3,555	38.18	7,110	57.28	10,666	76.37	14,221	95.46	17,776	114.55	21,331	133.65	24,886	39
40	19.98	3,487	39.95	6,974	59.93	10,460	79.90	13,947	99.88	17,434	119.85	20,921	139.83	24,408	40
41	21.14	3,415	42.27	6,829	63.41	10,244	84.53	13,659	105.67	17,074	126.80	20,488	147.94	23,903	41
42	22.35	3,339	44.70	6,677	67.05	10,016	89.40	13,354	111.75	16,693	134.10	20,031	156.45	23,370	42
43	23.61	3,258	47.24	6,515	70.85	9,773	94.46	13,031	118.09	16,289	141.70	19,546	165.31	22,804	43
44	24.97	3,172	49.93	6,344	74.91	9,516	99.87	12,688	124.84	15,860	149.80	19,032	174.77	22,204	44
45	26.24	3,081	52.48	6,161	78.73	9,242	104.97	12,323	131.21	15,404	157.45	18,484	183.69	21,565	45
46	27.65	2,984	55.30	5,967	82.96	8,951	110.60	11,935	138.25	14,919	165.90	17,902	193.55	20,886	46
47	29.24	2,881	58.49	5,762	87.73	8,642	116.96	11,523	146.21	14,404	175.45	17,285	204.69	20,166	47
48	30.95	2,772	61.88	5,543	92.83	8,315	123.77	11,086	154.71	13,858	185.65	16,630	216.60	19,401	48
49	32.67	2,656	65.33	5,311	98.00	7,967	130.67	10,623	163.33	13,279	196.00	15,934	228.67	18,590	49
50	34.53	2,533	69.05	5,065	103.58	7,598	138.10	10,130	172.63	12,663	207.15	15,195	241.68	17,728	50

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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 (GWCLTCR, GWCLTCR1) 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 Specific 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).
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.
The Children's Term (GWCCT)‡ rider may be added to the Employee/Member's certificate for an additional premium. The additional monthly premium for $10,000 is $4.55. Dependent coverage is limited to no more than 100% of the Employee/Member's coverage in NJ.

† Issue Ages 18-70 Only for Accelerated Death Benefit for Long Term Care with Restoration of Benefits (GWCLTCR, GWCLTCR1).

‡ Issue Ages 18-65 Only for Children's Term (GWCCT).

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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 (GWCLTCR, GWCLTCR1)†, 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		$20,000		$30,000		$40,000		$50,000		$60,000		$70,000		Face Amount
Issue Age	Monthly Premium	CV @ age 65 or 10 years[1]	Monthly Premium	CV @ age 65 or 10 years[1]	Monthly Premium	CV @ age 65 or 10 years[1]	Monthly Premium	CV @ age 65 or 10 years[1]	Monthly Premium	CV @ age 65 or 10 years[1]	Monthly Premium	CV @ age 65 or 10 years[1]	Monthly Premium	CV @ age 65 or 10 years[1]	Issue Age
51	$36.64	$2,401	$73.29	$4,803	$109.93	$7,204	$146.56	$9,606	$183.21	$12,007	$219.85	$14,408	$256.49	$16,810	51
52	38.87	2,262	77.73	4,524	116.61	6,786	155.47	9,048	194.34	11,311	233.20	13,573	272.07	15,835	52
53	41.22	2,114	82.43	4,227	123.65	6,341	164.87	8,455	206.08	10,569	247.30	12,682	288.52	14,796	53
54	43.71	1,956	87.41	3,912	131.13	5,867	174.84	7,823	218.54	9,779	262.25	11,735	305.96	13,691	54
55	46.19	1,788	92.38	3,575	138.58	5,363	184.77	7,150	230.96	8,938	277.15	10,725	323.34	12,513	55
56	49.26	1,843	98.51	3,686	147.78	5,528	197.04	7,371	246.29	9,214	295.55	11,057	344.81	12,900	56
57	52.29	1,898	104.58	3,795	156.88	5,693	209.17	7,590	261.46	9,488	313.75	11,386	366.04	13,283	57
58	55.57	1,953	111.15	3,905	166.73	5,858	222.30	7,811	277.88	9,764	333.45	11,716	389.02	13,669	58
59	58.76	2,008	117.52	4,017	176.28	6,025	235.03	8,034	293.79	10,042	352.55	12,050	411.31	14,059	59
60	61.78	2,065	123.55	4,130	185.33	6,196	247.10	8,261	308.88	10,326	370.65	12,391	432.43	14,456	60
61	65.36	2,123	130.70	4,245	196.06	6,368	261.40	8,491	326.76	10,614	392.10	12,736	457.46	14,859	61
62	69.71	2,182	139.44	4,364	209.15	6,546	278.86	8,728	348.59	10,910	418.30	13,092	488.01	15,274	62
63	74.04	2,244	148.08	4,488	222.13	6,732	296.17	8,976	370.21	11,220	444.25	13,464	518.29	15,708	63
64	78.69	2,315	157.38	4,631	236.08	6,946	314.77	9,261	393.46	11,577	472.15	13,892	550.84	16,207	64
65	83.05	2,405	166.10	4,811	249.16	7,216	332.20	9,621	415.25	12,027	498.30	14,432	581.35	16,837	65
66	86.87	2,501	173.73	5,002	260.61	7,502	347.47	10,003	434.34	12,504	521.20	15,005	608.07	17,506	66
67	93.10	2,603	186.18	5,206	279.28	7,809	372.37	10,412	465.46	13,015	558.55	15,618	651.65	18,221	67
68	100.39	2,713	200.78	5,425	301.18	8,138	401.57	10,851	501.96	13,564	602.35	16,276	702.74	18,989	68
69	107.78	2,831	215.57	5,662	323.35	8,493	431.13	11,324	538.92	14,156	646.70	16,987	754.48	19,818	69
70	115.31	2,957	230.62	5,914	345.93	8,871	461.23	11,828	576.54	14,785	691.85	17,742	807.16	20,699	70

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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 (GWCLTCR, GWCLTCR1) 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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For additional information, you may contact your Allstate Benefits Representative.
The Children's Term (GWCCT)‡ rider may be added to the Employee/Member's certificate for an additional premium. The additional monthly premium for $10,000 is $4.55. Dependent coverage is limited to no more than 100% of the Employee/Member's coverage in NJ.

† Issue Ages 18-70 Only for Accelerated Death Benefit for Long Term Care with Restoration of Benefits (GWCLTCR, GWCLTCR1).
‡ Issue Ages 18-65 Only for Children's Term (GWCCT).

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CERTIFICATE SPECIFICATIONS

Pre-Existing Condition Limitation

Accelerated Death Benefit for Long Term Care with Restoration of Benefits Rider - Benefits are not paid for a period of chronic illness care resulting from a pre-existing condition that begins within the first 6 months after the effective date of coverage. This does not apply to a period of care beginning 6 months after the effective date. A pre-existing condition is a condition for which medical advice or treatment was recommended or received from a medical professional within 6 months before the effective date.

Exclusions

Accelerated Death Benefit for Long Term Care with Restoration of Benefits Rider - Benefits are not paid for long-term care services that are: a result of mental or emotional disorder (except for Alzheimer's Disease, senility or senile dementia that are of organic origin); a result of alcoholism or drug addiction; a result of illness, treatment or medical conditions due to: war, act of war, participation in a riot, insurrection, or the commission of or attempt to commit a felony, serving in the armed forces or auxiliary units, suicide or attempt at suicide, or intentionally self-inflicted injury; provided in a government facility (unless otherwise required by law); services for which benefits are available under Medicare (or benefits would be available under Medicare except for deductibles or coinsurance requirements) or other governmental program (except Medicaid), any state or federal workers' compensation, employer's liability or occupational disease law, or motor vehicle no-fault law, provided by a family member, and for which no charge is normally made in the absence of insurance; received outside the United States or its territories.

Suicide Exclusion for Children's Term Rider -
If no other insured children are covered under the rider we will return the premiums paid; if other children are covered under the rider, the rider will remain in force and there will be no return of premium.

This brochure is for use in enrollments sitused in NJ. This advertisement is a solicitation of insurance; contact may be made by an Allstate Benefits Agent, Agency, or Representative.

This material is valid as long as information remains current, but in no event later than April 19, 2027.

Group Whole Life Insurance benefits are provided under form GWLP, 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); Children's Term (GWPCT); Accelerated Death Benefit for Long Term Care with Restoration of Benefits (GWPLTCR, GWPLTCR1).

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.