



Allstate
BENEFITS

Provides a cash benefit
directly to your beneficiary

Underwritten by: **AMERICAN HERITAGE LIFE INSURANCE COMPANY***

Group Whole Life Insurance

Life is unpredictable. Let Allstate Benefits help you prepare for the unexpected with Group Whole Life Insurance. Now you can provide your family with financial peace of mind for the future and the journey to get there. Not only do you get protection for your lifetime, but you also have the ability to build cash value as you go. Give yourself and your loved ones a gift of love with Good Hands® protection from Allstate Benefits.

Here's How It Works

With Group Whole Life Insurance from Allstate Benefits, you get simplified and straightforward coverage. You decide how much coverage and who to cover. You get guaranteed rates for the life of the policy and a guaranteed death benefit to be paid to your beneficiaries. As the policy builds cash value, you can achieve your financial goals or borrow against it should you need to.

Meeting Your Needs

- You choose a fully-guaranteed death benefit (premiums payable to age 95) to leave behind, or if you live to age 121, a lump-sum maturity benefit is paid
- Coverage for spouse and children available through separate certificate or rider¹
- Premiums are affordable and conveniently payroll deducted
- Coverage may be continued if you leave employment; refer to your certificate for details

With Allstate Benefits Group Whole Life, you can enjoy protection for the future while building peace of mind right now. **Practical benefits for everyday living.®**

DID YOU KNOW ?



Reasons for purchasing life coverage include: replace income, final expenses, wealth transfer, and mortgage payoff.²



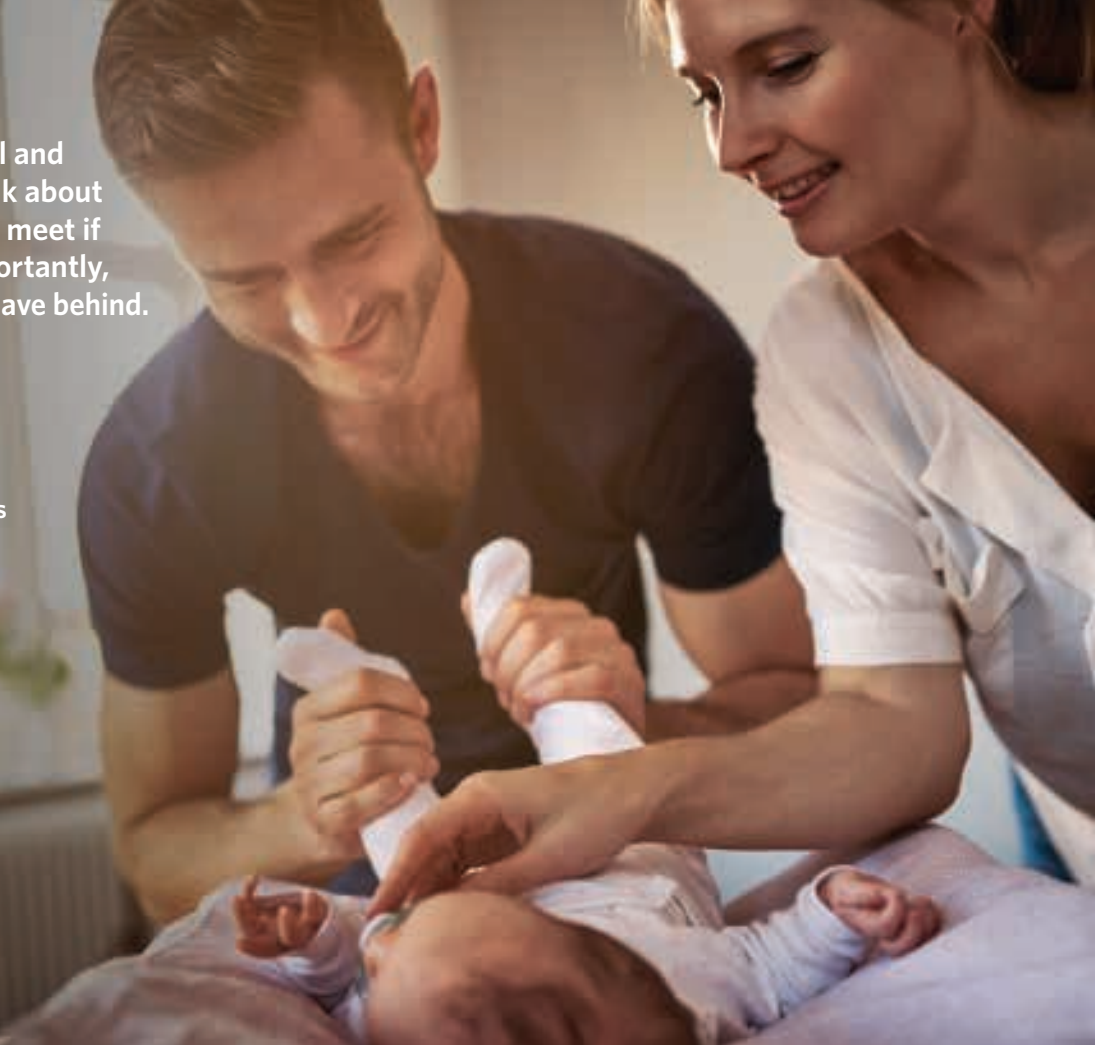
Common financial concerns among Americans include: the ability to afford long-term care, medical and disability expenses, retirement, investments, living debt/expenses and final expenses.²

*Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation. ¹**Coverage for spouse and child(ren) may be limited to a percentage of the employee's face amount in some states. ²2019 Insurance Barometer Study, LIMRA

Like any adult who has emotional and financial responsibilities, we think about how our family would make ends meet if we died unexpectedly. Most importantly, we may think about the debt we leave behind.

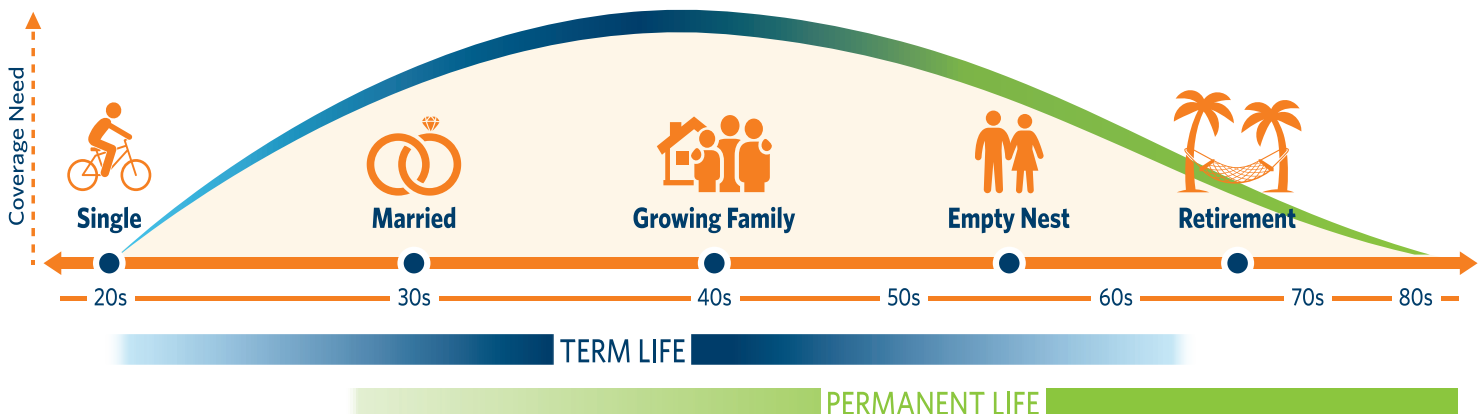
Here is what we may consider:

- The cost of funerals often leaves a financial commitment behind for surviving loved ones
- Money for day-to-day living expenses such as food, gas, and electricity will be needed
- A substantial mortgage or rental payment may still be owed
- Child care and education expenses for children



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.



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

Using your cash benefits

Cash benefits provide you with options, because you or your beneficiary get to decide how to use them.



Finances

Cash benefits can help protect your HSAs, savings, retirement plans and 401ks 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

The cash benefit can be used to help pay for medical and living expenses such as bills, electricity and gas



†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.

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.

Prepare for the future today

One way you can determine if you and your family need the coverage is to review the list below and check some or all that apply to you and your family.

- You're the primary wage earner in your family
- 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 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.

Benefits

Whole Life Insurance provides either:

- Death Benefit - pays a lump-sum cash benefit when the insured dies; or
- Maturity Benefit - pays a lump-sum cash benefit if the insured is still living at age 121

OPTIONAL/ADDITIONAL RIDER BENEFITS³

Accelerated Death Benefit for Terminal Illness or Condition* - an advance of the death benefit, up to 75% of the certificate face amount, when certified terminally ill

Children's Term⁴ - level term insurance for each covered dependent child under age 26

Accelerated Death Benefit for Long Term Care** - a monthly advance of up to 4% of the death benefit for up to 25 full months while receiving qualified long-term care services after a 90-day elimination period when certified chronically ill by a licensed health care practitioner

³The 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.

⁴Subject to state limits on dependent life coverage. *Premiums are waived after payment of benefit. **Premiums are waived for the months when the benefit is payable.

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 (GWCLTC)†, 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		This section intentionally left blank.	This section intentionally left blank.	Face Amount
Issue Age	Weekly Premium	CV @ age 65 or 10 years¹	Weekly Premium	CV @ age 65 or 10 years¹	Weekly Premium	CV @ age 65 or 10 years¹	Weekly Premium	CV @ age 65 or 10 years¹	Weekly Premium	CV @ age 65 or 10 years¹			Issue Age
18	\$1.19	\$3,517	\$2.37	\$7,034	\$3.55	\$10,551	\$4.73	\$14,068	\$5.92	\$17,585			18
19	1.09	3,498	2.18	6,997	3.26	10,495	4.35	13,993	5.44	17,492			19
20	1.12	3,479	2.24	6,957	3.36	10,436	4.47	13,914	5.59	17,393			20
21	1.16	3,458	2.31	6,916	3.47	10,374	4.63	13,832	5.78	17,290			21
22	1.21	3,436	2.41	6,873	3.61	10,309	4.81	13,745	6.01	17,182			22
23	1.25	3,413	2.50	6,827	3.76	10,240	5.00	13,653	6.26	17,067			23
24	1.31	3,389	2.62	6,778	3.93	10,168	5.24	13,557	6.55	16,946			24
25	1.37	3,364	2.75	6,727	4.12	10,091	5.49	13,455	6.86	16,819			25
26	1.44	3,337	2.87	6,674	4.31	10,011	5.74	13,348	7.18	16,685			26
27	1.51	3,308	3.01	6,617	4.51	9,925	6.01	13,234	7.52	16,542			27
28	1.57	3,278	3.14	6,557	4.70	9,835	6.26	13,114	7.83	16,392			28
29	1.64	3,247	3.29	6,494	4.93	9,741	6.56	12,988	8.21	16,235			29
30	1.72	3,214	3.44	6,427	5.16	9,641	6.88	12,855	8.60	16,069			30
31	1.81	3,179	3.61	6,357	5.42	9,536	7.22	12,715	9.02	15,894			31
32	1.90	3,142	3.79	6,284	5.69	9,426	7.58	12,568	9.48	15,710			32
33	2.00	3,103	4.00	6,207	6.00	9,310	8.00	12,414	10.00	15,517			33
34	2.16	3,063	4.31	6,126	6.47	9,189	8.63	12,252	10.78	15,316			34
35	2.31	3,021	4.62	6,042	6.93	9,064	9.24	12,085	11.55	15,106			35
36	2.40	2,978	4.79	5,955	7.19	8,933	9.58	11,910	11.97	14,888			36
37	2.48	2,932	4.95	5,864	7.43	8,797	9.90	11,729	12.38	14,661			37
38	2.62	2,885	5.23	5,769	7.85	8,654	10.46	11,539	13.07	14,424			38
39	2.75	2,835	5.50	5,670	8.25	8,505	11.00	11,340	13.74	14,175			39
40	2.90	2,782	5.79	5,565	8.68	8,347	11.57	11,130	14.47	13,912			40
41	3.05	2,727	6.10	5,454	9.15	8,180	12.20	10,907	15.24	13,634			41
42	3.24	2,668	6.48	5,336	9.71	8,004	12.95	10,672	16.19	13,340			42
43	3.44	2,605	6.87	5,211	10.31	7,816	13.74	10,422	17.18	13,027			43
44	3.65	2,539	7.29	5,078	10.94	7,617	14.58	10,156	18.23	12,695			44
45	3.84	2,468	7.68	4,936	11.52	7,405	15.36	9,873	19.20	12,341			45
46	4.08	2,393	8.17	4,786	12.25	7,179	16.33	9,572	20.41	11,966			46
47	4.35	2,313	8.70	4,626	13.05	6,940	17.40	9,253	21.74	11,566			47
48	4.64	2,228	9.28	4,456	13.91	6,685	18.55	8,913	23.19	11,141			48
49	4.94	2,138	9.88	4,276	14.82	6,414	19.76	8,552	24.70	10,690			49
50	5.26	2,042	10.52	4,084	15.77	6,125	21.03	8,167	26.28	10,209			50

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 (GWCLTC) 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). Details of the insurance, including exclusions, restrictions, and other provisions are included in the certificates issued.

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The maximum CTR benefit amount allowed in PR is \$2,000.

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



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51	\$5.60	\$1,940	\$11.20	\$3,879	\$16.79	\$5,819	\$22.39	\$7,759	\$27.99	\$9,699			51
52	6.03	1,831	12.06	3,663	18.09	5,494	24.11	7,325	30.14	9,157			52
53	6.47	1,716	12.93	3,433	19.40	5,149	25.86	6,866	32.32	8,582			53
54	6.92	1,594	13.83	3,189	20.75	4,783	27.67	6,378	34.58	7,972			54
55	7.47	1,465	14.93	2,930	22.39	4,395	29.85	5,860	37.31	7,326			55
56	8.05	1,538	16.09	3,075	24.13	4,613	32.17	6,150	40.22	7,688			56
57	8.64	1,614	17.28	3,228	25.91	4,842	34.55	6,456	43.19	8,070			57
58	9.29	1,694	18.58	3,388	27.86	5,082	37.15	6,776	46.44	8,470			58
59	9.92	1,778	19.83	3,557	29.75	5,335	39.66	7,113	49.57	8,892			59
60	10.58	1,867	21.16	3,733	31.73	5,600	42.31	7,467	52.89	9,334			60
61	11.44	1,959	22.87	3,919	34.31	5,878	45.74	7,837	57.18	9,797			61
62	12.20	2,056	24.39	4,113	36.59	6,169	48.78	8,225	60.98	10,282			62
63	13.36	2,158	26.72	4,315	40.08	6,473	53.44	8,630	66.80	10,788			63
64	13.49	2,263	26.97	4,526	40.46	6,789	53.94	9,052	67.43	11,315			64
65	13.62	2,372	27.23	4,744	40.85	7,117	54.46	9,489	68.07	11,861			65
66	15.78	2,486	31.56	4,971	47.34	7,457	63.11	9,942	78.89	12,428			66
67	17.04	2,603	34.07	5,205	51.11	7,808	68.14	10,411	85.18	13,014			67
68	19.48	2,724	38.96	5,447	58.44	8,171	77.92	10,894	97.40	13,618			68
69	20.15	2,848	40.30	5,695	60.46	8,543	80.60	11,390	100.76	14,238			69
70	21.73	2,974	43.46	5,947	65.19	8,921	86.92	11,895	108.65	14,869			70

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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 (GWCLTC)*†, 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			Face Amount	
Issue Age	Weekly Premium	CV @ age 65 or 10 years ¹	Weekly Premium	CV @ age 65 or 10 years ¹	Weekly Premium	CV @ age 65 or 10 years ¹	Weekly Premium	CV @ age 65 or 10 years ¹	Weekly Premium	CV @ age 65 or 10 years ¹	This section intentionally left blank.	This section intentionally left blank.	Issue Age
19	\$1.81	\$4,397	\$3.61	\$8,794	\$5.42	\$13,192	\$7.22	\$17,589	\$9.02	\$21,986			19
20	1.82	4,373	3.63	8,745	5.45	13,118	7.27	17,491	9.08	21,864			20
21	1.90	4,347	3.80	8,694	5.71	13,041	7.61	17,388	9.50	21,735			21
22	1.99	4,320	3.98	8,640	5.96	12,959	7.95	17,279	9.94	21,599			22
23	2.08	4,291	4.16	8,582	6.24	12,873	8.31	17,164	10.39	21,456			23
24	2.18	4,261	4.35	8,522	6.52	12,783	8.69	17,044	10.86	21,306			24
25	2.28	4,230	4.56	8,459	6.84	12,689	9.12	16,918	11.40	21,148			25
26	2.38	4,196	4.76	8,392	7.14	12,589	9.52	16,785	11.90	20,981			26
27	2.49	4,161	4.97	8,322	7.46	12,483	9.94	16,644	12.43	20,805			27
28	2.60	4,124	5.19	8,247	7.79	12,371	10.38	16,495	12.98	20,619			28
29	2.71	4,084	5.41	8,169	8.11	12,253	10.81	16,337	13.51	20,422			29
30	2.80	4,043	5.60	8,085	8.39	12,128	11.19	16,170	13.98	20,213			30
31	2.94	3,999	5.87	7,997	8.80	11,996	11.73	15,994	14.67	19,993			31
32	3.08	3,952	6.15	7,904	9.23	11,857	12.30	15,809	15.38	19,761			32
33	3.24	3,903	6.47	7,806	9.70	11,709	12.93	15,612	16.17	19,516			33
34	3.41	3,852	6.81	7,703	10.21	11,555	13.61	15,407	17.01	19,259			34
35	3.56	3,798	7.12	7,596	10.68	11,394	14.24	15,192	17.79	18,990			35
36	3.73	3,741	7.45	7,483	11.18	11,224	14.90	14,965	18.63	18,707			36
37	3.93	3,682	7.86	7,364	11.79	11,046	15.72	14,728	19.65	18,411			37
38	4.15	3,620	8.30	7,240	12.45	10,861	16.60	14,481	20.74	18,101			38
39	4.37	3,555	8.73	7,110	13.10	10,666	17.46	14,221	21.82	17,776			39
40	4.57	3,487	9.14	6,974	13.70	10,460	18.26	13,947	22.83	17,434			40
41	4.83	3,415	9.66	6,829	14.49	10,244	19.32	13,659	24.15	17,074			41
42	5.11	3,339	10.22	6,677	15.33	10,016	20.44	13,354	25.54	16,693			42
43	5.40	3,258	10.80	6,515	16.20	9,773	21.59	13,031	26.99	16,289			43
44	5.72	3,172	11.42	6,344	17.13	9,516	22.84	12,688	28.55	15,860			44
45	6.01	3,081	12.01	6,161	18.02	9,242	24.02	12,323	30.02	15,404			45
46	6.34	2,984	12.67	5,967	19.00	8,951	25.34	11,935	31.67	14,919			46
47	6.71	2,881	13.40	5,762	20.11	8,642	26.80	11,523	33.50	14,404			47
48	7.10	2,772	14.19	5,543	21.28	8,315	28.37	11,086	35.47	13,858			48
49	7.50	2,656	14.99	5,311	22.49	7,967	29.98	10,623	37.47	13,279			49
50	7.93	2,533	15.85	5,065	23.78	7,598	31.70	10,130	39.62	12,663			50

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The Children's Term (GWCCT)† rider may be added to the Employee/Member's certificate for an additional premium. The additional weekly premium for \$10,000 is \$1.05 and for \$20,000 is \$2.10.

The maximum CTR benefit amount allowed in PR is \$2,000.

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



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HO Use Only: pbola-20210625-0111-AL-TNTS-B_STD_-FALSE-99-FA-10000-50000-10000-PI-E-52x-TIT-PWP-F-ADB:F-TYT:0-GWCLTC:T-CT:T-ST:F

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 (GWCLTC)†, 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			Face Amount	
Issue Age	Weekly Premium	CV @ age 65 or 10 years ¹	Weekly Premium	CV @ age 65 or 10 years ¹	Weekly Premium	CV @ age 65 or 10 years ¹	Weekly Premium	CV @ age 65 or 10 years ¹	Weekly Premium	CV @ age 65 or 10 years ¹	This section intentionally left blank.	This section intentionally left blank.	Issue Age
51	\$8.42	\$2,401	\$16.83	\$4,803	\$25.25	\$7,204	\$33.66	\$9,606	\$42.07	\$12,007			51
52	8.93	2,262	17.87	4,524	26.80	6,786	35.73	9,048	44.66	11,311			52
53	9.48	2,114	18.96	4,227	28.43	6,341	37.91	8,455	47.39	10,569			53
54	10.06	1,956	20.11	3,912	30.17	5,867	40.22	7,823	50.27	9,779			54
55	10.64	1,788	21.26	3,575	31.90	5,363	42.53	7,150	53.16	8,938			55
56	11.35	1,843	22.69	3,686	34.03	5,528	45.37	7,371	56.72	9,214			56
57	12.05	1,898	24.10	3,795	36.14	5,693	48.19	7,590	60.23	9,488			57
58	12.80	1,953	25.61	3,905	38.40	5,858	51.20	7,811	64.01	9,764			58
59	13.53	2,008	27.06	4,017	40.59	6,025	54.12	8,034	67.65	10,042			59
60	14.22	2,065	28.44	4,130	42.66	6,196	56.87	8,261	71.09	10,326			60
61	15.04	2,123	30.07	4,245	45.10	6,368	60.14	8,491	75.17	10,614			61
62	16.03	2,182	32.06	4,364	48.09	6,546	64.12	8,728	80.15	10,910			62
63	17.02	2,244	34.04	4,488	51.06	6,732	68.08	8,976	85.10	11,220			63
64	18.09	2,315	36.17	4,631	54.25	6,946	72.34	9,261	90.42	11,577			64
65	18.95	2,405	37.90	4,811	56.85	7,216	75.80	9,621	94.74	12,027			65
66	19.82	2,501	39.64	5,002	59.46	7,502	79.28	10,003	99.10	12,504			66
67	21.25	2,603	42.50	5,206	63.74	7,809	84.99	10,412	106.23	13,015			67
68	22.95	2,713	45.89	5,425	68.84	8,138	91.78	10,851	114.73	13,564			68
69	24.67	2,831	49.33	5,662	74.00	8,493	98.66	11,324	123.32	14,156			69
70	26.42	2,957	52.83	5,914	79.25	8,871	105.67	11,828	132.08	14,785			70

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 (GWCLTC) 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. WEEKLY means 52 times per year.

This rate insert is for use with materials for accounts situated in AL, AK, AZ, AR, CO, CT, DE, DC, FL, GA, GU, ID, IL, IN, IA, KS, KY, LA, ME, MD, MS, MO, MT, NE, NV, NH, NJ, NM, NC, ND, OH, OK, OR, PA, PR, RI, SC, SD, TN, VI, WA, WV, WI, WY and is not to be used on its own.

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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.

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The maximum CTR benefit amount allowed in PR is \$2,000.

‡ 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 (GWCLTC)†, 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			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	\$5.12	\$3,517	\$10.25	\$7,034	\$15.38	\$10,551	\$20.50	\$14,068	\$25.63	\$17,585			18
19	4.71	3,498	9.41	6,997	14.13	10,495	18.84	13,993	23.54	17,492			19
20	4.84	3,479	9.68	6,957	14.53	10,436	19.37	13,914	24.21	17,393			20
21	5.01	3,458	10.01	6,916	15.03	10,374	20.04	13,832	25.04	17,290			21
22	5.21	3,436	10.41	6,873	15.63	10,309	20.84	13,745	26.04	17,182			22
23	5.42	3,413	10.83	6,827	16.26	10,240	21.67	13,653	27.09	17,067			23
24	5.68	3,389	11.35	6,778	17.03	10,168	22.70	13,557	28.38	16,946			24
25	5.94	3,364	11.89	6,727	17.83	10,091	23.76	13,455	29.71	16,819			25
26	6.22	3,337	12.43	6,674	18.65	10,011	24.87	13,348	31.08	16,685			26
27	6.51	3,308	13.02	6,617	19.53	9,925	26.03	13,234	32.55	16,542			27
28	6.78	3,278	13.57	6,557	20.35	9,835	27.13	13,114	33.92	16,392			28
29	7.11	3,247	14.22	6,494	21.33	9,741	28.43	12,988	35.54	16,235			29
30	7.45	3,214	14.90	6,427	22.36	9,641	29.80	12,855	37.25	16,069			30
31	7.82	3,179	15.63	6,357	23.46	9,536	31.27	12,715	39.09	15,894			31
32	8.21	3,142	16.42	6,284	24.63	9,426	32.83	12,568	41.05	15,710			32
33	8.67	3,103	17.33	6,207	26.00	9,310	34.67	12,414	43.33	15,517			33
34	9.35	3,063	18.68	6,126	28.03	9,189	37.37	12,252	46.71	15,316			34
35	10.01	3,021	20.01	6,042	30.03	9,064	40.04	12,085	50.04	15,106			35
36	10.38	2,978	20.75	5,955	31.13	8,933	41.50	11,910	51.87	14,888			36
37	10.72	2,932	21.45	5,864	32.18	8,797	42.90	11,729	53.63	14,661			37
38	11.33	2,885	22.65	5,769	33.98	8,654	45.30	11,539	56.62	14,424			38
39	11.91	2,835	23.81	5,670	35.73	8,505	47.64	11,340	59.54	14,175			39
40	12.53	2,782	25.07	5,565	37.60	8,347	50.13	11,130	62.67	13,912			40
41	13.21	2,727	26.41	5,454	39.63	8,180	52.84	10,907	66.04	13,634			41
42	14.03	2,668	28.05	5,336	42.08	8,004	56.10	10,672	70.12	13,340			42
43	14.89	2,605	29.77	5,211	44.66	7,816	59.53	10,422	74.42	13,027			43
44	15.80	2,539	31.58	5,078	47.38	7,617	63.17	10,156	78.96	12,695			44
45	16.64	2,468	33.27	4,936	49.91	7,405	66.53	9,873	83.17	12,341			45
46	17.68	2,393	35.37	4,786	53.05	7,179	70.73	9,572	88.42	11,966			46
47	18.85	2,313	37.68	4,626	56.53	6,940	75.37	9,253	94.21	11,566			47
48	20.09	2,228	40.19	4,456	60.28	6,685	80.36	8,913	100.46	11,141			48
49	21.40	2,138	42.80	4,276	64.21	6,414	85.60	8,552	107.00	10,690			49
50	22.78	2,042	45.55	4,084	68.33	6,125	91.10	8,167	113.87	10,209			50

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 (GWCLTC) 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).

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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 and for \$20,000 is \$9.10.

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† 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 (GWCLTC)†, 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			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
51	\$24.26	\$1,940	\$48.50	\$3,879	\$72.76	\$5,819	\$97.00	\$7,759	\$121.26	\$9,699			51
52	26.12	1,831	52.24	3,663	78.36	5,494	104.46	7,325	130.58	9,157			52
53	28.01	1,716	56.02	3,433	84.03	5,149	112.03	6,866	140.04	8,582			53
54	29.97	1,594	59.93	3,189	89.90	4,783	119.87	6,378	149.83	7,972			54
55	32.34	1,465	64.67	2,930	97.01	4,395	129.33	5,860	161.67	7,326			55
56	34.85	1,538	69.70	3,075	104.56	4,613	139.40	6,150	174.25	7,688			56
57	37.43	1,614	74.85	3,228	112.28	4,842	149.70	6,456	187.12	8,070			57
58	40.24	1,694	80.49	3,388	120.73	5,082	160.96	6,776	201.21	8,470			58
59	42.96	1,778	85.92	3,557	128.88	5,335	171.83	7,113	214.80	8,892			59
60	45.83	1,867	91.67	3,733	137.50	5,600	183.33	7,467	229.17	9,334			60
61	49.55	1,959	99.10	3,919	148.65	5,878	198.20	7,837	247.75	9,797			61
62	52.85	2,056	105.68	4,113	158.53	6,169	211.37	8,225	264.21	10,282			62
63	57.89	2,158	115.79	4,315	173.68	6,473	231.56	8,630	289.46	10,788			63
64	58.44	2,263	116.86	4,526	175.30	6,789	233.74	9,052	292.16	11,315			64
65	58.99	2,372	117.98	4,744	176.98	7,117	235.97	9,489	294.96	11,861			65
66	68.37	2,486	136.74	4,971	205.11	7,457	273.46	9,942	341.83	12,428			66
67	73.82	2,603	147.63	5,205	221.45	7,808	295.27	10,411	369.08	13,014			67
68	84.41	2,724	168.82	5,447	253.23	8,171	337.63	10,894	422.05	13,618			68
69	87.32	2,848	174.63	5,695	261.96	8,543	349.27	11,390	436.59	14,238			69
70	94.16	2,974	188.31	5,947	282.48	8,921	376.64	11,895	470.79	14,869			70

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 (GWCLTC) 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.

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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 and for \$20,000 is \$9.10.

The maximum CTR benefit amount allowed in PR is \$2,000.

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

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 (GWCLTC)*†, 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			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	This section intentionally left blank.	This section intentionally left blank.	Issue Age
19	\$7.82	\$4,397	\$15.63	\$8,794	\$23.46	\$13,192	\$31.27	\$17,589	\$39.09	\$21,986			19
20	7.87	4,373	15.73	8,745	23.61	13,118	31.47	17,491	39.34	21,864			20
21	8.23	4,347	16.46	8,694	24.71	13,041	32.94	17,388	41.17	21,735			21
22	8.61	4,320	17.21	8,640	25.83	12,959	34.44	17,279	43.04	21,599			22
23	9.00	4,291	18.00	8,582	27.01	12,873	36.00	17,164	45.00	21,456			23
24	9.41	4,261	18.82	8,522	28.23	12,783	37.63	17,044	47.04	21,306			24
25	9.88	4,230	19.75	8,459	29.63	12,689	39.50	16,918	49.37	21,148			25
26	10.31	4,196	20.61	8,392	30.93	12,589	41.24	16,785	51.54	20,981			26
27	10.77	4,161	21.53	8,322	32.31	12,483	43.07	16,644	53.84	20,805			27
28	11.24	4,124	22.49	8,247	33.73	12,371	44.96	16,495	56.21	20,619			28
29	11.71	4,084	23.42	8,169	35.13	12,253	46.83	16,337	58.54	20,422			29
30	12.12	4,043	24.24	8,085	36.36	12,128	48.46	16,170	60.58	20,213			30
31	12.71	3,999	25.42	7,997	38.13	11,996	50.83	15,994	63.55	19,993			31
32	13.32	3,952	26.65	7,904	39.98	11,857	53.30	15,809	66.63	19,761			32
33	14.01	3,903	28.02	7,806	42.03	11,709	56.03	15,612	70.04	19,516			33
34	14.75	3,852	29.48	7,703	44.23	11,555	58.97	15,407	73.71	19,259			34
35	15.42	3,798	30.83	7,596	46.26	11,394	61.67	15,192	77.09	18,990			35
36	16.15	3,741	32.28	7,483	48.43	11,224	64.57	14,965	80.71	18,707			36
37	17.02	3,682	34.05	7,364	51.08	11,046	68.10	14,728	85.13	18,411			37
38	17.98	3,620	35.95	7,240	53.93	10,861	71.90	14,481	89.87	18,101			38
39	18.91	3,555	37.81	7,110	56.73	10,666	75.64	14,221	94.54	17,776			39
40	19.78	3,487	39.57	6,974	59.35	10,460	79.13	13,947	98.92	17,434			40
41	20.93	3,415	41.85	6,829	62.78	10,244	83.70	13,659	104.62	17,074			41
42	22.14	3,339	44.26	6,677	66.40	10,016	88.54	13,354	110.66	16,693			42
43	23.39	3,258	46.79	6,515	70.18	9,773	93.56	13,031	116.96	16,289			43
44	24.75	3,172	49.48	6,344	74.23	9,516	98.97	12,688	123.71	15,860			44
45	26.02	3,081	52.03	6,161	78.06	9,242	104.07	12,323	130.09	15,404			45
46	27.44	2,984	54.88	5,967	82.33	8,951	109.77	11,935	137.21	14,919			46
47	29.04	2,881	58.07	5,762	87.11	8,642	116.13	11,523	145.17	14,404			47
48	30.74	2,772	61.47	5,543	92.21	8,315	122.93	11,086	153.67	13,858			48
49	32.48	2,656	64.95	5,311	97.43	7,967	129.90	10,623	162.37	13,279			49
50	34.34	2,533	68.67	5,065	103.01	7,598	137.33	10,130	171.67	12,663			50

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 (GWCLTC) 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 rate insert is for use with materials for accounts situated in AL, AK, AZ, AR, CO, CT, DE, DC, FL, GA, GU, ID, IL, IN, IA, KS, KY, LA, ME, MD, MS, MO, MT, NE, NV, NH, NJ, NM, NC, ND, OH, OK, OR, PA, PR, RI, SC, SD, TN, VI, WA, WV, WI, WY and is not to be used on its own.

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

The Children's Term (GWPCCT)† rider may be added to the Employee/Member's certificate for an additional premium. The additional monthly premium for \$10,000 is \$4.55 and for \$20,000 is \$9.10.

The maximum CTR benefit amount allowed in PR is \$2,000.

† Issue Ages 18-65 Only for Children's Term (GWPCCT).



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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 (GWCLTC)†, 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			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	This section intentionally left blank.	This section intentionally left blank.	Issue Age
51	\$36.46	\$2,401	\$72.92	\$4,803	\$109.38	\$7,204	\$145.83	\$9,606	\$182.30	\$12,007			51
52	38.70	2,262	77.40	4,524	116.11	6,786	154.80	9,048	193.50	11,311			52
53	41.07	2,114	82.13	4,227	123.20	6,341	164.27	8,455	205.33	10,569			53
54	43.57	1,956	87.13	3,912	130.70	5,867	174.27	7,823	217.83	9,779			54
55	46.07	1,788	92.13	3,575	138.21	5,363	184.27	7,150	230.34	8,938			55
56	49.15	1,843	98.30	3,686	147.46	5,528	196.60	7,371	245.75	9,214			56
57	52.20	1,898	104.40	3,795	156.61	5,693	208.80	7,590	261.00	9,488			57
58	55.46	1,953	110.94	3,905	166.40	5,858	221.86	7,811	277.34	9,764			58
59	58.63	2,008	117.25	4,017	175.88	6,025	234.50	8,034	293.13	10,042			59
60	61.61	2,065	123.22	4,130	184.83	6,196	246.43	8,261	308.05	10,326			60
61	65.15	2,123	130.28	4,245	195.43	6,368	260.57	8,491	325.71	10,614			61
62	69.46	2,182	138.92	4,364	208.38	6,546	277.83	8,728	347.30	10,910			62
63	73.75	2,244	147.50	4,488	221.26	6,732	295.00	8,976	368.75	11,220			63
64	78.36	2,315	156.71	4,631	235.08	6,946	313.44	9,261	391.79	11,577			64
65	82.11	2,405	164.22	4,811	246.33	7,216	328.43	9,621	410.54	12,027			65
66	85.89	2,501	171.77	5,002	257.66	7,502	343.53	10,003	429.42	12,504			66
67	92.07	2,603	184.13	5,206	276.20	7,809	368.27	10,412	460.33	13,015			67
68	99.43	2,713	198.85	5,425	298.28	8,138	397.70	10,851	497.13	13,564			68
69	106.88	2,831	213.75	5,662	320.63	8,493	427.50	11,324	534.38	14,156			69
70	114.47	2,957	228.93	5,914	343.40	8,871	457.87	11,828	572.33	14,785			70

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.

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CERTIFICATE SPECIFICATIONS

Pre-Existing Condition Limitation

Accelerated Death Benefit for Long Term Care 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 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: act of war, participation in a riot or insurrection or attempt or commission of 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 required by law); services for which benefits are 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 Group Whole Life and Children's Term Rider - If the insured or rider insured commits suicide within 2 years of the effective date of coverage, the death benefit will be limited to the premiums paid. 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.



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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); and Accelerated Death Benefit for Long Term Care (GWPLTC, GWPLTC1).

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