

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, GWCLTC1)†, 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	Semimonthly Premium	CV @ age 65 or 10 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Issue Age
18	\$2.56	\$3,517	\$5.13	\$7,034	\$7.69	\$10,551	\$10.25	\$14,068	\$12.82	\$17,585	\$15.38	\$21,102	\$17.94	\$24,619	18
19	2.36	3,498	4.71	6,997	7.07	10,495	9.42	13,993	11.77	17,492	14.13	20,990	16.48	24,488	19
20	2.42	3,479	4.84	6,957	7.27	10,436	9.69	13,914	12.11	17,393	14.53	20,872	16.95	24,350	20
21	2.51	3,458	5.01	6,916	7.52	10,374	10.02	13,832	12.52	17,290	15.03	20,748	17.53	24,206	21
22	2.61	3,436	5.21	6,873	7.82	10,309	10.42	13,745	13.02	17,182	15.63	20,618	18.23	24,054	22
23	2.71	3,413	5.42	6,827	8.13	10,240	10.84	13,653	13.55	17,067	16.25	20,480	18.96	23,893	23
24	2.84	3,389	5.68	6,778	8.52	10,168	11.35	13,557	14.19	16,946	17.03	20,335	19.87	23,724	24
25	2.97	3,364	5.95	6,727	8.92	10,091	11.88	13,455	14.86	16,819	17.83	20,182	20.80	23,546	25
26	3.11	3,337	6.22	6,674	9.33	10,011	12.44	13,348	15.54	16,685	18.65	20,021	21.76	23,358	26
27	3.26	3,308	6.51	6,617	9.77	9,925	13.02	13,234	16.28	16,542	19.53	19,850	22.78	23,159	27
28	3.39	3,278	6.79	6,557	10.18	9,835	13.57	13,114	16.96	16,392	20.35	19,670	23.74	22,949	28
29	3.56	3,247	7.11	6,494	10.67	9,741	14.22	12,988	17.77	16,235	21.33	19,481	24.88	22,728	29
30	3.73	3,214	7.45	6,427	11.18	9,641	14.90	12,855	18.63	16,069	22.35	19,282	26.08	22,496	30
31	3.91	3,179	7.82	6,357	11.73	9,536	15.64	12,715	19.55	15,894	23.45	19,072	27.36	22,251	31
32	4.11	3,142	8.21	6,284	12.32	9,426	16.42	12,568	20.53	15,710	24.63	18,851	28.73	21,993	32
33	4.34	3,103	8.67	6,207	13.00	9,310	17.34	12,414	21.67	15,517	26.00	18,620	30.34	21,724	33
34	4.68	3,063	9.34	6,126	14.02	9,189	18.69	12,252	23.36	15,316	28.03	18,379	32.70	21,442	34
35	5.01	3,021	10.01	6,042	15.02	9,064	20.02	12,085	25.02	15,106	30.03	18,127	35.03	21,148	35
36	5.19	2,978	10.38	5,955	15.57	8,933	20.75	11,910	25.94	14,888	31.13	17,866	36.32	20,843	36
37	5.36	2,932	10.73	5,864	16.09	8,797	21.45	11,729	26.82	14,661	32.18	17,593	37.54	20,525	37
38	5.67	2,885	11.33	5,769	16.99	8,654	22.65	11,539	28.31	14,424	33.98	17,308	39.64	20,193	38
39	5.96	2,835	11.91	5,670	17.87	8,505	23.82	11,340	29.77	14,175	35.73	17,010	41.68	19,845	39
40	6.27	2,782	12.54	5,565	18.80	8,347	25.07	11,130	31.34	13,912	37.60	16,694	43.87	19,477	40
41	6.61	2,727	13.21	5,454	19.82	8,180	26.42	10,907	33.02	13,634	39.63	16,361	46.23	19,088	41
42	7.02	2,668	14.03	5,336	21.04	8,004	28.05	10,672	35.06	13,340	42.08	16,007	49.09	18,675	42
43	7.45	2,605	14.89	5,211	22.33	7,816	29.77	10,422	37.21	13,027	44.65	15,632	52.10	18,238	43
44	7.90	2,539	15.79	5,078	23.69	7,617	31.59	10,156	39.48	12,695	47.38	15,233	55.28	17,772	44
45	8.32	2,468	16.64	4,936	24.96	7,405	33.27	9,873	41.59	12,341	49.90	14,809	58.22	17,277	45
46	8.84	2,393	17.69	4,786	26.53	7,179	35.37	9,572	44.21	11,966	53.05	14,359	61.89	16,752	46
47	9.43	2,313	18.84	4,626	28.27	6,940	37.69	9,253	47.11	11,566	56.53	13,879	65.95	16,192	47
48	10.05	2,228	20.10	4,456	30.14	6,685	40.18	8,913	50.23	11,141	60.28	13,369	70.32	15,597	48
49	10.70	2,138	21.40	4,276	32.11	6,414	42.80	8,552	53.50	10,690	64.20	12,827	74.90	14,965	49
50	11.39	2,042	22.78	4,084	34.17	6,125	45.55	8,167	56.94	10,209	68.33	12,251	79.72	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 (GWCLTC, GWCLTC1) 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. SEMIMONTHLY means 24 times per year.

This information is valid as long as information remains current, but in no event later than 12/31/2024. 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 (GWCLTC, GWCLTC1).

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 semimonthly premium for \$10,000 is

\$2.28. 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 (GWCLTC, GWCLTC1).

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



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Ratecard generated April 3, 2023 - 10:01 AM by ABQuote 03.31.2023.

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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		Face Amount
Issue Age	Semimonthly Premium	CV @ age 65 or 10 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Issue Age
51	\$12.13	\$1,940	\$24.25	\$3,879	\$36.38	\$5,819	\$48.50	\$7,759	\$60.63	\$9,699	\$72.75	\$11,638	51
52	13.06	1,831	26.12	3,663	39.18	5,494	52.23	7,325	65.29	9,157	78.35	10,988	52
53	14.01	1,716	28.01	3,433	42.02	5,149	56.02	6,866	70.02	8,582	84.03	10,298	53
54	14.99	1,594	29.97	3,189	44.95	4,783	59.94	6,378	74.92	7,972	89.90	9,566	54
55	16.17	1,465	32.34	2,930	48.51	4,395	64.67	5,860	80.84	7,326	97.00	8,791	55
56	17.43	1,538	34.85	3,075	52.28	4,613	69.70	6,150	87.13	7,688	104.55	9,226	56
57	18.72	1,614	37.43	3,228	56.14	4,842	74.85	6,456	93.56	8,070	112.28	9,683	57
58	20.12	1,694	40.25	3,388	60.37	5,082	80.48	6,776	100.61	8,470	120.73	10,164	58
59	21.48	1,778	42.96	3,557	64.44	5,335	85.92	7,113	107.40	8,892	128.88	10,670	59
60	22.92	1,867	45.84	3,733	68.75	5,600	91.67	7,467	114.59	9,334	137.50	11,200	60
61	24.78	1,959	49.55	3,919	74.33	5,878	99.10	7,837	123.88	9,797	148.65	11,756	61
62	26.43	2,056	52.84	4,113	79.27	6,169	105.69	8,225	132.11	10,282	158.53	12,338	62
63	28.95	2,158	57.90	4,315	86.84	6,473	115.78	8,630	144.73	10,788	173.68	12,945	63
64	29.22	2,263	58.43	4,526	87.65	6,789	116.87	9,052	146.08	11,315	175.30	13,577	64
65	29.50	2,372	58.99	4,744	88.49	7,117	117.99	9,489	147.48	11,861	176.98	14,233	65
66	34.19	2,486	68.37	4,971	102.56	7,457	136.73	9,942	170.92	12,428	205.10	14,913	66
67	36.91	2,603	73.82	5,205	110.73	7,808	147.64	10,411	184.54	13,014	221.45	15,616	67
68	42.21	2,724	84.41	5,447	126.62	8,171	168.82	10,894	211.03	13,618	253.23	16,341	68
69	43.66	2,848	87.32	5,695	130.98	8,543	174.64	11,390	218.30	14,238	261.95	17,085	69
70	47.08	2,974	94.16	5,947	141.24	8,921	188.32	11,895	235.40	14,869	282.48	17,842	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.

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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		\$20,000		\$30,000		\$40,000		\$50,000		\$60,000		Face Amount
Issue Age	Semimonthly Premium	CV @ age 65 or 10 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Semimonthly 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	\$3.91	\$4,397	\$7.82	\$8,794	\$11.73	\$13,192	\$15.64	\$17,589	\$19.55	\$21,986	\$23.45	\$26,383	19
20	3.94	4,373	7.87	8,745	11.81	13,118	15.74	17,491	19.67	21,864	23.60	26,236	20
21	4.12	4,347	8.23	8,694	12.36	13,041	16.47	17,388	20.59	21,735	24.70	26,081	21
22	4.31	4,320	8.61	8,640	12.92	12,959	17.22	17,279	21.52	21,599	25.83	25,919	22
23	4.50	4,291	9.00	8,582	13.51	12,873	18.00	17,164	22.50	21,456	27.00	25,747	23
24	4.71	4,261	9.41	8,522	14.12	12,783	18.82	17,044	23.52	21,306	28.23	25,567	24
25	4.94	4,230	9.88	8,459	14.82	12,689	19.75	16,918	24.69	21,148	29.63	25,377	25
26	5.16	4,196	10.31	8,392	15.47	12,589	20.62	16,785	25.77	20,981	30.93	25,177	26
27	5.39	4,161	10.77	8,322	16.16	12,483	21.54	16,644	26.92	20,805	32.30	24,966	27
28	5.62	4,124	11.25	8,247	16.87	12,371	22.48	16,495	28.11	20,619	33.73	24,742	28
29	5.86	4,084	11.71	8,169	17.57	12,253	23.42	16,337	29.27	20,422	35.13	24,506	29
30	6.06	4,043	12.12	8,085	18.18	12,128	24.23	16,170	30.29	20,213	36.35	24,256	30
31	6.36	3,999	12.71	7,997	19.07	11,996	25.42	15,994	31.78	19,993	38.13	23,992	31
32	6.66	3,952	13.33	7,904	19.99	11,857	26.65	15,809	33.32	19,761	39.98	23,713	32
33	7.01	3,903	14.01	7,806	21.02	11,709	28.02	15,612	35.02	19,516	42.03	23,419	33
34	7.38	3,852	14.74	7,703	22.12	11,555	29.49	15,407	36.86	19,259	44.23	23,110	34
35	7.71	3,798	15.42	7,596	23.13	11,394	30.84	15,192	38.55	18,990	46.25	22,787	35
36	8.08	3,741	16.14	7,483	24.22	11,224	32.29	14,965	40.36	18,707	48.43	22,448	36
37	8.51	3,682	17.03	7,364	25.54	11,046	34.05	14,728	42.57	18,411	51.08	22,093	37
38	8.99	3,620	17.98	7,240	26.97	10,861	35.95	14,481	44.94	18,101	53.93	21,721	38
39	9.46	3,555	18.91	7,110	28.37	10,666	37.82	14,221	47.27	17,776	56.73	21,331	39
40	9.89	3,487	19.79	6,974	29.68	10,460	39.57	13,947	49.46	17,434	59.35	20,921	40
41	10.47	3,415	20.93	6,829	31.39	10,244	41.85	13,659	52.31	17,074	62.78	20,488	41
42	11.07	3,339	22.13	6,677	33.20	10,016	44.27	13,354	55.33	16,693	66.40	20,031	42
43	11.70	3,258	23.40	6,515	35.09	9,773	46.78	13,031	58.48	16,289	70.18	19,546	43
44	12.38	3,172	24.74	6,344	37.12	9,516	49.49	12,688	61.86	15,860	74.23	19,032	44
45	13.01	3,081	26.02	6,161	39.03	9,242	52.04	12,323	65.05	15,404	78.05	18,484	45
46	13.72	2,984	27.44	5,967	41.17	8,951	54.89	11,935	68.61	14,919	82.33	17,902	46
47	14.52	2,881	29.04	5,762	43.56	8,642	58.07	11,523	72.59	14,404	87.10	17,285	47
48	15.37	2,772	30.74	5,543	46.11	8,315	61.47	11,086	76.84	13,858	92.20	16,630	48
49	16.24	2,656	32.48	5,311	48.72	7,967	64.95	10,623	81.19	13,279	97.43	15,934	49
50	17.17	2,533	34.34	5,065	51.51	7,598	68.67	10,130	85.84	12,663	103.00	15,195	50

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51	\$18.23	\$2,401	\$36.46	\$4,803	\$54.69	\$7,204	\$72.92	\$9,606	\$91.15	\$12,007	\$109.38	\$14,408	51
52	19.35	2,262	38.70	4,524	58.06	6,786	77.40	9,048	96.75	11,311	116.10	13,573	52
53	20.54	2,114	41.07	4,227	61.60	6,341	82.14	8,455	102.67	10,569	123.20	12,682	53
54	21.79	1,956	43.57	3,912	65.35	5,867	87.14	7,823	108.92	9,779	130.70	11,735	54
55	23.04	1,788	46.07	3,575	69.11	5,363	92.14	7,150	115.17	8,938	138.20	10,725	55
56	24.58	1,843	49.15	3,686	73.73	5,528	98.30	7,371	122.88	9,214	147.45	11,057	56
57	26.10	1,898	52.20	3,795	78.31	5,693	104.40	7,590	130.50	9,488	156.60	11,386	57
58	27.73	1,953	55.47	3,905	83.20	5,858	110.93	7,811	138.67	9,764	166.40	11,716	58
59	29.32	2,008	58.63	4,017	87.94	6,025	117.25	8,034	146.57	10,042	175.88	12,050	59
60	30.81	2,065	61.61	4,130	92.42	6,196	123.22	8,261	154.03	10,326	184.83	12,391	60
61	32.58	2,123	65.14	4,245	97.72	6,368	130.29	8,491	162.86	10,614	195.43	12,736	61
62	34.73	2,182	69.46	4,364	104.19	6,546	138.92	8,728	173.65	10,910	208.38	13,092	62
63	36.88	2,244	73.75	4,488	110.63	6,732	147.50	8,976	184.38	11,220	221.25	13,464	63
64	39.18	2,315	78.36	4,631	117.54	6,946	156.72	9,261	195.90	11,577	235.08	13,892	64
65	41.06	2,405	82.11	4,811	123.17	7,216	164.22	9,621	205.27	12,027	246.33	14,432	65
66	42.95	2,501	85.89	5,002	128.83	7,502	171.77	10,003	214.71	12,504	257.65	15,005	66
67	46.04	2,603	92.07	5,206	138.10	7,809	184.14	10,412	230.17	13,015	276.20	15,618	67
68	49.72	2,713	99.43	5,425	149.14	8,138	198.85	10,851	248.57	13,564	298.28	16,276	68
69	53.44	2,831	106.88	5,662	160.32	8,493	213.75	11,324	267.19	14,156	320.63	16,987	69
70	57.24	2,957	114.47	5,914	171.70	8,871	228.94	11,828	286.17	14,785	343.40	17,742	70

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

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, GWCLTC1) 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. SEMIMONTHLY means 24 times per year.

This information is valid as long as information remains current, but in no event later than 12/31/2024. 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 (GWCLTC, GWCLTC1).

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 semimonthly premium for \$10,000 is \$2.28. 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 (GWCLTC, GWCLTC1).

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



Allstate Benefits is the marketing name used by American Heritage Life Insurance Company (Home Office, Jacksonville, FL), a subsidiary of The Allstate Corporation. ©2023 Allstate Insurance Company. www.allstate.com or allstatebenefits.com

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