

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 payoff¹



42% of families would face financial hardship within six months, and **25%** would suffer financially within a month¹



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
- Spouse and child(ren) may be covered**
- Affordable premiums

¹Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation. ²2021 Insurance Barometer Report, LIMRA. ³U.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.

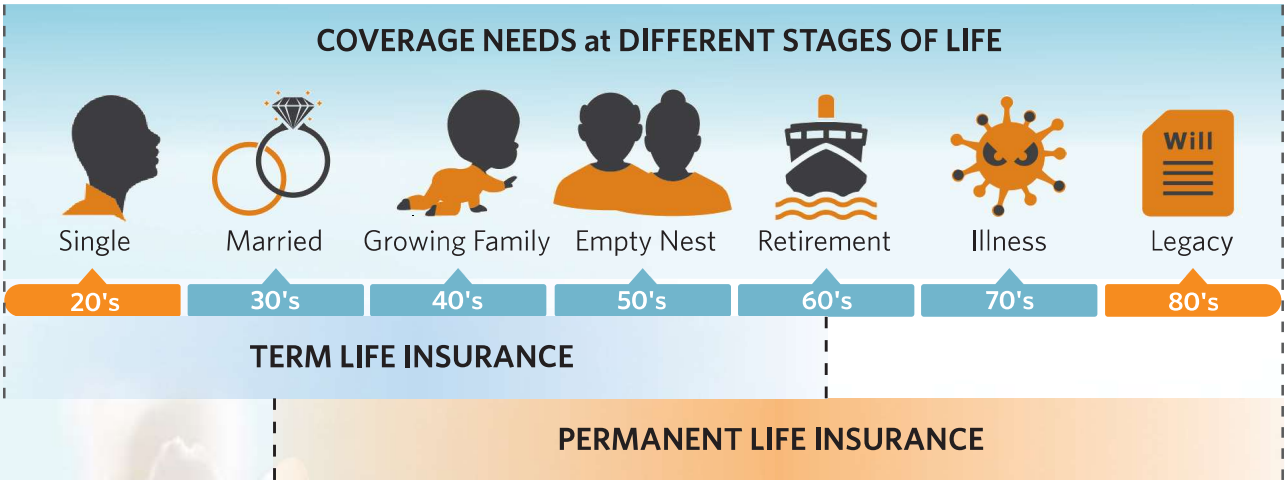
**Coverage for spouse and child(ren) may be limited to a percentage of the employee's face amount in some states.



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 your 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 before age 121 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. 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.

Practical benefits for everyday living.®

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).

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, whether diagnosed or not, for which symptoms existed within the 6-month period prior to the effective date, or 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 felony, riot or insurrection, 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; received outside the United States or its territories.

Suicide Exclusion for Group Whole Life; 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.

This brochure is for use in enrollments situated in GA. 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 November 04, 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.



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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

UNI-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)													
Face Amount	\$10,000		\$15,000		\$20,000		\$25,000		\$30,000		\$35,000		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	Issue Age
18	\$5.16	\$3,813	\$7.76	\$5,720	\$10.34	\$7,626	\$12.92	\$9,533	\$15.50	\$11,439	\$18.08	\$13,346	18
19	5.21	3,793	7.83	5,689	10.44	7,585	13.04	9,482	15.65	11,378	18.26	13,274	19
20	5.33	3,771	8.01	5,657	10.67	7,542	13.34	9,428	16.00	11,313	18.67	13,199	20
21	5.53	3,748	8.31	5,623	11.07	7,497	13.84	9,371	16.60	11,245	19.37	13,119	21
22	5.77	3,725	8.65	5,587	11.53	7,449	14.42	9,312	17.31	11,174	20.18	13,036	22
23	6.02	3,700	9.03	5,549	12.03	7,399	15.04	9,249	18.05	11,099	21.06	12,949	23
24	6.29	3,673	9.44	5,510	12.59	7,347	15.73	9,184	18.88	11,020	22.02	12,857	24
25	6.61	3,646	9.90	5,469	13.20	7,292	16.50	9,115	19.81	10,938	23.10	12,761	25
26	6.90	3,617	10.35	5,426	13.80	7,235	17.25	9,043	20.70	10,852	24.15	12,661	26
27	7.21	3,587	10.81	5,380	14.42	7,174	18.02	8,967	21.63	10,761	25.23	12,554	27
28	7.52	3,555	11.28	5,332	15.03	7,110	18.80	8,887	22.55	10,665	26.31	12,442	28
29	7.87	3,521	11.80	5,282	15.73	7,042	19.67	8,803	23.60	10,563	27.53	12,324	29
30	8.22	3,486	12.34	5,228	16.45	6,971	20.56	8,714	24.68	10,457	28.79	12,199	30
31	8.63	3,448	12.94	5,172	17.25	6,896	21.56	8,620	25.88	10,344	30.19	12,068	31
32	9.07	3,409	13.60	5,113	18.13	6,818	22.66	8,522	27.21	10,226	31.74	11,931	32
33	9.57	3,368	14.36	5,051	19.13	6,735	23.92	8,419	28.70	10,103	33.49	11,787	33
34	10.26	3,324	15.39	4,986	20.52	6,649	25.65	8,311	30.78	9,973	35.90	11,635	34
35	10.95	3,279	16.42	4,918	21.88	6,558	27.35	8,197	32.83	9,837	38.30	11,476	35
36	11.38	3,231	17.07	4,847	22.75	6,463	28.44	8,079	34.13	9,694	39.82	11,310	36
37	11.82	3,182	17.74	4,773	23.65	6,363	29.56	7,954	35.48	9,545	41.39	11,136	37
38	12.49	3,130	18.74	4,695	24.99	6,259	31.23	7,824	37.48	9,389	43.72	10,954	38
39	13.15	3,075	19.71	4,613	26.28	6,150	32.86	7,688	39.43	9,225	45.99	10,763	39
40	13.82	3,018	20.73	4,526	27.63	6,035	34.54	7,544	41.46	9,053	48.36	10,562	40
41	14.58	2,957	21.86	4,436	29.15	5,914	36.44	7,393	43.73	8,871	51.01	10,350	41
42	15.46	2,893	23.19	4,340	30.92	5,786	38.64	7,233	46.38	8,679	54.11	10,126	42
43	16.38	2,825	24.58	4,238	32.77	5,651	40.96	7,063	49.15	8,476	57.34	9,889	43
44	17.36	2,753	26.04	4,130	34.71	5,507	43.39	6,883	52.08	8,260	60.76	9,637	44
45	18.27	2,677	27.40	4,015	36.53	5,354	45.67	6,692	54.80	8,030	63.93	9,369	45
46	19.36	2,596	29.04	3,893	38.72	5,191	48.40	6,489	58.08	7,787	67.75	9,085	46
47	20.57	2,509	30.86	3,764	41.15	5,019	51.43	6,274	61.73	7,528	72.02	8,783	47
48	21.90	2,418	32.86	3,627	43.80	4,836	54.75	6,045	65.70	7,254	76.65	8,463	48
49	23.25	2,321	34.88	3,481	46.50	4,641	58.13	5,801	69.75	6,962	81.38	8,122	49
50	24.70	2,217	37.05	3,326	49.40	4,434	61.75	5,543	74.10	6,651	86.45	7,760	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 Uni-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 (GWCTT)† rider may be added to the Employee/Member's certificate for an additional premium. The additional monthly premium for \$10,000 is \$4.55.

† 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 (GWCTT).



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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

UNI-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)													
Face Amount	\$10,000		\$15,000		\$20,000		\$25,000		\$30,000		\$35,000		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	Issue Age
51	\$26.27	\$2,107	\$39.40	\$3,160	\$52.54	\$4,214	\$65.67	\$5,267	\$78.81	\$6,320	\$91.93	\$7,374	51
52	28.18	1,990	42.27	2,984	56.35	3,979	70.44	4,974	84.53	5,969	98.62	6,963	52
53	30.12	1,865	45.18	2,797	60.23	3,729	75.30	4,661	90.35	5,594	105.41	6,526	53
54	32.15	1,731	48.23	2,597	64.30	3,463	80.38	4,328	96.46	5,194	112.52	6,060	54
55	34.52	1,589	51.78	2,384	69.03	3,178	86.30	3,973	103.55	4,767	120.81	5,562	55
56	37.10	1,658	55.66	2,487	74.20	3,316	92.75	4,145	111.30	4,974	129.85	5,803	56
57	39.73	1,729	59.60	2,593	79.47	3,457	99.33	4,322	119.20	5,186	139.07	6,050	57
58	42.63	1,801	63.95	2,702	85.26	3,603	106.58	4,504	127.91	5,404	149.22	6,305	58
59	45.44	1,876	68.16	2,815	90.89	3,753	113.60	4,691	136.33	5,629	159.05	6,567	59
60	48.37	1,954	72.55	2,931	96.73	3,908	120.92	4,885	145.10	5,862	169.28	6,839	60
61	52.11	2,034	78.15	3,051	104.20	4,068	130.25	5,085	156.31	6,102	182.35	7,119	61
62	55.59	2,117	83.39	3,176	111.19	4,234	138.98	5,293	166.78	6,352	194.57	7,410	62
63	60.56	2,204	90.84	3,305	121.12	4,407	151.40	5,509	181.68	6,611	211.96	7,713	63
64	61.76	2,293	92.64	3,440	123.52	4,587	154.40	5,734	185.28	6,880	216.16	8,027	64
65	63.40	2,387	95.10	3,580	126.80	4,773	158.50	5,967	190.21	7,160	221.90	8,353	65
66	71.97	2,484	107.97	3,726	143.95	4,968	179.94	6,210	215.93	7,451	251.91	8,693	66
67	77.59	2,585	116.37	3,877	155.17	5,170	193.96	6,462	232.76	7,755	271.54	9,047	67
68	87.62	2,690	131.44	4,036	175.25	5,381	219.06	6,726	262.88	8,071	306.69	9,416	68
69	91.16	2,821	136.74	4,232	182.32	5,642	227.89	7,053	273.48	8,463	319.06	9,874	69
70	98.05	2,959	147.07	4,438	196.10	5,917	245.12	7,396	294.16	8,876	343.18	10,355	70
w/EOI	Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		w/EOI
71	97.50	3,102	146.25	4,652	195.00	6,203	243.75	7,754	292.50	9,305	341.25	10,856	71
72	105.31	3,250	157.96	4,875	210.62	6,500	263.27	8,125	315.93	9,750	368.58	11,375	72
73	114.08	3,404	171.11	5,105	228.15	6,807	285.19	8,509	342.23	10,211	399.26	11,912	73
74	123.80	3,563	185.70	5,344	247.60	7,125	309.50	8,906	371.40	10,688	433.30	12,469	74
75	134.65	3,727	201.98	5,591	269.30	7,454	336.63	9,318	403.95	11,182	471.28	13,045	75
76	146.85	3,899	220.28	5,848	293.70	7,797	367.13	9,746	440.55	11,696	513.98	13,645	76
77	160.55	4,079	240.83	6,119	321.10	8,159	401.38	10,199	481.65	12,238	561.93	14,278	77
78	175.90	4,276	263.85	6,414	351.80	8,552	439.75	10,690	527.70	12,828	615.65	14,966	78
79	193.08	4,498	289.63	6,747	386.17	8,996	482.71	11,246	579.25	13,495	675.79	15,744	79
80	212.30	4,762	318.45	7,144	424.60	9,525	530.75	11,906	636.90	14,287	743.05	16,668	80

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Face Amount	\$45,000		\$50,000		\$55,000		\$60,000		\$65,000		\$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	Issue Age
18	\$23.26	\$17,159	\$25.84	\$19,066	\$28.42	\$20,972	\$31.00	\$22,879	\$33.58	\$24,785	\$36.16	\$26,692	18
19	23.48	17,067	26.09	18,963	28.69	20,859	31.30	22,756	33.91	24,652	36.51	26,548	19
20	24.01	16,970	26.67	18,855	29.34	20,741	32.00	22,626	34.67	24,512	37.33	26,397	20
21	24.91	16,868	27.67	18,742	30.44	20,616	33.20	22,490	35.97	24,365	38.73	26,239	21
22	25.95	16,761	28.84	18,623	31.71	20,485	34.60	22,348	37.49	24,210	40.37	26,072	22
23	27.08	16,648	30.08	18,498	33.09	20,348	36.10	22,198	39.11	24,047	42.12	25,897	23
24	28.32	16,530	31.46	18,367	34.61	20,204	37.75	22,040	40.89	23,877	44.04	25,714	24
25	29.70	16,407	33.01	18,231	36.30	20,054	39.60	21,877	42.90	23,700	46.21	25,523	25
26	31.05	16,278	34.50	18,087	37.95	19,895	41.40	21,704	44.85	23,512	48.30	25,321	26
27	32.44	16,141	36.05	17,935	39.64	19,728	43.25	21,521	46.86	23,315	50.46	25,108	27
28	33.83	15,997	37.58	17,775	41.35	19,552	45.10	21,329	48.86	23,107	52.62	24,884	28
29	35.40	15,845	39.33	17,606	43.27	19,366	47.20	21,127	51.13	22,887	55.07	24,648	29
30	37.02	15,685	41.13	17,428	45.24	19,170	49.35	20,913	53.46	22,656	57.57	24,399	30
31	38.81	15,516	43.13	17,241	47.44	18,965	51.75	20,689	56.06	22,413	60.38	24,137	31
32	40.80	15,340	45.34	17,044	49.87	18,748	54.40	20,453	58.93	22,157	63.47	23,862	32
33	43.06	15,154	47.83	16,838	52.62	18,522	57.40	20,206	62.19	21,889	66.97	23,573	33
34	46.17	14,959	51.30	16,622	56.42	18,284	61.55	19,946	66.68	21,608	71.81	23,270	34
35	49.24	14,755	54.71	16,395	60.18	18,034	65.65	19,673	71.12	21,313	76.60	22,952	35
36	51.19	14,541	56.88	16,157	62.57	17,773	68.25	19,388	73.94	21,004	79.63	22,620	36
37	53.21	14,318	59.13	15,909	65.03	17,499	70.95	19,090	76.87	20,681	82.77	22,272	37
38	56.21	14,084	62.46	15,649	68.70	17,213	74.95	18,778	81.20	20,343	87.44	21,908	38
39	59.14	13,838	65.71	15,376	72.28	16,913	78.85	18,451	85.42	19,988	92.00	21,526	39
40	62.17	13,579	69.09	15,088	75.99	16,597	82.90	18,106	89.81	19,614	96.72	21,123	40
41	65.59	13,307	72.88	14,786	80.16	16,264	87.45	17,743	94.74	19,221	102.03	20,700	41
42	69.56	13,019	77.30	14,466	85.02	15,912	92.75	17,359	100.48	18,805	108.21	20,252	42
43	73.73	12,714	81.92	14,127	90.11	15,539	98.30	16,952	106.49	18,364	114.68	19,777	43
44	78.12	12,390	86.79	13,767	95.47	15,143	104.15	16,520	112.83	17,896	121.51	19,273	44
45	82.20	12,046	91.33	13,384	100.47	14,722	109.60	16,061	118.73	17,399	127.87	18,738	45
46	87.11	11,680	96.79	12,978	106.47	14,276	116.15	15,574	125.83	16,871	135.51	18,169	46
47	92.59	11,292	102.88	12,547	113.16	13,802	123.45	15,056	133.74	16,311	144.02	17,566	47
48	98.56	10,881	109.50	12,090	120.45	13,298	131.40	14,507	142.35	15,716	153.30	16,925	48
49	104.63	10,442	116.25	11,603	127.88	12,763	139.50	13,923	151.13	15,083	162.75	16,244	49
50	111.15	9,977	123.50	11,085	135.85	12,194	148.20	13,302	160.55	14,411	172.90	15,519	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.

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

† 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 (GWCTT).



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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

UNI-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)															
Face Amount	\$45,000		\$50,000		\$55,000		\$60,000		\$65,000		\$70,000		\$75,000		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	\$118.20	\$9,481	\$131.33	\$10,534	\$144.47	\$11,587	\$157.60	\$12,641	\$170.73	\$13,694	\$183.87	\$14,748	\$197.00	\$15,801	51
52	126.79	8,953	140.88	9,948	154.97	10,942	169.05	11,937	183.14	12,932	197.23	13,927	211.32	14,921	52
53	135.53	8,390	150.58	9,323	165.65	10,255	180.70	11,187	195.76	12,119	210.82	13,052	225.88	13,984	53
54	144.67	7,791	160.75	8,657	176.82	9,522	192.90	10,388	208.98	11,253	225.05	12,119	241.13	12,985	54
55	155.33	7,151	172.58	7,946	189.85	8,740	207.10	9,535	224.36	10,329	241.62	11,124	258.88	11,918	55
56	166.96	7,461	185.50	8,290	204.05	9,118	222.60	9,947	241.15	10,776	259.70	11,605	278.26	12,434	56
57	178.80	7,779	198.67	8,643	218.53	9,507	238.40	10,372	258.27	11,236	278.13	12,100	298.00	12,965	57
58	191.85	8,106	213.17	9,007	234.48	9,908	255.80	10,808	277.12	11,709	298.43	12,610	319.75	13,511	58
59	204.49	8,444	227.21	9,382	249.93	10,320	272.65	11,258	295.37	12,197	318.09	13,135	340.81	14,073	59
60	217.65	8,793	241.83	9,770	266.02	10,746	290.20	11,723	314.38	12,700	338.57	13,677	362.75	14,654	60
61	234.45	9,153	260.51	10,171	286.55	11,188	312.60	12,205	338.65	13,222	364.71	14,239	390.75	15,256	61
62	250.17	9,527	277.96	10,586	305.76	11,645	333.55	12,703	361.34	13,762	389.14	14,820	416.94	15,879	62
63	272.52	9,916	302.79	11,018	333.08	12,120	363.35	13,222	393.63	14,323	423.91	15,425	454.19	16,527	63
64	277.92	10,320	308.79	11,467	339.68	12,614	370.55	13,760	401.43	14,907	432.31	16,054	463.19	17,201	64
65	285.30	10,740	317.00	11,934	348.70	13,127	380.40	14,320	412.10	15,514	443.80	16,707	475.50	17,900	65
66	323.89	11,177	359.88	12,419	395.86	13,661	431.85	14,903	467.84	16,145	503.82	17,387	539.82	18,629	66
67	349.13	11,632	387.92	12,925	426.71	14,217	465.50	15,509	504.29	16,802	543.09	18,094	581.87	19,387	67
68	394.31	12,107	438.13	13,452	481.93	14,797	525.75	16,142	569.57	17,488	613.37	18,833	657.19	20,178	68
69	410.21	12,695	455.80	14,106	501.37	15,516	546.95	16,927	592.53	18,337	638.11	19,748	683.69	21,158	69
70	441.23	13,313	490.25	14,793	539.28	16,272	588.30	17,751	637.32	19,230	686.35	20,710	735.37	22,189	70
w/EOI	Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		w/EOI
71	438.75	13,957	487.50	15,508	536.25	17,059	585.00	18,610	633.75	20,160	682.50	21,711	731.25	23,262	71
72	473.89	14,625	526.54	16,250	579.20	17,874	631.85	19,499	684.50	21,124	737.16	22,749	789.81	24,374	72
73	513.34	15,316	570.38	17,018	627.41	18,719	684.45	20,421	741.49	22,123	798.53	23,825	855.56	25,526	73
74	557.10	16,031	619.00	17,813	680.90	19,594	742.80	21,375	804.70	23,156	866.60	24,938	928.50	26,719	74
75	605.93	16,772	673.25	18,636	740.58	20,500	807.90	22,363	875.23	24,227	942.55	26,090	1,009.88	27,954	75
76	660.83	17,543	734.25	19,493	807.68	21,442	881.10	23,391	954.53	25,340	1,027.95	27,290	1,101.38	29,239	76
77	722.48	18,357	802.75	20,397	883.03	22,437	963.30	24,476	1,043.58	26,516	1,123.85	28,556	1,204.13	30,596	77
78	791.55	19,242	879.50	21,381	967.45	23,519	1,055.40	25,657	1,143.35	27,795	1,231.30	29,933	1,319.25	32,071	78
79	868.88	20,242	965.42	22,491	1,061.96	24,740	1,158.50	26,989	1,255.04	29,238	1,351.58	31,487	1,448.13	33,737	79
80	955.35	21,431	1,061.50	23,812	1,167.65	26,193	1,273.80	28,574	1,379.95	30,956	1,486.10	33,337	1,592.25	35,718	80

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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.

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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.

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

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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

UNI-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)													
Face Amount	\$80,000		\$85,000		\$90,000		\$95,000		\$100,000		\$105,000		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	Issue Age
18	\$41.34	\$30,505	\$43.92	\$32,411	\$46.50	\$34,318	\$49.08	\$36,224	\$51.66	\$38,131	\$54.26	\$40,038	18
19	41.74	30,341	44.34	32,237	46.95	34,133	49.56	36,030	52.16	37,926	54.78	39,822	19
20	42.67	30,168	45.34	32,054	48.00	33,939	50.67	35,825	53.33	37,710	56.01	39,596	20
21	44.27	29,987	47.04	31,861	49.80	33,736	52.57	35,610	55.33	37,484	58.11	39,358	21
22	46.13	29,797	49.02	31,659	51.91	33,521	54.78	35,384	57.67	37,246	60.55	39,108	22
23	48.13	29,597	51.14	31,447	54.15	33,296	57.16	35,146	60.17	36,996	63.18	38,846	23
24	50.34	29,387	53.48	31,224	56.63	33,061	59.77	34,897	62.91	36,734	66.07	38,571	24
25	52.80	29,169	56.10	30,992	59.41	32,815	62.70	34,638	66.00	36,461	69.30	38,284	25
26	55.20	28,938	58.65	30,747	62.10	32,556	65.55	34,364	69.00	36,173	72.45	37,982	26
27	57.67	28,695	61.27	30,489	64.88	32,282	68.48	34,076	72.08	35,869	75.69	37,662	27
28	60.13	28,439	63.90	30,217	67.65	31,994	71.41	33,772	75.17	35,549	78.93	37,326	28
29	62.93	28,169	66.87	29,929	70.80	31,690	74.73	33,450	78.67	35,211	82.60	36,972	29
30	65.80	27,884	69.91	29,627	74.03	31,370	78.14	33,112	82.25	34,855	86.37	36,598	30
31	69.00	27,585	73.31	29,309	77.63	31,033	81.94	32,757	86.25	34,481	90.56	36,205	31
32	72.53	27,270	77.06	28,975	81.61	30,679	86.14	32,384	90.67	34,088	95.20	35,792	32
33	76.53	26,941	81.32	28,625	86.10	30,308	90.89	31,992	95.67	33,676	100.46	35,360	33
34	82.07	26,594	87.20	28,257	92.33	29,919	97.45	31,581	102.58	33,243	107.72	34,905	34
35	87.53	26,231	93.00	27,871	98.48	29,510	103.95	31,150	109.42	32,789	114.89	34,428	35
36	91.00	25,851	96.69	27,467	102.38	29,083	108.07	30,698	113.75	32,314	119.44	33,930	36
37	94.60	25,454	100.51	27,044	106.43	28,635	112.34	30,226	118.25	31,817	124.16	33,408	37
38	99.94	25,038	106.18	26,602	112.43	28,167	118.67	29,732	124.91	31,297	131.16	32,862	38
39	105.13	24,601	111.71	26,138	118.28	27,676	124.84	29,213	131.42	30,751	137.99	32,289	39
40	110.53	24,141	117.44	25,650	124.36	27,158	131.26	28,667	138.17	30,176	145.07	31,685	40
41	116.60	23,657	123.89	25,135	131.18	26,614	138.46	28,092	145.75	29,571	153.04	31,050	41
42	123.67	23,145	131.39	24,591	139.13	26,038	146.86	27,484	154.58	28,931	162.31	30,378	42
43	131.07	22,602	139.26	24,015	147.45	25,428	155.64	26,840	163.83	28,253	172.03	29,666	43
44	138.86	22,026	147.54	23,403	156.23	24,780	164.91	26,156	173.59	27,533	182.27	28,910	44
45	146.13	21,414	155.27	22,753	164.40	24,091	173.53	25,430	182.67	26,768	191.80	28,106	45
46	154.87	20,765	164.55	22,063	174.23	23,360	183.90	24,658	193.58	25,956	203.26	27,254	46
47	164.60	20,075	174.88	21,330	185.18	22,585	195.47	23,839	205.75	25,094	216.04	26,349	47
48	175.20	19,343	186.15	20,552	197.10	21,761	208.05	22,970	219.00	24,179	229.96	25,388	48
49	186.00	18,564	197.63	19,724	209.25	20,885	220.88	22,045	232.50	23,205	244.13	24,365	49
50	197.60	17,736	209.95	18,845	222.30	19,953	234.65	21,062	247.00	22,170	259.35	23,279	50

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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

UNI-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)															
Face Amount	\$80,000		\$85,000		\$90,000		\$95,000		\$100,000		\$105,000		\$110,000		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	\$210.14	\$16,854	\$223.27	\$17,908	\$236.41	\$18,961	\$249.53	\$20,015	\$262.66	\$21,068	\$275.80	\$22,121	\$288.93	\$23,175	51
52	225.40	15,916	239.49	16,911	253.58	17,906	267.67	18,900	281.75	19,895	295.84	20,890	309.93	21,885	52
53	240.93	14,916	256.00	15,848	271.05	16,781	286.11	17,713	301.17	18,645	316.23	19,577	331.28	20,510	53
54	257.20	13,850	273.28	14,716	289.36	15,582	305.42	16,447	321.50	17,313	337.57	18,179	353.65	19,044	54
55	276.13	12,713	293.40	13,507	310.65	14,302	327.91	15,096	345.17	15,891	362.43	16,686	379.68	17,480	55
56	296.80	13,263	315.35	14,092	333.90	14,921	352.45	15,750	371.00	16,579	389.56	17,408	408.10	18,237	56
57	317.87	13,829	337.73	14,693	357.60	15,557	377.47	16,422	397.33	17,286	417.20	18,150	437.07	19,015	57
58	341.06	14,411	362.38	15,312	383.71	16,213	405.02	17,113	426.34	18,014	447.65	18,915	468.97	19,815	58
59	363.54	15,011	386.25	15,949	408.98	16,888	431.70	17,826	454.41	18,764	477.14	19,702	499.86	20,640	59
60	386.93	15,631	411.12	16,608	435.30	17,585	459.48	18,562	483.67	19,539	507.85	20,516	532.03	21,493	60
61	416.80	16,273	442.85	17,290	468.91	18,307	494.95	19,324	521.00	20,341	547.05	21,358	573.11	22,375	61
62	444.74	16,938	472.53	17,996	500.33	19,055	528.12	20,113	555.91	21,172	583.72	22,231	611.51	23,289	62
63	484.47	17,629	514.75	18,731	545.03	19,832	575.31	20,934	605.58	22,036	635.87	23,138	666.14	24,240	63
64	494.07	18,347	524.95	19,494	555.83	20,641	586.71	21,787	617.58	22,934	648.47	24,081	679.34	25,227	64
65	507.20	19,094	538.90	20,287	570.61	21,480	602.30	22,674	634.00	23,867	665.70	25,060	697.40	26,254	65
66	575.80	19,870	611.79	21,112	647.78	22,354	683.76	23,596	719.75	24,838	755.74	26,080	791.73	27,322	66
67	620.67	20,679	659.46	21,972	698.26	23,264	737.04	24,557	775.83	25,849	814.63	27,141	853.42	28,434	67
68	701.00	21,523	744.81	22,868	788.63	24,214	832.44	25,559	876.25	26,904	920.06	28,249	963.88	29,594	68
69	729.27	22,569	774.84	23,979	820.43	25,390	866.01	26,800	911.58	28,211	957.16	29,622	1,002.75	31,032	69
70	784.40	23,668	833.42	25,147	882.46	26,627	931.48	28,106	980.50	29,585	1,029.53	31,064	1,078.55	32,544	70
w/EOI	Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		w/EOI
71	780.00	24,813	828.75	26,364	877.50	27,914	926.25	29,465	975.00	31,016	1,023.75	32,567	1,072.50	34,118	71
72	842.47	25,999	895.12	27,624	947.78	29,249	1,000.43	30,874	1,053.08	32,499	1,105.74	34,124	1,158.39	35,749	72
73	912.60	27,228	969.64	28,930	1,026.68	30,632	1,083.71	32,333	1,140.75	34,035	1,197.79	35,737	1,254.83	37,439	73
74	990.40	28,500	1,052.30	30,281	1,114.20	32,063	1,176.10	33,844	1,238.00	35,625	1,299.90	37,406	1,361.80	39,188	74
75	1,077.20	29,818	1,144.53	31,681	1,211.85	33,545	1,279.18	35,408	1,346.50	37,272	1,413.83	39,136	1,481.15	40,999	75
76	1,174.80	31,188	1,248.23	33,137	1,321.65	35,087	1,395.08	37,036	1,468.50	38,985	1,541.93	40,934	1,615.35	42,884	76
77	1,284.40	32,635	1,364.68	34,675	1,444.95	36,715	1,525.23	38,754	1,605.50	40,794	1,685.78	42,834	1,766.05	44,873	77
78	1,407.20	34,209	1,495.15	36,347	1,583.10	38,485	1,671.05	40,623	1,759.00	42,761	1,846.95	44,899	1,934.90	47,037	78
79	1,544.67	35,986	1,641.21	38,235	1,737.75	40,484	1,834.29	42,733	1,930.83	44,982	2,027.38	47,231	2,123.92	49,480	79
80	1,698.40	38,099	1,804.55	40,480	1,910.70	42,862	2,016.85	45,243	2,123.00	47,624	2,229.15	50,005	2,335.30	52,386	80

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



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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

UNI-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)													
Face Amount	\$115,000		\$120,000		\$125,000		\$130,000		\$135,000		\$140,000		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	Issue Age
18	\$59.42	\$43,851	\$62.00	\$45,757	\$64.58	\$47,664	\$67.16	\$49,570	\$69.76	\$51,477	\$72.34	\$53,383	18
19	59.99	43,615	62.60	45,511	65.21	47,408	67.81	49,304	70.43	51,200	73.04	53,096	19
20	61.34	43,367	64.00	45,252	66.67	47,138	69.33	49,023	72.01	50,909	74.67	52,794	20
21	63.64	43,107	66.40	44,981	69.17	46,855	71.93	48,729	74.71	50,603	77.47	52,478	21
22	66.31	42,833	69.20	44,695	72.09	46,558	74.97	48,420	77.85	50,282	80.73	52,144	22
23	69.19	42,545	72.20	44,395	75.21	46,245	78.22	48,095	81.23	49,945	84.23	51,794	23
24	72.36	42,244	75.50	44,081	78.64	45,918	81.79	47,754	84.94	49,591	88.09	51,428	24
25	75.90	41,930	79.20	43,753	82.50	45,576	85.81	47,399	89.10	49,222	92.40	51,045	25
26	79.35	41,599	82.80	43,408	86.25	45,216	89.70	47,025	93.15	48,834	96.60	50,642	26
27	82.89	41,249	86.50	43,043	90.11	44,836	93.71	46,630	97.31	48,423	100.92	50,217	27
28	86.45	40,881	90.20	42,659	93.96	44,436	97.72	46,214	101.48	47,991	105.23	49,769	28
29	90.47	40,493	94.40	42,253	98.33	44,014	102.27	45,774	106.20	47,535	110.13	49,295	29
30	94.59	40,083	98.70	41,826	102.81	43,569	106.92	45,312	111.04	47,054	115.15	48,797	30
31	99.19	39,653	103.50	41,377	107.81	43,101	112.13	44,825	116.44	46,549	120.75	48,273	31
32	104.27	39,201	108.80	40,906	113.33	42,610	117.87	44,314	122.40	46,019	126.93	47,723	32
33	110.02	38,727	114.80	40,411	119.59	42,095	124.37	43,779	129.16	45,463	133.93	47,146	33
34	117.97	38,229	123.10	39,892	128.23	41,554	133.36	43,216	138.49	44,878	143.62	46,540	34
35	125.83	37,707	131.30	39,347	136.77	40,986	142.25	42,626	147.72	44,265	153.18	45,905	35
36	130.82	37,161	136.50	38,777	142.19	40,393	147.88	42,008	153.57	43,624	159.25	45,240	36
37	135.98	36,590	141.90	38,180	147.82	39,771	153.72	41,362	159.64	42,953	165.55	44,544	37
38	143.65	35,992	149.90	37,556	156.15	39,121	162.39	40,686	168.64	42,251	174.89	43,816	38
39	151.13	35,364	157.70	36,901	164.27	38,439	170.85	39,976	177.41	41,514	183.98	43,051	39
40	158.89	34,702	165.80	36,211	172.71	37,720	179.62	39,229	186.53	40,738	193.43	42,246	40
41	167.61	34,007	174.90	35,485	182.19	36,964	189.48	38,442	196.76	39,921	204.05	41,399	41
42	177.77	33,271	185.50	34,717	193.23	36,164	200.96	37,610	208.69	39,057	216.42	40,503	42
43	188.41	32,491	196.60	33,904	204.79	35,316	212.98	36,729	221.18	38,142	229.37	39,554	43
44	199.62	31,663	208.30	33,040	216.98	34,416	225.66	35,793	234.34	37,170	243.01	38,546	44
45	210.07	30,783	219.20	32,122	228.33	33,460	237.47	34,798	246.60	36,137	255.73	37,475	45
46	222.62	29,849	232.30	31,147	241.98	32,445	251.66	33,743	261.34	35,041	271.02	36,338	46
47	236.61	28,858	246.90	30,113	257.19	31,368	267.47	32,622	277.76	33,877	288.05	35,132	47
48	251.85	27,806	262.80	29,015	273.75	30,224	284.70	31,433	295.66	32,642	306.60	33,851	48
49	267.38	26,686	279.00	27,846	290.63	29,006	302.25	30,167	313.88	31,327	325.50	32,487	49
50	284.05	25,496	296.40	26,604	308.75	27,713	321.10	28,821	333.45	29,930	345.80	31,038	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.

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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

UNI-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)															
Face Amount	\$115,000		\$120,000		\$125,000		\$130,000		\$135,000		\$140,000		\$145,000		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	\$302.07	\$24,228	\$315.20	\$25,282	\$328.33	\$26,335	\$341.47	\$27,388	\$354.60	\$28,442	\$367.74	\$29,495	\$380.87	\$30,549	51
52	324.02	22,879	338.10	23,874	352.19	24,869	366.28	25,864	380.37	26,858	394.45	27,853	408.54	28,848	52
53	346.35	21,442	361.40	22,374	376.46	23,306	391.52	24,239	406.58	25,171	421.63	26,103	436.70	27,035	53
54	369.72	19,910	385.80	20,776	401.88	21,641	417.95	22,507	434.03	23,373	450.10	24,238	466.18	25,104	54
55	396.95	18,275	414.20	19,069	431.46	19,864	448.72	20,658	465.98	21,453	483.23	22,247	500.50	23,042	55
56	426.65	19,066	445.20	19,895	463.75	20,724	482.30	21,553	500.86	22,382	519.40	23,211	537.95	24,040	56
57	456.93	19,879	476.80	20,743	496.67	21,608	516.53	22,472	536.40	23,336	556.27	24,200	576.13	25,065	57
58	490.28	20,716	511.60	21,617	532.92	22,518	554.23	23,418	575.55	24,319	596.86	25,220	618.18	26,120	58
59	522.58	21,579	545.30	22,517	568.02	23,455	590.74	24,393	613.46	25,331	636.19	26,270	658.90	27,208	59
60	556.22	22,470	580.40	23,447	604.58	24,424	628.77	25,401	652.95	26,378	677.13	27,355	701.32	28,332	60
61	599.15	23,392	625.20	24,409	651.25	25,426	677.31	26,443	703.35	27,460	729.40	28,477	755.45	29,494	61
62	639.31	24,348	667.10	25,406	694.89	26,465	722.69	27,524	750.49	28,582	778.29	29,641	806.08	30,699	62
63	696.43	25,341	726.70	26,443	756.98	27,545	787.26	28,647	817.54	29,749	847.82	30,850	878.10	31,952	63
64	710.23	26,374	741.10	27,521	771.98	28,668	802.86	29,814	833.74	30,961	864.62	32,108	895.50	33,254	64
65	729.10	27,447	760.80	28,640	792.50	29,834	824.20	31,027	855.90	32,220	887.60	33,414	919.30	34,607	65
66	827.71	28,564	863.70	29,806	899.69	31,048	935.67	32,289	971.67	33,531	1,007.65	34,773	1,043.64	36,015	66
67	892.21	29,726	931.00	31,019	969.79	32,311	1,008.59	33,604	1,047.37	34,896	1,086.17	36,189	1,124.96	37,481	67
68	1,007.68	30,940	1,051.50	32,285	1,095.32	33,630	1,139.12	34,975	1,182.94	36,320	1,226.75	37,666	1,270.56	39,011	68
69	1,048.32	32,443	1,093.90	33,853	1,139.48	35,264	1,185.06	36,674	1,230.64	38,085	1,276.22	39,495	1,321.79	40,906	69
70	1,127.58	34,023	1,176.60	35,502	1,225.62	36,981	1,274.65	38,461	1,323.67	39,940	1,372.70	41,419	1,421.72	42,898	70
w/EOI	Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		w/EOI
71	1,121.25	35,668	1,170.00	37,219	1,218.75	38,770	1,267.50	40,321	1,316.25	41,872	1,365.00	43,422	1,413.75	44,973	71
72	1,211.05	37,374	1,263.70	38,999	1,316.35	40,624	1,369.01	42,249	1,421.66	43,874	1,474.32	45,499	1,526.97	47,124	72
73	1,311.86	39,140	1,368.90	40,842	1,425.94	42,544	1,482.98	44,246	1,540.01	45,947	1,597.05	47,649	1,654.09	49,351	73
74	1,423.70	40,969	1,485.60	42,750	1,547.50	44,531	1,609.40	46,313	1,671.30	48,094	1,733.20	49,875	1,795.10	51,656	74
75	1,548.48	42,863	1,615.80	44,726	1,683.13	46,590	1,750.45	48,454	1,817.78	50,317	1,885.10	52,181	1,952.43	54,044	75
76	1,688.78	44,833	1,762.20	46,782	1,835.63	48,731	1,909.05	50,681	1,982.48	52,630	2,055.90	54,579	2,129.33	56,528	76
77	1,846.33	46,913	1,926.60	48,953	2,006.88	50,993	2,087.15	53,032	2,167.43	55,072	2,247.70	57,112	2,327.98	59,151	77
78	2,022.85	49,175	2,110.80	51,313	2,198.75	53,451	2,286.70	55,589	2,374.65	57,727	2,462.60	59,865	2,550.55	62,003	78
79	2,220.46	51,729	2,317.00	53,978	2,413.54	56,228	2,510.08	58,477	2,606.63	60,726	2,703.17	62,975	2,799.71	65,224	79
80	2,441.45	54,768	2,547.60	57,149	2,653.75	59,530	2,759.90	61,911	2,866.05	64,292	2,972.20	66,674	3,078.35	69,055	80

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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.

† 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

UNI-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)								
Face Amount	\$150,000							Face Amount
Issue Age	Monthly Premium	CV @ age 65 or 10 years ¹	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	\$77.50	\$57,197						18
19	78.25	56,889						19
20	80.00	56,565						20
21	83.00	56,226						21
22	86.51	55,869						22
23	90.25	55,494						23
24	94.38	55,101						24
25	99.01	54,692						25
26	103.50	54,260						26
27	108.13	53,804						27
28	112.75	53,324						28
29	118.00	52,817						29
30	123.38	52,283						30
31	129.38	51,722						31
32	136.01	51,132						32
33	143.50	50,514						33
34	153.88	49,865						34
35	164.13	49,184						35
36	170.63	48,471						36
37	177.38	47,726						37
38	187.38	46,946						38
39	197.13	46,127						39
40	207.26	45,264						40
41	218.63	44,357						41
42	231.88	43,397						42
43	245.75	42,380						43
44	260.38	41,300						44
45	274.00	40,152						45
46	290.38	38,934						46
47	308.63	37,641						47
48	328.50	36,269						48
49	348.75	34,808						49
50	370.50	33,255						50

This rate insert is for use with materials for accounts situated in Georgia, and is not to be used on its own. EOI = Evidence of Insurability. EOI is required for any face amount quoted for issue ages 71-80.

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 Uni-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 (GWPTC) 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.

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[†] 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 (GWCTT).



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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

UNI-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)								
Face Amount	\$150,000							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	\$394.01	\$31,602						51
52	422.63	29,843						52
53	451.75	27,968						53
54	482.26	25,970						54
55	517.75	23,837						55
56	556.50	24,869						56
57	596.00	25,929						57
58	639.51	27,021						58
59	681.63	28,146						59
60	725.50	29,309						60
61	781.51	30,512						61
62	833.88	31,758						62
63	908.38	33,054						63
64	926.38	34,401						64
65	951.01	35,801						65
66	1,079.63	37,257						66
67	1,163.76	38,774						67
68	1,314.38	40,356						68
69	1,367.38	42,317						69
70	1,470.76	44,378						70
<u>w/EOI</u>	Quote Requires EOI							<u>w/EOI</u>
71	1,462.50	46,524						71
72	1,579.63	48,749						72
73	1,711.13	51,053						73
74	1,857.00	53,438						74
75	2,019.75	55,908						75
76	2,202.75	58,478						76
77	2,408.25	61,191						77
78	2,638.50	64,142						78
79	2,896.25	67,473						79
80	3,184.50	71,436						80

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NOTE: Quotes in columns with highlighted face amount require evidence of insurability (EOI).

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