

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 (GWCLTCR)†, and Accelerated Death Benefit for Terminal Illness or Condition (GWPTI)

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

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

Please refer to the certificate for details.

Rates shown are based on Tobacco/Non-tobacco, Issue Age Specific rating structure. MONTHLY means 12 times per year.

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This is a brief overview of the benefits available under the group voluntary policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL).

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

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

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

\$4.55. Dependent coverage is limited to no more than 100% of the Employee/Member's coverage in FL.

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

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51	\$24.44	\$1,940	\$48.87	\$3,879	\$73.31	\$5,819	\$97.73	\$7,759	\$122.17	\$9,699	\$146.60	\$11,638	51
52	26.29	1,831	52.57	3,663	78.86	5,494	105.13	7,325	131.42	9,157	157.70	10,988	52
53	28.16	1,716	56.32	3,433	84.48	5,149	112.63	6,866	140.79	8,582	168.95	10,298	53
54	30.11	1,594	60.21	3,189	90.33	4,783	120.44	6,378	150.54	7,972	180.65	9,566	54
55	32.46	1,465	64.92	2,930	97.38	4,395	129.83	5,860	162.29	7,326	194.75	8,791	55
56	34.96	1,538	69.91	3,075	104.88	4,613	139.84	6,150	174.79	7,688	209.75	9,226	56
57	37.52	1,614	75.03	3,228	112.55	4,842	150.07	6,456	187.58	8,070	225.10	9,683	57
58	40.35	1,694	80.70	3,388	121.06	5,082	161.40	6,776	201.75	8,470	242.10	10,164	58
59	43.09	1,778	86.19	3,557	129.28	5,335	172.36	7,113	215.46	8,892	258.55	10,670	59
60	46.00	1,867	92.00	3,733	138.00	5,600	184.00	7,467	230.00	9,334	276.00	11,200	60
61	49.76	1,959	99.52	3,919	149.28	5,878	199.03	7,837	248.80	9,797	298.55	11,756	61
62	53.10	2,056	106.20	4,113	159.30	6,169	212.40	8,225	265.50	10,282	318.60	12,338	62
63	58.18	2,158	116.37	4,315	174.55	6,473	232.73	8,630	290.92	10,788	349.10	12,945	63
64	58.77	2,263	117.53	4,526	176.30	6,789	235.07	9,052	293.83	11,315	352.60	13,577	64
65	59.93	2,372	119.86	4,744	179.81	7,117	239.74	9,489	299.67	11,861	359.60	14,233	65

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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	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	Issue Age
19	\$7.86	\$4,397	\$15.72	\$8,794	\$23.58	\$13,192	\$31.43	\$17,589	\$39.30	\$21,986	\$47.15	\$26,383	19
20	7.91	4,373	15.82	8,745	23.73	13,118	31.63	17,491	39.55	21,864	47.45	26,236	20
21	8.27	4,347	16.55	8,694	24.83	13,041	33.10	17,388	41.38	21,735	49.65	26,081	21
22	8.66	4,320	17.31	8,640	25.98	12,959	34.64	17,279	43.29	21,599	51.95	25,919	22
23	9.06	4,291	18.12	8,582	27.18	12,873	36.23	17,164	45.29	21,456	54.35	25,747	23
24	9.47	4,261	18.94	8,522	28.41	12,783	37.86	17,044	47.33	21,306	56.80	25,567	24
25	9.95	4,230	19.88	8,459	29.83	12,689	39.77	16,918	49.71	21,148	59.65	25,377	25
26	10.37	4,196	20.75	8,392	31.13	12,589	41.50	16,785	51.88	20,981	62.25	25,177	26
27	10.82	4,161	21.65	8,322	32.48	12,483	43.30	16,644	54.13	20,805	64.95	24,966	27
28	11.31	4,124	22.62	8,247	33.93	12,371	45.23	16,495	56.54	20,619	67.85	24,742	28
29	11.78	4,084	23.55	8,169	35.33	12,253	47.10	16,337	58.87	20,422	70.65	24,506	29
30	12.19	4,043	24.39	8,085	36.58	12,128	48.76	16,170	60.96	20,213	73.15	24,256	30
31	12.78	3,999	25.57	7,997	38.35	11,996	51.13	15,994	63.92	19,993	76.70	23,992	31
32	13.42	3,952	26.83	7,904	40.26	11,857	53.67	15,809	67.09	19,761	80.50	23,713	32
33	14.11	3,903	28.22	7,806	42.33	11,709	56.43	15,612	70.54	19,516	84.65	23,419	33
34	14.85	3,852	29.70	7,703	44.55	11,555	59.40	15,407	74.25	19,259	89.10	23,110	34
35	15.55	3,798	31.08	7,596	46.63	11,394	62.17	15,192	77.71	18,990	93.25	22,787	35
36	16.28	3,741	32.55	7,483	48.83	11,224	65.10	14,965	81.38	18,707	97.65	22,448	36
37	17.18	3,682	34.36	7,364	51.56	11,046	68.74	14,728	85.92	18,411	103.10	22,093	37
38	18.14	3,620	36.29	7,240	54.43	10,861	72.56	14,481	90.71	18,101	108.85	21,721	38
39	19.10	3,555	38.18	7,110	57.28	10,666	76.37	14,221	95.46	17,776	114.55	21,331	39
40	19.98	3,487	39.95	6,974	59.93	10,460	79.90	13,947	99.88	17,434	119.85	20,921	40
41	21.14	3,415	42.27	6,829	63.41	10,244	84.53	13,659	105.67	17,074	126.80	20,488	41
42	22.35	3,339	44.70	6,677	67.05	10,016	89.40	13,354	111.75	16,693	134.10	20,031	42
43	23.61	3,258	47.24	6,515	70.85	9,773	94.46	13,031	118.09	16,289	141.70	19,546	43
44	24.97	3,172	49.93	6,344	74.91	9,516	99.87	12,688	124.84	15,860	149.80	19,032	44
45	26.24	3,081	52.48	6,161	78.73	9,242	104.97	12,323	131.21	15,404	157.45	18,484	45
46	27.65	2,984	55.30	5,967	82.96	8,951	110.60	11,935	138.25	14,919	165.90	17,902	46
47	29.24	2,881	58.49	5,762	87.73	8,642	116.96	11,523	146.21	14,404	175.45	17,285	47
48	30.95	2,772	61.88	5,543	92.83	8,315	123.77	11,086	154.71	13,858	185.65	16,630	48
49	32.67	2,656	65.33	5,311	98.00	7,967	130.67	10,623	163.33	13,279	196.00	15,934	49
50	34.53	2,533	69.05	5,065	103.58	7,598	138.10	10,130	172.63	12,663	207.15	15,195	50

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51	\$36.64	\$2,401	\$73.29	\$4,803	\$109.93	\$7,204	\$146.56	\$9,606	\$183.21	\$12,007	\$219.85	\$14,408	51
52	38.87	2,262	77.73	4,524	116.61	6,786	155.47	9,048	194.34	11,311	233.20	13,573	52
53	41.22	2,114	82.43	4,227	123.65	6,341	164.87	8,455	206.08	10,569	247.30	12,682	53
54	43.71	1,956	87.41	3,912	131.13	5,867	174.84	7,823	218.54	9,779	262.25	11,735	54
55	46.19	1,788	92.38	3,575	138.58	5,363	184.77	7,150	230.96	8,938	277.15	10,725	55
56	49.26	1,843	98.51	3,686	147.78	5,528	197.04	7,371	246.29	9,214	295.55	11,057	56
57	52.29	1,898	104.58	3,795	156.88	5,693	209.17	7,590	261.46	9,488	313.75	11,386	57
58	55.57	1,953	111.15	3,905	166.73	5,858	222.30	7,811	277.88	9,764	333.45	11,716	58
59	58.76	2,008	117.52	4,017	176.28	6,025	235.03	8,034	293.79	10,042	352.55	12,050	59
60	61.78	2,065	123.55	4,130	185.33	6,196	247.10	8,261	308.88	10,326	370.65	12,391	60
61	65.36	2,123	130.70	4,245	196.06	6,368	261.40	8,491	326.76	10,614	392.10	12,736	61
62	69.71	2,182	139.44	4,364	209.15	6,546	278.86	8,728	348.59	10,910	418.30	13,092	62
63	74.04	2,244	148.08	4,488	222.13	6,732	296.17	8,976	370.21	11,220	444.25	13,464	63
64	78.69	2,315	157.38	4,631	236.08	6,946	314.77	9,261	393.46	11,577	472.15	13,892	64
65	83.05	2,405	166.10	4,811	249.16	7,216	332.20	9,621	415.25	12,027	498.30	14,432	65

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EXCLUSIONS AND LIMITATIONS: Suicide Exclusion - If a covered person commits suicide, the death benefit may be limited to the premiums paid for that covered person.

Pre-existing Condition Limitation - The Accelerated Death Benefit for Long Term Care with Restoration (GWCLTCR) rider may contain a pre-existing condition limitation.

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

Please refer to the certificate for details.

Rates shown are based on Tobacco/Non-tobacco, Issue Age Specific rating structure. MONTHLY means 12 times per year.

This information is valid as long as information remains current, but in no event later than 12/31/2022. 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) and Children's Term (GWPCT).

This is a brief overview of the benefits available under the group voluntary policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL).

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

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

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

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

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



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