

# Group Term To Age 100 Life Insurance (GPTLC) from Allstate Benefits

Amounts shown are subject to the Employer's underwriting offer and may require Evidence of Insurability (EOI)

Riders added to base life coverage where available

Issue Age: 18-75

Accelerated Death Benefit for Terminal Illness

Issue Age: 18-70

Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits - Also includes the Non-Forfeiture Credit.

## LEVEL PREMIUM RATES (to age 100) for ELIGIBLE EMPLOYEES (These are GI quotes, unless otherwise noted)

Initial Death Benefit*	MONTHLY (12Xs/Year) • NON-TOBACCO							
	\$10,000	\$20,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000
Issue Age	Premium	Premium	Premium	Premium	Premium	Premium	Premium	Premium
18	\$4.72	\$9.45	\$11.81	\$23.63	\$35.44	\$47.25	\$59.07	\$70.88
19	\$3.41	\$6.82	\$8.52	\$17.04	\$25.56	\$34.08	\$42.60	\$51.13
20	\$3.43	\$6.87	\$8.58	\$17.17	\$25.75	\$34.33	\$42.92	\$51.50
21	\$3.45	\$6.90	\$8.63	\$17.25	\$25.88	\$34.50	\$43.13	\$51.75
22	\$3.48	\$6.97	\$8.71	\$17.42	\$26.13	\$34.83	\$43.54	\$52.25
23	\$3.52	\$7.03	\$8.79	\$17.58	\$26.38	\$35.17	\$43.96	\$52.75
24	\$3.56	\$7.12	\$8.90	\$17.79	\$26.69	\$35.58	\$44.48	\$53.38
25	\$3.59	\$7.18	\$8.98	\$17.96	\$26.94	\$35.92	\$44.90	\$53.88
26	\$3.64	\$7.28	\$9.11	\$18.21	\$27.32	\$36.42	\$45.53	\$54.63
27	\$3.73	\$7.47	\$9.33	\$18.67	\$28.00	\$37.33	\$46.67	\$56.00
28	\$3.83	\$7.65	\$9.57	\$19.13	\$28.69	\$38.25	\$47.82	\$57.38
29	\$3.93	\$7.85	\$9.81	\$19.63	\$29.44	\$39.25	\$49.06	\$58.88
30	\$4.03	\$8.05	\$10.07	\$20.13	\$30.19	\$40.25	\$50.32	\$60.38
31	\$4.24	\$8.46	\$10.58	\$21.16	\$31.76	\$42.34	\$52.92	\$63.50
32	\$4.46	\$8.92	\$11.15	\$22.30	\$33.44	\$44.58	\$55.73	\$66.88
33	\$4.69	\$9.38	\$11.73	\$23.46	\$35.19	\$46.92	\$58.65	\$70.38
34	\$4.96	\$9.91	\$12.39	\$24.79	\$37.19	\$49.59	\$61.98	\$74.38
35	\$5.24	\$10.49	\$13.11	\$26.21	\$39.32	\$52.41	\$65.52	\$78.63
36	\$5.34	\$10.69	\$13.36	\$26.71	\$40.07	\$53.41	\$66.77	\$80.13
37	\$5.83	\$11.65	\$14.56	\$29.13	\$43.69	\$58.25	\$72.81	\$87.38
38	\$6.30	\$12.58	\$15.73	\$31.46	\$47.19	\$62.92	\$78.65	\$94.38
39	\$6.76	\$13.50	\$16.87	\$33.76	\$50.63	\$67.50	\$84.37	\$101.26
40	\$7.24	\$14.47	\$18.09	\$36.17	\$54.25	\$72.33	\$90.42	\$108.51
41	\$7.81	\$15.62	\$19.52	\$39.05	\$58.57	\$78.08	\$97.60	\$117.13
42	\$8.50	\$16.98	\$21.23	\$42.46	\$63.69	\$84.92	\$106.14	\$127.38
43	\$9.17	\$18.34	\$22.92	\$45.83	\$68.75	\$91.66	\$114.58	\$137.51
44	\$9.89	\$19.77	\$24.71	\$49.42	\$74.13	\$98.83	\$123.54	\$148.26
45	\$10.59	\$21.18	\$26.48	\$52.96	\$79.44	\$105.92	\$132.40	\$158.88
46	\$11.34	\$22.69	\$28.36	\$56.71	\$85.07	\$113.41	\$141.77	\$170.13
47	\$12.21	\$24.42	\$30.53	\$61.04	\$91.57	\$122.08	\$152.61	\$183.13
48	\$13.10	\$26.18	\$32.73	\$65.46	\$98.19	\$130.92	\$163.64	\$196.38
49	\$14.02	\$28.05	\$35.06	\$70.13	\$105.19	\$140.25	\$175.32	\$210.38
50	\$14.99	\$29.99	\$37.48	\$74.96	\$112.44	\$149.91	\$187.40	\$224.88

\*Initial Death Benefit is guaranteed level for the first five (5) years. An illustration will be provided with the issued certificate showing a listing of the guaranteed minimum death benefit and illustrated non-guaranteed death benefit payable by year to age 100. \*Evidence of insurability (EOI) is required for ages 71-80 and quotes in excess of U/W offer (\*). †The Children's Term Rider is not available at ages 66-80.

Issue Age: 18-65 **Children's Term Rider** - may be added to Employee/Members certificate for an additional monthly premium, \$4.55 per \$10,000 and \$9.10 per \$20,000, if they are not already covered by their own certificate. The benefit amount is subject to the situs state limits on dependent coverage, if any. The Children's Term Rider terminates on each child's 26th birthday, or when the insured turns 70 or the certificate terminates, if earlier.

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**Issue Age: 18-75**

**Accelerated Death Benefit for Terminal Illness**

**Issue Age: 18-70**

**Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits** - Also includes the Non-Forfeiture Credit.

## LEVEL PREMIUM RATES (to age 100) for ELIGIBLE EMPLOYEES (These are GI quotes, unless otherwise noted)

Initial Death Benefit <sup>1</sup>	MONTHLY (12Xs/Year) • NON-TOBACCO							
	\$10,000	\$20,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000
Issue Age	Premium	Premium	Premium	Premium	Premium	Premium	Premium	Premium
51	\$16.40	\$32.78	\$40.98	\$81.96	\$122.94	\$163.92	\$204.90	\$245.88
52	\$17.96	\$35.92	\$44.90	\$89.79	\$134.69	\$179.58	\$224.48	\$269.38
53	\$19.56	\$39.11	\$48.89	\$97.79	\$146.69	\$195.59	\$244.48	\$293.38
54	\$20.96	\$41.94	\$52.41	\$104.84	\$157.25	\$209.66	\$262.09	\$314.50
55	\$23.29	\$46.58	\$58.23	\$116.46	\$174.69	\$232.92	\$291.15	\$349.38
56	\$25.22	\$50.45	\$63.06	\$126.13	\$189.19	\$252.25	\$315.31	\$378.38
57	\$27.14	\$54.29	\$67.85	\$135.71	\$203.56	\$271.41	\$339.27	\$407.13
58	\$29.08	\$58.15	\$72.69	\$145.38	\$218.07	\$290.75	\$363.44	\$436.13
59	\$31.32	\$62.63	\$78.29	\$156.58	\$234.88	\$313.17	\$391.46	\$469.75
60	\$33.61	\$67.21	\$84.02	\$168.04	\$252.07	\$336.09	\$420.11	\$504.13
61	\$36.55	\$73.10	\$91.37	\$182.75	\$274.12	\$365.50	\$456.87	\$548.26
62	\$39.88	\$79.75	\$99.69	\$199.38	\$299.07	\$398.75	\$498.44	\$598.13
63	\$43.29	\$86.58	\$108.23	\$216.46	\$324.69	\$432.92	\$541.15	\$649.38
64	\$46.89	\$93.76	\$117.21	\$234.41	\$351.63	\$468.84	\$586.04	\$703.25
65	\$50.56	\$101.14	\$126.42	\$252.84	\$379.26	\$505.66	\$632.08	\$758.50
66†	\$55.52	\$111.03	\$138.79	\$277.58	\$416.38	\$555.17	\$693.96	\$832.75
67†	\$60.86	\$121.71	\$152.14	\$304.29	\$456.44	\$608.59	\$760.73	\$912.88
68†	\$66.36	\$132.72	\$165.90	\$331.80	\$497.69	\$663.58	\$829.48	\$995.38
69†	\$71.90	\$143.80	\$179.75	\$359.50	\$539.25	\$719.00	\$898.75	\$1,078.50
70†	\$77.61	\$155.20	\$194.00	\$388.01	\$582.00	\$776.00	\$970.00	\$1,164.01

<sup>1</sup>Initial Death Benefit is guaranteed level for the first five (5) years. An illustration will be provided with the issued certificate showing a listing of the guaranteed minimum death benefit and illustrated non-guaranteed death benefit payable by year to age 100. <sup>2</sup>Evidence of insurability (EOI) is required for ages 71-80 and quotes in excess of U/W offer (\*). †The Children's Term Rider is not available at ages 66-80.

Issue Age: 18-65 **Children's Term Rider** - may be added to Employee/Members certificate for an additional monthly premium, \$4.55 per \$10,000 and \$9.10 per \$20,000, if they are not already covered by their own certificate. The benefit amount is subject to the situs state limits on dependent coverage, if any. The Children's Term Rider terminates on each child's 26th birthday, or when the insured turns 70 or the certificate terminates, if earlier.

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# Group Term To Age 100 Life Insurance (GPTLC) from Allstate Benefits

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Riders added to base life coverage where available

Issue Age: 18-75

Accelerated Death Benefit for Terminal Illness

Issue Age: 18-70

Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits - Also includes the Non-Forfeiture Credit.

LEVEL PREMIUM RATES (to age 100) for ELIGIBLE EMPLOYEES (These are GI quotes, unless otherwise noted)								
Initial Death Benefit <sup>1</sup>	MONTHLY (12Xs/Year) • TOBACCO							
	\$10,000	\$20,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000
Issue Age	Premium	Premium	Premium	Premium	Premium	Premium	Premium	Premium
18	Issue age 18 will always be issued Nontobacco.							
19	\$3.74	\$7.49	\$9.35	\$18.71	\$28.06	\$37.41	\$46.77	\$56.13
20	\$3.93	\$7.87	\$9.83	\$19.67	\$29.50	\$39.33	\$49.17	\$59.00
21	\$4.12	\$8.23	\$10.30	\$20.58	\$30.88	\$41.17	\$51.46	\$61.75
22	\$4.31	\$8.64	\$10.79	\$21.59	\$32.38	\$43.16	\$53.96	\$64.75
23	\$4.52	\$9.03	\$11.29	\$22.58	\$33.88	\$45.17	\$56.46	\$67.75
24	\$4.73	\$9.45	\$11.82	\$23.62	\$35.44	\$47.25	\$59.06	\$70.88
25	\$4.92	\$9.85	\$12.31	\$24.63	\$36.94	\$49.25	\$61.57	\$73.88
26	\$5.09	\$10.18	\$12.73	\$25.46	\$38.19	\$50.92	\$63.65	\$76.38
27	\$5.30	\$10.60	\$13.25	\$26.50	\$39.75	\$53.00	\$66.25	\$79.50
28	\$5.51	\$11.02	\$13.77	\$27.55	\$41.31	\$55.08	\$68.86	\$82.63
29	\$5.73	\$11.45	\$14.31	\$28.63	\$42.94	\$57.25	\$71.56	\$85.88
30	\$5.95	\$11.88	\$14.86	\$29.71	\$44.56	\$59.42	\$74.27	\$89.13
31	\$6.15	\$12.30	\$15.37	\$30.75	\$46.13	\$61.50	\$76.88	\$92.25
32	\$6.38	\$12.75	\$15.94	\$31.88	\$47.81	\$63.75	\$79.69	\$95.63
33	\$6.61	\$13.21	\$16.52	\$33.04	\$49.56	\$66.09	\$82.60	\$99.13
34	\$6.87	\$13.75	\$17.18	\$34.38	\$51.56	\$68.75	\$85.94	\$103.13
35	\$7.16	\$14.32	\$17.90	\$35.79	\$53.69	\$71.58	\$89.48	\$107.38
36	\$7.69	\$15.39	\$19.23	\$38.46	\$57.69	\$76.91	\$96.14	\$115.38
37	\$8.39	\$16.78	\$20.98	\$41.96	\$62.94	\$83.92	\$104.90	\$125.88
38	\$9.12	\$18.23	\$22.79	\$45.58	\$68.38	\$91.17	\$113.96	\$136.75
39	\$9.87	\$19.73	\$24.66	\$49.34	\$74.00	\$98.67	\$123.33	\$148.01
40	\$10.60	\$21.20	\$26.50	\$53.00	\$79.50	\$106.00	\$132.50	\$159.01
41	\$11.56	\$23.14	\$28.92	\$57.84	\$86.76	\$115.66	\$144.58	\$173.50
42	\$12.67	\$25.33	\$31.66	\$63.34	\$95.00	\$126.67	\$158.33	\$190.01
43	\$13.74	\$27.49	\$34.36	\$68.71	\$103.07	\$137.41	\$171.77	\$206.13
44	\$14.87	\$29.73	\$37.16	\$74.34	\$111.50	\$148.67	\$185.83	\$223.01
45	\$15.95	\$31.90	\$39.88	\$79.75	\$119.63	\$159.50	\$199.38	\$239.26
46	\$17.14	\$34.27	\$42.84	\$85.67	\$128.50	\$171.33	\$214.17	\$257.01
47	\$18.50	\$37.00	\$46.26	\$92.50	\$138.76	\$185.00	\$231.26	\$277.50
48	\$19.93	\$39.85	\$49.82	\$99.62	\$149.44	\$199.25	\$249.06	\$298.88
49	\$21.40	\$42.80	\$53.50	\$107.00	\$160.50	\$214.00	\$267.50	\$321.00
50	\$22.87	\$45.75	\$57.18	\$114.38	\$171.56	\$228.75	\$285.94	\$343.13

<sup>1</sup>Initial Death Benefit is guaranteed level for the first five (5) years. An illustration will be provided with the issued certificate showing a listing of the guaranteed minimum death benefit and illustrated non-guaranteed death benefit payable by year to age 100. <sup>2</sup>Evidence of insurability (EOI) is required for ages 71-80 and quotes in excess of U/W offer (\*). <sup>3</sup>The Children's Term Rider is not available at ages 66-80.

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	\$10,000	\$20,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000
Issue Age	Premium	Premium	Premium	Premium	Premium	Premium	Premium	Premium
51	\$24.86	\$49.71	\$62.14	\$124.29	\$186.44	\$248.59	\$310.73	\$372.88
52	\$26.95	\$53.90	\$67.38	\$134.75	\$202.13	\$269.50	\$336.88	\$404.26
53	\$29.15	\$58.30	\$72.87	\$145.75	\$218.62	\$291.50	\$364.37	\$437.26
54	\$31.11	\$62.22	\$77.77	\$155.55	\$233.31	\$311.08	\$388.86	\$466.63
55	\$32.93	\$65.86	\$82.33	\$164.67	\$247.00	\$329.34	\$411.67	\$494.01
56	\$35.46	\$70.92	\$88.65	\$177.30	\$265.94	\$354.58	\$443.23	\$531.88
57	\$37.88	\$75.75	\$94.69	\$189.37	\$284.06	\$378.75	\$473.43	\$568.13
58	\$40.25	\$80.50	\$100.63	\$201.25	\$301.88	\$402.50	\$503.13	\$603.75
59	\$42.99	\$85.98	\$107.48	\$214.96	\$322.44	\$429.92	\$537.40	\$644.88
60	\$45.78	\$91.55	\$114.44	\$228.87	\$343.32	\$457.75	\$572.19	\$686.63
61	\$49.32	\$98.65	\$123.31	\$246.63	\$369.94	\$493.25	\$616.56	\$739.88
62	\$53.22	\$106.43	\$133.05	\$266.08	\$399.13	\$532.17	\$665.21	\$798.25
63	\$57.09	\$114.18	\$142.73	\$285.46	\$428.19	\$570.92	\$713.65	\$856.38
64	\$61.09	\$122.16	\$152.71	\$305.41	\$458.13	\$610.84	\$763.54	\$916.25
65	\$64.97	\$129.95	\$162.44	\$324.88	\$487.32	\$649.75	\$812.19	\$974.63
66†	\$71.21	\$142.42	\$178.02	\$356.04	\$534.06	\$712.08	\$890.10	\$1,068.13
67†	\$77.72	\$155.43	\$194.29	\$388.58	\$582.88	\$777.17	\$971.46	\$1,165.75
68†	\$84.25	\$168.50	\$210.63	\$421.25	\$631.88	\$842.50	\$1,053.12	\$1,263.75
69†	\$90.73	\$181.45	\$226.81	\$453.63	\$680.44	\$907.25	\$1,134.06	\$1,360.88
70†	\$97.22	\$194.43	\$243.04	\$486.09	\$729.12	\$972.17	\$1,215.21	\$1,458.26

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