Underwritten by: American Heritage Life Insurance Company

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by American Heritage Life Insurance Company, Jacksonville, Florida in all states except New York. Product features and availability vary by state and are solely the responsibility of American Heritage Life Insurance Company.

Group Term to Age 100 Life Insurance with the Accelerated Death Benefit for Long-Term Care with Restoration of Benefits and Extension of Benefits Rider



Frequently Asked Questions

Coverage and Benefits

Q. How does Term to Age 100 Life Insurance work?

A. Term to Age 100 Life Insurance pays a lump-sum cash benefit if you die before age 100. The benefit is guaranteed for the first five years of coverage and is priced so it can remain level under current experience factors.

Q. Who can be covered under the policy?

A. Term to Age 100 Life Insurance with the Accelerated Death Benefit for Long-Term Care with Restoration of Benefits and Extension of Benefits Rider is available for you and your spouse.

Q. What is the maximum age that I am eligible to sign up for coverage?

A. You and your spouse can sign up for coverage between the ages of 18 and 70 (non-tobacco user) or 19 and 70 (tobacco user).[1]

[1]Age may vary by state.

Q. When does coverage for me and my spouse begin?

A. Coverage begins on the coverage effective date as shown in your coverage certificate.

Q. What additional coverage may be added?

A. Additional rider coverage is available (if chosen by your employer) via the Accidental Death Benefit Rider, Accelerated Death Benefit for Terminal Illness Rider, Total Disability Payor Waiver of Premium Rider, Future Purchase Option Rider, and Children's Term Rider. The issue ages for these riders may differ from the issue ages for your base coverage; please consult with your representative from The Standard for details.

Q. How does the Accelerated Death Benefit for Long-Term Care with Restoration of Benefits and Extension of Benefits Rider work?

A. If you or your covered spouse is certified by a physician as chronically ill, as defined in the rider, and receives qualified long-term care services, you can request an advance of the death benefit as a monthly benefit after a 90-day elimination period. Alternatively, you also have the option to select a one-time lump-sum payment of 100% of the death benefit at the time of the claim. The Restoration of Benefits feature replenishes the death benefit amount to the level it was at the time the Accelerated Death Benefit claim was submitted. The restoration feature ensures the death benefit amount remains at 100% regardless of how much you use to help pay for qualified long-term care services. The extension feature expands the period of time you may receive a benefit payout (time span is equal to the original benefit term), but this option is not available if you select the one-time lump-sum option at the time of the claim. Please refer to your rider for more details.

Q. How much of the death benefit will I receive to pay for long-term care services?

A. The coverage allows you to request a monthly advanced payment of either 4% of the death benefit for up to 50 months or 6% of the death benefit for up to 34 months. If utilized for the full time period, the death benefit payout is accelerated up to 200%. See your brochure for the percentage offered by your employer.

Q. Does the Accelerated Death Benefit for Long-Term Care with Restoration of Benefits and Extension of Benefits Rider qualify me for an exemption from contributions to my state's long-term care fund?

A. Several states have created or have proposed regulations to create trusts to pay long-term care benefits for qualified residents; typically, the trusts are funded by a payroll tax. Residents may be able to claim an exemption from the payroll tax if they have qualified long-term care insurance in place by a specific deadline. Each state's criteria for exemptions are different; please contact a tax advisor for more information about your state.

Q. Are there medical questions to answer to enroll in this coverage?

A. Coverage can be offered with one of the following requirements:

Guaranteed Issue – there are no medical questions to answer at initial enrollment, and you must meet the "Actively at Work" requirement to be eligible.[2]

Simplified Issue – you will be asked several detailed medical questions and you must meet the"Actively at Work" requirement.[2]

[2]Although Guaranteed Issue or Simplified Issue may be available, all exclusions and limitations will still apply to any coverage issued. Policy and rider exclusions and limitations, including pre-existing condition limitations, are not waived even though Guaranteed Issue or Simplified Issue is offered.

Continuation of Coverage

Q. If I leave the company, can I keep my life insurance coverage?

A. Yes, coverage may be continued if your employer no longer offers coverage, your employment ends, or you are no longer eligible for coverage through your employer.

The Standard must receive a written request for this continuation of coverage option within 30 days of the date the certificate would otherwise terminate. No continuation of coverage will be provided if your policy is terminated due to the discovery of fraud or material misrepresentation or due to your failure to make required premium payments.

Claims

Q. Who may submit a claim?

A. Anyone can help the insured submit an accelerated death benefit for long-term care claim as long as the required claim form and supporting documents are provided. For life insurance claims, anyone may initiate the process, but the beneficiary must submit the completed claim form and required documentation.

Q. How do I submit a claim?

A. You can obtain a claim form by visiting The Standard website at standard.com/ahl/resources-and-forms or by calling the The Standard Customer Care Center at **800.521.3535**.

Q. When a claim is filed and benefits are paid by The Standard, who receives the payment?

A. For the Accelerated Death Benefit for Long-Term Care with Restoration of Benefits and Extension of Benefits Rider, claim payments are sent to the employee/ certificate holder.

Tobacco Use and Age

Q. Do premiums depend on tobacco usage status?

A. Yes. Tobacco users pay a higher premium than non-tobacco users. If you or your spouse stops using tobacco for 12 months, you can apply for a non-tobacco rate by contacting The Standard Customer Care Center at **800.521.3535**.

Q. Do premiums vary based on the age of the primary insured?

A. Yes. Premiums at the date of issue are based on the insured's age when coverage becomes effective.

For questions regarding coverage, benefits or claims, call our Customer Care Center at 800.521.3535, Monday through Friday, 8 a.m. – 8 p.m. Eastern.

Rev. 2/26. This material is valid as long as information remains current, but in no event later than February 1, 2029. The coverage provided is limited benefit supplemental insurance, policy form GPTLP or state variations thereof. Accelerated Death Benefit for Long-Term Care with Restoration of Benefits and Extension of Benefits Rider benefits are provided under rider form GTLPLTCRE, or state variations thereof.

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Group Term to Age 100 Life Insurance

Financial protection for those you love most



Think About This

44% of people would feel a financial impact within six months of losing their household's primary wage earner. 28% said they would be affected within just one month†

More than 40% of Americans with life insurance coverage wish they had purchased their policies at a younger age†

Over half of U.S. households rely on dual incomes (54%), and, for many, losing one income could be devastating to household finances ††

Dealing with an unexpected death is difficult enough – you don't want to leave behind overwhelming financial obligations as well. With Group Term Life Insurance coverage, your family can still realize all the goals and dreams you shared together.

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

Protecting insureds for over 60 years

Meeting Your Needs

- Guaranteed minimum death benefit is level for 5 years[1]
- Premiums are affordable and remain level to age 100 unless you make changes to your coverage
- Spouse and children may be covered*,[2]

Coverage offered to the employees of:

LAMAR

†2020 Insurance Barometer Study, LIMRA. ††U.S. Bureau of Labor Statistics, *Consumer Expenditure Survey,* ibid. *Please refer to the Exclusions and Limitations section of this brochure. [1]Current non-guaranteed death benefit is projected to remain level to age 100. [2]Coverage for spouse and children may be limited to a percentage of the employee's face amount in some states.

Group Term To Age 100 Life Insurance (GPTLC)

from American Heritage Life Insurance Company

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.

Initial Death Benefit[1]	Level Premium Rates (to age 100) for Eligible Employees • Monthly (12Xs/Year) • Non-Tobacco							
	$10,000	$20,000	$30,000	$40,000	$50,000	$60,000	$70,000	$80,000
Issue Age	Premium	Premium	Premium	Premium	Premium	Premium	Premium	Premium
18	$4.72	$9.45	$14.18	$18.90	$23.63	$28.35	$33.07	$37.80
19	$3.41	$6.82	$10.23	$13.63	$17.04	$20.45	$23.86	$27.27
20	$3.43	$6.87	$10.30	$13.73	$17.17	$20.60	$24.03	$27.47
21	$3.45	$6.90	$10.35	$13.80	$17.25	$20.70	$24.15	$27.60
22	$3.48	$6.97	$10.45	$13.93	$17.42	$20.90	$24.38	$27.87
23	$3.52	$7.03	$10.55	$14.07	$17.58	$21.10	$24.62	$28.13
24	$3.56	$7.12	$10.68	$14.23	$17.79	$21.35	$24.91	$28.47
25	$3.59	$7.18	$10.78	$14.37	$17.96	$21.55	$25.14	$28.73
26	$3.64	$7.28	$10.93	$14.57	$18.21	$21.85	$25.49	$29.13
27	$3.73	$7.47	$11.20	$14.93	$18.67	$22.40	$26.13	$29.87
28	$3.83	$7.65	$11.48	$15.30	$19.13	$22.95	$26.78	$30.60
29	$3.93	$7.85	$11.78	$15.70	$19.63	$23.55	$27.48	$31.40
30	$4.03	$8.05	$12.08	$16.10	$20.13	$24.15	$28.18	$32.20
31	$4.24	$8.46	$12.70	$16.94	$21.16	$25.40	$29.64	$33.86
32	$4.46	$8.92	$13.38	$17.83	$22.30	$26.75	$31.21	$35.67
33	$4.69	$9.38	$14.08	$18.77	$23.46	$28.15	$32.84	$37.53
34	$4.96	$9.91	$14.88	$19.84	$24.79	$29.75	$34.71	$39.66
35	$5.24	$10.49	$15.73	$20.96	$26.21	$31.45	$36.69	$41.94
36	$5.34	$10.69	$16.03	$21.36	$26.71	$32.05	$37.39	$42.74
37	$5.83	$11.65	$17.48	$23.30	$29.13	$34.95	$40.78	$46.60
38	$6.30	$12.58	$18.88	$25.17	$31.46	$37.75	$44.05	$50.33
39	$6.76	$13.50	$20.26	$27.00	$33.76	$40.50	$47.26	$54.00
40	$7.24	$14.47	$21.71	$28.93	$36.17	$43.40	$50.64	$57.87
41	$7.81	$15.62	$23.43	$31.23	$39.05	$46.85	$54.66	$62.47
42	$8.50	$16.98	$25.48	$33.97	$42.46	$50.95	$59.45	$67.93
43	$9.17	$18.34	$27.51	$36.66	$45.83	$55.00	$64.17	$73.34
44	$9.89	$19.77	$29.66	$39.53	$49.42	$59.30	$69.19	$79.07
45	$10.59	$21.18	$31.78	$42.37	$52.96	$63.55	$74.14	$84.73
46	$11.34	$22.69	$34.03	$45.36	$56.71	$68.05	$79.39	$90.74
47	$12.21	$24.42	$36.63	$48.83	$61.04	$73.25	$85.46	$97.67
48	$13.10	$26.18	$39.28	$52.37	$65.46	$78.55	$91.65	$104.73
49	$14.02	$28.05	$42.08	$56.10	$70.13	$84.15	$98.17	$112.20
50	$14.99	$29.99	$44.98	$59.96	$74.96	$89.95	$104.94	$119.94

[1]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.

When applying for coverage, the appropriate Illustration Certification must be completed in all states.

This rate insert is not to be used on its own and is for use with materials/accounts situsted in Texas.

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Group Term To Age 100 Life Insurance (GPTLC)

from American Heritage Life Insurance Company

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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.

Initial Death Benefit[1]	Level Premium Rates (to age 100) for Eligible Employees • Monthly (12Xs/Year) • Non-Tobacco							
	$90,000	$100,000	$110,000	$120,000	$140,000	$160,000	$180,000	$200,000
Issue Age	Premium	Premium	Premium	Premium	Premium	Premium	Premium	Premium
18	$42.53	$47.25	$51.98	$56.70	$66.15	$75.60	$85.05	$94.50
19	$30.68	$34.08	$37.49	$40.90	$47.72	$54.53	$61.35	$68.17
20	$30.90	$34.33	$37.77	$41.20	$48.07	$54.93	$61.80	$68.67
21	$31.05	$34.50	$37.95	$41.40	$48.30	$55.20	$62.10	$69.00
22	$31.35	$34.83	$38.32	$41.80	$48.77	$55.73	$62.70	$69.67
23	$31.65	$35.17	$38.68	$42.20	$49.23	$56.27	$63.30	$70.33
24	$32.03	$35.58	$39.14	$42.70	$49.82	$56.93	$64.05	$71.17
25	$32.33	$35.92	$39.51	$43.10	$50.28	$57.47	$64.65	$71.83
26	$32.78	$36.42	$40.06	$43.70	$50.98	$58.27	$65.55	$72.83
27	$33.60	$37.33	$41.07	$44.80	$52.27	$59.73	$67.20	$74.67
28	$34.43	$38.25	$42.08	$45.90	$53.55	$61.20	$68.85	$76.50
29	$35.33	$39.25	$43.18	$47.10	$54.95	$62.80	$70.65	$78.50
30	$36.23	$40.25	$44.28	$48.30	$56.35	$64.40	$72.45	$80.50
31	$38.10	$42.34	$46.56	$50.80	$59.26	$67.74	$76.20	$84.66
32	$40.13	$44.58	$49.05	$53.50	$62.42	$71.33	$80.25	$89.17
33	$42.23	$46.92	$51.61	$56.30	$65.68	$75.07	$84.45	$93.83
34	$44.63	$49.59	$54.54	$59.50	$69.41	$79.34	$89.25	$99.16
35	$47.18	$52.41	$57.66	$62.90	$73.39	$83.86	$94.35	$104.84
36	$48.08	$53.41	$58.76	$64.10	$74.79	$85.46	$96.15	$106.84
37	$52.43	$58.25	$64.08	$69.90	$81.55	$93.20	$104.85	$116.50
38	$56.63	$62.92	$69.21	$75.50	$88.08	$100.67	$113.25	$125.83
39	$60.76	$67.50	$74.26	$81.00	$94.50	$108.00	$121.50	$135.00
40	$65.11	$72.33	$79.57	$86.80	$101.27	$115.73	$130.20	$144.67
41	$70.28	$78.08	$85.90	$93.70	$109.32	$124.93	$140.55	$156.17
42	$76.43	$84.92	$93.41	$101.90	$118.88	$135.87	$152.85	$169.83
43	$82.51	$91.66	$100.83	$110.00	$128.34	$146.66	$165.00	$183.34
44	$88.96	$98.83	$108.72	$118.60	$138.37	$158.13	$177.90	$197.67
45	$95.33	$105.92	$116.51	$127.10	$148.28	$169.47	$190.65	$211.83
46	$102.08	$113.41	$124.76	$136.10	$158.79	$181.46	$204.15	$226.84
47	$109.88	$122.08	$134.29	$146.50	$170.92	$195.33	$219.75	$244.17
48	$117.83	$130.92	$144.01	$157.10	$183.28	$209.47	$235.65	$261.83
49	$126.23	$140.25	$154.28	$168.30	$196.35	$224.40	$252.45	$280.50
50	$134.93	$149.91	$164.91	$179.90	$209.89	$239.86	$269.85	$299.84

[1]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.

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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.

Initial Death Benefit[1]	Level Premium Rates (to age 100) for Eligible Employees • Monthly (12Xs/Year) • Non-Tobacco							
	$10,000	$20,000	$30,000	$40,000	$50,000	$60,000	$70,000	$80,000
Issue Age	Premium	Premium	Premium	Premium	Premium	Premium	Premium	Premium
51	$16.40	$32.78	$49.18	$65.57	$81.96	$98.35	$114.75	$131.13
52	$17.96	$35.92	$53.88	$71.83	$89.79	$107.75	$125.71	$143.67
53	$19.56	$39.11	$58.68	$78.24	$97.79	$117.35	$136.91	$156.46
54	$20.96	$41.94	$62.90	$83.86	$104.84	$125.80	$146.76	$167.74
55	$23.29	$46.58	$69.88	$93.17	$116.46	$139.75	$163.04	$186.33
56	$25.22	$50.45	$75.68	$100.90	$126.13	$151.35	$176.57	$201.80
57	$27.14	$54.29	$81.43	$108.56	$135.71	$162.85	$189.99	$217.14
58	$29.08	$58.15	$87.23	$116.30	$145.38	$174.45	$203.53	$232.60
59	$31.32	$62.63	$93.95	$125.27	$156.58	$187.90	$219.22	$250.53
60	$33.61	$67.21	$100.83	$134.44	$168.04	$201.65	$235.26	$268.86
61	$36.55	$73.10	$109.66	$146.20	$182.75	$219.30	$255.85	$292.40
62	$39.88	$79.75	$119.63	$159.50	$199.38	$239.25	$279.13	$319.00
63	$43.29	$86.58	$129.88	$173.17	$216.46	$259.75	$303.04	$346.33
64	$46.89	$93.76	$140.65	$187.54	$234.41	$281.30	$328.19	$375.06
65	$50.56	$101.14	$151.70	$202.26	$252.84	$303.40	$353.96	$404.54
66	$55.52	$111.03	$166.55	$222.07	$277.58	$333.10	$388.62	$444.13
67	$60.86	$121.71	$182.58	$243.44	$304.29	$365.15	$426.01	$486.86
68	$66.36	$132.72	$199.08	$265.43	$331.80	$398.15	$464.51	$530.87
69	$71.90	$143.80	$215.70	$287.60	$359.50	$431.40	$503.30	$575.20
70	$77.61	$155.20	$232.81	$310.40	$388.01	$465.60	$543.21	$620.80

[1]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.

When applying for coverage, the appropriate Illustration Certification must be completed in all states.

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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.

Initial Death Benefit[1]	Level Premium Rates (to age 100) for Eligible Employees • Monthly (12Xs/Year) • Non-Tobacco							
	$90,000	$100,000	$110,000	$120,000	$140,000	$160,000	$180,000	$200,000
Issue Age	Premium	Premium	Premium	Premium	Premium	Premium	Premium	Premium
51	$147.53	$163.92	$180.31	$196.70	$229.48	$262.27	$295.05	$327.83
52	$161.63	$179.58	$197.54	$215.50	$251.42	$287.33	$323.25	$359.17
53	$176.03	$195.59	$215.14	$234.70	$273.81	$312.94	$352.05	$391.16
54	$188.70	$209.66	$230.64	$251.60	$293.54	$335.46	$377.40	$419.34
55	$209.63	$232.92	$256.21	$279.50	$326.08	$372.67	$419.25	$465.83
56	$227.03	$252.25	$277.48	$302.70	$353.15	$403.60	$454.05	$504.50
57	$244.28	$271.41	$298.56	$325.70	$379.99	$434.26	$488.55	$542.84
58	$261.68	$290.75	$319.83	$348.90	$407.05	$465.20	$523.35	$581.50
59	$281.85	$313.17	$344.48	$375.80	$438.43	$501.07	$563.70	$626.33
60	$302.48	$336.09	$369.69	$403.30	$470.51	$537.74	$604.95	$672.16
61	$328.96	$365.50	$402.05	$438.60	$511.70	$584.80	$657.90	$731.00
62	$358.88	$398.75	$438.63	$478.50	$558.25	$638.00	$717.75	$797.50
63	$389.63	$432.92	$476.21	$519.50	$606.08	$692.67	$779.25	$865.83
64	$421.95	$468.84	$515.71	$562.60	$656.36	$750.14	$843.90	$937.66
65	$455.10	$505.66	$556.24	$606.80	$707.94	$809.06	$910.20	$1,011.34
66	$499.65	$555.17	$610.68	$666.20	$777.23	$888.27	$999.30	$1,110.33
67	$547.73	$608.59	$669.44	$730.30	$852.01	$973.74	$1,095.45	$1,217.16
68	$597.23	$663.58	$729.95	$796.30	$929.02	$1,061.73	$1,194.45	$1,327.17
69	$647.10	$719.00	$790.90	$862.80	$1,006.60	$1,150.40	$1,294.20	$1,438.00
70	$698.41	$776.00	$853.61	$931.20	$1,086.40	$1,241.60	$1,396.80	$1,552.00

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Group Term To Age 100 Life Insurance (GPTLC)

from American Heritage Life Insurance Company

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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.

Initial Death Benefit[1]	Level Premium Rates (to age 100) for Eligible Employees • Monthly (12Xs/Year) • Tobacco							
	$10,000	$20,000	$30,000	$40,000	$50,000	$60,000	$70,000	$80,000
Issue Age	Premium	Premium	Premium	Premium	Premium	Premium	Premium	Premium
18	Issue age 18 will always be issued Nontobacco.							
19	$3.74	$7.49	$11.23	$14.96	$18.71	$22.45	$26.19	$29.94
20	$3.93	$7.87	$11.80	$15.73	$19.67	$23.60	$27.53	$31.47
21	$4.12	$8.23	$12.35	$16.47	$20.58	$24.70	$28.82	$32.93
22	$4.31	$8.64	$12.95	$17.26	$21.59	$25.90	$30.21	$34.54
23	$4.52	$9.03	$13.55	$18.07	$22.58	$27.10	$31.62	$36.13
24	$4.73	$9.45	$14.18	$18.90	$23.62	$28.35	$33.08	$37.80
25	$4.92	$9.85	$14.78	$19.70	$24.63	$29.55	$34.47	$39.40
26	$5.09	$10.18	$15.28	$20.37	$25.46	$30.55	$35.64	$40.73
27	$5.30	$10.60	$15.90	$21.20	$26.50	$31.80	$37.10	$42.40
28	$5.51	$11.02	$16.53	$22.03	$27.55	$33.05	$38.56	$44.07
29	$5.73	$11.45	$17.18	$22.90	$28.63	$34.35	$40.08	$45.80
30	$5.95	$11.88	$17.83	$23.77	$29.71	$35.65	$41.60	$47.53
31	$6.15	$12.30	$18.45	$24.60	$30.75	$36.90	$43.05	$49.20
32	$6.38	$12.75	$19.13	$25.50	$31.88	$38.25	$44.63	$51.00
33	$6.61	$13.21	$19.83	$26.44	$33.04	$39.65	$46.26	$52.86
34	$6.87	$13.75	$20.63	$27.50	$34.38	$41.25	$48.12	$55.00
35	$7.16	$14.32	$21.48	$28.63	$35.79	$42.95	$50.11	$57.27
36	$7.69	$15.39	$23.08	$30.76	$38.46	$46.15	$53.84	$61.54
37	$8.39	$16.78	$25.18	$33.57	$41.96	$50.35	$58.74	$67.13
38	$9.12	$18.23	$27.35	$36.47	$45.58	$54.70	$63.82	$72.93
39	$9.87	$19.73	$29.61	$39.47	$49.34	$59.20	$69.07	$78.93
40	$10.60	$21.20	$31.81	$42.40	$53.00	$63.60	$74.20	$84.80
41	$11.56	$23.14	$34.70	$46.26	$57.84	$69.40	$80.96	$92.54
42	$12.67	$25.33	$38.01	$50.67	$63.34	$76.00	$88.67	$101.33
43	$13.74	$27.49	$41.23	$54.96	$68.71	$82.45	$96.19	$109.94
44	$14.87	$29.73	$44.61	$59.47	$74.34	$89.20	$104.07	$118.93
45	$15.95	$31.90	$47.86	$63.80	$79.75	$95.70	$111.65	$127.60
46	$17.14	$34.27	$51.41	$68.53	$85.67	$102.80	$119.94	$137.07
47	$18.50	$37.00	$55.50	$74.00	$92.50	$111.00	$129.50	$148.00
48	$19.93	$39.85	$59.78	$79.70	$99.62	$119.55	$139.48	$159.40
49	$21.40	$42.80	$64.20	$85.60	$107.00	$128.40	$149.80	$171.20
50	$22.87	$45.75	$68.63	$91.50	$114.38	$137.25	$160.12	$183.00

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Group Term To Age 100 Life Insurance (GPTLC)

from American Heritage Life Insurance Company

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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.

Initial Death Benefit[1]	Level Premium Rates (to age 100) for Eligible Employees • Monthly (12Xs/Year) • Tobacco							
	$90,000	$100,000	$110,000	$120,000	$140,000	$160,000	$180,000	$200,000
Issue Age	Premium	Premium	Premium	Premium	Premium	Premium	Premium	Premium
18	Issue age 18 will always be issued Nontobacco.							
19	$33.68	$37.41	$41.16	$44.90	$52.39	$59.86	$67.35	$74.84
20	$35.40	$39.33	$43.27	$47.20	$55.07	$62.93	$70.80	$78.67
21	$37.05	$41.17	$45.28	$49.40	$57.63	$65.87	$74.10	$82.33
22	$38.85	$43.16	$47.49	$51.80	$60.44	$69.06	$77.70	$86.34
23	$40.65	$45.17	$49.68	$54.20	$63.23	$72.27	$81.30	$90.33
24	$42.53	$47.25	$51.97	$56.70	$66.15	$75.60	$85.05	$94.50
25	$44.33	$49.25	$54.18	$59.10	$68.95	$78.80	$88.65	$98.50
26	$45.83	$50.92	$56.01	$61.10	$71.28	$81.47	$91.65	$101.83
27	$47.70	$53.00	$58.30	$63.60	$74.20	$84.80	$95.40	$106.00
28	$49.58	$55.08	$60.60	$66.10	$77.12	$88.13	$99.15	$110.17
29	$51.53	$57.25	$62.98	$68.70	$80.15	$91.60	$103.05	$114.50
30	$53.48	$59.42	$65.36	$71.30	$83.18	$95.07	$106.95	$118.83
31	$55.35	$61.50	$67.65	$73.80	$86.10	$98.40	$110.70	$123.00
32	$57.38	$63.75	$70.13	$76.50	$89.25	$102.00	$114.75	$127.50
33	$59.48	$66.09	$72.69	$79.30	$92.51	$105.74	$118.95	$132.16
34	$61.88	$68.75	$75.63	$82.50	$96.25	$110.00	$123.75	$137.50
35	$64.43	$71.58	$78.74	$85.90	$100.22	$114.53	$128.85	$143.17
36	$69.23	$76.91	$84.61	$92.30	$107.69	$123.06	$138.45	$153.84
37	$75.53	$83.92	$92.31	$100.70	$117.48	$134.27	$151.05	$167.83
38	$82.05	$91.17	$100.28	$109.40	$127.63	$145.87	$164.10	$182.33
39	$88.81	$98.67	$108.54	$118.40	$138.13	$157.87	$177.60	$197.33
40	$95.41	$106.00	$116.60	$127.20	$148.40	$169.60	$190.80	$212.00
41	$104.10	$115.66	$127.24	$138.80	$161.94	$185.06	$208.20	$231.34
42	$114.01	$126.67	$139.34	$152.00	$177.33	$202.67	$228.00	$253.33
43	$123.68	$137.41	$151.16	$164.90	$192.39	$219.86	$247.35	$274.84
44	$133.81	$148.67	$163.54	$178.40	$208.13	$237.87	$267.60	$297.33
45	$143.56	$159.50	$175.45	$191.40	$223.30	$255.20	$287.10	$319.00
46	$154.21	$171.33	$188.47	$205.60	$239.87	$274.13	$308.40	$342.67
47	$166.50	$185.00	$203.50	$222.00	$259.00	$296.00	$333.00	$370.00
48	$179.33	$199.25	$219.17	$239.10	$278.95	$318.80	$358.65	$398.50
49	$192.60	$214.00	$235.40	$256.80	$299.60	$342.40	$385.20	$428.00
50	$205.88	$228.75	$251.63	$274.50	$320.25	$366.00	$411.75	$457.50

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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.

Initial Death Benefit[1]	Level Premium Rates (to age 100) for Eligible Employees • Monthly (12Xs/Year) • -Tobacco							
	$10,000	$20,000	$30,000	$40,000	$50,000	$60,000	$70,000	$80,000
Issue Age	Premium	Premium	Premium	Premium	Premium	Premium	Premium	Premium
51	$24.86	$49.71	$74.58	$99.44	$124.29	$149.15	$174.01	$198.86
52	$26.95	$53.90	$80.86	$107.80	$134.75	$161.70	$188.65	$215.60
53	$29.15	$58.30	$87.46	$116.60	$145.75	$174.90	$204.05	$233.20
54	$31.11	$62.22	$93.33	$124.43	$155.55	$186.65	$217.76	$248.87
55	$32.93	$65.86	$98.81	$131.74	$164.67	$197.60	$230.53	$263.46
56	$35.46	$70.92	$106.38	$141.83	$177.30	$212.75	$248.21	$283.67
57	$37.88	$75.75	$113.63	$151.50	$189.37	$227.25	$265.13	$303.00
58	$40.25	$80.50	$120.75	$161.00	$201.25	$241.50	$281.75	$322.00
59	$42.99	$85.98	$128.98	$171.97	$214.96	$257.95	$300.94	$343.93
60	$45.78	$91.55	$137.33	$183.10	$228.87	$274.65	$320.43	$366.20
61	$49.32	$98.65	$147.98	$197.30	$246.63	$295.95	$345.27	$394.60
62	$53.22	$106.43	$159.65	$212.87	$266.08	$319.30	$372.52	$425.73
63	$57.09	$114.18	$171.28	$228.37	$285.46	$342.55	$399.64	$456.73
64	$61.09	$122.16	$183.25	$244.34	$305.41	$366.50	$427.59	$488.66
65	$64.97	$129.95	$194.93	$259.90	$324.88	$389.85	$454.82	$519.80
66	$71.21	$142.42	$213.63	$284.83	$356.04	$427.25	$498.46	$569.67
67	$77.72	$155.43	$233.15	$310.87	$388.58	$466.30	$544.02	$621.73
68	$84.25	$168.50	$252.75	$337.00	$421.25	$505.50	$589.75	$674.00
69	$90.73	$181.45	$272.18	$362.90	$453.63	$544.35	$635.08	$725.80
70	$97.22	$194.43	$291.66	$388.87	$486.09	$583.30	$680.52	$777.73

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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.

Initial Death Benefit[1]	Level Premium Rates (to age 100) for Eligible Employees • Monthly (12Xs/Year) • -Tobacco							
	$90,000	$100,000	$110,000	$120,000	$140,000	$160,000	$180,000	$200,000
Issue Age	Premium	Premium	Premium	Premium	Premium	Premium	Premium	Premium
51	$223.73	$248.59	$273.44	$298.30	$348.01	$397.74	$447.45	$497.16
52	$242.56	$269.50	$296.45	$323.40	$377.30	$431.20	$485.10	$539.00
53	$262.36	$291.50	$320.65	$349.80	$408.10	$466.40	$524.70	$583.00
54	$279.98	$311.08	$342.20	$373.30	$435.52	$497.73	$559.95	$622.17
55	$296.41	$329.34	$362.27	$395.20	$461.06	$526.94	$592.80	$658.66
56	$319.13	$354.58	$390.05	$425.50	$496.42	$567.33	$638.25	$709.17
57	$340.88	$378.75	$416.62	$454.50	$530.25	$606.00	$681.75	$757.50
58	$362.25	$402.50	$442.75	$483.00	$563.50	$644.00	$724.50	$805.00
59	$386.93	$429.92	$472.91	$515.90	$601.88	$687.87	$773.85	$859.83
60	$411.98	$457.75	$503.52	$549.30	$640.85	$732.40	$823.95	$915.50
61	$443.93	$493.25	$542.58	$591.90	$690.55	$789.20	$887.85	$986.50
62	$478.95	$532.17	$585.38	$638.60	$745.03	$851.47	$957.90	$1,064.33
63	$513.83	$570.92	$628.01	$685.10	$799.28	$913.47	$1,027.65	$1,141.83
64	$549.75	$610.84	$671.91	$733.00	$855.16	$977.34	$1,099.50	$1,221.66
65	$584.78	$649.75	$714.73	$779.70	$909.65	$1,039.60	$1,169.55	$1,299.50
66	$640.88	$712.08	$783.29	$854.50	$996.92	$1,139.33	$1,281.75	$1,424.17
67	$699.45	$777.17	$854.88	$932.60	$1,088.03	$1,243.47	$1,398.90	$1,554.33
68	$758.25	$842.50	$926.75	$1,011.00	$1,179.50	$1,348.00	$1,516.50	$1,685.00
69	$816.53	$907.25	$997.98	$1,088.70	$1,270.15	$1,451.60	$1,633.05	$1,814.50
70	$874.96	$972.17	$1,069.39	$1,166.60	$1,361.03	$1,555.47	$1,749.90	$1,944.33

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