



Allstate
BENEFITS

Provides a cash benefit
directly to your beneficiary

Underwritten by: **AMERICAN HERITAGE LIFE INSURANCE COMPANY***

Group Whole Life Insurance

Life is unpredictable. Let Allstate Benefits help you prepare for the unexpected with Group Whole Life Insurance. Now you can provide your family with financial peace of mind for the future and the journey to get there. Not only do you get protection for your lifetime, but you also have the ability to build cash value as you go. Give yourself and your loved ones a gift of love with Good Hands® protection from Allstate Benefits.

Here's How It Works

With Group Whole Life Insurance from Allstate Benefits, you get simplified and straightforward coverage. You decide how much coverage and who to cover. You get guaranteed rates for the life of the policy and a guaranteed death benefit to be paid to your beneficiaries. As the policy builds cash value, you can achieve your financial goals or borrow against it should you need to.

Meeting Your Needs

- You choose a fully-guaranteed death benefit (premiums payable to age 95) to leave behind, or if you live to age 121, a lump-sum maturity benefit is paid
- Coverage for spouse and children available through separate certificate or rider¹
- Premiums are affordable and conveniently payroll deducted
- Coverage may be continued if you leave employment; refer to your certificate for details

With Allstate Benefits Group Whole Life, you can enjoy protection for the future while building peace of mind right now. **Practical benefits for everyday living.**[®]

DID YOU KNOW ?



Reasons for purchasing life coverage include: replace income, final expenses, wealth transfer and mortgage payoff.²



Common financial concerns among Americans include: the ability to afford long-term care, medical and disability expenses, retirement, investments, living debt/expenses and final expenses.²

**Offered to the employees of:
Lubbock Independent
School System**

*Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation. ¹Coverage for spouse and child(ren) may be limited to a percentage of the employee's face amount in some states. ²2019 Insurance Barometer Study, LIMRA

Like any adult who has emotional and financial responsibilities, we think about how our family would make ends meet if we died unexpectedly. Most importantly, we may think about the debt we leave behind.

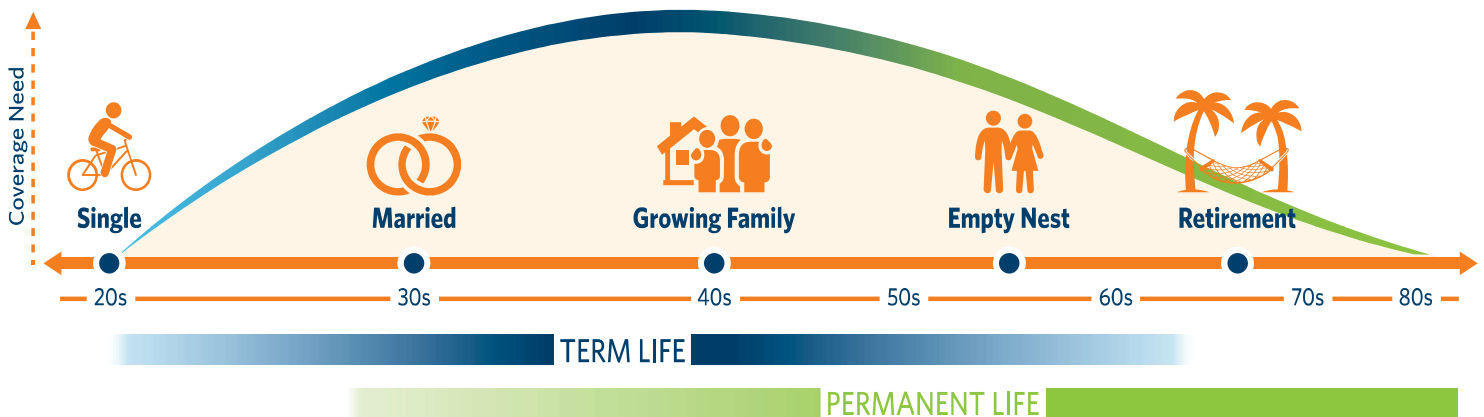
Here is what we may consider:

- The cost of funerals often leaves a financial commitment behind for surviving loved ones
- Money for day-to-day living expenses such as food, gas, and electricity will be needed
- A substantial mortgage or rental payment may still be owed
- Child care and education expenses for children



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.



The examples above detail fictional thought processes and needs; your individual needs and reasons for coverage may vary.

Using your cash benefits

Cash benefits provide you with options, because you or your beneficiary get to decide how to use them.



Finances

Cash benefits can help protect your HSAs, savings, retirement plans and 401ks 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

The cash benefit can be used to help pay for medical and living expenses such as bills, electricity and gas



†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.

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.

Prepare for the future today

One way you can determine if you and your family need the coverage is to review the list below and check some or all that apply to you and your family.

- You're the primary wage earner in your family
- 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 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.

Benefits

Whole Life Insurance provides either:

- Death Benefit - pays a lump-sum cash benefit when the insured dies; or
- Maturity Benefit - pays a lump-sum cash benefit if the insured is still living at age 121

OPTIONAL/ADDITIONAL RIDER BENEFIT³

Payor Waiver of Premium for Total Disability - we waive your premiums when we receive proof that the employee/payor is totally disabled for at least 6 months

³The rider has 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 premium may be required for the rider added to coverage.

Allstate Benefits Group Whole Life Insurance (GWL) for Employee/Member with rider (when available for the issue age):

Payor Waiver of Premium for Total Disability (GWCWP)*

UNI-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)															
Face Amount	\$5,000		\$10,000		\$15,000		\$20,000		\$25,000		\$30,000		\$35,000		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	Monthly Premium	CV @ age 65 or 10 years ¹	Issue Age
18	\$2.67	\$1,907	\$5.33	\$3,813	\$8.01	\$5,720	\$10.68	\$7,626	\$13.35	\$9,533	\$16.01	\$11,439	\$18.68	\$13,346	18
19	2.70	1,896	5.39	3,793	8.09	5,689	10.78	7,585	13.47	9,482	16.17	11,378	18.87	13,274	19
20	2.76	1,886	5.51	3,771	8.27	5,657	11.03	7,542	13.79	9,428	16.54	11,313	19.30	13,199	20
21	2.87	1,874	5.72	3,748	8.59	5,623	11.45	7,497	14.31	9,371	17.17	11,245	20.03	13,119	21
22	2.98	1,862	5.96	3,725	8.94	5,587	11.92	7,449	14.90	9,312	17.88	11,174	20.85	13,036	22
23	3.11	1,850	6.22	3,700	9.32	5,549	12.42	7,399	15.53	9,249	18.64	11,099	21.75	12,949	23
24	3.25	1,837	6.49	3,673	9.74	5,510	12.99	7,347	16.23	9,184	19.48	11,020	22.72	12,857	24
25	3.40	1,823	6.80	3,646	10.20	5,469	13.60	7,292	17.00	9,115	20.40	10,938	23.79	12,761	25
26	3.55	1,809	7.11	3,617	10.66	5,426	14.21	7,235	17.77	9,043	21.32	10,852	24.86	12,661	26
27	3.72	1,793	7.43	3,587	11.14	5,380	14.86	7,174	18.57	8,967	22.29	10,761	26.00	12,554	27
28	3.86	1,777	7.74	3,555	11.60	5,332	15.47	7,110	19.34	8,887	23.21	10,665	27.07	12,442	28
29	4.04	1,761	8.09	3,521	12.13	5,282	16.17	7,042	20.21	8,803	24.26	10,563	28.30	12,324	29
30	4.22	1,743	8.44	3,486	12.66	5,228	16.88	6,971	21.11	8,714	25.34	10,457	29.56	12,199	30
31	4.42	1,724	8.85	3,448	13.27	5,172	17.69	6,896	22.11	8,620	26.54	10,344	30.96	12,068	31
32	4.64	1,704	9.28	3,409	13.92	5,113	18.56	6,818	23.21	8,522	27.86	10,226	32.50	11,931	32
33	4.89	1,684	9.79	3,368	14.68	5,051	19.56	6,735	24.46	8,419	29.35	10,103	34.24	11,787	33
34	5.24	1,662	10.48	3,324	15.71	4,986	20.95	6,649	26.19	8,311	31.43	9,973	36.66	11,635	34
35	5.58	1,639	11.16	3,279	16.74	4,918	22.31	6,558	27.89	8,197	33.47	9,837	39.05	11,476	35
36	5.79	1,616	11.58	3,231	17.37	4,847	23.15	6,463	28.94	8,079	34.73	9,694	40.52	11,310	36
37	6.01	1,591	12.00	3,182	18.01	4,773	24.01	6,363	30.01	7,954	36.02	9,545	42.02	11,136	37
38	6.33	1,565	12.66	3,130	18.99	4,695	25.33	6,259	31.66	7,824	37.99	9,389	44.31	10,954	38
39	6.65	1,538	13.30	3,075	19.95	4,613	26.60	6,150	33.25	7,688	39.90	9,225	46.55	10,763	39
40	6.98	1,509	13.96	3,018	20.94	4,526	27.91	6,035	34.89	7,544	41.87	9,053	48.85	10,562	40
41	7.35	1,479	14.70	2,957	22.05	4,436	29.40	5,914	36.75	7,393	44.10	8,871	51.45	10,350	41
42	7.78	1,447	15.57	2,893	23.35	4,340	31.13	5,786	38.91	7,233	46.70	8,679	54.48	10,126	42
43	8.24	1,413	16.49	2,825	24.73	4,238	32.97	5,651	41.21	7,063	49.46	8,476	57.70	9,889	43
44	8.73	1,377	17.45	2,753	26.18	4,130	34.89	5,507	43.62	6,883	52.34	8,260	61.07	9,637	44
45	9.17	1,338	18.34	2,677	27.51	4,015	36.68	5,354	45.85	6,692	55.02	8,030	64.19	9,369	45
46	9.71	1,298	19.43	2,596	29.14	3,893	38.85	5,191	48.56	6,489	58.28	7,787	67.99	9,085	46
47	10.31	1,255	20.62	2,509	30.93	3,764	41.24	5,019	51.56	6,274	61.88	7,528	72.19	8,783	47
48	10.96	1,209	21.92	2,418	32.90	3,627	43.86	4,836	54.82	6,045	65.78	7,254	76.75	8,463	48
49	11.63	1,160	23.26	2,321	34.89	3,481	46.52	4,641	58.15	5,801	69.77	6,962	81.41	8,122	49
50	12.34	1,109	24.68	2,217	37.01	3,326	49.35	4,434	61.69	5,543	74.03	6,651	86.36	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.

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 12/31/2022. Group Whole Life Insurance benefits are provided under form GWLC, or state variations thereof. Rider benefits are provided under the following form, or state variations thereof: Payor Waiver of Premium for Total Disability (GWPWP).



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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* Issue Ages 18-55 Only for Payor Waiver of Premium for Total Disability (GWPWP).

Ratecard generated September 24, 2021 - 11:35 AM by ABQuote 08.31.2021.

Allstate Benefits Group Whole Life Insurance (GWL) for Employee/Member with riders (when available for the issue age):

Payor Waiver of Premium for Total Disability (GWCWP)*

UNI-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)															
Face Amount	\$5,000		\$10,000		\$15,000		\$20,000		\$25,000		\$30,000		\$35,000		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	Monthly Premium	CV @ age 65 or 10 years ¹	Issue Age
51	\$13.10	\$1,053	\$26.21	\$2,107	\$39.31	\$3,160	\$52.42	\$4,214	\$65.52	\$5,267	\$78.62	\$6,320	\$91.72	\$7,374	51
52	14.05	995	28.09	1,990	42.14	2,984	56.18	3,979	70.22	4,974	84.26	5,969	98.31	6,963	52
53	14.99	932	30.00	1,865	44.99	2,797	59.99	3,729	74.99	4,661	89.99	5,594	104.98	6,526	53
54	15.99	866	31.98	1,731	47.97	2,597	63.97	3,463	79.96	4,328	95.95	5,194	111.93	6,060	54
55	17.15	795	34.30	1,589	51.45	2,384	68.60	3,178	85.75	3,973	102.90	4,767	120.05	5,562	55
56	17.54	829	35.08	1,658	52.63	2,487	70.17	3,316	87.71	4,145	105.25	4,974	122.79	5,803	56
57	18.77	864	37.53	1,729	56.30	2,593	75.07	3,457	93.83	4,322	112.60	5,186	131.37	6,050	57
58	20.10	901	40.19	1,801	60.29	2,702	80.38	3,603	100.48	4,504	120.58	5,404	140.67	6,305	58
59	21.37	938	42.73	1,876	64.10	2,815	85.47	3,753	106.83	4,691	128.20	5,629	149.57	6,567	59
60	22.68	977	45.37	1,954	68.05	2,931	90.73	3,908	113.42	4,885	136.10	5,862	158.78	6,839	60
61	24.39	1,017	48.78	2,034	73.16	3,051	97.55	4,068	121.94	5,085	146.33	6,102	170.71	7,119	61
62	25.95	1,059	51.91	2,117	77.86	3,176	103.82	4,234	129.77	5,293	155.73	6,352	181.68	7,410	62
63	28.25	1,102	56.51	2,204	84.76	3,305	113.02	4,407	141.27	5,509	169.53	6,611	197.78	7,713	63
64	28.65	1,147	57.31	2,293	85.96	3,440	114.62	4,587	143.27	5,734	171.93	6,880	200.58	8,027	64
65	28.98	1,193	57.96	2,387	86.94	3,580	115.92	4,773	144.90	5,967	173.88	7,160	202.85	8,353	65
66	33.04	1,242	66.08	2,484	99.13	3,726	132.17	4,968	165.21	6,210	198.25	7,451	231.29	8,693	66
67	35.60	1,292	71.21	2,585	106.81	3,877	142.42	5,170	178.02	6,462	213.63	7,755	249.23	9,047	67
68	40.42	1,345	80.83	2,690	121.25	4,036	161.67	5,381	202.08	6,726	242.50	8,071	282.92	9,416	68
69	41.96	1,411	83.93	2,821	125.89	4,232	167.85	5,642	209.81	7,053	251.78	8,463	293.74	9,874	69
70	45.17	1,479	90.34	2,959	135.51	4,438	180.68	5,917	225.85	7,396	271.03	8,876	316.20	10,355	70
<u>w/EOI</u>	Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		<u>w/EOI</u>
71	48.75	1,551	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	52.65	1,625	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	57.04	1,702	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	61.90	1,781	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	67.33	1,864	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	73.43	1,949	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	80.28	2,040	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	87.95	2,138	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	96.54	2,249	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	106.15	2,381	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	\$40,000		\$45,000		\$50,000		\$55,000		\$60,000		\$65,000		\$70,000		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	Monthly Premium	CV @ age 65 or 10 years ¹	Issue Age
18	\$21.35	\$15,252	\$24.02	\$17,159	\$26.69	\$19,066	\$29.36	\$20,972	\$32.03	\$22,879	\$34.69	\$24,785	\$37.36	\$26,692	18
19	21.56	15,170	24.26	17,067	26.95	18,963	29.64	20,859	32.34	22,756	35.04	24,652	37.73	26,548	19
20	22.05	15,084	24.81	16,970	27.56	18,855	30.32	20,741	33.08	22,626	35.84	24,512	38.59	26,397	20
21	22.89	14,994	25.76	16,868	28.61	18,742	31.48	20,616	34.34	22,490	37.20	24,365	40.06	26,239	21
22	23.84	14,898	26.82	16,761	29.80	18,623	32.77	20,485	35.75	22,348	38.73	24,210	41.72	26,072	22
23	24.85	14,798	27.96	16,648	31.06	18,498	34.17	20,348	37.28	22,198	40.38	24,047	43.49	25,897	23
24	25.97	14,694	29.22	16,530	32.47	18,367	35.71	20,204	38.96	22,040	42.20	23,877	45.44	25,714	24
25	27.20	14,584	30.60	16,407	34.00	18,231	37.39	20,054	40.79	21,877	44.19	23,700	47.60	25,523	25
26	28.42	14,469	31.97	16,278	35.52	18,087	39.08	19,895	42.63	21,704	46.18	23,512	49.74	25,321	26
27	29.72	14,348	33.43	16,141	37.15	17,935	40.86	19,728	44.57	21,521	48.29	23,315	52.01	25,108	27
28	30.94	14,220	34.81	15,997	38.67	17,775	42.55	19,552	46.41	21,329	50.27	23,107	54.15	24,884	28
29	32.34	14,084	36.38	15,845	40.43	17,606	44.47	19,366	48.51	21,127	52.55	22,887	56.60	24,648	29
30	33.78	13,942	38.00	15,685	42.22	17,428	46.44	19,170	50.66	20,913	54.88	22,656	59.11	24,399	30
31	35.39	13,792	39.81	15,516	44.24	17,241	48.66	18,965	53.08	20,689	57.50	22,413	61.93	24,137	31
32	37.14	13,635	41.78	15,340	46.42	17,044	51.06	18,748	55.70	20,453	60.34	22,157	64.99	23,862	32
33	39.13	13,470	44.03	15,154	48.91	16,838	53.80	18,522	58.70	20,206	63.59	21,889	68.48	23,573	33
34	41.90	13,297	47.13	14,959	52.37	16,622	57.60	18,284	62.84	19,946	68.08	21,608	73.32	23,270	34
35	44.63	13,116	50.20	14,755	55.79	16,395	61.36	18,034	66.94	19,673	72.51	21,313	78.10	22,952	35
36	46.31	12,926	52.09	14,541	57.89	16,157	63.67	17,773	69.46	19,388	75.24	21,004	81.04	22,620	36
37	48.02	12,727	54.02	14,318	60.03	15,909	66.02	17,499	72.03	19,090	78.04	20,681	84.03	22,272	37
38	50.64	12,519	56.97	14,084	63.31	15,649	69.64	17,213	75.97	18,778	82.30	20,343	88.63	21,908	38
39	53.20	12,300	59.85	13,838	66.50	15,376	73.15	16,913	79.80	18,451	86.45	19,988	93.10	21,526	39
40	55.83	12,070	62.80	13,579	69.78	15,088	76.76	16,597	83.74	18,106	90.72	19,614	97.69	21,123	40
41	58.80	11,828	66.15	13,307	73.50	14,786	80.85	16,264	88.20	17,743	95.55	19,221	102.90	20,700	41
42	62.27	11,572	70.05	13,019	77.84	14,466	85.62	15,912	93.40	17,359	101.18	18,805	108.97	20,252	42
43	65.94	11,301	74.18	12,714	82.43	14,127	90.67	15,539	98.91	16,952	107.15	18,364	115.40	19,777	43
44	69.79	11,013	78.52	12,390	87.23	13,767	95.96	15,143	104.69	16,520	113.41	17,896	122.14	19,273	44
45	73.36	10,707	82.53	12,046	91.70	13,384	100.87	14,722	110.04	16,061	119.21	17,399	128.38	18,738	45
46	77.70	10,382	87.41	11,680	97.13	12,978	106.84	14,276	116.55	15,574	126.26	16,871	135.98	18,169	46
47	82.50	10,038	92.81	11,292	103.12	12,547	113.43	13,802	123.74	15,056	134.05	16,311	144.37	17,566	47
48	87.71	9,672	98.68	10,881	109.64	12,090	120.60	13,298	131.57	14,507	142.53	15,716	153.49	16,925	48
49	93.03	9,282	104.66	10,442	116.29	11,603	127.92	12,763	139.55	13,923	151.18	15,083	162.80	16,244	49
50	98.70	8,868	111.04	9,977	123.38	11,085	135.71	12,194	148.05	13,302	160.39	14,411	172.73	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.

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 12/31/2022. Group Whole Life Insurance benefits are provided under form GWLC, or state variations thereof. Rider benefits are provided under the following form, or state variations thereof: Payor Waiver of Premium for Total Disability (GWPWP).



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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* Issue Ages 18-55 Only for Payor Waiver of Premium for Total Disability (GWPWP).

Ratecard generated September 24, 2021 - 11:37 AM by ABQuote 08.31.2021.

Allstate Benefits Group Whole Life Insurance (GWL) for Employee/Member with riders (when available for the issue age):

Payor Waiver of Premium for Total Disability (GWCWP)*

UNI-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)															
Face Amount	\$40,000		\$45,000		\$50,000		\$55,000		\$60,000		\$65,000		\$70,000		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	Monthly Premium	CV @ age 65 or 10 years ¹	Issue Age
51	\$104.82	\$8,427	\$117.93	\$9,481	\$131.03	\$10,534	\$144.13	\$11,587	\$157.24	\$12,641	\$170.34	\$13,694	\$183.45	\$14,748	51
52	112.35	7,958	126.40	8,953	140.44	9,948	154.49	10,942	168.53	11,937	182.57	12,932	196.61	13,927	52
53	119.98	7,458	134.98	8,390	149.97	9,323	164.98	10,255	179.97	11,187	194.96	12,119	209.97	13,052	53
54	127.92	6,925	143.91	7,791	159.91	8,657	175.90	9,522	191.89	10,388	207.88	11,253	223.87	12,119	54
55	137.20	6,356	154.35	7,151	171.50	7,946	188.65	8,740	205.80	9,535	222.95	10,329	240.10	11,124	55
56	140.33	6,632	157.88	7,461	175.42	8,290	192.96	9,118	210.50	9,947	228.04	10,776	245.58	11,605	56
57	150.13	6,914	168.90	7,779	187.67	8,643	206.43	9,507	225.20	10,372	243.97	11,236	262.73	12,100	57
58	160.77	7,206	180.86	8,106	200.96	9,007	221.05	9,908	241.15	10,808	261.25	11,709	281.34	12,610	58
59	170.93	7,506	192.30	8,444	213.67	9,382	235.03	10,320	256.40	11,258	277.77	12,197	299.13	13,135	59
60	181.47	7,816	204.15	8,793	226.83	9,770	249.52	10,746	272.20	11,723	294.88	12,700	317.57	13,677	60
61	195.10	8,136	219.49	9,153	243.88	10,171	268.26	11,188	292.65	12,205	317.04	13,222	341.43	14,239	61
62	207.63	8,469	233.59	9,527	259.54	10,586	285.50	11,645	311.45	12,703	337.40	13,762	363.36	14,820	62
63	226.03	8,814	254.29	9,916	282.54	11,018	310.80	12,120	339.05	13,222	367.30	14,323	395.56	15,425	63
64	229.23	9,174	257.89	10,320	286.54	11,467	315.20	12,614	343.85	13,760	372.50	14,907	401.16	16,054	64
65	231.83	9,547	260.81	10,740	289.79	11,934	318.77	13,127	347.75	14,320	376.73	15,514	405.71	16,707	65
66	264.33	9,935	297.38	11,177	330.42	12,419	363.46	13,661	396.50	14,903	429.54	16,145	462.58	17,387	66
67	284.83	10,340	320.44	11,632	356.04	12,925	391.65	14,217	427.25	15,509	462.85	16,802	498.46	18,094	67
68	323.33	10,762	363.75	12,107	404.17	13,452	444.58	14,797	485.00	16,142	525.42	17,488	565.83	18,833	68
69	335.70	11,284	377.66	12,695	419.63	14,106	461.59	15,516	503.55	16,927	545.51	18,337	587.48	19,748	69
70	361.37	11,834	406.54	13,313	451.71	14,793	496.88	16,272	542.05	17,751	587.22	19,230	632.39	20,710	70
<u>w/EOI</u>	Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		<u>w/EOI</u>
71	390.00	12,406	438.75	13,957	487.50	15,508	536.25	17,059	585.00	18,610	633.75	20,160	682.50	21,711	71
72	421.23	13,000	473.89	14,625	526.54	16,250	579.20	17,874	631.85	19,499	684.50	21,124	737.16	22,749	72
73	456.30	13,614	513.34	15,316	570.38	17,018	627.41	18,719	684.45	20,421	741.49	22,123	798.53	23,825	73
74	495.20	14,250	557.10	16,031	619.00	17,813	680.90	19,594	742.80	21,375	804.70	23,156	866.60	24,938	74
75	538.60	14,909	605.93	16,772	673.25	18,636	740.58	20,500	807.90	22,363	875.23	24,227	942.55	26,090	75
76	587.40	15,594	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	76
77	642.20	16,318	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	77
78	703.60	17,104	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	78
79	772.33	17,993	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	79
80	849.20	19,050	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	80

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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.

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.

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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.

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* Issue Ages 18-55 Only for Payor Waiver of Premium for Total Disability (GWPWP).

Ratecard generated September 24, 2021 - 11:37 AM by ABQuote 08.31.2021.

Allstate Benefits Group Whole Life Insurance (GWL) for Employee/Member with rider (when available for the issue age):

Payor Waiver of Premium for Total Disability (GWCWP)*

UNI-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)															
Face Amount	\$75,000		\$80,000		\$85,000		\$90,000		\$95,000		\$100,000		\$105,000		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	Monthly Premium	CV @ age 65 or 10 years ¹	Issue Age
18	\$40.04	\$28,598	\$42.70	\$30,505	\$45.37	\$32,411	\$48.04	\$34,318	\$50.71	\$36,224	\$53.37	\$38,131	\$56.05	\$40,038	18
19	40.43	28,445	43.12	30,341	45.81	32,237	48.51	34,133	51.21	36,030	53.90	37,926	56.60	39,822	19
20	41.35	28,283	44.10	30,168	46.86	32,054	49.61	33,939	52.37	35,825	55.13	37,710	57.89	39,596	20
21	42.92	28,113	45.78	29,987	48.65	31,861	51.50	33,736	54.37	35,610	57.23	37,484	60.09	39,358	21
22	44.69	27,935	47.67	29,797	50.65	31,659	53.63	33,521	56.61	35,384	59.59	37,246	62.57	39,108	22
23	46.60	27,747	49.70	29,597	52.81	31,447	55.91	33,296	59.02	35,146	62.13	36,996	65.24	38,846	23
24	48.70	27,551	51.94	29,387	55.19	31,224	58.43	33,061	61.68	34,897	64.92	36,734	68.18	38,571	24
25	50.99	27,346	54.39	29,169	57.79	30,992	61.19	32,815	64.59	34,638	67.99	36,461	71.39	38,284	25
26	53.29	27,130	56.84	28,938	60.40	30,747	63.95	32,556	67.49	34,364	71.05	36,173	74.60	37,982	26
27	55.71	26,902	59.43	28,695	63.15	30,489	66.86	32,282	70.57	34,076	74.29	35,869	78.00	37,662	27
28	58.01	26,662	61.88	28,439	65.75	30,217	69.62	31,994	73.48	33,772	77.35	35,549	81.22	37,326	28
29	60.64	26,408	64.68	28,169	68.72	29,929	72.77	31,690	76.81	33,450	80.85	35,211	84.89	36,972	29
30	63.33	26,141	67.55	27,884	71.77	29,627	76.00	31,370	80.22	33,112	84.44	34,855	88.66	36,598	30
31	66.35	25,861	70.77	27,585	75.19	29,309	79.62	31,033	84.04	32,757	88.46	34,481	92.88	36,205	31
32	69.63	25,566	74.27	27,270	78.91	28,975	83.56	30,679	88.20	32,384	92.84	34,088	97.48	35,792	32
33	73.37	25,257	78.26	26,941	83.15	28,625	88.04	30,308	92.94	31,992	97.83	33,676	102.72	35,360	33
34	78.55	24,932	83.79	26,594	89.03	28,257	94.27	29,919	99.50	31,581	104.74	33,243	109.98	34,905	34
35	83.67	24,592	89.25	26,231	94.83	27,871	100.41	29,510	105.99	31,150	111.56	32,789	117.14	34,428	35
36	86.82	24,236	92.61	25,851	98.40	27,467	104.19	29,083	109.98	30,698	115.76	32,314	121.55	33,930	36
37	90.04	23,863	96.04	25,454	102.04	27,044	108.05	28,635	114.05	30,226	120.05	31,817	126.05	33,408	37
38	94.96	23,473	101.29	25,038	107.63	26,602	113.96	28,167	120.28	29,732	126.61	31,297	132.94	32,862	38
39	99.75	23,063	106.40	24,601	113.05	26,138	119.70	27,676	126.35	29,213	133.00	30,751	139.65	32,289	39
40	104.67	22,632	111.65	24,141	118.63	25,650	125.61	27,158	132.58	28,667	139.57	30,176	146.54	31,685	40
41	110.25	22,178	117.60	23,657	124.95	25,135	132.30	26,614	139.65	28,092	147.00	29,571	154.35	31,050	41
42	116.75	21,698	124.53	23,145	132.31	24,591	140.10	26,038	147.88	27,484	155.66	28,931	163.44	30,378	42
43	123.64	21,190	131.88	22,602	140.12	24,015	148.37	25,428	156.61	26,840	164.85	28,253	173.09	29,666	43
44	130.86	20,650	139.58	22,026	148.30	23,403	157.03	24,780	165.75	26,156	174.48	27,533	183.20	28,910	44
45	137.55	20,076	146.72	21,414	155.89	22,753	165.06	24,091	174.23	25,430	183.40	26,768	192.57	28,106	45
46	145.69	19,467	155.40	20,765	165.11	22,063	174.83	23,360	184.54	24,658	194.25	25,956	203.96	27,254	46
47	154.68	18,821	164.99	20,075	175.30	21,330	185.62	22,585	195.93	23,839	206.24	25,094	216.55	26,349	47
48	164.46	18,134	175.42	19,343	186.39	20,552	197.35	21,761	208.31	22,970	219.27	24,179	230.24	25,388	48
49	174.44	17,404	186.06	18,564	197.69	19,724	209.32	20,885	220.95	22,045	232.58	23,205	244.21	24,365	49
50	185.06	16,628	197.40	17,736	209.74	18,845	222.08	19,953	234.41	21,062	246.75	22,170	259.09	23,279	50

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* Issue Ages 18-55 Only for Payor Waiver of Premium for Total Disability (GWPWP).

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

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Allstate Benefits Group Whole Life Insurance (GWL) for Employee/Member with riders (when available for the issue age):

Payor Waiver of Premium for Total Disability (GWCWP)*

UNI-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)															
Face Amount	\$75,000		\$80,000		\$85,000		\$90,000		\$95,000		\$100,000		\$105,000		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	Monthly Premium	CV @ age 65 or 10 years ¹	Issue Age
51	\$196.55	\$15,801	\$209.65	\$16,854	\$222.76	\$17,908	\$235.86	\$18,961	\$248.96	\$20,015	\$262.06	\$21,068	\$275.16	\$22,121	51
52	210.66	14,921	224.70	15,916	238.75	16,911	252.79	17,906	266.84	18,900	280.88	19,895	294.92	20,890	52
53	224.96	13,984	239.96	14,916	254.96	15,848	269.96	16,781	284.95	17,713	299.95	18,645	314.95	19,577	53
54	239.86	12,985	255.85	13,850	271.85	14,716	287.84	15,582	303.82	16,447	319.81	17,313	335.80	18,179	54
55	257.25	11,918	274.40	12,713	291.55	13,507	308.70	14,302	325.85	15,096	343.00	15,891	360.15	16,686	55
56	263.13	12,434	280.67	13,263	298.21	14,092	315.75	14,921	333.29	15,750	350.83	16,579	368.38	17,408	56
57	281.50	12,965	300.27	13,829	319.03	14,693	337.80	15,557	356.57	16,422	375.33	17,286	394.10	18,150	57
58	301.44	13,511	321.53	14,411	341.63	15,312	361.73	16,213	381.82	17,113	401.92	18,014	422.01	18,915	58
59	320.50	14,073	341.87	15,011	363.23	15,949	384.60	16,888	405.97	17,826	427.33	18,764	448.70	19,702	59
60	340.25	14,654	362.93	15,631	385.62	16,608	408.30	17,585	430.98	18,562	453.67	19,539	476.35	20,516	60
61	365.81	15,256	390.20	16,273	414.59	17,290	438.98	18,307	463.36	19,324	487.75	20,341	512.14	21,358	61
62	389.31	15,879	415.27	16,938	441.22	17,996	467.18	19,055	493.13	20,113	519.08	21,172	545.04	22,231	62
63	423.81	16,527	452.07	17,629	480.32	18,731	508.58	19,832	536.83	20,934	565.08	22,036	593.34	23,138	63
64	429.81	17,201	458.47	18,347	487.12	19,494	515.78	20,641	544.43	21,787	573.08	22,934	601.74	24,081	64
65	434.69	17,900	463.67	19,094	492.65	20,287	521.63	21,480	550.60	22,674	579.58	23,867	608.56	25,060	65
66	495.63	18,629	528.67	19,870	561.71	21,112	594.75	22,354	627.79	23,596	660.83	24,838	693.88	26,080	66
67	534.06	19,387	569.67	20,679	605.27	21,972	640.88	23,264	676.48	24,557	712.08	25,849	747.69	27,141	67
68	606.25	20,178	646.67	21,523	687.08	22,868	727.50	24,214	767.92	25,559	808.33	26,904	848.75	28,249	68
69	629.44	21,158	671.40	22,569	713.36	23,979	755.33	25,390	797.29	26,800	839.25	28,211	881.21	29,622	69
70	677.56	22,189	722.73	23,668	767.90	25,147	813.08	26,627	858.25	28,106	903.42	29,585	948.59	31,064	70
<u>w/EOI</u>	Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		<u>w/EOI</u>
71	731.25	23,262	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	71
72	789.81	24,374	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	72
73	855.56	25,526	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	73
74	928.50	26,719	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	74
75	1,009.88	27,954	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	75
76	1,101.38	29,239	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	76
77	1,204.13	30,596	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	77
78	1,319.25	32,071	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	78
79	1,448.13	33,737	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	79
80	1,592.25	35,718	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	80

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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.

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.

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* Issue Ages 18-55 Only for Payor Waiver of Premium for Total Disability (GWPWP).

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

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Allstate Benefits Group Whole Life Insurance (GWL) for Employee/Member with rider (when available for the issue age):

Payor Waiver of Premium for Total Disability (GWCWP)*

UNI-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)													
Face Amount	\$110,000		\$115,000		\$120,000		\$125,000		\$130,000			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	This section intentionally left blank.	This section intentionally left blank.	Issue Age
18	\$58.72	\$41,944	\$61.38	\$43,851	\$64.05	\$45,757	\$66.72	\$47,664	\$69.38	\$49,570			18
19	59.29	41,719	61.98	43,615	64.68	45,511	67.38	47,408	70.07	49,304			19
20	60.64	41,481	63.40	43,367	66.15	45,252	68.91	47,138	71.66	49,023			20
21	62.95	41,232	65.81	43,107	68.67	44,981	71.54	46,855	74.39	48,729			21
22	65.55	40,971	68.52	42,833	71.51	44,695	74.49	46,558	77.47	48,420			22
23	68.33	40,696	71.44	42,545	74.55	44,395	77.66	46,245	80.77	48,095			23
24	71.42	40,407	74.67	42,244	77.91	44,081	81.16	45,918	84.40	47,754			24
25	74.79	40,107	78.18	41,930	81.59	43,753	84.99	45,576	88.39	47,399			25
26	78.15	39,790	81.71	41,599	85.26	43,408	88.81	45,216	92.37	47,025			26
27	81.72	39,456	85.43	41,249	89.15	43,043	92.86	44,836	96.58	46,630			27
28	85.08	39,104	88.96	40,881	92.82	42,659	96.68	44,436	100.56	46,214			28
29	88.94	38,732	92.98	40,493	97.02	42,253	101.06	44,014	105.11	45,774			29
30	92.88	38,341	97.10	40,083	101.33	41,826	105.55	43,569	109.77	45,312			30
31	97.31	37,929	101.73	39,653	106.16	41,377	110.58	43,101	115.01	44,825			31
32	102.12	37,497	106.76	39,201	111.41	40,906	116.05	42,610	120.69	44,314			32
33	107.60	37,044	112.50	38,727	117.39	40,411	122.28	42,095	127.18	43,779			33
34	115.22	36,567	120.45	38,229	125.69	39,892	130.92	41,554	136.16	43,216			34
35	122.72	36,068	128.30	37,707	133.88	39,347	139.45	40,986	145.04	42,626			35
36	127.34	35,545	133.13	37,161	138.92	38,777	144.70	40,393	150.50	42,008			36
37	132.06	34,999	138.05	36,590	144.06	38,180	150.07	39,771	156.06	41,362			37
38	139.27	34,427	145.60	35,992	151.94	37,556	158.27	39,121	164.60	40,686			38
39	146.30	33,826	152.95	35,364	159.60	36,901	166.25	38,439	172.90	39,976			39
40	153.52	33,194	160.49	34,702	167.48	36,211	174.46	37,720	181.43	39,229			40
41	161.70	32,528	169.05	34,007	176.40	35,485	183.75	36,964	191.10	38,442			41
42	171.23	31,824	179.01	33,271	186.80	34,717	194.58	36,164	202.37	37,610			42
43	181.34	31,078	189.58	32,491	197.82	33,904	206.06	35,316	214.31	36,729			43
44	191.92	30,286	200.65	31,663	209.37	33,040	218.10	34,416	226.82	35,793			44
45	201.74	29,445	210.91	30,783	220.08	32,122	229.25	33,460	238.42	34,798			45
46	213.68	28,552	223.39	29,849	233.10	31,147	242.81	32,445	252.53	33,743			46
47	226.86	27,603	237.17	28,858	247.49	30,113	257.80	31,368	268.11	32,622			47
48	241.21	26,597	252.17	27,806	263.13	29,015	274.09	30,224	285.05	31,433			48
49	255.83	25,526	267.47	26,686	279.09	27,846	290.72	29,006	302.35	30,167			49
50	271.43	24,387	283.76	25,496	296.10	26,604	308.44	27,713	320.78	28,821			50

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* Issue Ages 18-55 Only for Payor Waiver of Premium for Total Disability (GWPWP).

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

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Allstate Benefits Group Whole Life Insurance (GWL) for Employee/Member with riders (when available for the issue age):

Payor Waiver of Premium for Total Disability (GWCWP)*

UNI-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)													
Face Amount	\$110,000		\$115,000		\$120,000		\$125,000		\$130,000			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	This section intentionally left blank.	This section intentionally left blank.	Issue Age
51	\$288.27	\$23,175	\$301.37	\$24,228	\$314.48	\$25,282	\$327.58	\$26,335	\$340.68	\$27,388			51
52	308.96	21,885	323.01	22,879	337.05	23,874	351.10	24,869	365.14	25,864			52
53	329.94	20,510	344.95	21,442	359.94	22,374	374.93	23,306	389.94	24,239			53
54	351.79	19,044	367.78	19,910	383.78	20,776	399.77	21,641	415.76	22,507			54
55	377.30	17,480	394.45	18,275	411.60	19,069	428.75	19,864	445.90	20,658			55
56	385.92	18,237	403.46	19,066	421.00	19,895	438.54	20,724	456.08	21,553			56
57	412.87	19,015	431.63	19,879	450.40	20,743	469.17	21,608	487.93	22,477			57
58	442.11	19,815	462.20	20,716	482.30	21,617	502.40	22,518	522.49	23,418			58
59	470.07	20,640	491.43	21,579	512.80	22,517	534.17	23,455	555.53	24,393			59
60	499.03	21,493	521.72	22,470	544.40	23,447	567.08	24,424	589.77	25,401			60
61	536.53	22,375	560.91	23,392	585.30	24,409	609.69	25,426	634.08	26,443			61
62	570.99	23,289	596.95	24,348	622.90	25,406	648.85	26,465	674.81	27,524			62
63	621.59	24,240	649.85	25,341	678.10	26,443	706.35	27,545	734.61	28,647			63
64	630.39	25,227	659.05	26,374	687.70	27,521	716.35	28,668	745.01	29,814			64
65	637.54	26,254	666.52	27,447	695.50	28,640	724.48	29,834	753.46	31,027			65
66	726.92	27,322	759.96	28,564	793.00	29,806	826.04	31,048	859.08	32,289			66
67	783.29	28,434	818.90	29,726	854.50	31,019	890.10	32,311	925.71	33,604			67
68	889.17	29,594	929.58	30,940	970.00	32,285	1,010.42	33,630	1,050.83	34,975			68
69	923.18	31,032	965.14	32,443	1,007.10	33,853	1,049.06	35,264	1,091.03	36,674			69
70	993.76	32,544	1,038.93	34,023	1,084.10	35,502	1,129.27	36,981	1,174.44	38,461			70
<u>w/EOI</u>	Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		Quote Requires EOI				<u>w/EOI</u>
71	1,072.50	34,118	1,121.25	35,668	1,170.00	37,219	1,218.75	38,770	1,267.50	40,321			71
72	1,158.39	35,749	1,211.05	37,374	1,263.70	38,999	1,316.35	40,624	1,369.01	42,249			72
73	1,254.83	37,439	1,311.86	39,140	1,368.90	40,842	1,425.94	42,544	1,482.98	44,246			73
74	1,361.80	39,188	1,423.70	40,969	1,485.60	42,750	1,547.50	44,531	1,609.40	46,313			74
75	1,481.15	40,999	1,548.48	42,863	1,615.80	44,726	1,683.13	46,590	1,750.45	48,454			75
76	1,615.35	42,884	1,688.78	44,833	1,762.20	46,782	1,835.63	48,731	1,909.05	50,681			76
77	1,766.05	44,873	1,846.33	46,913	1,926.60	48,953	2,006.88	50,993	2,087.15	53,032			77
78	1,934.90	47,037	2,022.85	49,175	2,110.80	51,313	2,198.75	53,451	2,286.70	55,589			78
79	2,123.92	49,480	2,220.46	51,729	2,317.00	53,978	2,413.54	56,228	2,510.08	58,477			79
80	2,335.30	52,386	2,441.45	54,768	2,547.60	57,149	2,653.75	59,530	2,759.90	61,911			80

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CERTIFICATE SPECIFICATIONS

Exclusions

Other Exclusions and Limitations - The policy and rider have other elimination periods, exclusions and limitations that may affect coverage. Please refer to your certificate for details.

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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Group Whole Life Insurance benefits are provided under form GWLP, or state variations thereof. Payor Waiver of Premium for Total Disability Rider benefit is provided under rider form GWPWP, or state variations thereof.

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