

**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)\***

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		\$75,000		\$80,000		Face Amount
Issue Age	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Issue Age
18	\$1.23	\$3,517	\$2.47	\$7,034	\$3.70	\$10,551	\$4.93	\$14,068	\$6.16	\$17,585	\$9.24	\$26,378	\$9.86	\$28,136	18
19	1.13	3,498	2.27	6,997	3.40	10,495	4.53	13,993	5.66	17,492	8.48	26,237	9.05	27,986	19
20	1.17	3,479	2.33	6,957	3.49	10,436	4.66	13,914	5.82	17,393	8.73	26,090	9.31	27,829	20
21	1.21	3,458	2.41	6,916	3.62	10,374	4.82	13,832	6.02	17,290	9.03	25,935	9.63	27,664	21
22	1.26	3,436	2.51	6,873	3.76	10,309	5.01	13,745	6.26	17,182	9.39	25,772	10.02	27,490	22
23	1.31	3,413	2.61	6,827	3.91	10,240	5.21	13,653	6.52	17,067	9.77	25,600	10.42	27,306	23
24	1.37	3,389	2.73	6,778	4.09	10,168	5.46	13,557	6.82	16,946	10.23	25,419	10.91	27,114	24
25	1.43	3,364	2.86	6,727	4.28	10,091	5.71	13,455	7.13	16,819	10.70	25,228	11.41	26,910	25
26	1.49	3,337	2.99	6,674	4.47	10,011	5.96	13,348	7.46	16,685	11.18	25,027	11.93	26,695	26
27	1.56	3,308	3.12	6,617	4.68	9,925	6.24	13,234	7.80	16,542	11.69	24,813	12.47	26,467	27
28	1.63	3,278	3.25	6,557	4.88	9,835	6.50	13,114	8.12	16,392	12.18	24,588	12.99	26,227	28
29	1.70	3,247	3.40	6,494	5.10	9,741	6.80	12,988	8.49	16,235	12.74	24,352	13.59	25,975	29
30	1.78	3,214	3.56	6,427	5.34	9,641	7.12	12,855	8.90	16,069	13.34	24,103	14.24	25,710	30
31	1.87	3,179	3.73	6,357	5.60	9,536	7.46	12,715	9.32	15,894	13.98	23,840	14.91	25,430	31
32	1.96	3,142	3.92	6,284	5.87	9,426	7.83	12,568	9.79	15,710	14.68	23,564	15.66	25,135	32
33	2.07	3,103	4.13	6,207	6.20	9,310	8.26	12,414	10.32	15,517	15.48	23,276	16.51	24,827	33
34	2.23	3,063	4.45	6,126	6.67	9,189	8.89	12,252	11.11	15,316	16.66	22,973	17.77	24,505	34
35	2.38	3,021	4.76	6,042	7.14	9,064	9.52	12,085	11.90	15,106	17.84	22,659	19.03	24,170	35
36	2.47	2,978	4.93	5,955	7.39	8,933	9.85	11,910	12.31	14,888	18.47	22,332	19.70	23,821	36
37	2.55	2,932	5.09	5,864	7.63	8,797	10.17	11,729	12.71	14,661	19.07	22,192	20.34	23,458	37
38	2.68	2,885	5.36	5,769	8.04	8,654	10.72	11,539	13.40	14,424	20.10	21,635	21.44	23,078	38
39	2.82	2,835	5.63	5,670	8.45	8,505	11.26	11,340	14.08	14,175	21.12	21,263	22.52	22,680	39
40	2.96	2,782	5.92	5,565	8.87	8,347	11.83	11,130	14.78	13,912	22.18	20,868	23.65	22,259	40
41	3.11	2,727	6.23	5,454	9.34	8,180	12.45	10,907	15.56	13,634	23.34	20,451	24.90	21,814	41
42	3.30	2,668	6.60	5,336	9.90	8,004	13.19	10,672	16.49	13,340	24.73	20,009	26.38	21,343	42
43	3.50	2,605	6.99	5,211	10.49	7,816	13.99	10,422	17.48	13,027	26.22	19,541	27.97	20,843	43
44	3.71	2,539	7.41	5,078	11.11	7,617	14.81	10,156	18.51	12,695	27.76	19,042	29.61	20,311	44
45	3.89	2,468	7.79	4,936	11.68	7,405	15.57	9,873	19.46	12,341	29.19	18,512	31.13	19,746	45
46	4.13	2,393	8.26	4,786	12.39	7,179	16.51	9,572	20.64	11,966	30.96	17,948	33.02	19,145	46
47	4.40	2,313	8.78	4,626	13.17	6,940	17.56	9,253	21.95	11,566	32.93	17,349	35.12	18,506	47
48	4.67	2,228	9.35	4,456	14.02	6,685	18.69	8,913	23.37	11,141	35.05	16,712	37.38	17,826	48
49	4.97	2,138	9.93	4,276	14.90	6,414	19.87	8,552	24.83	10,690	37.24	16,034	39.73	17,103	49
50	5.28	2,042	10.55	4,084	15.83	6,125	21.10	8,167	26.37	10,209	39.56	15,314	42.20	16,334	50

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<sup>1</sup> 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 Tobacco/Non-tobacco, Issue Age Specific rating structure. WEEKLY means 52 times per year.

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

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

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

The Children's Term (GWCTT)† rider may be added to the Employee/Member's certificate for an additional premium. The additional weekly premium for \$10,000 is \$1.11 for issue ages 18-55, or \$1.05 for issue ages 56-65.

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

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

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Ratecard generated September 4, 2024 - 9:16 AM by ABQuote 08.30.2024.

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Face Amount	\$10,000		\$20,000		\$30,000		\$40,000		\$50,000		\$75,000		\$80,000		Face Amount
Issue Age	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Issue Age
51	\$5.61	\$1,940	\$11.21	\$3,879	\$16.82	\$5,819	\$22.42	\$7,759	\$28.02	\$9,699	\$42.03	\$14,548	\$44.83	\$15,518	51
52	6.03	1,831	12.05	3,663	18.08	5,494	24.10	7,325	30.12	9,157	45.18	13,735	48.19	14,650	52
53	6.45	1,716	12.90	3,433	19.35	5,149	25.79	6,866	32.24	8,582	48.36	12,873	51.58	13,731	53
54	6.89	1,594	13.77	3,189	20.66	4,783	27.55	6,378	34.43	7,972	51.65	11,958	55.09	12,755	54
55	7.42	1,465	14.84	2,930	22.25	4,395	29.67	5,860	37.09	7,326	55.63	10,988	59.34	11,721	55
56	7.61	1,538	15.21	3,075	22.81	4,613	30.41	6,150	38.01	7,688	57.02	11,532	60.82	12,301	56
57	8.15	1,614	16.30	3,228	24.45	4,842	32.60	6,456	40.75	8,070	61.13	12,104	65.20	12,911	57
58	8.75	1,694	17.50	3,388	26.25	5,082	35.00	6,776	43.74	8,470	65.61	12,705	69.99	13,552	58
59	9.32	1,778	18.64	3,557	27.96	5,335	37.28	7,113	46.60	8,892	69.90	13,337	74.56	14,226	59
60	9.93	1,867	19.85	3,733	29.77	5,600	39.70	7,467	49.62	9,334	74.43	14,000	79.39	14,934	60
61	10.72	1,959	21.44	3,919	32.15	5,878	42.86	7,837	53.58	9,797	80.37	14,695	85.73	15,674	61
62	11.41	2,056	22.81	4,113	34.22	6,169	45.62	8,225	57.02	10,282	85.53	15,422	91.23	16,450	62
63	12.50	2,158	24.99	4,315	37.48	6,473	49.97	8,630	62.47	10,788	93.70	16,181	99.94	17,260	63
64	12.54	2,263	25.07	4,526	37.61	6,789	50.14	9,052	62.68	11,315	94.01	16,972	100.28	18,103	64
65	12.58	2,372	25.15	4,744	37.73	7,117	50.30	9,489	62.88	11,861	94.32	17,792	100.60	18,978	65
66	14.65	2,486	29.29	4,971	43.94	7,457	58.58	9,942	73.22	12,428	109.84	18,641	117.16	19,884	66
67	15.80	2,603	31.60	5,205	47.40	7,808	63.20	10,411	79.00	13,014	118.50	19,520	126.40	20,822	67
68	18.14	2,724	36.27	5,447	54.41	8,171	72.54	10,894	90.68	13,618	136.01	20,426	145.08	21,788	68
69	18.69	2,848	37.38	5,695	56.08	8,543	74.77	11,390	93.46	14,238	140.18	21,356	149.53	22,780	69
70	20.15	2,974	40.29	5,947	60.44	8,921	80.58	11,895	100.73	14,869	151.09	22,303	161.16	23,790	70

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

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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		\$75,000		\$80,000	Face Amount	
Issue Age	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	
18	Issue age 18 will be issued as Non-Tobacco. Please see the Non-Tobacco rate table.														
19	\$1.89	\$4,397	\$3.77	\$8,794	\$5.66	\$13,192	\$7.54	\$17,589	\$9.42	\$21,986	\$14.13	\$32,979	\$15.08	\$35,178	19
20	1.90	4,373	3.80	8,745	5.69	13,118	7.59	17,491	9.49	21,864	14.22	32,795	15.17	34,982	20
21	1.99	4,347	3.97	8,694	5.96	13,041	7.94	17,388	9.93	21,735	14.89	32,602	15.88	34,775	21
22	2.08	4,320	4.16	8,640	6.23	12,959	8.31	17,279	10.38	21,599	15.57	32,399	16.61	34,558	22
23	2.18	4,291	4.35	8,582	6.52	12,873	8.69	17,164	10.86	21,456	16.28	32,183	17.37	34,329	23
24	2.27	4,261	4.54	8,522	6.81	12,783	9.07	17,044	11.34	21,306	17.01	31,958	18.14	34,089	24
25	2.38	4,230	4.76	8,459	7.14	12,689	9.52	16,918	11.90	21,148	17.84	31,721	19.03	33,836	25
26	2.48	4,196	4.97	8,392	7.45	12,589	9.93	16,785	12.41	20,981	18.62	31,472	19.86	33,570	26
27	2.60	4,161	5.18	8,322	7.78	12,483	10.37	16,644	12.96	20,805	19.43	31,208	20.73	33,288	27
28	2.71	4,124	5.41	8,247	8.12	12,371	10.82	16,495	13.52	20,619	20.28	30,928	21.63	32,990	28
29	2.82	4,084	5.63	8,169	8.44	12,253	11.25	16,337	14.07	20,422	21.10	30,632	22.51	32,674	29
30	2.91	4,043	5.82	8,085	8.73	12,128	11.64	16,170	14.55	20,213	21.83	30,320	23.28	32,341	30
31	3.05	3,999	6.10	7,997	9.15	11,996	12.20	15,994	15.25	19,993	22.87	29,990	24.40	31,989	31
32	3.20	3,952	6.40	7,904	9.59	11,857	12.79	15,809	15.99	19,761	23.98	29,642	25.58	31,618	32
33	3.36	3,903	6.72	7,806	10.08	11,709	13.43	15,612	16.79	19,516	25.19	29,273	26.87	31,225	33
34	3.53	3,852	7.06	7,703	10.59	11,555	14.12	15,407	17.65	19,259	26.48	28,888	28.24	30,814	34
35	3.69	3,798	7.38	7,596	11.07	11,394	14.76	15,192	18.45	18,990	27.67	28,484	29.52	30,383	35
36	3.86	3,741	7.72	7,483	11.58	11,224	15.44	14,965	19.30	18,707	28.94	28,060	30.87	29,930	36
37	4.07	3,682	8.14	7,364	12.21	11,046	16.28	14,728	20.35	18,411	30.52	27,616	32.55	29,457	37
38	4.30	3,620	8.59	7,240	12.88	10,861	17.17	14,481	21.46	18,101	32.18	27,152	34.33	28,962	38
39	4.52	3,555	9.02	7,110	13.54	10,666	18.05	14,221	22.56	17,776	33.84	26,664	36.09	28,442	39
40	4.72	3,487	9.43	6,974	14.14	10,460	18.86	13,947	23.57	17,434	35.35	26,151	37.71	27,894	40
41	4.99	3,415	9.97	6,829	14.95	10,244	19.93	13,659	24.91	17,074	37.37	25,610	39.86	27,318	41
42	5.27	3,339	10.53	6,677	15.79	10,016	21.05	13,354	26.31	16,693	39.47	25,039	42.10	26,708	42
43	5.56	3,258	11.12	6,515	16.67	9,773	22.23	13,031	27.79	16,289	41.68	24,433	44.46	26,062	43
44	5.87	3,172	11.74	6,344	17.61	9,516	23.48	12,688	29.36	15,860	44.03	23,790	46.96	25,376	44
45	6.17	3,081	12.33	6,161	18.50	9,242	24.66	12,323	30.83	15,404	46.24	23,105	49.32	24,646	45
46	6.50	2,984	12.99	5,967	19.48	8,951	25.97	11,935	32.46	14,919	48.69	22,378	51.94	23,870	46
47	6.86	2,881	13.72	5,762	20.58	8,642	27.44	11,523	34.30	14,404	51.45	21,606	54.88	23,046	47
48	7.26	2,772	14.51	5,543	21.76	8,315	29.01	11,086	36.26	13,858	54.39	20,787	58.01	22,173	48
49	7.65	2,656	15.30	5,311	22.95	7,967	30.60	10,623	38.25	13,279	57.37	19,918	61.19	21,246	49
50	8.08	2,533	16.15	5,065	24.23	7,598	32.30	10,130	40.38	12,663	60.57	18,994	64.60	20,260	50

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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		\$75,000		\$80,000		Face Amount
Issue Age	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Issue Age
51	\$8.57	\$2,401	\$17.13	\$4,803	\$25.69	\$7,204	\$34.25	\$9,606	\$42.81	\$12,007	\$64.22	\$18,011	\$68.50	\$19,211	51
52	9.08	2,262	18.15	4,524	27.22	6,786	36.29	9,048	45.37	11,311	68.05	16,966	72.58	18,097	52
53	9.62	2,114	19.23	4,227	28.84	6,341	38.45	8,455	48.06	10,569	72.09	15,853	76.90	16,910	53
54	10.19	1,956	20.36	3,912	30.55	5,867	40.73	7,823	50.91	9,779	76.36	14,669	81.45	15,646	54
55	10.75	1,788	21.49	3,575	32.24	5,363	42.98	7,150	53.73	8,938	80.59	13,406	85.96	14,300	55
56	10.91	1,843	21.81	3,686	32.71	5,528	43.61	7,371	54.51	9,214	81.77	13,821	87.22	14,742	56
57	11.56	1,898	23.12	3,795	34.68	5,693	46.24	7,590	57.80	9,488	86.70	14,232	92.48	15,181	57
58	12.26	1,953	24.53	3,905	36.79	5,858	49.05	7,811	61.31	9,764	91.97	14,645	98.10	15,622	58
59	12.94	2,008	25.87	4,017	38.81	6,025	51.74	8,034	64.68	10,042	97.01	15,063	103.48	16,067	59
60	13.57	2,065	27.13	4,130	40.70	6,196	54.26	8,261	67.82	10,326	101.73	15,489	108.51	16,522	60
61	14.32	2,123	28.63	4,245	42.95	6,368	57.26	8,491	71.57	10,614	107.36	15,920	114.51	16,982	61
62	15.24	2,182	30.48	4,364	45.72	6,546	60.96	8,728	76.20	10,910	114.29	16,365	121.91	17,456	62
63	16.16	2,244	32.31	4,488	48.46	6,732	64.61	8,976	80.76	11,220	121.14	16,830	129.22	17,952	63
64	17.14	2,315	34.27	4,631	51.40	6,946	68.54	9,261	85.67	11,577	128.50	17,365	137.06	18,522	64
65	17.91	2,405	35.82	4,811	53.73	7,216	71.64	9,621	89.55	12,027	134.33	18,040	143.28	19,242	65
66	18.69	2,501	37.38	5,002	56.06	7,502	74.75	10,003	93.44	12,504	140.15	18,756	149.50	20,006	66
67	20.02	2,603	40.03	5,206	60.04	7,809	80.05	10,412	100.06	13,015	150.09	19,523	160.10	20,824	67
68	21.60	2,713	43.20	5,425	64.80	8,138	86.40	10,851	108.00	13,564	162.00	20,345	172.80	21,702	68
69	23.21	2,831	46.41	5,662	69.62	8,493	92.82	11,324	116.02	14,156	174.03	21,233	185.63	22,649	69
70	24.83	2,957	49.67	5,914	74.50	8,871	99.33	11,828	124.16	14,785	186.23	22,178	198.65	23,656	70

**This rate insert is for use with materials for accounts situated in North Carolina, and is not to be used on its own.**

<sup>1</sup> 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 Tobacco/Non-tobacco, Issue Age Specific rating structure. WEEKLY means 52 times per year.

This information is valid as long as information remains current, but in no event later than 12/31/2025. Group Whole Life Insurance benefits are provided under form GWLC, or state variations thereof. Rider benefits are provided under the following forms, or state variations thereof: Payor Waiver of Premium for Total Disability (GWPWP) 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 weekly premium for \$10,000 is \$1.11 for issue ages 18-55, or \$1.05 for issue ages 56-65.

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

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



Allstate Benefits is the marketing name used by American Heritage Life Insurance Company (Home Office, Jacksonville, FL), a subsidiary of The Allstate Corporation. ©2024 Allstate Insurance Company. www.allstate.com or allstatebenefits.com

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