



Universal Life Insurance

Provides a cash benefit directly to your beneficiary

THINK ABOUT THIS



Reasons for purchasing life coverage: include, replace income, outstanding expenses, wealth transfer and mortgage payoff[†]



42% of families would face financial hardship within six months, and **25%** would suffer financially within a month[†]

Coverage offered to the employees of:

METROPOLITAN UTILITIES DISTRICT

With an unexpected death — you don't want to leave behind financial obligations. Universal Life Insurance from Allstate Benefits can help your family realize the goals and dreams you shared together, and builds cash value you can draw on while still alive.

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 is direct deposited or a check is mailed and 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**



Meeting Your Needs

- You choose the death benefit amount to leave behind
- Tax benefits, withdrawals and loans are available**
- Premiums are affordable and can be conveniently payroll deducted

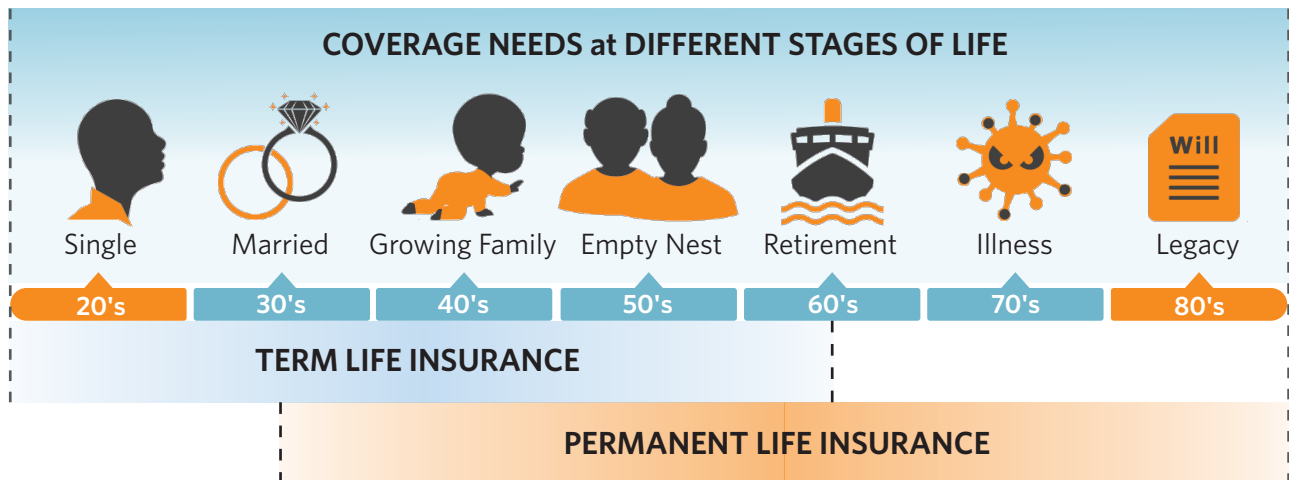
[†]2021 Insurance Barometer Report, LIMRA. *You may be required to answer health questions at enrollment. Coverage may be available with reduced underwriting through your employer during your initial enrollment period. If you enroll after your initial enrollment period, answers to health questions are required. **Penalties and taxes may affect your decision. Partial withdrawals, surrenders, non-qualified additional benefit rider charges and loans from life insurance policies may be subject to ordinary income taxes and possibly an additional 10% federal tax penalty. Outstanding loan balances and withdrawals generally reduce the death benefit and cash value. ^{††}This is a flexible premium adjustable life insurance product with non-guaranteed elements. Premiums may need to be increased to maintain coverage to maturity (age 95).



There are moments in life that cause us to think about how our loved ones would make ends meet, if we died unexpectedly and their financial support was reduced.

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 Group Universal Life product (permanent life insurance) 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 life insurance throughout the various stages of life.




Here are some of the ways the cash benefits can be used



Finances

Can help protect HSAs, savings, retirement plans and 401(k)s 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

Can help pay your family's living expenses such as bills, electricity, and gas

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

Prepare for the future today

Review and check some or all that apply.

- You're the primary wage earner and 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 flexible coverage that can change with your needs
- You'd like to supplement your retirement income in later years

Here's how Group Universal Life works

Premium payments are deducted from your paycheck and added to the fund value. Each month, expenses and cost of insurance charges are deducted from the fund value and any excess in the fund continues to earn interest at a rate of at least 3% per year. Interest is not taxed as income until it's withdrawn.

Fund value and premium payments

As you continue to pay your premium, your fund value may grow over time. Monthly premiums are flexible, meaning you can choose to pay as much or as little as you can afford, subject to policy minimums and maximums. Premiums may need to be increased to maintain coverage to maturity (age 95).

Benefits

GROUP UNIVERSAL LIFE INSURANCE PROVIDES:

Death Benefit - pays a lump-sum cash benefit when the insured dies

OPTIONAL/ADDITIONAL RIDER BENEFITS

Accelerated Death Benefit for Terminal Illness

- a lump-sum advance of 75% of the death benefit (not to exceed \$100,000) when certified terminally ill by a physician. The benefit payable is discounted using the current discount rate. Premiums are waived after payment of the benefit

Accelerated Death Benefit for Long Term Care with Extension of Benefits

- a 4% monthly advance of the death benefit is payable while receiving qualified long-term care services for up to 25 months or until 100% of the death benefit is paid. After 100% of the death benefit is paid, benefits are extended month by month for an additional 25 months or until 100% of the death benefit is paid. 90-day elimination period applies. Must be certified chronically ill by a licensed health care practitioner

The riders have exclusions and limitations, may vary in availability by issue age, and may not be available to all covered dependents or in all states. Additional premiums may be required for riders added to coverage.



Practical benefits for everyday living.®

We can help give you and your family financial peace of mind. **Are you in good hands?®**

We are the Good Hands® people

We're the name you know and trust, protecting America's families for over 50 years. Our valuable coverage options help empower people to make the best decisions for their finances and their futures.

Once you've elected coverage, register with our convenient customer service portal, MyBenefits, for anytime access to your coverage details and important documents. MyBenefits also allows you to file claims quickly and easily - and get benefits deposited directly into your bank account (authorization required).

**American Heritage Life Insurance Company
Group Universal Life (GUL23)**

Riders included in the rates shown below:

Accelerated Death Benefit for Terminal Illness [issue ages 18-75],

Accelerated Death Benefit for Long Term Care with Extension of Benefits [issue ages 18-70]

Nebraska Situs

Non-Tobacco

Target Premiums

Monthly

(12 times/year)

Issue Age	GUL23 Specified Amounts for Employee Certificates				Issue Age
	\$25,000	\$50,000	\$75,000	\$100,000	
18	11.59	21.01	30.42	39.84	18
19	11.61	21.05	30.48	39.92	19
20	11.82	21.47	31.11	40.75	20
21	12.05	21.93	31.79	41.67	21
22	12.34	22.50	32.67	42.84	22
23	12.59	23.00	33.42	43.84	23
24	12.90	23.63	34.36	45.09	24
25	13.17	24.18	35.17	46.17	25
26	14.81	27.47	40.11	52.75	26
27	15.18	28.17	41.18	54.17	27
28	15.55	28.93	42.29	55.67	28
29	15.88	29.59	43.29	57.00	29
30	16.30	30.42	44.55	58.67	30
31	16.98	31.80	46.61	61.42	31
32	17.45	32.71	47.99	63.25	32
33	17.98	33.80	49.61	65.42	33
34	18.40	34.63	50.86	67.09	34
35	18.90	35.63	52.36	69.09	35
36	22.13	42.09	62.05	82.00	36
37	22.72	43.25	63.80	84.34	37
38	23.30	44.42	65.55	86.67	38
39	23.90	45.63	67.36	89.09	39
40	24.55	46.92	69.30	91.67	40
41	26.17	50.18	74.17	98.17	41
42	26.90	51.63	76.36	101.09	42
43	27.71	53.25	78.80	104.34	43
44	28.61	55.05	81.49	107.92	44
45	29.44	56.71	83.98	111.25	45
46	34.97	67.75	100.55	133.34	46
47	36.18	70.17	104.18	138.17	47
48	37.30	72.42	107.55	142.67	48
49	38.47	74.75	111.05	147.34	49
50	39.73	77.30	114.86	152.42	50
51	44.32	86.46	128.61	170.75	51
52	45.44	88.72	131.98	175.25	52
53	46.61	91.05	135.49	179.92	53
54	47.90	93.63	139.36	185.09	54
55	49.17	96.18	143.17	190.17	55

¹ Premium exceeds the US Tax Code maximum and will be reduced in later years to comply with §7702 Guideline Premium Test.

This information is valid as long as information remains current, but in no event later than 12/31/2026. This rate insert is incomplete without all rate pages and the corresponding materials. Details of the insurance, including exclusions and limitations, are included in the certificates issued. For additional information, you may contact your Representative at The Standard.

Underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). Insurance products are offered by American Heritage Life Insurance Company, Jacksonville, Florida in all states except New York. This information highlights some features of the policy/certificate but is not the insurance contract. Only the actual policy/certificate provisions control.

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Nebraska Situs
Non-Tobacco
Target Premiums

Monthly
(12 times/year)

Issue Age	GUL23 Specified Amounts for Employee Certificates				Issue Age
	\$25,000	\$50,000	\$75,000	\$100,000	
56	59.38	116.59	173.80	231.00	56
57	62.11	122.05	181.99	241.92	57
58	65.01	127.84	190.67	253.50	58
59	68.00	133.84	199.67	265.50	59
60	71.11	140.05	208.99	277.92	60
61	85.19	168.21	251.23	334.25	61
62	88.32	174.46	260.61	346.75	62
63	91.38	180.59	269.80	359.00	63
64	94.68	187.17	279.68	372.17	64
65	98.05	193.92	289.80	385.67	65
66	159.88	317.59	475.29	633.00	66
67	167.67	333.17	498.67	664.17	67
68	178.15	354.13	530.11	706.09	68
69	193.46	384.75	576.05	767.34	69
70	209.17	416.17	623.17	830.17	70
71 †	194.27	386.38	578.48	770.59	71 †
72 †	212.98	423.80	634.61	845.42	72 †
73 †	232.36	462.55	692.73	922.92	73 †
74 †	241.71	481.25	720.80	960.34	74 †
75 †	251.90	501.63	751.36	1,001.09	75 †
76 †‡	269.48 ²	536.80 ²	804.11 ²	21,071.42 ²	76 †‡
77 †‡	281.75 ²	561.34 ²	840.92 ²	21,120.50 ²	77 †‡
78 †‡	295.30 ²	588.42 ²	881.55 ²	21,174.67 ²	78 †‡
79 †‡	310.34 ²	618.50 ²	926.67 ²	21,234.84 ²	79 †‡
80 †‡	327.07 ²	651.96 ²	976.86 ²	21,301.75 ²	80 †‡

¹ Premium exceeds the US Tax Code maximum and will be reduced in later years to comply with §7702 Guideline Premium Test.

² Paying this premium violates the 7-Pay Test of §7702A, and would cause the certificate to lose its favorable tax status.

† Issue ages 71-80 require Evidence of Insurability for all amounts.

‡ Accelerated Death Benefit for Long Term Care with Extension of Benefits is NOT available for issue ages 71-80.

‡ Accelerated Death Benefit for Terminal Illness is NOT available for issue ages 76-80.

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GUL23 is flexible premium adjustable group life insurance that pays the death benefit amount if the insured dies before age 95 and while the certificate is in force. Premiums are subject to Company set minimums and US Tax Code maximums. Interest rates and cost factors are subject to change. The interest rate is guaranteed never to go below 3.00% and costs are guaranteed not to exceed the maximums listed in the certificate. It is possible that coverage will expire when either no premiums are paid following the initial premium or subsequent premiums are insufficient to continue coverage.

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Nebraska Situs

Tobacco

Target Premiums

Monthly

(12 times/year)

Issue Age	GUL23 Specified Amounts for Employee Certificates				Issue Age
	\$25,000	\$50,000	\$75,000	\$100,000	
18	<i>Issue age 18 will be issued as Non-Tobacco. Please see the Non-Tobacco rate table.</i>				18
19	18.75	35.34	51.92	68.50	19
20	19.21	36.26	53.30	70.34	20
21	20.75	39.34	57.92	76.50	21
22	21.30	40.42	59.55	78.67	22
23	21.80	41.42	61.05	80.67	23
24	22.38	42.59	62.79	83.00	24
25	22.94	43.72	64.48	85.25	25
26	24.19	46.21	68.23	90.25	26
27	24.86	47.55	70.24	92.92	27
28	25.57	48.96	72.36	95.75	28
29	26.32	50.47	74.61	98.75	29
30	27.09	52.00	76.92	101.84	30
31	28.98	55.80	82.61	109.42	31
32	29.84	57.50	85.18	112.84	32
33	30.86	59.55	88.24	116.92	33
34	31.78	61.38	90.99	120.59	34
35	32.82	63.46	94.11	124.75	35
36	35.13	68.09	101.05	134.00	36
37	36.33	70.51	104.67	138.84	37
38	37.59	73.00	108.42	143.84	38
39	38.88	75.59	112.29	149.00	39
40	40.15	78.13	116.11	154.09	40
41	44.21	86.26	128.29	170.34	41
42	45.77	89.38	132.98	176.59	42
43	47.40	92.63	137.86	183.09	43
44	49.02	95.88	142.74	189.59	44
45	50.86	99.55	148.23	196.92	45
46	57.57	112.96	168.36	223.75	46
47	59.73	117.30	174.86	232.42	47
48	62.08	122.01	181.92	241.84	48
49	64.55	126.92	189.30	251.67	49
50	66.98	131.80	196.61	261.42	50
51	79.71	157.26	234.79	312.34	51
52	82.03	161.88	241.73	321.59	52
53	84.52	166.88	249.23	331.59	53
54	87.03	171.88	256.73	341.59	54
55	89.80	177.42	265.05	352.67	55

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Tobacco

Target Premiums

Monthly
(12 times/year)

Issue Age	GUL23 Specified Amounts for Employee Certificates				Issue Age
	\$25,000	\$50,000	\$75,000	\$100,000	
56	103.67	205.18	306.67	408.17	56
57	108.53	214.88	321.24	427.59	57
58	113.55	224.93	336.29	447.67	58
59	118.69	235.22	351.73	468.25	59
60	124.07	245.96	367.86	489.75	60
61	148.19	294.21	440.23	586.25	61
62	154.46	306.76	459.05	611.34	62
63	160.86	319.55	478.24	636.92	63
64	167.53	332.88	498.24	663.59	64
65	174.36	346.55	518.73	690.92	65
66	236.43	470.67	704.93	939.17	66
67	246.33	490.51	734.67	978.84	67
68	256.77	511.38	765.99	1,020.59	68
69	267.65	533.13	798.61	1,064.09	69
70	278.98	555.80	832.61	1,109.42	70
71 ††	292.52 ²	582.88 ²	873.23 ²	1,163.59 ²	71 ††
72 ††	301.59 ²	601.00 ²	900.42 ²	1,199.84 ²	72 ††
73 ††	311.11 ²	620.05 ²	928.98 ²	1,237.92 ²	73 ††
74 ††	321.15 ²	640.13 ²	959.11 ²	1,278.09 ²	74 ††
75 ††	331.77 ²	661.38 ²	990.98 ²	1,320.59 ²	75 ††
76 ††‡	425.48 ²	848.80 ²	1,272.11 ²	1,695.42 ²	76 ††‡
77 ††‡	437.46 ²	872.75 ²	1,308.05 ²	1,743.34 ²	77 ††‡
78 ††‡	458.63 ¹²	915.09 ¹²	1,371.55 ¹²	1,828.00 ¹²	78 ††‡
79 ††‡	464.90 ²	927.63 ²	1,390.36 ²	1,853.09 ²	79 ††‡
80 ††‡	480.90 ²	959.63 ²	1,438.36 ²	1,917.09 ²	80 ††‡

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² Paying this premium violates the 7-Pay Test of §7702A, and would cause the certificate to lose its favorable tax status.

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CERTIFICATE SPECIFICATIONS

Pre-Existing Condition Limitation

Accelerated Death Benefit for Long Term Care with Extension of Benefits Rider -

Benefits are not paid for a period of chronic illness care resulting from a pre-existing condition that begins within the first 6 months after the effective date of coverage. This does not apply to a period of care beginning 6 months after the effective date. A pre-existing condition is a condition, whether diagnosed or not, for which symptoms existed within the 6-month period prior to the effective date, or medical advice or treatment was recommended or received from a medical professional within 6 months before the effective date.

Exclusions

Accelerated Death Benefit for Long Term Care with Extension of Benefits Rider -

Benefits are not paid for long term care services that are: a result of mental or emotional disorder (except for Alzheimer's Disease, senility or senile dementia that are of organic origin); a result of alcoholism or drug addiction; a result of illness, treatment or medical conditions due to: act of war, participation in a felony, riot or insurrection, serving in the armed forces or auxiliary units, suicide or attempt at suicide, or intentionally self-inflicted injury; provided in a government facility (unless required by law); services for which benefits are available under Medicare (except for deductibles or co-insurance requirements) or other governmental program (except Medicaid), any state or federal workers' compensation, employer's liability or occupational disease law, or any motor vehicle no-fault law; received outside the United States or its territories.

Suicide Exclusion for Group Universal Life - If the insured commits suicide within 2 years of the effective date of coverage, the death benefit will be limited to the premiums paid.

This brochure is for use in enrollments situated in NE. This advertisement is a solicitation of insurance; contact may be made by an Allstate Benefits Agent, Agency, or Representative.

This material is valid as long as information remains current, but in no event later than October 01, 2028.

Group Universal Life Insurance benefits are provided under policy form GUL23P, or state variations thereof. Rider benefits are provided under the following rider forms, or state variations thereof: Accelerated Death Benefit for Terminal Illness Rider (GULBR); Accelerated Death Benefit for Long Term Care Rider (GULTC, GULTC2); Accelerated Death Benefit for Long Term Care with Extension of Benefits Rider (GULTCEXT).

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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