






# Whole Life Insurance

Provides a cash benefit directly to your beneficiary

## THINK ABOUT THIS

 **Reasons for purchasing life coverage include:** replace income, final expenses, wealth transfer and mortgage payoff<sup>1</sup>

 **42%** of families would face financial hardship within six months, and **25%** would suffer financially within a month<sup>1</sup>

 Over half of U.S. households rely on dual incomes (**54%**),<sup>2</sup> and, for many, losing one income could be devastating to household finances

With an unexpected death — you don't want to leave behind financial obligations. Whole 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 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

- Fully-guaranteed death benefit (premiums payable to age 95)
- If you live to age 121, a lump-sum maturity benefit is paid
- Spouse may be covered\*\*
- Premiums are affordable and can be conveniently payroll deducted

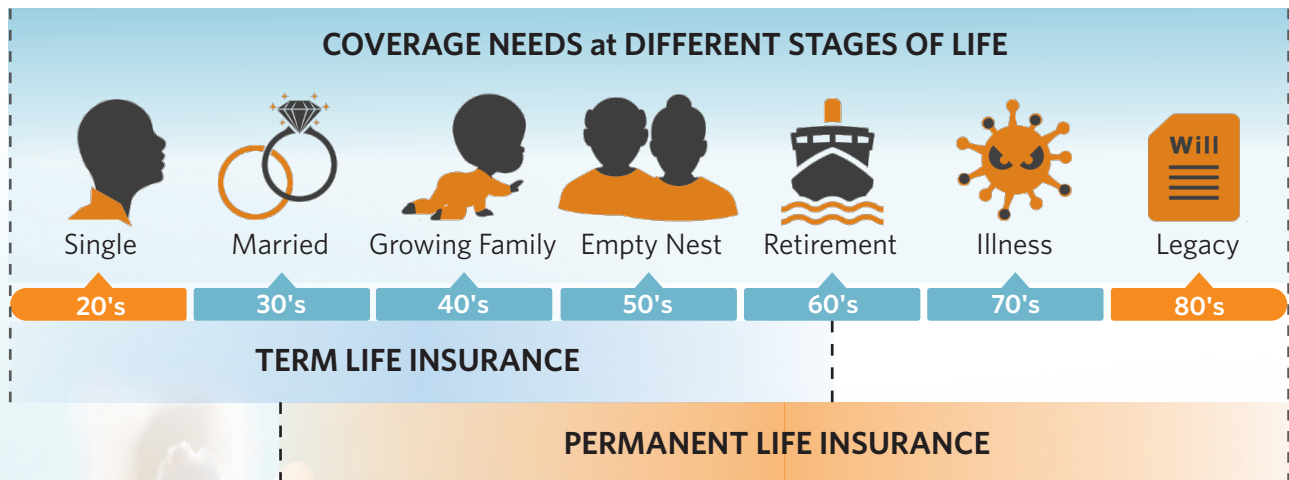
<sup>1</sup>2021 Insurance Barometer Report, LIMRA. <sup>2</sup>U.S. Bureau of Labor Statistics, Consumer Expenditure Survey, *ibid.* \*You may be required to answer health questions at enrollment. Coverage may be available with reduced underwriting through your employer during your initial enrollment period. If you enroll after your initial enrollment period, answers to health questions are required. \*\*Coverage for spouse may be limited to a percentage of the employee's face amount in some states.



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 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.



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



### Finances

Can help protect your 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.

**American Heritage Life Insurance Company Group Whole Life Insurance (GWL) for Employee/Member with riders (when available for the issue age):**

**Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1)†, and Accelerated Death Benefit for Terminal Illness or Condition**

Non-Tobacco Premium Rates and Values (These are GI quotes, unless otherwise noted)														
Face Amount	\$25,000		\$50,000		\$75,000		\$100,000		\$125,000		\$150,000		Face Amount	
Issue Age	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	This section intentionally left blank.	Issue Age
18	\$13.04	\$8,793	\$26.09	\$17,585	\$39.13	\$26,378	\$52.16	\$35,170	\$65.21	\$43,963	\$78.25	\$52,755		18
19	12.00	8,746	24.00	17,492	36.00	26,237	48.00	34,983	60.00	43,729	72.00	52,475		19
20	12.33	8,697	24.67	17,393	37.00	26,090	49.33	34,786	61.67	43,483	74.00	52,179		20
21	12.75	8,645	25.50	17,290	38.25	25,935	51.00	34,580	63.75	43,225	76.50	51,870		21
22	13.30	8,591	26.58	17,182	39.88	25,772	53.17	34,363	66.46	42,954	79.75	51,545		22
23	13.84	8,533	27.67	17,067	41.50	25,600	55.33	34,133	69.17	42,666	83.01	51,200		23
24	14.50	8,473	29.01	16,946	43.50	25,419	58.00	33,892	72.50	42,365	87.01	50,838		24
25	15.19	8,409	30.38	16,819	45.57	25,228	60.75	33,637	75.94	42,046	91.13	50,456		25
26	15.90	8,342	31.79	16,685	47.69	25,027	63.58	33,369	79.48	41,711	95.38	50,054		26
27	16.60	8,271	33.21	16,542	49.81	24,813	66.41	33,084	83.02	41,355	99.63	49,626		27
28	17.33	8,196	34.67	16,392	52.00	24,588	69.33	32,784	86.67	40,980	104.00	49,176		28
29	18.19	8,117	36.37	16,235	54.56	24,352	72.75	32,469	90.93	40,586	109.13	48,704		29
30	19.10	8,034	38.21	16,069	57.31	24,103	76.42	32,137	95.52	40,171	114.63	48,206		30
31	20.06	7,947	40.13	15,894	60.19	23,840	80.25	31,787	100.32	39,734	120.38	47,681		31
32	21.13	7,855	42.26	15,710	63.37	23,564	84.50	31,419	105.63	39,274	126.76	47,129		32
33	22.35	7,759	44.71	15,517	67.07	23,276	89.42	31,034	111.77	38,793	134.13	46,551		33
34	24.11	7,658	48.21	15,316	72.31	22,973	96.42	30,631	120.52	38,289	144.63	45,947		34
35	25.87	7,553	51.75	15,106	77.63	22,659	103.50	30,212	129.38	37,765	155.25	45,318		35
36	26.90	7,444	53.79	14,888	80.69	22,332	107.58	29,776	134.48	37,220	161.38	44,664		36
37	27.92	7,331	55.84	14,661	83.75	21,992	111.67	29,322	139.59	36,653	167.51	43,983		37
38	29.53	7,212	59.04	14,424	88.57	21,635	118.08	28,847	147.61	36,059	177.13	43,271		38
39	31.10	7,088	62.21	14,175	93.32	21,263	124.42	28,350	155.52	35,438	186.63	42,525		39
40	32.77	6,956	65.54	13,912	98.31	20,868	131.08	27,824	163.85	34,780	196.63	41,736		40
41	34.62	6,817	69.25	13,634	103.87	20,451	138.50	27,268	173.12	34,085	207.76	40,902		41
42	36.79	6,670	73.58	13,340	110.37	20,009	147.16	26,679	183.95	33,349	220.76	40,019		42
43	39.06	6,514	78.13	13,027	117.19	19,541	156.25	26,054	195.31	32,568	234.38	39,081		43
44	41.44	6,347	82.88	12,695	124.31	19,042	165.75	25,389	207.19	31,736	248.63	38,084		44
45	43.67	6,171	87.33	12,341	131.00	18,512	174.66	24,682	218.33	30,853	262.01	37,023		45
46	46.37	5,983	92.75	11,966	139.13	17,948	185.50	23,931	231.88	29,914	278.25	35,897		46
47	49.39	5,783	98.79	11,566	148.19	17,349	197.59	23,132	246.98	28,915	296.38	34,698		47
48	52.69	5,571	105.38	11,141	158.07	16,712	210.75	22,282	263.44	27,853	316.13	33,423		48
49	56.11	5,345	112.21	10,690	168.32	16,034	224.42	21,379	280.53	26,724	336.63	32,069		49
50	59.73	5,105	119.46	10,209	179.19	15,314	238.92	20,418	298.64	25,523	358.38	30,627		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.

**Pre-existing Condition Limitation** - The Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1) rider may contain a pre-existing condition limitation.

**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. MONTHLY means 12 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 Representative at The Standard.

The Children's Term (GWCCT)† rider may be added to the Employee/Member's certificate for an additional premium. The additional monthly premium for \$10,000 is \$4.55.

† Issue Ages 18-70 Only for Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1). Also includes the Non-Forfeiture Credit.

‡ Issue Ages 18-65 Only for Children's Term (GWCCT) and Spouse Term (GWCST) Spouse Term add-on cost is provided on a separate page.

**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.

HO Use Only: cstpi-20251013-0111-UT-TNTS-B\_PRF\_TRUE-100-FA-10000-250000-10000-PI-E-12x-TI-T-PWP-F-ADB:F-TYT-O-GWCLTCRE-T-CT-T-ST:T-UWE

Ratecard generated October 13, 2025 - 3:56 PM by Quote Pro 09.30.2025.

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51	\$63.58	\$4,849	\$127.17	\$9,699	\$190.75	\$14,548	\$254.33	\$19,397	\$317.91	\$24,246	\$381.51	\$29,096		51
52	68.44	4,578	136.87	9,157	205.32	13,735	273.75	18,313	342.19	22,891	410.63	27,470		52
53	73.40	4,291	146.79	8,582	220.19	12,873	293.58	17,164	366.98	21,455	440.38	25,746		53
54	78.52	3,986	157.04	7,972	235.57	11,958	314.09	15,944	392.61	19,930	471.13	23,916		54
55	84.69	3,663	169.37	7,326	254.06	10,988	338.75	14,651	423.43	18,314	508.13	21,977		55
56	91.25	3,844	182.50	7,688	273.75	11,532	365.00	15,376	456.25	19,220	547.51	23,064		56
57	98.00	4,035	196.00	8,070	294.01	12,104	392.00	16,139	490.00	20,174	588.00	24,209		57
58	105.52	4,235	211.04	8,470	316.56	12,705	422.08	16,940	527.60	21,175	633.13	25,410		58
59	112.86	4,446	225.71	8,892	338.57	13,337	451.41	17,783	564.27	22,229	677.13	26,675		59
60	120.67	4,667	241.33	9,334	362.00	14,000	482.67	18,667	603.33	23,334	724.00	28,001		60
61	130.64	4,898	261.30	9,797	391.94	14,695	522.58	19,593	653.23	24,491	783.88	29,390		61
62	139.67	5,141	279.33	10,282	419.01	15,422	558.67	20,563	698.34	25,704	838.00	30,845		62
63	153.04	5,394	306.09	10,788	459.13	16,181	612.16	21,575	765.21	26,969	918.25	32,363		63
64	155.23	5,657	310.46	11,315	465.69	16,972	620.92	22,629	776.15	28,286	931.38	33,944		64
65	157.56	5,931	315.13	11,861	472.69	17,792	630.25	23,722	787.82	29,653	945.38	35,583		65
66	180.75	6,214	361.50	12,428	542.25	18,641	723.00	24,855	903.75	31,069	1,084.51	37,283		66
67	195.05	6,507	390.08	13,014	585.13	19,520	780.17	26,027	975.21	32,534	1,170.25	39,041		67
68	222.23	6,809	444.46	13,618	666.69	20,426	888.91	27,235	1,111.14	34,044	1,333.38	40,853		68
69	230.33	7,119	460.67	14,238	691.00	21,356	921.34	28,475	1,151.67	35,594	1,382.01	42,713		69
70	248.31	7,434	496.63	14,869	744.94	22,303	993.25	29,737	1,241.57	37,171	1,489.88	44,606		70
<u>w/EOI</u>	Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		<u>w/EOI</u>	
71	235.85	7,808	471.71	15,615	707.56	23,423	943.42	31,230	1,179.27	39,038	1,415.13	46,845		71
72	254.96	8,192	509.92	16,384	764.88	24,575	1,019.83	32,767	1,274.79	40,959	1,529.75	49,151		72
73	276.50	8,596	553.00	17,191	829.50	25,787	1,106.00	34,382	1,382.50	42,978	1,659.00	51,573		73
74	300.38	9,022	600.75	18,043	901.13	27,065	1,201.50	36,086	1,501.88	45,108	1,802.25	54,129		74
75	327.02	9,457	654.04	18,914	981.06	28,371	1,308.08	37,828	1,635.10	47,285	1,962.13	56,742		75
76	357.00	9,904	714.00	19,807	1,071.00	29,711	1,428.00	39,614	1,785.00	49,518	2,142.00	59,421		76
77	390.71	10,382	781.42	20,763	1,172.13	31,145	1,562.83	41,526	1,953.54	51,908	2,344.25	62,289		77
78	428.52	10,902	857.04	21,805	1,285.56	32,707	1,714.08	43,609	2,142.60	54,511	2,571.13	65,414		78
79	470.94	11,486	941.88	22,972	1,412.81	34,458	1,883.75	45,944	2,354.69	57,430	2,825.63	68,916		79
80	518.46	12,173	1,036.92	24,347	1,555.38	36,520	2,073.83	48,693	2,592.29	60,866	3,110.75	73,040		80

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18	Issue age 18 will be issued as Non-Tobacco. Please see the Non-Tobacco rate table.												19	
19	\$19.77	\$10,993	\$39.55	\$21,986	\$59.31	\$32,979	\$79.08	\$43,972	\$98.86	\$54,965	\$118.63	\$65,958		19
20	19.89	10,932	39.80	21,864	59.69	32,795	79.58	43,727	99.48	54,659	119.38	65,591		20
21	20.81	10,867	41.63	21,735	62.44	32,602	83.25	43,469	104.07	54,336	124.88	65,204		21
22	21.80	10,800	43.58	21,599	65.38	32,399	87.17	43,198	108.96	53,998	130.75	64,797		22
23	22.80	10,728	45.58	21,456	68.38	32,183	91.16	42,911	113.96	53,639	136.76	64,367		23
24	23.84	10,653	47.67	21,306	71.50	31,958	95.33	42,611	119.17	53,264	143.01	63,917		24
25	25.02	10,574	50.04	21,148	75.07	31,721	100.09	42,295	125.11	52,869	150.13	63,443		25
26	26.12	10,491	52.25	20,981	78.37	31,472	104.50	41,962	130.62	52,453	156.76	62,943		26
27	27.25	10,403	54.50	20,805	81.75	31,208	109.00	41,610	136.25	52,013	163.51	62,415		27
28	28.48	10,309	56.96	20,619	85.44	30,928	113.91	41,237	142.40	51,546	170.88	61,856		28
29	29.69	10,211	59.37	20,422	89.06	30,632	118.75	40,843	148.43	51,054	178.13	61,265		29
30	30.77	10,107	61.54	20,213	92.31	30,320	123.08	40,426	153.85	50,533	184.63	60,639		30
31	32.29	9,997	64.59	19,993	96.88	29,990	129.16	39,986	161.46	49,983	193.75	59,979		31
32	33.92	9,881	67.84	19,761	101.75	29,642	135.67	39,522	169.59	49,403	203.51	59,283		32
33	35.71	9,758	71.42	19,516	107.13	29,273	142.83	39,031	178.54	48,789	214.26	58,547		33
34	37.61	9,629	75.21	19,259	112.81	28,888	150.42	38,517	188.02	48,146	225.63	57,776		34
35	39.39	9,495	78.80	18,990	118.19	28,484	157.58	37,979	196.98	47,474	236.38	56,969		35
36	41.31	9,353	82.63	18,707	123.94	28,060	165.25	37,413	206.56	46,766	247.88	56,120		36
37	43.67	9,205	87.34	18,411	131.00	27,616	174.67	36,821	218.34	46,026	262.01	55,232		37
38	46.15	9,051	92.29	18,101	138.44	27,152	184.58	36,202	230.73	45,253	276.88	54,303		38
39	48.60	8,888	97.21	17,776	145.82	26,664	194.42	35,552	243.02	44,440	291.63	53,328		39
40	50.90	8,717	101.79	17,434	152.69	26,151	203.58	34,868	254.48	43,585	305.38	52,302		40
41	53.92	8,537	107.83	17,074	161.75	25,610	215.66	34,147	269.58	42,684	323.51	51,221		41
42	57.06	8,346	114.12	16,693	171.19	25,039	228.25	33,385	285.31	41,731	342.38	50,078		42
43	60.33	8,144	120.67	16,289	181.00	24,433	241.33	32,577	301.67	40,721	362.00	48,866		43
44	63.81	7,930	127.63	15,860	191.44	23,790	255.25	31,720	319.06	39,650	382.88	47,580		44
45	67.12	7,702	134.25	15,404	201.37	23,105	268.50	30,807	335.62	38,509	402.76	46,211		45
46	70.77	7,459	141.54	14,919	212.32	22,378	283.09	29,837	353.86	37,296	424.63	44,756		46
47	74.87	7,202	149.75	14,404	224.62	21,606	299.50	28,808	374.37	36,010	449.26	43,212		47
48	79.29	6,929	158.59	13,858	237.88	20,787	317.17	27,716	396.46	34,645	475.76	41,574		48
49	83.80	6,639	167.58	13,279	251.38	19,918	335.17	26,557	418.96	33,196	502.75	39,836		49
50	88.62	6,331	177.26	12,663	265.88	18,994	354.50	25,325	443.12	31,656	531.76	37,988		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.

**Pre-existing Condition Limitation** - The Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1) rider may contain a pre-existing condition limitation.

**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. MONTHLY means 12 times per year.

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**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.

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 Representative at The Standard.

The Children's Term (GWCTT)† rider may be added to the Employee/Member's certificate for an additional premium. The additional monthly premium for \$10,000 is \$4.55.

† Issue Ages 18-70 Only for Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1). Also includes the Non-Forfeiture Credit.

‡ Issue Ages 18-65 Only for Children's Term (GWCTT) and Spouse Term (GWCTT) Spouse Term add-on cost is provided on a separate page.

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**American Heritage Life Insurance Company Group Whole Life Insurance (GWL) for Employee/Member with riders (when available for the issue age):**

**Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1)†, and Accelerated Death Benefit for Terminal Illness or Condition**

Tobacco Premium Rates and Values (These are GI quotes, unless otherwise noted)														
Face Amount	\$25,000		\$50,000		\$75,000		\$100,000		\$125,000		\$150,000		Face Amount	
Issue Age	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	This section intentionally left blank.	Issue Age
51	\$94.10	\$6,004	\$188.21	\$12,007	\$282.31	\$18,011	\$376.41	\$24,014	\$470.52	\$30,018	\$564.63	\$36,021		51
52	99.89	5,655	199.79	11,311	299.69	16,966	399.59	22,621	499.48	28,276	599.38	33,932		52
53	106.05	5,284	212.08	10,569	318.13	15,853	424.17	21,137	530.21	26,421	636.25	31,706		53
54	112.52	4,890	225.04	9,779	337.57	14,669	450.09	19,558	562.61	24,448	675.13	29,337		54
55	119.02	4,469	238.04	8,938	357.06	13,406	476.09	17,875	595.10	22,344	714.13	26,813		55
56	127.00	4,607	254.00	9,214	381.00	13,821	508.00	18,428	635.00	23,035	762.01	27,642		56
57	134.94	4,744	269.88	9,488	404.82	14,232	539.75	18,976	674.69	23,720	809.63	28,464		57
58	143.58	4,882	287.17	9,764	430.75	14,645	574.33	19,527	717.92	24,409	861.50	29,291		58
59	152.03	5,021	304.04	10,042	456.07	15,063	608.08	20,084	760.11	25,105	912.13	30,126		59
60	160.11	5,163	320.21	10,326	480.31	15,489	640.42	20,652	800.52	25,815	960.63	30,978		60
61	169.62	5,307	339.26	10,614	508.88	15,920	678.50	21,227	848.12	26,534	1,017.76	31,841		61
62	181.21	5,455	362.42	10,910	543.63	16,365	724.83	21,820	906.05	27,275	1,087.25	32,730		62
63	192.69	5,610	385.38	11,220	578.07	16,830	770.75	22,440	963.44	28,050	1,156.13	33,660		63
64	205.04	5,788	410.09	11,577	615.12	17,365	820.17	23,153	1,025.21	28,941	1,230.26	34,730		64
65	215.35	6,013	430.71	12,027	646.06	18,040	861.41	24,053	1,076.77	30,066	1,292.13	36,080		65
66	224.54	6,252	449.09	12,504	673.62	18,756	898.17	25,008	1,122.71	31,260	1,347.26	37,512		66
67	240.67	6,508	481.33	13,015	722.01	19,523	962.67	26,030	1,203.34	32,538	1,444.00	39,045		67
68	259.77	6,782	519.54	13,564	779.31	20,345	1,039.08	27,127	1,298.85	33,909	1,558.63	40,691		68
69	279.23	7,078	558.46	14,156	837.69	21,233	1,116.92	28,311	1,396.15	35,389	1,675.38	42,467		69
70	299.08	7,393	598.17	14,785	897.25	22,178	1,196.33	29,570	1,495.42	36,963	1,794.50	44,355		70
<u>w/EOI</u>	Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		Quote Requires EOI			<u>w/EOI</u>
71	288.54	7,719	577.08	15,438	865.63	23,157	1,154.17	30,876	1,442.71	38,595	1,731.25	46,314		71
72	310.40	8,053	620.79	16,105	931.19	24,158	1,241.58	32,210	1,551.98	40,263	1,862.38	48,315		72
73	334.40	8,388	668.79	16,775	1,003.19	25,163	1,337.58	33,550	1,671.98	41,938	2,006.38	50,325		73
74	361.15	8,724	722.29	17,448	1,083.44	26,171	1,444.58	34,895	1,805.73	43,619	2,166.88	52,343		74
75	391.06	9,079	782.13	18,158	1,173.19	27,236	1,564.25	36,315	1,955.31	45,394	2,346.38	54,473		75
76	424.54	9,446	849.08	18,892	1,273.63	28,337	1,698.17	37,783	2,122.71	47,229	2,547.25	56,675		76
77	461.88	9,820	923.75	19,640	1,385.63	29,459	1,847.50	39,279	2,309.38	49,099	2,771.25	58,919		77
78	503.35	10,228	1,006.71	20,457	1,510.06	30,685	2,013.42	40,913	2,516.77	51,141	3,020.13	61,370		78
79	549.38	10,697	1,098.75	21,393	1,648.13	32,090	2,197.50	42,786	2,746.88	53,483	3,296.25	64,179		79
80	600.33	11,277	1,200.67	22,554	1,801.00	33,830	2,401.33	45,107	3,001.67	56,384	3,602.00	67,661		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.

**Pre-existing Condition Limitation** - The Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1) rider may contain a pre-existing condition limitation.

**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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The Children's Term (GWCT)† rider may be added to the Employee/Member's certificate for an additional premium. The additional monthly premium for \$10,000 is \$4.55.

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**Add-on Cost for the Spouse Term Rider when added to  
Employee/Member's American Heritage Life Insurance Company Group Whole Life Insurance (GWL) Coverage that does NOT include Payor Waiver of Premium<sup>2</sup>  
(Spouse Term Rider benefit cannot be more than 50% of Employee/Member's GWL Face Amount and cannot exceed the spouse's underwriting maximum)**

Rider Amount	Non-Tobacco Add-On Cost							Rider Amount	Non-Tobacco Add-On Cost						
	\$25,000.00	\$50,000.00	\$75,000.00	\$100,000.00	\$125,000.00	\$150,000.00			\$25,000.00	\$50,000.00	\$75,000.00	\$100,000.00	\$125,000.00	\$150,000.00	
Avail. <sup>3</sup>	WS&NWS	WS&NWS	WS&NWS	WS&NWS	WS&NWS	WS&NWS		Avail. <sup>3</sup>	WS&NWS	WS&NWS	WS&NWS	WS&NWS	WS&NWS	WS&NWS	
Spouse's Issue Age	Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium	This section intentionally	Spouse's Issue Age	Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium	This section intentionally
18	\$3.04	\$6.08	\$9.13	\$12.17	\$15.21	\$18.25	left blank.	51	\$28.58	\$57.17	\$85.75	\$114.33	\$142.92	\$171.50	left blank.
19	2.79	5.58	8.38	11.17	13.96	16.75		52	31.29	62.58	93.88	125.17	156.46	187.75	
20	2.79	5.58	8.38	11.17	13.96	16.75		53	34.29	68.58	102.88	137.17	171.46	205.75	
21	2.79	5.58	8.38	11.17	13.96	16.75		54	37.54	75.08	112.63	150.17	187.71	225.25	
22	2.88	5.75	8.63	11.50	14.38	17.25		55	41.08	82.17	123.25	164.33	205.42	246.50	
23	3.00	6.00	9.00	12.00	15.00	18.00		56	44.96	89.92	134.88	179.83	224.79	269.75	
24	3.13	6.25	9.38	12.50	15.63	18.75		57	49.17	98.33	147.50	196.67	245.83	295.00	
25	3.29	6.58	9.88	13.17	16.46	19.75		58	53.75	107.50	161.25	215.00	268.75	322.50	
26	3.50	7.00	10.50	14.00	17.50	21.00		59	58.79	117.58	176.38	235.17	293.96	352.75	
27	3.67	7.33	11.00	14.67	18.33	22.00		60	64.33	128.67	193.00	257.33	321.67	386.00	
28	3.92	7.83	11.75	15.67	19.58	23.50		61	70.33	140.67	211.00	281.33	351.67	422.00	
29	4.17	8.33	12.50	16.67	20.83	25.00		62	76.96	153.92	230.88	307.83	384.79	461.75	
30	4.46	8.92	13.38	17.83	22.29	26.75		63	84.08	168.17	252.25	336.33	420.42	504.50	
31	4.79	9.58	14.38	19.17	23.96	28.75		64	91.83	183.67	275.50	367.33	459.17	551.00	
32	5.17	10.33	15.50	20.67	25.83	31.00		65	100.25	200.50	300.75	401.00	501.25	601.50	
33	5.58	11.17	16.75	22.33	27.92	33.50									
34	6.04	12.08	18.13	24.17	30.21	36.25									
35	6.58	13.17	19.75	26.33	32.92	39.50									
36	7.17	14.33	21.50	28.67	35.83	43.00									
37	7.83	15.67	23.50	31.33	39.17	47.00									
38	8.58	17.17	25.75	34.33	42.92	51.50									
39	9.42	18.83	28.25	37.67	47.08	56.50									
40	10.29	20.58	30.88	41.17	51.46	61.75									
41	11.29	22.58	33.88	45.17	56.46	67.75									
42	12.38	24.75	37.13	49.50	61.88	74.25									
43	13.63	27.25	40.88	54.50	68.13	81.75									
44	14.96	29.92	44.88	59.83	74.79	89.75									
45	16.42	32.83	49.25	65.67	82.08	98.50									
46	18.04	36.08	54.13	72.17	90.21	108.25									
47	19.79	39.58	59.38	79.17	98.96	118.75									
48	21.71	43.42	65.13	86.83	108.54	130.25									
49	23.79	47.58	71.38	95.17	118.96	142.75									
50	26.08	52.17	78.25	104.33	130.42	156.50									

<sup>2</sup> Add-on costs do NOT include any allowance for the increased cost of the Payor Waiver of Premium for Total Disability (GWPWP) rider when adding the Spouse Term rider. If the certificate to which the Spouse Term rider will be attached does include Payor Waiver of Premium, then multiply these add-on costs by 1.05 (for issue ages 18-55).

<sup>3</sup> WS = Working Spouse. NWS = Non-working Spouse. Amounts in excess of \$20,000.00 for WS and amounts in excess of \$10,000.00 for NWS will require EOI.

Underwriting for the Spouse Term Rider follows that of the Employee's coverage when purchased at issue. If the Employee's coverage is purchased as GI/CGI, the Spouse Term Rider benefit amount will be limited by the spouse's corresponding underwriting maximum.

The Tobacco/Non-Tobacco rating for the Spouse Term rider depends on the spouse's tobacco usage.

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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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**Add-on Cost for the Spouse Term Rider when added to  
Employee/Member's American Heritage Life Insurance Company Group Whole Life Insurance (GWL) Coverage that does NOT include Payor Waiver of Premium<sup>2</sup>  
(Spouse Term Rider benefit cannot be more than 50% of Employee/Member's GWL Face Amount and cannot exceed the spouse's underwriting maximum)**

Tobacco Add-On Cost								Tobacco Add-On Cost							
Rider Amount Avail. <sup>3</sup>	\$25,000.00	\$50,000.00	\$75,000.00	\$100,000.00	\$125,000.00	\$150,000.00		Rider Amount Avail. <sup>3</sup>	\$25,000.00	\$50,000.00	\$75,000.00	\$100,000.00	\$125,000.00	\$150,000.00	
Spouse's Issue Age	WS&NWS	WS&NWS	WS&NWS	WS&NWS	WS&NWS	WS&NWS	This section intentionally	Spouse's Issue Age	WS&NWS	WS&NWS	WS&NWS	WS&NWS	WS&NWS	WS&NWS	This section intentionally
	Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium			Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium	
18	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	left blank.	51	\$47.04	\$94.08	\$141.13	\$188.17	\$235.21	\$282.25	left blank.
19	4.46	8.92	13.38	17.83	22.29	26.75		52	50.96	101.92	152.88	203.83	254.79	305.75	
20	4.46	8.92	13.38	17.83	22.29	26.75		53	55.21	110.42	165.63	220.83	276.04	331.25	
21	4.46	8.92	13.38	17.83	22.29	26.75		54	59.71	119.42	179.13	238.83	298.54	358.25	
22	4.67	9.33	14.00	18.67	23.33	28.00		55	64.54	129.08	193.63	258.17	322.71	387.25	
23	4.92	9.83	14.75	19.67	24.58	29.50		56	69.67	139.33	209.00	278.67	348.33	418.00	
24	5.21	10.42	15.63	20.83	26.04	31.25		57	75.17	150.33	225.50	300.67	375.83	451.00	
25	5.54	11.08	16.63	22.17	27.71	33.25		58	81.08	162.17	243.25	324.33	405.42	486.50	
26	5.88	11.75	17.63	23.50	29.38	35.25		59	87.46	174.92	262.38	349.83	437.29	524.75	
27	6.29	12.58	18.88	25.17	31.46	37.75		60	94.29	188.58	282.88	377.17	471.46	565.75	
28	6.71	13.42	20.13	26.83	33.54	40.25		61	101.63	203.25	304.88	406.50	508.13	609.75	
29	7.21	14.42	21.63	28.83	36.04	43.25		62	109.50	219.00	328.50	438.00	547.50	657.00	
30	7.75	15.50	23.25	31.00	38.75	46.50		63	117.88	235.75	353.63	471.50	589.38	707.25	
31	8.38	16.75	25.13	33.50	41.88	50.25		64	126.75	253.50	380.25	507.00	633.75	760.50	
32	9.04	18.08	27.13	36.17	45.21	54.25		65	136.21	272.42	408.63	544.83	681.04	817.25	
33	9.83	19.67	29.50	39.33	49.17	59.00									
34	10.67	21.33	32.00	42.67	53.33	64.00									
35	11.67	23.33	35.00	46.67	58.33	70.00									
36	12.75	25.50	38.25	51.00	63.75	76.50									
37	13.96	27.92	41.88	55.83	69.79	83.75									
38	15.25	30.50	45.75	61.00	76.25	91.50									
39	16.71	33.42	50.13	66.83	83.54	100.25									
40	18.25	36.50	54.75	73.00	91.25	109.50									
41	19.96	39.92	59.88	79.83	99.79	119.75									
42	21.83	43.67	65.50	87.33	109.17	131.00									
43	23.83	47.67	71.50	95.33	119.17	143.00									
44	26.08	52.17	78.25	104.33	130.42	156.50									
45	28.46	56.92	85.38	113.83	142.29	170.75									
46	31.04	62.08	93.13	124.17	155.21	186.25									
47	33.79	67.58	101.38	135.17	168.96	202.75									
48	36.75	73.50	110.25	147.00	183.75	220.50									
49	39.96	79.92	119.88	159.83	199.79	239.75									
50	43.38	86.75	130.13	173.50	216.88	260.25									

<sup>2</sup> Add-on costs do NOT include any allowance for the increased cost of the Payor Waiver of Premium for Total Disability (GWPWP) rider when adding the Spouse Term rider. If the certificate to which the Spouse Term rider will be attached does include Payor Waiver of Premium, then multiply these add-on costs by 1.05 (for issue ages 18-55).

<sup>3</sup> WS = Working Spouse. NWS = Non-working Spouse. Amounts in excess of \$20,000.00 for WS and amounts in excess of \$10,000.00 for NWS will require EOI.

Underwriting for the Spouse Term Rider follows that of the Employee's coverage when purchased at issue. If the Employee's coverage is purchased as GI/CGI, the Spouse Term Rider benefit amount will be limited by the spouse's corresponding underwriting maximum.

The Tobacco/Non-Tobacco rating for the Spouse Term rider depends on the spouse's tobacco usage.

This rate insert is for use with materials for accounts situated in Utah, and is not to be used on its own. EOI = Evidence of Insurability. EOI is required as noted in footnote 3 (shaded) above..

**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.

**#N/A - Issue Age 18 will always be quoted as Non-Tobacco.**

Rates shown are based on Tobacco/Non-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 12/31/2026. 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: Accelerated Death Benefit for Terminal Illness or Condition (GWPTI), Children's Term (GWPCT), Spouse's 20 Year Term (GWPST) and Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1).

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 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.

HO Use Only: cstpi-20251013-0111-UT-TNTS-B\_PRF\_TRUE-100-FA-10000-250000-10000-PI:E-12x-TI:T-PWP:F-ADB:F-TYT:0-GWCLTCRE:T-CT:T-ST:T-UWE

Ratecard generated October 13, 2025 - 3:56 PM by Quote Pro 09.30.2025.

## 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 permanent, fully guaranteed coverage
- You'd like to offer a tax-free death benefit to your beneficiary

## Here's how Group 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. ^

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.

## Benefits

### GROUP WHOLE LIFE INSURANCE PROVIDES EITHER:

**Death Benefit** - pays a lump-sum cash benefit when the insured before age 121 dies

**Maturity Benefit** - pays a lump-sum cash benefit if the insured is still living at age 121

### OPTIONAL/ADDITIONAL RIDER BENEFITS

**Accelerated Death Benefit for Terminal Illness or Condition** - 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. Premiums are waived after payment of benefit.

**Spouse's 20 Year Term** - 20 year level term insurance. Subject to state limits on dependent life coverage.

**Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits** - a monthly advance of 6% of the death benefit for up to 34 months while receiving qualified long-term care services after a 90-day elimination period when certified chronically ill by a licensed health care practitioner. The restoration benefit restores the death benefit and cash value to the pre-acceleration amounts, and the extension benefit extends the death benefit for a period equal to the original benefit term. Premiums are waived for the months when the benefit is payable. Premiums are waived for the months when the benefit is payable.

**Non-Forfeiture Credit** - available if the rider terminates due to non-payment of premium starting at the end of the third year. The paid-up credit is equal to the sum of premiums paid for the rider, up to the maximum death benefit amount, and is payable while receiving qualified long-term care services.

The riders have 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 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).

## CERTIFICATE SPECIFICATIONS

### **Pre-Existing Condition Limitation**

#### **Accelerated Death Benefit for Long Term Care with Restoration of Benefits -**

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, for which 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 Restoration of Benefits and 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 when the insured is a voluntary participant, 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 coinsurance requirements) or other governmental program (except Medicaid), any state or federal workers' compensation, employer's liability or occupational disease law, or motor vehicle no-fault law; received outside the United States or its territories.

**Suicide Exclusion for Group Whole Life; Spouse's 20-Year Term Rider -** If the insured or rider 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 UT. 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 13, 2028.

Group Whole Life Insurance benefits are provided under form GWLP, or state variations thereof. Rider benefits are provided under the following forms, or state variations thereof: Accelerated Death Benefit for Terminal Illness or Condition (GWPTI); Spouse's 20 Year Term (GWPST); Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWPLTCRE, GWPLTCRE1).

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.



Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation.  
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