

Group Term To Age 100 Life Insurance (GPTLC) from American Heritage Life Insurance Company

Amounts shown are subject to the Employer's underwriting offer and may require Evidence of Insurability (EOI)

Riders added to base life coverage where available

Issue Age: 18-75

Accelerated Death Benefit for Terminal Illness

Initial Death Benefit ¹	Level Premium Rates (to age 100) for Eligible Employees • Biweekly (26Xs/Year) • Non-Tobacco							
	\$25,000	\$50,000	\$75,000	\$100,000				
Issue Age	Premium	Premium	Premium	Premium				
18	\$5.00	\$10.00	\$15.00	\$20.00				
19	\$3.46	\$6.94	\$10.40	\$13.86				
20	\$3.46	\$6.94	\$10.40	\$13.86				
21	\$3.46	\$6.94	\$10.40	\$13.86				
22	\$3.46	\$6.94	\$10.40	\$13.86				
23	\$3.46	\$6.94	\$10.40	\$13.86				
24	\$3.46	\$6.94	\$10.40	\$13.86				
25	\$3.46	\$6.94	\$10.40	\$13.86				
26	\$3.52	\$7.04	\$10.56	\$14.08				
27	\$3.58	\$7.16	\$10.74	\$14.32				
28	\$3.64	\$7.28	\$10.92	\$14.54				
29	\$3.70	\$7.40	\$11.08	\$14.78				
30	\$3.76	\$7.50	\$11.26	\$15.00				
31	\$3.94	\$7.90	\$11.84	\$15.78				
32	\$4.14	\$8.28	\$12.42	\$16.54				
33	\$4.34	\$8.66	\$13.00	\$17.32				
34	\$4.52	\$9.04	\$13.56	\$18.08				
35	\$4.72	\$9.44	\$14.14	\$18.86				
36	\$4.92	\$9.84	\$14.74	\$19.66				
37	\$5.34	\$10.68	\$16.02	\$21.36				
38	\$5.74	\$11.50	\$17.22	\$22.96				
39	\$6.16	\$12.30	\$18.44	\$24.58				
40	\$6.56	\$13.10	\$19.66	\$26.20				
41	\$7.18	\$14.38	\$21.56	\$28.74				
42	\$7.82	\$15.62	\$23.44	\$31.24				
43	\$8.44	\$16.88	\$25.30	\$33.74				
44	\$9.08	\$18.14	\$27.22	\$36.28				
45	\$9.70	\$19.40	\$29.08	\$38.78				
46	\$10.48	\$20.98	\$31.46	\$41.92				
47	\$11.26	\$22.52	\$33.78	\$45.04				
48	\$12.04	\$24.06	\$36.10	\$48.12				
49	\$12.80	\$25.60	\$38.40	\$51.20				
50	\$13.58	\$27.14	\$40.72	\$54.28				

¹Initial Death Benefit is guaranteed level for the first five (5) years. An illustration will be provided with the issued certificate showing a listing of the guaranteed minimum death benefit and illustrated non-guaranteed death benefit payable by year to age 100.

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

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	\$25,000	\$50,000	\$75,000	\$100,000				
Issue Age	Premium	Premium	Premium	Premium				
51	\$14.98	\$29.96	\$44.92	\$59.90				
52	\$16.40	\$32.78	\$49.16	\$65.54				
53	\$17.80	\$35.58	\$53.38	\$71.16				
54	\$19.20	\$38.40	\$57.58	\$76.78				
55	\$21.64	\$43.28	\$64.92	\$86.54				
56	\$23.60	\$47.18	\$70.76	\$94.36				
57	\$25.54	\$51.08	\$76.62	\$102.16				
58	\$27.50	\$55.00	\$82.48	\$109.96				
59	\$29.44	\$58.90	\$88.34	\$117.78				
60	\$31.38	\$62.76	\$94.14	\$125.50				
61	\$34.40	\$68.80	\$103.18	\$137.58				
62	\$37.42	\$74.84	\$112.24	\$149.66				
63	\$40.46	\$80.90	\$121.34	\$161.78				
64	\$43.48	\$86.92	\$130.40	\$173.86				
65	\$46.48	\$92.98	\$139.46	\$185.92				
66	\$51.14	\$102.28	\$153.42	\$204.54				
67	\$55.78	\$111.56	\$167.34	\$223.12				
68	\$60.44	\$120.88	\$181.30	\$241.74				
69	\$65.08	\$130.16	\$195.24	\$260.32				
70	\$69.72	\$139.46	\$209.18	\$278.90				

¹Initial Death Benefit is guaranteed level for the first five (5) years. An illustration will be provided with the issued certificate showing a listing of the guaranteed minimum death benefit and illustrated non-guaranteed death benefit payable by year to age 100. ⁴Evidence of insurability (EOI) is required for ages 71-80 and quotes in excess of U/W offer.

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Accelerated Death Benefit for Terminal Illness

Initial Death Benefit ¹	Level Premium Rates (to age 100) for Eligible Employees • Biweekly (26Xs/Year) • Tobacco							
	\$25,000	\$50,000	\$75,000	\$100,000				
Issue Age	Premium	Premium	Premium	Premium				
18	Issue age 18 will always be issued Nontobacco.							
19	\$3.86	\$7.70	\$11.54	\$15.40				
20	\$4.04	\$8.08	\$12.12	\$16.16				
21	\$4.24	\$8.46	\$12.70	\$16.94				
22	\$4.42	\$8.86	\$13.28	\$17.70				
23	\$4.62	\$9.24	\$13.86	\$18.46				
24	\$4.82	\$9.62	\$14.44	\$19.24				
25	\$5.00	\$10.00	\$15.00	\$20.00				
26	\$5.20	\$10.40	\$15.58	\$20.78				
27	\$5.40	\$10.78	\$16.16	\$21.54				
28	\$5.58	\$11.16	\$16.74	\$22.32				
29	\$5.78	\$11.54	\$17.32	\$23.08				
30	\$5.98	\$11.92	\$17.90	\$23.86				
31	\$6.16	\$12.32	\$18.46	\$24.62				
32	\$6.36	\$12.70	\$19.04	\$25.40				
33	\$6.54	\$13.08	\$19.62	\$26.16				
34	\$6.74	\$13.48	\$20.20	\$26.92				
35	\$6.94	\$13.86	\$20.78	\$27.70				
36	\$7.64	\$15.26	\$22.88	\$30.50				
37	\$8.30	\$16.60	\$24.90	\$33.20				
38	\$9.00	\$18.00	\$27.00	\$36.00				
39	\$9.74	\$19.48	\$29.22	\$38.98				
40	\$10.44	\$20.88	\$31.30	\$41.74				
41	\$11.52	\$23.04	\$34.56	\$46.08				
42	\$12.64	\$25.26	\$37.88	\$50.50				
43	\$13.72	\$27.44	\$41.14	\$54.86				
44	\$14.82	\$29.64	\$44.46	\$59.28				
45	\$15.88	\$31.76	\$47.64	\$63.50				
46	\$17.18	\$34.34	\$51.50	\$68.66				
47	\$18.52	\$37.04	\$55.56	\$74.08				
48	\$19.92	\$39.84	\$59.74	\$79.66				
49	\$21.32	\$42.62	\$63.94	\$85.24				
50	\$22.66	\$45.34	\$68.00	\$90.66				

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	\$25,000	\$50,000	\$75,000	\$100,000				
Issue Age	Premium	Premium	Premium	Premium				
51	\$24.74	\$49.48	\$74.22	\$98.98				
52	\$26.76	\$53.52	\$80.28	\$107.04				
53	\$28.86	\$57.72	\$86.58	\$115.42				
54	\$30.90	\$61.80	\$92.68	\$123.58				
55	\$32.76	\$65.52	\$98.28	\$131.04				
56	\$35.40	\$70.80	\$106.18	\$141.58				
57	\$37.94	\$75.86	\$113.78	\$151.70				
58	\$40.40	\$80.78	\$121.16	\$161.54				
59	\$42.92	\$85.84	\$128.74	\$171.66				
60	\$45.42	\$90.84	\$136.24	\$181.66				
61	\$49.14	\$98.28	\$147.42	\$196.54				
62	\$52.82	\$105.62	\$158.44	\$211.24				
63	\$56.38	\$112.74	\$169.10	\$225.46				
64	\$59.86	\$119.70	\$179.54	\$239.40				
65	\$63.12	\$126.22	\$189.32	\$252.44				
66	\$69.24	\$138.48	\$207.72	\$276.96				
67	\$75.24	\$150.46	\$225.70	\$300.94				
68	\$81.08	\$162.16	\$243.24	\$324.32				
69	\$86.80	\$173.60	\$260.40	\$347.20				
70	\$92.36	\$184.72	\$277.08	\$369.44				

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