

American Heritage Life Insurance Company  
 Group Disability Insurance Policy Illustration  
 This Rate Generator does not validate income rules for any States.

**This illustration and rates expire** 5/8/2018  
**Issue State:** North Dakota

**Industry Class:** Preferred  
**Premium Mode:** Bi-Weekly

<b>Benefit Period</b>	<b>12</b>	<b>12</b>	<b>12</b>	<b>12</b>	<b>12</b>
<b>Elimination Period Acc/Sick</b>	<b>7/7</b>	<b>7/7</b>	<b>7/7</b>	<b>7/7</b>	<b>7/7</b>
<b>Issue Age</b>	<b>18-49</b>	<b>50-59</b>	<b>60-64</b>	<b>65-69</b>	<b>70 +</b>
<b>Portable?</b>	<b>YES</b>	<b>YES</b>	<b>YES</b>	<b>YES</b>	<b>YES</b>

**Monthly Benefit**

\$ 400.00	\$ 9.22	\$ 12.80	\$ 15.40	\$ 16.32	\$ 18.78
\$ 500.00	\$ 11.52	\$ 16.00	\$ 19.24	\$ 20.40	\$ 23.48
\$ 600.00	\$ 13.84	\$ 19.20	\$ 23.08	\$ 24.48	\$ 28.18
\$ 700.00	\$ 16.14	\$ 22.40	\$ 26.94	\$ 28.56	\$ 32.86
\$ 800.00	\$ 18.44	\$ 25.60	\$ 30.78	\$ 32.64	\$ 37.56
\$ 900.00	\$ 20.74	\$ 28.80	\$ 34.62	\$ 36.72	\$ 42.26
\$ 1,000.00	\$ 23.04	\$ 32.00	\$ 38.48	\$ 40.80	\$ 46.96
\$ 1,100.00	\$ 25.34	\$ 35.20	\$ 42.32	\$ 44.86	\$ 51.64
\$ 1,200.00	\$ 27.64	\$ 38.40	\$ 46.16	\$ 48.94	\$ 56.34
\$ 1,300.00	\$ 29.96	\$ 41.60	\$ 50.02	\$ 53.02	\$ 61.04
\$ 1,400.00	\$ 32.26	\$ 44.80	\$ 53.86	\$ 57.10	\$ 65.74
\$ 1,500.00	\$ 34.56	\$ 48.00	\$ 57.70	\$ 61.18	\$ 70.42
\$ 1,600.00	\$ 36.86	\$ 51.20	\$ 61.56	\$ 65.26	\$ 75.12
\$ 1,700.00	\$ 39.16	\$ 54.40	\$ 65.40	\$ 69.34	\$ 79.82
\$ 1,800.00	\$ 41.48	\$ 57.60	\$ 69.24	\$ 73.42	\$ 84.52
\$ 1,900.00	\$ 43.78	\$ 60.80	\$ 73.10	\$ 77.50	\$ 89.20
\$ 2,000.00	\$ 46.08	\$ 64.00	\$ 76.94	\$ 81.58	\$ 93.90
\$ 2,100.00	\$ 48.38	\$ 67.20	\$ 80.78	\$ 85.66	\$ 98.60
\$ 2,200.00	\$ 50.68	\$ 70.40	\$ 84.64	\$ 89.74	\$ 103.30
\$ 2,300.00	\$ 52.98	\$ 73.60	\$ 88.48	\$ 93.82	\$ 107.98
\$ 2,400.00	\$ 55.30	\$ 76.80	\$ 92.32	\$ 97.90	\$ 112.68
\$ 2,500.00	\$ 57.60	\$ 80.00	\$ 96.16	\$ 101.98	\$ 117.38
\$ 2,600.00	\$ 59.90	\$ 83.20	\$ 100.02	\$ 106.04	\$ 122.06
\$ 2,700.00	\$ 62.20	\$ 86.40	\$ 103.86	\$ 110.12	\$ 126.76
\$ 2,800.00	\$ 64.50	\$ 89.60	\$ 107.72	\$ 114.20	\$ 131.46
\$ 2,900.00	\$ 66.80	\$ 92.80	\$ 111.56	\$ 118.28	\$ 136.16
\$ 3,000.00	\$ 69.12	\$ 96.00	\$ 115.40	\$ 122.36	\$ 140.84
\$ 3,100.00	\$ 71.42	\$ 99.20	\$ 119.26	\$ 126.44	\$ 145.54
\$ 3,200.00	\$ 73.72	\$ 102.40	\$ 123.10	\$ 130.52	\$ 150.24
\$ 3,300.00	\$ 76.02	\$ 105.60	\$ 126.94	\$ 134.60	\$ 154.94
\$ 3,400.00	\$ 78.32	\$ 108.80	\$ 130.78	\$ 138.68	\$ 159.62
\$ 3,500.00	\$ 80.62	\$ 112.00	\$ 134.64	\$ 142.76	\$ 164.32
\$ 3,600.00	\$ 82.94	\$ 115.20	\$ 138.48	\$ 146.84	\$ 169.02
\$ 3,700.00	\$ 85.24	\$ 118.40	\$ 142.32	\$ 150.92	\$ 173.70
\$ 3,800.00	\$ 87.54	\$ 121.60	\$ 146.18	\$ 154.98	\$ 178.40
\$ 3,900.00	\$ 89.84	\$ 124.80	\$ 150.02	\$ 159.06	\$ 183.10
\$ 4,000.00	\$ 92.14	\$ 128.00	\$ 153.88	\$ 163.14	\$ 187.80
\$ 4,100.00	\$ 94.44	\$ 131.20	\$ 157.72	\$ 167.22	\$ 192.48
\$ 4,200.00	\$ 96.76	\$ 134.40	\$ 161.56	\$ 171.30	\$ 197.18
\$ 4,300.00	\$ 99.06	\$ 137.60	\$ 165.40	\$ 175.38	\$ 201.88
\$ 4,400.00	\$ 101.36	\$ 140.80	\$ 169.26	\$ 179.46	\$ 206.56
\$ 4,500.00	\$ 103.66	\$ 143.98	\$ 173.10	\$ 183.54	\$ 211.26
\$ 4,600.00	\$ 105.96	\$ 147.20	\$ 176.94	\$ 187.62	\$ 215.96
\$ 4,700.00	\$ 108.28	\$ 150.40	\$ 180.80	\$ 191.70	\$ 220.66
\$ 4,800.00	\$ 110.58	\$ 153.58	\$ 184.64	\$ 195.78	\$ 225.34
\$ 4,900.00	\$ 112.88	\$ 156.78	\$ 188.48	\$ 199.86	\$ 230.04
\$ 5,000.00	\$ 115.18	\$ 160.00	\$ 192.34	\$ 203.92	\$ 234.74

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The Maximum Monthly Benefit that can be applied for must be reduced by the Monthly Benefits of all other existing coverage.

**This illustration is incomplete without Brochure NCT**

This quote is incomplete and cannot be used without the accompanying illustration pages that provide a complete description of all benefits, limitations and exclusions.