

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:** 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>

<b>Monthly Benefit</b>					
\$ 400.00	\$ 4.61	\$ 6.40	\$ 7.70	\$ 8.16	\$ 9.39
\$ 500.00	\$ 5.76	\$ 8.00	\$ 9.62	\$ 10.20	\$ 11.74
\$ 600.00	\$ 6.91	\$ 9.60	\$ 11.54	\$ 12.24	\$ 14.09
\$ 700.00	\$ 8.07	\$ 11.20	\$ 13.47	\$ 14.28	\$ 16.43
\$ 800.00	\$ 9.22	\$ 12.80	\$ 15.39	\$ 16.32	\$ 18.78
\$ 900.00	\$ 10.37	\$ 14.40	\$ 17.31	\$ 18.36	\$ 21.13
\$ 1,000.00	\$ 11.52	\$ 16.00	\$ 19.24	\$ 20.40	\$ 23.48
\$ 1,100.00	\$ 12.67	\$ 17.60	\$ 21.16	\$ 22.43	\$ 25.82
\$ 1,200.00	\$ 13.82	\$ 19.20	\$ 23.08	\$ 24.47	\$ 28.17
\$ 1,300.00	\$ 14.98	\$ 20.80	\$ 25.01	\$ 26.51	\$ 30.52
\$ 1,400.00	\$ 16.13	\$ 22.40	\$ 26.93	\$ 28.55	\$ 32.87
\$ 1,500.00	\$ 17.28	\$ 24.00	\$ 28.85	\$ 30.59	\$ 35.21
\$ 1,600.00	\$ 18.43	\$ 25.60	\$ 30.78	\$ 32.63	\$ 37.56
\$ 1,700.00	\$ 19.58	\$ 27.20	\$ 32.70	\$ 34.67	\$ 39.91
\$ 1,800.00	\$ 20.73	\$ 28.80	\$ 34.62	\$ 36.71	\$ 42.26
\$ 1,900.00	\$ 21.89	\$ 30.40	\$ 36.55	\$ 38.75	\$ 44.60
\$ 2,000.00	\$ 23.04	\$ 32.00	\$ 38.47	\$ 40.79	\$ 46.95
\$ 2,100.00	\$ 24.19	\$ 33.60	\$ 40.39	\$ 42.83	\$ 49.30
\$ 2,200.00	\$ 25.34	\$ 35.20	\$ 42.32	\$ 44.87	\$ 51.65
\$ 2,300.00	\$ 26.49	\$ 36.80	\$ 44.24	\$ 46.91	\$ 53.99
\$ 2,400.00	\$ 27.65	\$ 38.40	\$ 46.16	\$ 48.95	\$ 56.34
\$ 2,500.00	\$ 28.80	\$ 40.00	\$ 48.08	\$ 50.99	\$ 58.69
\$ 2,600.00	\$ 29.95	\$ 41.60	\$ 50.01	\$ 53.02	\$ 61.03
\$ 2,700.00	\$ 31.10	\$ 43.20	\$ 51.93	\$ 55.06	\$ 63.38
\$ 2,800.00	\$ 32.25	\$ 44.80	\$ 53.86	\$ 57.10	\$ 65.73
\$ 2,900.00	\$ 33.40	\$ 46.40	\$ 55.78	\$ 59.14	\$ 68.08
\$ 3,000.00	\$ 34.55	\$ 48.00	\$ 57.70	\$ 61.18	\$ 70.42
\$ 3,100.00	\$ 35.71	\$ 49.60	\$ 59.63	\$ 63.22	\$ 72.77
\$ 3,200.00	\$ 36.86	\$ 51.20	\$ 61.55	\$ 65.26	\$ 75.12
\$ 3,300.00	\$ 38.01	\$ 52.80	\$ 63.47	\$ 67.30	\$ 77.46
\$ 3,400.00	\$ 39.16	\$ 54.40	\$ 65.39	\$ 69.34	\$ 79.81
\$ 3,500.00	\$ 40.31	\$ 56.00	\$ 67.32	\$ 71.38	\$ 82.16
\$ 3,600.00	\$ 41.47	\$ 57.60	\$ 69.24	\$ 73.42	\$ 84.51
\$ 3,700.00	\$ 42.62	\$ 59.20	\$ 71.16	\$ 75.46	\$ 86.85
\$ 3,800.00	\$ 43.77	\$ 60.80	\$ 73.09	\$ 77.49	\$ 89.20
\$ 3,900.00	\$ 44.92	\$ 62.40	\$ 75.01	\$ 79.53	\$ 91.55
\$ 4,000.00	\$ 46.07	\$ 64.00	\$ 76.94	\$ 81.57	\$ 93.90
\$ 4,100.00	\$ 47.22	\$ 65.60	\$ 78.86	\$ 83.61	\$ 96.24
\$ 4,200.00	\$ 48.38	\$ 67.19	\$ 80.78	\$ 85.65	\$ 98.59
\$ 4,300.00	\$ 49.53	\$ 68.80	\$ 82.70	\$ 87.69	\$ 100.94
\$ 4,400.00	\$ 50.68	\$ 70.40	\$ 84.63	\$ 89.73	\$ 103.28
\$ 4,500.00	\$ 51.83	\$ 71.99	\$ 86.55	\$ 91.77	\$ 105.63
\$ 4,600.00	\$ 52.98	\$ 73.59	\$ 88.47	\$ 93.81	\$ 107.98
\$ 4,700.00	\$ 54.14	\$ 75.20	\$ 90.40	\$ 95.85	\$ 110.33
\$ 4,800.00	\$ 55.29	\$ 76.79	\$ 92.32	\$ 97.89	\$ 112.67
\$ 4,900.00	\$ 56.44	\$ 78.39	\$ 94.24	\$ 99.93	\$ 115.02
\$ 5,000.00	\$ 57.59	\$ 79.99	\$ 96.17	\$ 101.96	\$ 117.37

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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.