

Allstate Benefits Group Universal Life (GUL23)

Riders included in the rates shown below:
Accelerated Death Benefit for Terminal Illness [issue ages 18-75]

Ohio Situs
Non-Tobacco
Target Premiums

Weekly
(52 times/year)

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

Issue Age	GUL23 Specified Amounts for Employee Certificates								Issue Age
	\$10,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$150,000	
18	1.33	2.16	2.58	2.99	3.82	4.65	5.48	12.94	18
19	1.34	2.17	2.58	3.00	3.83	4.66	5.49	12.97	19
20	1.35	2.21	2.63	3.05	3.90	4.76	5.60	13.25	20
21	1.38	2.25	2.68	3.12	3.99	4.86	5.73	13.57	21
22	1.40	2.29	2.74	3.18	4.07	4.97	5.86	13.89	22
23	1.42	2.33	2.79	3.25	4.17	5.08	6.00	14.24	23
24	1.44	2.38	2.85	3.32	4.26	5.20	6.14	14.58	24
25	1.47	2.43	2.91	3.40	4.36	5.32	6.29	14.96	25
26	1.62	2.74	3.29	3.85	4.97	6.08	7.20	17.24	26
27	1.65	2.79	3.36	3.93	5.07	6.22	7.36	17.64	27
28	1.68	2.85	3.43	4.02	5.19	6.36	7.53	18.07	28
29	1.71	2.91	3.51	4.11	5.31	6.51	7.72	18.53	29
30	1.74	2.97	3.59	4.21	5.44	6.68	7.91	19.02	30
31	1.80	3.09	3.74	4.38	5.67	6.97	8.26	19.89	31
32	1.83	3.16	3.83	4.49	5.82	7.15	8.48	20.44	32
33	1.87	3.24	3.92	4.61	5.97	7.34	8.71	21.02	33
34	1.91	3.32	4.02	4.72	6.13	7.53	8.94	21.59	34
35	1.95	3.40	4.12	4.84	6.29	7.73	9.18	22.20	35
36	2.23	3.96	4.82	5.69	7.41	9.14	10.87	26.41	36
37	2.27	4.04	4.93	5.81	7.58	9.35	11.12	27.04	37
38	2.32	4.13	5.03	5.94	7.75	9.56	11.37	27.68	38
39	2.36	4.22	5.14	6.07	7.93	9.78	11.64	28.34	39
40	2.41	4.31	5.27	6.22	8.12	10.02	11.93	29.06	40
41	2.53	4.55	5.57	6.58	8.60	10.63	12.65	30.88	41
42	2.58	4.65	5.69	6.73	8.81	10.88	12.95	31.63	42
43	2.63	4.76	5.82	6.89	9.01	11.14	13.27	32.41	43
44	2.69	4.87	5.96	7.05	9.23	11.41	13.59	33.22	44
45	2.75	4.99	6.11	7.23	9.47	11.71	13.95	34.11	45
46	3.22	5.93	7.29	8.65	11.37	14.08	16.80	41.24	46
47	3.29	6.07	7.46	8.85	11.63	14.41	17.19	42.22	47
48	3.35	6.20	7.63	9.05	11.90	14.75	17.60	43.25	48
49	3.43	6.35	7.81	9.27	12.20	15.12	18.04	44.35	49
50	3.50	6.50	8.00	9.50	12.50	15.50	18.50	45.50	50
51	3.91	7.32	9.02	10.72	14.13	17.53	20.94	51.59	51
52	4.00	7.49	9.23	10.98	14.47	17.97	21.46	52.89	52
53	4.09	7.67	9.46	11.25	14.84	18.42	22.00	54.25	53
54	4.18	7.86	9.70	11.54	15.22	18.90	22.58	55.69	54
55	4.28	8.06	9.95	11.84	15.62	19.40	23.18	57.19	55

Children's Term Rider can be added to the GUL23 certificate for an additional weekly premium of \$1.05 per \$10,000 of coverage for issue ages 18-65. A child may be covered by their own GUL23 or by GUCTR, but not both.

The Children's Term Rider benefit amount is subject to the situs state's limits on dependent coverage, if any.

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Issue Age	GUL23 Specified Amounts for Employee Certificates								Issue Age
	\$10,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$150,000	
56	5.08	9.66	11.95	14.24	18.81	23.39	27.97	69.16	56
57	5.20	9.89	12.23	14.58	19.27	23.96	28.65	70.86	57
58	5.32	10.13	12.54	14.95	19.76	24.57	29.39	72.71	58
59	5.45	10.40	12.87	15.34	20.29	25.24	30.18	74.70	59
60	5.59	10.68	13.23	15.77	20.86	25.95	31.04	76.83	60
61	6.78	13.06	16.20	19.34	25.62	31.90	38.18	94.69	61
62	6.95	13.39	16.61	19.83	26.27	32.71	39.15	97.11	62
63	7.12	13.73	17.04	20.35	26.96	33.57	40.19	99.71	63
64	7.30	14.10	17.50	20.89	27.69	34.49	41.28	102.45	64
65	7.50	14.49	17.99	21.48	28.47	35.47	42.46	105.39	65
66	12.97	25.43	31.66	37.90	50.36	62.82	75.29	187.46	66
67	13.45	26.40	32.87	39.34	52.29	65.24	78.18	194.70	67
68	14.18	27.85	34.68	41.52	55.19	68.86	82.53	205.57	68
69	15.35	30.19	37.61	45.03	59.87	74.72	89.56	223.14	69
70	16.57	32.63	40.66	48.69	64.75	80.81	96.87	241.43	70
71 †	18.24	35.97	44.84	53.70	71.44	89.17	106.90	266.50	71 †
72 †	19.97 ²	39.42 ²	49.15 ²	58.88 ²	78.34 ²	97.80 ²	117.26	292.40	72 †
73 †	21.75 ²	43.00 ²	53.63 ²	64.25 ²	85.50 ²	106.75 ²	127.99 ²	319.23 ²	73 †
74 †	22.62 ²	44.73 ²	55.78 ²	66.84 ²	88.95 ²	111.06 ²	133.17 ²	332.18 ²	74 †
75 †	23.56 ²	46.61 ²	58.13 ²	69.66 ²	92.71 ²	115.76 ²	138.82 ²	346.28 ²	75 †
76 †¥	25.18 ²	49.85 ²	62.19 ²	74.53 ²	99.20 ²	123.88 ²	148.55 ²	370.63 ²	76 †¥
77 †¥	26.31 ²	52.12 ²	65.02 ²	77.93 ²	103.73 ²	129.54 ²	155.35 ²	387.62 ²	77 †¥
78 †¥	27.56 ²	54.62 ²	68.15 ²	81.68 ²	108.74 ²	135.79 ²	162.85 ²	406.37 ²	78 †¥
79 †¥	28.95 ²	57.40 ²	71.62 ²	85.84 ²	114.29 ²	142.73 ²	171.18 ²	427.20 ²	79 †¥
80 †¥	30.50 ²	60.49 ²	75.48 ²	90.48 ²	120.47 ²	150.46 ²	180.45 ²	450.36 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.

Children's Term Rider can be added to the GUL23 certificate for an additional weekly premium of \$1.05 per \$10,000 of coverage for issue ages 18-65. A child may be covered by their own GUL23 or by GUCTR, but not both.

The Children's Term Rider benefit amount is subject to the situs state's limits on dependent coverage, if any.

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

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

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A personalized illustration will be provided to the certificateholder at issue.

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.

Note: Coverage under the Children's Term Rider terminates on each child's 25th birthday, or when the GUL23 insured turns age 70 or the certificate terminates, if earlier.

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Ohio Situs

Tobacco

Target Premiums

Weekly

(52 times/year)

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

Issue Age	GUL23 Specified Amounts for Employee Certificates								Issue Age
	\$10,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$150,000	
18	Issue age 18 will be issued as Non-Tobacco. Please see the Non-Tobacco rate table.								18
19	1.98	3.46	4.20	4.94	6.42	7.90	9.38	22.69	19
20	2.03	3.55	4.31	5.07	6.59	8.11	9.63	23.32	20
21	2.17	3.83	4.66	5.50	7.16	8.82	10.49	25.46	21
22	2.21	3.92	4.77	5.63	7.34	9.04	10.75	26.12	22
23	2.26	4.01	4.89	5.77	7.52	9.27	11.03	26.81	23
24	2.31	4.11	5.01	5.91	7.71	9.51	11.32	27.53	24
25	2.36	4.21	5.14	6.07	7.92	9.77	11.63	28.31	25
26	2.47	4.43	5.41	6.40	8.36	10.32	12.29	29.96	26
27	2.52	4.54	5.55	6.56	8.58	10.60	12.62	30.79	27
28	2.58	4.66	5.70	6.74	8.82	10.90	12.98	31.69	28
29	2.65	4.79	5.86	6.93	9.07	11.22	13.36	32.64	29
30	2.71	4.92	6.02	7.13	9.34	11.54	13.75	33.62	30
31	2.88	5.26	6.45	7.64	10.01	12.39	14.77	36.16	31
32	2.96	5.40	6.63	7.85	10.31	12.75	15.20	37.25	32
33	3.03	5.56	6.82	8.09	10.61	13.14	15.67	38.41	33
34	3.11	5.72	7.02	8.32	10.93	13.53	16.14	39.59	34
35	3.20	5.89	7.23	8.58	11.27	13.96	16.65	40.86	35
36	3.40	6.29	7.73	9.18	12.07	14.97	17.86	43.89	36
37	3.49	6.48	7.97	9.47	12.45	15.44	18.42	45.30	37
38	3.59	6.67	8.22	9.76	12.84	15.93	19.01	46.77	38
39	3.69	6.88	8.47	10.07	13.25	16.44	19.62	48.30	39
40	3.80	7.09	8.74	10.38	13.67	16.97	20.26	49.89	40
41	4.14	7.77	9.59	11.40	15.04	18.67	22.30	55.00	41
42	4.25	8.00	9.87	11.75	15.50	19.25	22.99	56.73	42
43	4.37	8.24	10.18	12.11	15.98	19.85	23.72	58.54	43
44	4.50	8.50	10.49	12.49	16.49	20.48	24.48	60.45	44
45	4.64	8.77	10.83	12.90	17.03	21.16	25.29	62.47	45
46	5.20	9.90	12.25	14.60	19.30	23.99	28.69	70.98	46
47	5.36	10.21	12.63	15.06	19.91	24.77	29.62	73.28	47
48	5.52	10.54	13.05	15.56	20.57	25.59	30.61	75.77	48
49	5.70	10.89	13.49	16.08	21.27	26.47	31.66	78.39	49
50	5.88	11.26	13.95	16.64	22.01	27.39	32.77	81.16	50
51	7.02	13.54	16.80	20.06	26.57	33.09	39.61	98.27	51
52	7.21	13.92	17.27	20.63	27.34	34.04	40.75	101.12	52
53	7.41	14.32	17.78	21.23	28.14	35.05	41.96	104.15	53
54	7.63	14.75	18.31	21.87	29.00	36.12	43.24	107.35	54
55	7.85	15.20	18.88	22.55	29.90	37.25	44.60	110.75	55

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	\$10,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$150,000	
56	8.95	17.39	21.61	25.83	34.27	42.71	51.15	127.11	56
57	9.20	17.90	22.25	26.60	35.30	44.00	52.69	130.98	57
58	9.48	18.45	22.93	27.42	36.39	45.36	54.33	135.07	58
59	9.77	19.03	23.66	28.29	37.55	46.81	56.07	139.43	59
60	10.07	19.64	24.42	29.21	38.77	48.34	57.91	144.02	60
61	12.07	23.63	29.41	35.20	46.76	58.32	69.89	173.96	61
62	12.41	24.32	30.27	36.22	48.13	60.03	71.94	179.09	62
63	12.77	25.04	31.17	37.30	49.57	61.83	74.10	184.49	63
64	13.15	25.79	32.12	38.44	51.08	63.73	76.37	190.17	64
65	13.54	26.58	33.10	39.62	52.66	65.70	78.74	196.08	65
66	18.98	37.45	46.69	55.92	74.40	92.87	111.34	277.60	66
67	19.60	38.69	48.24	57.79	76.88	95.98	115.07	286.92	67
68	20.26	40.02	49.90	59.78	79.54	99.29	119.05	296.87	68
69	20.97	41.43	51.66	61.89	82.35	102.81	123.27	307.43	69
70	21.72	42.93	53.54	64.15	85.36	106.57	127.79	318.71	70
71 †	27.31 ²	54.11 ²	67.51 ²	80.91 ²	107.71 ²	134.51 ²	161.32 ²	402.53 ²	71 †
72 †	28.14 ²	55.78 ²	69.60 ²	83.42 ²	111.06 ²	138.70 ²	166.34 ²	415.08 ²	72 †
73 †	29.02 ²	57.54 ²	71.80 ²	86.06 ²	114.57 ²	143.09 ²	171.61 ²	428.27 ²	73 †
74 †	29.95 ²	59.39 ²	74.12 ²	88.84 ²	118.28 ²	147.73 ²	177.17 ²	442.17 ²	74 †
75 †	30.93 ²	61.35 ²	76.57 ²	91.78 ²	122.21 ²	152.63 ²	183.05 ²	456.88 ²	75 †
76 †‡	39.58 ²	78.65 ²	98.19 ²	117.73 ²	156.80 ²	195.88 ²	234.95 ²	586.63 ²	76 †‡
77 †‡	40.69 ²	80.87 ²	100.96 ²	121.05 ²	161.23 ²	201.41 ²	241.59 ²	603.22 ²	77 †‡
78 †‡	42.64 ¹²	84.77 ¹²	105.84 ¹²	126.91 ¹²	169.04 ¹²	211.18 ¹²	253.31 ¹²	632.52 ¹²	78 †‡
79 †‡	43.22 ¹²	85.93 ²	107.29 ²	128.65 ²	171.36 ²	214.07 ²	256.79 ²	641.21 ²	79 †‡
80 †‡	44.69 ¹²	88.88 ²	110.98 ²	133.08 ²	177.27 ²	221.46 ²	265.65 ²	663.36 ²	80 †‡

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