



Trinidad Benham – Employee Benefit Premiums 2025

Medical

	BlueClassic PPO Traditional Plan		BlueClassic PPO Balanced Plan	
Coverage Tier	Weekly (48 pay periods)	Semi - monthly	Weekly (48 pay periods)	Semi - monthly
EE Only	\$34.73	\$69.45	\$26.45	\$52.89
EE + Spouse	\$103.18	\$206.37	\$75.96	\$151.91
EE + Child(ren)	\$73.83	\$147.67	\$55.16	\$110.33
EE + Family	\$120.69	\$241.39	\$91.72	\$183.43

Dental

	Base Dental Plan		Buy-Up Dental Plan	
Coverage Tier	Weekly (48 pay periods)	Semi - monthly	Weekly (48 pay periods)	Semi - monthly
EE Only	\$3.33	\$6.67	\$3.67	\$7.33
EE + 1	\$9.90	\$19.80	\$10.89	\$21.78
EE + Family	\$17.86	\$35.71	\$19.64	\$39.28

Vision

Coverage Tier	Weekly (48 pay periods)	Semi - monthly
EE Only	\$2.11	\$4.22
EE + 1	\$3.38	\$6.75
EE + Children	\$3.45	\$6.90
EE + Family	\$5.56	\$11.11

Aflac Accident

Coverage Tier	Weekly (48 pay periods)	Semi - monthly
EE Only	\$3.61	\$7.23
EE + 1	\$5.30	\$10.60
EE + Child(ren)	\$6.28	\$12.55
EE + Family	\$7.96	\$15.92

Allstate Identity Protection

Coverage Tier	Weekly (48 pay periods)	Semi - monthly
EE Only	\$2.49	\$4.98
EE + Family	\$4.49	\$8.98

Aflac Critical Illness

Monthly Rates			
NON-TOBACCO - Employee			
Issue Age	\$10,000	\$20,000	\$30,000
18-30	\$5.31	\$9.25	\$13.18
31-40	\$8.08	\$14.78	\$21.48
41-50	\$14.26	\$27.15	\$40.03
51-60	\$25.54	\$49.70	\$73.85
61+	\$46.78	\$92.18	\$137.58

Monthly Rates			
NON-TOBACCO - Spouse			
Issue Age	\$10,000	\$20,000	\$30,000
18-30	\$5.31	\$9.25	\$13.18
31-40	\$8.08	\$14.78	\$21.48
41-50	\$14.26	\$27.15	\$40.03
51-60	\$25.54	\$49.70	\$73.85
61+	\$46.78	\$92.18	\$137.58

Monthly Rates			
TOBACCO - Employee			
Issue Age	\$10,000	\$20,000	\$30,000
18-30	\$7.00	\$12.61	\$18.23
31-40	\$11.88	\$22.38	\$32.88
41-50	\$21.63	\$41.88	\$62.13
51-60	\$40.48	\$79.58	\$118.68
61+	\$72.06	\$142.75	\$213.43

Monthly Rates			
TOBACCO - Spouse			
Issue Age	\$10,000	\$20,000	\$30,000
18-30	\$7.00	\$12.61	\$18.23
31-40	\$11.88	\$22.38	\$32.88
41-50	\$21.63	\$41.88	\$62.13
51-60	\$40.48	\$79.58	\$118.68
61+	\$72.06	\$142.75	\$213.43

Aflac Hospital Indemnity Insurance

Coverage Tier	Weekly (48 pay periods)	Semi - monthly
EE Only	\$5.57	\$11.14
EE + 1	\$11.29	\$22.58
EE + Child(ren)	\$8.83	\$17.65
EE + Family	\$14.55	\$29.09

ARAG Legal Insurance

Coverage Tier	Weekly (48 pay periods)	Semi - monthly
EE <i>Spouses & children included</i>	\$4.57	\$9.13

Supplemental Life

Age	Rate	Rate Basis
Employee		
0-24	\$0.07	PER \$1000
25-29	\$0.07	PER \$1000
30-34	\$0.08	PER \$1000
35-39	\$0.11	PER \$1000
40-44	\$0.18	PER \$1000
45-49	\$0.30	PER \$1000
50-54	\$0.53	PER \$1000
55-59	\$0.88	PER \$1000
60-64	\$1.17	PER \$1000
65-69	\$1.82	PER \$1000
70-74	\$3.20	PER \$1000
75-111	\$5.23	PER \$1000
Spouse		
0-24	\$0.07	PER \$1000 SPOUSE
25-29	\$0.07	PER \$1000 SPOUSE
30-34	\$0.08	PER \$1000 SPOUSE
35-39	\$0.11	PER \$1000 SPOUSE
40-44	\$0.18	PER \$1000 SPOUSE
45-49	\$0.30	PER \$1000 SPOUSE
50-54	\$0.53	PER \$1000 SPOUSE
55-59	\$0.88	PER \$1000 SPOUSE
60-64	\$1.17	PER \$1000 SPOUSE
65-69	\$1.82	PER \$1000 SPOUSE
70-74	\$3.20	PER \$1000 SPOUSE
75-111	\$5.23	PER \$1000 SPOUSE
Child		
0-26	\$0.08	PER \$1000 UNIT CHILD



Voluntary STD**

Coverage	Rate	Rate Basis
VSTD*	\$0.83	PER \$10 WEEKLY BENEFIT

* For Production employees only.

**If you live in a state that offers a state run disability program,
the voluntary STD coverage will not be available to you;
you will be covered under the state disability program

Allstate Whole Life

Please see the Allstate Whole Life rate sheet for details

Allstate Benefits Group Whole Life Insurance (GWL) for Employee/Member with riders (when available for the issue age):

Accelerated Death Benefit for Long Term Care with Extension of Benefits (GWCLTCE)*, and Accelerated Death Benefit for Terminal Illness or Condition (GWCTI)

NON-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)									
Face Amount	\$25,000		\$50,000		\$75,000		\$100,000		Face Amount
Issue Age	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	Issue Age
18	\$12.90	\$8,793	\$25.80	\$17,585	\$38.69	\$26,378	\$51.58	\$35,170	18
19	11.86	8,746	23.71	17,492	35.56	26,237	47.42	34,983	19
20	12.19	8,697	24.38	17,393	36.56	26,090	48.75	34,786	20
21	12.61	8,645	25.21	17,290	37.81	25,935	50.42	34,580	21
22	13.13	8,591	26.25	17,182	39.38	25,772	52.50	34,363	22
23	13.67	8,533	27.34	17,067	41.00	25,600	54.67	34,133	23
24	14.31	8,473	28.63	16,946	42.94	25,419	57.25	33,892	24
25	15.00	8,409	30.00	16,819	45.01	25,228	60.00	33,637	25
26	15.69	8,342	31.38	16,685	47.07	25,027	62.75	33,369	26
27	16.39	8,271	32.80	16,542	49.19	24,813	65.58	33,084	27
28	17.10	8,196	34.21	16,392	51.31	24,588	68.42	32,784	28
29	17.94	8,117	35.87	16,235	53.81	24,352	71.75	32,469	29
30	18.83	8,034	37.67	16,069	56.50	24,103	75.34	32,137	30
31	19.77	7,947	39.54	15,894	59.32	23,840	79.09	31,787	31
32	20.82	7,855	41.63	15,710	62.44	23,564	83.25	31,419	32
33	22.00	7,759	44.00	15,517	66.01	23,276	88.00	31,034	33
34	23.73	7,658	47.46	15,316	71.19	22,973	94.92	30,631	34
35	25.48	7,553	50.96	15,106	76.44	22,659	101.92	30,212	35
36	26.46	7,444	52.92	14,888	79.38	22,332	105.83	29,776	36
37	27.44	7,331	54.88	14,661	82.32	21,992	109.75	29,322	37
38	29.00	7,212	58.00	14,424	87.00	21,635	116.00	28,847	38
39	30.56	7,088	61.12	14,175	91.69	21,263	122.25	28,350	39
40	32.19	6,956	64.38	13,912	96.56	20,868	128.75	27,824	40
41	33.98	6,817	67.96	13,634	101.94	20,451	135.92	27,268	41
42	36.12	6,670	72.25	13,340	108.37	20,009	144.50	26,679	42
43	38.35	6,514	76.71	13,027	115.07	19,541	153.42	26,054	43
44	40.67	6,347	81.34	12,695	122.00	19,042	162.67	25,389	44
45	42.84	6,171	85.67	12,341	128.50	18,512	171.33	24,682	45
46	45.50	5,983	91.00	11,966	136.50	17,948	182.00	23,931	46
47	48.46	5,783	96.91	11,566	145.38	17,349	193.84	23,132	47
48	51.69	5,571	103.38	11,141	155.07	16,712	206.75	22,282	48
49	55.02	5,345	110.04	10,690	165.07	16,034	220.09	21,379	49
50	58.57	5,105	117.12	10,209	175.69	15,314	234.25	20,418	50

This rate insert is for use with materials for accounts situated in Colorado, and is not to be used on its own.

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 Extension of Benefits (GWCLTCE) 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.

This information is valid as long as information remains current, but in no event later than 12/31/2020. 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 and Children's Term.



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.

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* Issue Ages 18-70 Only for Accelerated Death Benefit for Long Term Care with Extension of Benefits (GWCLTCE).

Ratecard generated November 18, 2019 - 3:58 PM by ABQuote 08.02.2019.

Accelerated Death Benefit for Long Term Care with Extension of Benefits (GWCLTCE)[†], and Accelerated Death Benefit for Terminal Illness or Condition (GWCTI)

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Allstate Benefits Group Whole Life Insurance (GWL) for Employee/Member with riders (when available for the issue age):

Accelerated Death Benefit for Long Term Care with Extension of Benefits (GWLCTCE)†, and Accelerated Death Benefit for Terminal Illness or Condition (GWLCTI)

TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)									
Face Amount	\$25,000		\$50,000		\$75,000		\$100,000		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	Issue Age
19	\$19.63	\$10,993	\$39.26	\$21,986	\$58.87	\$32,979	\$78.50	\$43,972	19
20	19.75	10,932	39.51	21,864	59.25	32,795	79.00	43,727	20
21	20.67	10,867	41.34	21,735	62.00	32,602	82.67	43,469	21
22	21.63	10,800	43.25	21,599	64.88	32,399	86.50	43,198	22
23	22.63	10,728	45.25	21,456	67.88	32,183	90.50	42,911	23
24	23.65	10,653	47.29	21,306	70.94	31,958	94.58	42,611	24
25	24.83	10,574	49.66	21,148	74.51	31,721	99.34	42,295	25
26	25.91	10,491	51.84	20,981	77.75	31,472	103.67	41,962	26
27	27.04	10,403	54.09	20,805	81.13	31,208	108.17	41,610	27
28	28.25	10,309	56.50	20,619	84.75	30,928	113.00	41,237	28
29	29.44	10,211	58.87	20,422	88.31	30,632	117.75	40,843	29
30	30.50	10,107	61.00	20,213	91.50	30,320	122.00	40,426	30
31	32.00	9,997	64.00	19,993	96.01	29,990	128.00	39,986	31
32	33.61	9,881	67.21	19,761	100.82	29,642	134.42	39,522	32
33	35.36	9,758	70.71	19,516	106.07	29,273	141.41	39,031	33
34	37.23	9,629	74.46	19,259	111.69	28,888	148.92	38,517	34
35	39.00	9,495	78.01	18,990	117.00	28,484	156.00	37,979	35
36	40.87	9,353	81.76	18,707	122.63	28,060	163.50	37,413	36
37	43.19	9,205	86.38	18,411	129.57	27,616	172.75	36,821	37
38	45.62	9,051	91.25	18,101	136.87	27,152	182.50	36,202	38
39	48.06	8,888	96.12	17,776	144.19	26,664	192.25	35,552	39
40	50.32	8,717	100.63	17,434	150.94	26,151	201.25	34,868	40
41	53.28	8,537	106.54	17,074	159.82	25,610	213.08	34,147	41
42	56.39	8,346	112.79	16,693	169.19	25,039	225.59	33,385	42
43	59.62	8,144	119.25	16,289	178.88	24,433	238.50	32,577	43
44	63.04	7,930	126.09	15,860	189.13	23,790	252.17	31,720	44
45	66.29	7,702	132.59	15,404	198.87	23,105	265.17	30,807	45
46	69.90	7,459	139.79	14,919	209.69	22,378	279.59	29,837	46
47	73.94	7,202	147.87	14,404	221.81	21,606	295.75	28,808	47
48	78.29	6,929	156.59	13,858	234.88	20,787	313.17	27,716	48
49	82.71	6,639	165.41	13,279	248.13	19,918	330.84	26,557	49
50	87.46	6,331	174.92	12,663	262.38	18,994	349.83	25,325	50

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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 Extension of Benefits (GWLCTCE) 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.

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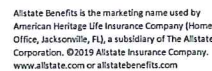
EXCLUSIONS AND LIMITATIONS: Suicide Exclusion - If a covered person commits suicide, the death benefit may be limited to the premiums paid for that covered person.

Pre-existing Condition Limitation - The Accelerated Death Benefit for Long Term Care with Extension of Benefits (GWCLTCE) rider may contain a pre-existing condition limitation. If you have a pre-existing condition, you may not be eligible for the Accelerated Death Benefit for Long Term Care with Extension of Benefits (GWCLTCE) rider. If you are not eligible for the Accelerated Death Benefit for Long Term Care with Extension of Benefits (GWCLTCE) rider, you may not be able to receive the Accelerated Death Benefit for Long Term Care with Extension of Benefits (GWCLTCE) rider. If you are not eligible for the Accelerated Death Benefit for Long Term Care with Extension of Benefits (GWCLTCE) rider, you may not be able to receive the Accelerated Death Benefit for Long Term Care with Extension of Benefits (GWCLTCE) rider.

The policy and riders (if included) have c

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Allstate Benefits Group Whole Life Insurance (GWL) for Working Spouse with riders (when available for the issue age):

Accelerated Death Benefit for Long Term Care with Extension of Benefits (GWCLTCE)*, and Accelerated Death Benefit for Terminal Illness or Condition (GWCTI)

NON-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)															
Face Amount	\$5,000		\$10,000		\$15,000		\$20,000		\$25,000		\$30,000		\$40,000	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	Monthly Premium	CV @ age 65 or 10 years¹	Issue Age
18	\$2.58	\$1,759	\$5.16	\$3,517	\$7.74	\$5,276	\$10.32	\$7,034	\$12.90	\$8,793	\$15.48	\$10,551	\$20.63	\$14,068	18
19	2.37	1,749	4.75	3,498	7.11	5,247	9.48	6,997	11.86	8,746	14.23	10,495	18.97	13,993	19
20	2.44	1,739	4.88	3,479	7.31	5,218	9.75	6,957	12.19	8,697	14.63	10,436	19.50	13,914	20
21	2.52	1,729	5.05	3,458	7.56	5,187	10.08	6,916	12.61	8,645	15.13	10,374	20.17	13,832	21
22	2.62	1,718	5.25	3,436	7.88	5,154	10.50	6,873	13.13	8,591	15.75	10,309	21.00	13,745	22
23	2.74	1,707	5.47	3,413	8.20	5,120	10.93	6,827	13.67	8,533	16.41	10,240	21.87	13,653	23
24	2.86	1,695	5.73	3,389	8.59	5,084	11.45	6,778	14.31	8,473	17.18	10,168	22.90	13,557	24
25	3.00	1,682	6.00	3,364	9.01	5,046	12.00	6,727	15.00	8,409	18.00	10,091	24.00	13,455	25
26	3.14	1,668	6.28	3,337	9.42	5,005	12.55	6,674	15.69	8,342	18.83	10,011	25.10	13,348	26
27	3.28	1,654	6.56	3,308	9.84	4,963	13.12	6,617	16.39	8,271	19.68	9,925	26.23	13,234	27
28	3.42	1,639	6.84	3,278	10.26	4,918	13.68	6,557	17.10	8,196	20.53	9,835	27.37	13,114	28
29	3.58	1,623	7.18	3,247	10.76	4,870	14.35	6,494	17.94	8,117	21.53	9,741	28.70	12,988	29
30	3.77	1,607	7.53	3,214	11.30	4,821	15.06	6,427	18.83	8,034	22.61	9,641	30.14	12,855	30
31	3.96	1,589	7.91	3,179	11.87	4,768	15.81	6,357	19.77	7,947	23.73	9,536	31.64	12,715	31
32	4.17	1,571	8.33	3,142	12.49	4,713	16.65	6,284	20.82	7,855	24.98	9,426	33.30	12,568	32
33	4.40	1,552	8.80	3,103	13.21	4,655	17.60	6,207	22.00	7,759	26.40	9,310	35.20	12,414	33
34	4.74	1,532	9.50	3,063	14.24	4,595	18.98	6,126	23.73	7,658	28.48	9,189	37.97	12,252	34
35	5.10	1,511	10.20	3,021	15.29	4,532	20.38	6,042	25.48	7,553	30.58	9,064	40.77	12,085	35
36	5.29	1,489	10.59	2,978	15.88	4,466	21.17	5,955	26.46	7,444	31.76	8,933	42.33	11,910	36
37	5.49	1,466	10.97	2,932	16.47	4,398	21.95	5,864	27.44	7,331	32.93	8,797	43.90	11,729	37
38	5.80	1,442	11.60	2,885	17.40	4,327	23.20	5,769	29.00	7,212	34.81	8,654	46.40	11,539	38
39	6.11	1,418	12.23	2,835	18.34	4,253	24.45	5,670	30.56	7,088	36.68	8,505	48.90	11,340	39
40	6.44	1,391	12.88	2,782	19.31	4,174	25.75	5,565	32.19	6,956	38.63	8,347	51.50	11,130	40
41	6.80	1,363	13.59	2,727	20.39	4,090	27.18	5,454	33.98	6,817	40.78	8,180	54.37	10,907	41
42	7.22	1,334	14.45	2,668	21.67	4,002	28.90	5,336	36.12	6,670	43.36	8,004	57.80	10,672	42
43	7.67	1,303	15.35	2,605	23.02	3,908	30.68	5,211	38.35	6,514	46.03	7,816	61.37	10,422	43
44	8.14	1,269	16.27	2,539	24.40	3,808	32.53	5,078	40.67	6,347	48.81	7,617	65.07	10,156	44
45	8.57	1,234	17.14	2,468	25.70	3,702	34.27	4,936	42.84	6,171	51.41	7,405	68.53	9,873	45
46	9.10	1,197	18.20	2,393	27.30	3,590	36.40	4,786	45.50	5,983	54.60	7,179	72.80	9,572	46
47	9.69	1,157	19.39	2,313	29.08	3,470	38.76	4,626	48.46	5,783	58.15	6,940	77.54	9,253	47
48	10.34	1,114	20.67	2,228	31.02	3,342	41.35	4,456	51.69	5,571	62.03	6,685	82.70	8,913	48
49	11.01	1,069	22.01	2,138	33.02	3,207	44.01	4,276	55.02	5,345	66.03	6,414	88.04	8,552	49
50	11.71	1,021	23.43	2,042	35.14	3,063	46.85	4,084	58.57	5,105	70.28	6,125	93.70	8,167	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 Extension of Benefits (GWCLTCE) 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).

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* Issue Ages 18-70 Only for Accelerated Death Benefit for Long Term Care with Extension of Benefits (GWCLTCE).



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Allstate Benefits Group Whole Life Insurance (GWL) for Working Spouse with riders (when available for the issue age):

Accelerated Death Benefit for Long Term Care with Extension of Benefits (GWCLTCE)†, and Accelerated Death Benefit for Terminal Illness or Condition (GWCTI)

NON-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)															
Face Amount	\$5,000		\$10,000		\$15,000		\$20,000		\$25,000		\$30,000		\$40,000		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	Monthly Premium	CV @ age 65 or 10 years¹	Issue Age
51	\$12.47	\$970	\$24.95	\$1,940	\$37.42	\$2,910	\$49.88	\$3,879	\$62.35	\$4,849	\$74.83	\$5,819	\$99.77	\$7,759	51
52	13.43	916	26.85	1,831	40.28	2,747	53.70	3,663	67.13	4,578	80.56	5,494	107.40	7,325	52
53	14.39	858	28.79	1,716	43.17	2,575	57.57	3,433	71.96	4,291	86.36	5,149	115.13	6,866	53
54	15.40	797	30.80	1,594	46.19	2,392	61.58	3,189	76.98	3,986	92.38	4,783	123.17	6,378	54
55	16.60	733	33.21	1,465	49.81	2,198	66.42	2,930	83.02	3,663	99.63	4,395	132.83	5,860	55
56	17.89	769	35.78	1,538	53.67	2,306	71.56	3,075	89.45	3,844	107.36	4,613	143.14	6,150	56
57	19.21	807	38.43	1,614	57.64	2,421	76.85	3,228	96.06	4,035	115.28	4,842	153.70	6,456	57
58	20.68	847	41.36	1,694	62.04	2,541	82.72	3,388	103.40	4,235	124.08	5,082	165.43	6,776	58
59	22.10	889	44.21	1,778	66.32	2,667	88.42	3,557	110.52	4,446	132.63	5,335	176.83	7,113	59
60	23.62	933	47.24	1,867	70.86	2,800	94.48	3,733	118.10	4,667	141.73	5,600	188.97	7,467	60
61	25.57	980	51.13	1,959	76.70	2,939	102.27	3,919	127.83	4,898	153.40	5,878	204.53	7,837	61
62	27.31	1,028	54.63	2,056	81.94	3,084	109.25	4,113	136.56	5,141	163.88	6,169	218.50	8,225	62
63	29.94	1,079	59.86	2,158	89.80	3,236	119.74	4,315	149.66	5,394	179.60	6,473	239.46	8,630	63
64	30.31	1,131	60.63	2,263	90.94	3,394	121.25	4,526	151.56	5,657	181.88	6,789	242.50	9,052	64
65	30.72	1,186	61.43	2,372	92.15	3,558	122.86	4,744	153.58	5,931	184.31	7,117	245.74	9,489	65

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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 Extension of Benefits (GWCLTCE) 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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† Issue Ages 18-70 Only for Accelerated Death Benefit for Long Term Care with Extension of Benefits (GWCLTCE)



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Allstate Benefits Group Whole Life Insurance (GWL) for Working Spouse with riders (when available for the issue age):

Accelerated Death Benefit for Long Term Care with Extension of Benefits (GWLCTCE)*, and Accelerated Death Benefit for Terminal Illness or Condition (GWLCTI)

TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)													
Face Amount	\$5,000		\$10,000		\$15,000		\$20,000		\$25,000		\$30,000		Face Amount
Issue Age	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	Issue Age
19	\$3.93	\$2,199	\$7.86	\$4,397	\$11.77	\$6,596	\$15.70	\$8,794	\$19.63	\$10,993	\$23.56	\$13,192	19
20	3.95	2,186	7.91	4,373	11.85	6,559	15.80	8,745	19.75	10,932	23.71	13,118	20
21	4.14	2,173	8.27	4,347	12.40	6,520	16.53	8,694	20.67	10,867	24.81	13,041	21
22	4.32	2,160	8.65	4,320	12.98	6,480	17.30	8,640	21.63	10,800	25.95	12,959	22
23	4.53	2,146	9.05	4,291	13.58	6,437	18.10	8,582	22.63	10,728	27.16	12,873	23
24	4.73	2,131	9.46	4,261	14.19	6,392	18.92	8,522	23.65	10,653	28.38	12,783	24
25	4.97	2,115	9.94	4,230	14.91	6,344	19.86	8,459	24.83	10,574	29.80	12,689	25
26	5.18	2,098	10.37	4,196	15.55	6,294	20.73	8,392	25.91	10,491	31.11	12,589	26
27	5.41	2,081	10.82	4,161	16.23	6,242	21.63	8,322	27.04	10,403	32.46	12,483	27
28	5.65	2,062	11.30	4,124	16.95	6,186	22.60	8,247	28.25	10,309	33.91	12,371	28
29	5.88	2,042	11.78	4,084	17.66	6,126	23.55	8,169	29.44	10,211	35.33	12,253	29
30	6.10	2,021	12.20	4,043	18.30	6,064	24.40	8,085	30.50	10,107	36.61	12,128	30
31	6.40	1,999	12.80	3,999	19.21	5,998	25.60	7,997	32.00	9,997	38.40	11,996	31
32	6.73	1,976	13.44	3,952	20.17	5,928	26.88	7,904	33.61	9,881	40.33	11,857	32
33	7.07	1,952	14.14	3,903	21.22	5,855	28.29	7,806	35.36	9,758	42.43	11,709	33
34	7.44	1,926	14.90	3,852	22.34	5,778	29.78	7,703	37.23	9,629	44.68	11,555	34
35	7.80	1,899	15.61	3,798	23.40	5,697	31.20	7,596	39.00	9,495	46.81	11,394	35
36	8.17	1,871	16.36	3,741	24.53	5,612	32.70	7,483	40.87	9,353	49.06	11,224	36
37	8.64	1,841	17.27	3,682	25.92	5,523	34.55	7,364	43.19	9,205	51.83	11,046	37
38	9.12	1,810	18.25	3,620	27.37	5,430	36.50	7,240	45.62	9,051	54.76	10,861	38
39	9.61	1,778	19.23	3,555	28.84	5,333	38.45	7,110	48.06	8,888	57.68	10,666	39
40	10.07	1,743	20.13	3,487	30.19	5,230	40.25	6,974	50.32	8,717	60.38	10,460	40
41	10.66	1,707	21.31	3,415	31.97	5,122	42.62	6,829	53.28	8,537	63.93	10,244	41
42	11.28	1,669	22.56	3,339	33.84	5,008	45.11	6,677	56.39	8,346	67.68	10,016	42
43	11.93	1,629	23.85	3,258	35.78	4,887	47.70	6,515	59.62	8,144	71.55	9,773	43
44	12.61	1,586	25.22	3,172	37.83	4,758	50.43	6,344	63.04	7,930	75.66	9,516	44
45	13.26	1,540	26.52	3,081	39.77	4,621	53.03	6,161	66.29	7,702	79.56	9,242	45
46	13.98	1,492	27.96	2,984	41.94	4,476	55.91	5,967	69.90	7,459	83.88	8,951	46
47	14.78	1,440	29.58	2,881	44.36	4,321	59.15	5,762	73.94	7,202	88.73	8,642	47
48	15.66	1,386	31.32	2,772	46.98	4,157	62.63	5,543	78.29	6,929	93.96	8,315	48
49	16.54	1,328	33.09	2,656	49.63	3,984	66.16	5,311	82.71	6,639	99.25	7,967	49
50	17.49	1,266	34.99	2,533	52.48	3,799	69.97	5,065	87.46	6,331	104.96	7,598	50

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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 Extension of Benefits (GWLCTCE) 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.

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Allstate Benefits Group Whole Life Insurance (GWL) for Working Spouse with riders (when available for the issue age):
Accelerated Death Benefit for Long Term Care with Extension of Benefits (GWCLTCE)†, and Accelerated Death Benefit for Terminal Illness or Condition (GWCTI)

TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)															
Face Amount	\$5,000		\$10,000		\$15,000		\$20,000		\$25,000		\$30,000		\$40,000		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	Monthly Premium	CV @ age 65 or 10 years¹	Issue Age
51	\$18.58	\$1,201	\$37.15	\$2,401	\$55.73	\$3,602	\$74.30	\$4,803	\$92.87	\$6,004	\$111.45	\$7,204	\$148.60	\$9,606	51
52	19.72	1,131	39.43	2,262	59.15	3,393	78.86	4,524	98.58	5,655	118.31	6,786	157.74	9,048	52
53	20.92	1,057	41.85	2,114	62.76	3,171	83.68	4,227	104.61	5,284	125.53	6,341	167.37	8,455	53
54	22.20	978	44.40	1,956	66.59	2,934	88.78	3,912	110.98	4,890	133.18	5,867	177.57	7,823	54
55	23.47	894	46.94	1,788	70.41	2,681	93.88	3,575	117.35	4,469	140.83	5,363	187.77	7,150	55
56	25.04	921	50.08	1,843	75.12	2,764	100.16	3,686	125.20	4,607	150.26	5,528	200.34	7,371	56
57	26.60	949	53.20	1,898	79.80	2,846	106.40	3,795	133.00	4,744	159.61	5,693	212.80	7,590	57
58	28.30	976	56.58	1,953	84.88	2,929	113.17	3,905	141.46	4,882	169.75	5,858	226.33	7,811	58
59	29.94	1,004	59.88	2,008	89.82	3,013	119.75	4,017	149.69	5,021	179.63	6,025	239.50	8,034	59
60	31.51	1,033	63.02	2,065	94.52	3,098	126.03	4,130	157.54	5,163	189.06	6,196	252.07	8,261	60
61	33.36	1,061	66.73	2,123	100.09	3,184	133.45	4,245	166.81	5,307	200.18	6,368	266.90	8,491	61
62	35.62	1,091	71.24	2,182	106.86	3,273	142.49	4,364	178.10	5,455	213.73	6,546	284.96	8,728	62
63	37.87	1,122	75.72	2,244	113.59	3,366	151.45	4,488	189.31	5,610	227.18	6,732	302.90	8,976	63
64	40.27	1,158	80.55	2,315	120.82	3,473	161.10	4,631	201.37	5,788	241.66	6,946	322.20	9,261	64
65	42.27	1,203	84.55	2,405	126.82	3,608	169.10	4,811	211.37	6,013	253.66	7,216	338.20	9,621	65

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Allstate Benefits Group Whole Life Insurance (GWL) for Non-working Spouse with riders (when available for the issue age):

Accelerated Death Benefit for Long Term Care with Extension of Benefits (GWCLTCE)[†], and Accelerated Death Benefit for Terminal Illness or Condition (GWCTI)

NON-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)									
Face Amount	\$5,000		\$10,000						Face Amount
Issue Age	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	This section Intentionally left blank.	This section Intentionally left blank.	This section Intentionally left blank.	This section Intentionally left blank.	Issue Age
18	\$2.58	\$1,759	\$5.16	\$3,517					18
19	2.37	1,749	4.75	3,498					19
20	2.44	1,739	4.88	3,479					20
21	2.52	1,729	5.05	3,458					21
22	2.62	1,718	5.25	3,436					22
23	2.74	1,707	5.47	3,413					23
24	2.86	1,695	5.73	3,389					24
25	3.00	1,682	6.00	3,364					25
26	3.14	1,668	6.28	3,337					26
27	3.28	1,654	6.56	3,308					27
28	3.42	1,639	6.84	3,278					28
29	3.58	1,623	7.18	3,247					29
30	3.77	1,607	7.53	3,214					30
31	3.96	1,589	7.91	3,179					31
32	4.17	1,571	8.33	3,142					32
33	4.40	1,552	8.80	3,103					33
34	4.74	1,532	9.50	3,063					34
35	5.10	1,511	10.20	3,021					35
36	5.29	1,489	10.59	2,978					36
37	5.49	1,466	10.97	2,932					37
38	5.80	1,442	11.60	2,885					38
39	6.11	1,418	12.23	2,835					39
40	6.44	1,391	12.88	2,782					40
41	6.80	1,363	13.59	2,727					41
42	7.22	1,334	14.45	2,668					42
43	7.67	1,303	15.35	2,605					43
44	8.14	1,269	16.27	2,539					44
45	8.57	1,234	17.14	2,468					45
46	9.10	1,197	18.20	2,393					46
47	9.69	1,157	19.39	2,313					47
48	10.34	1,114	20.67	2,228					48
49	11.01	1,069	22.01	2,138					49
50	11.71	1,021	23.43	2,042					50

This rate insert is for use with materials for accounts situated in Colorado, and is not to be used on its own.

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 Extension of Benefits (GWCLTCE) 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.

This information is valid as long as information remains current, but in no event later than 12/31/2020. 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 Long Term Care with Extension of Benefits and Accelerated Death Benefit for Terminal Illness or Condition.

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.

[†] Issue Ages 18-70 Only for Accelerated Death Benefit for Long Term Care with Extension of Benefits (GWCLTCE).



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HO Use Only: whorp-20091110-5149-GG-THIS-E-POL-FAISE-703-FA-5000-8000-500-0-PL-12-1-1-1-PWP-F-205-F-7000-GWCLTCE-1-CLF-515

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Allstate Benefits Group Whole Life Insurance (GWL) for Non-working Spouse with riders (when available for the issue age):

Accelerated Death Benefit for Long Term Care with Extension of Benefits (GWCLTCE)†, and Accelerated Death Benefit for Terminal Illness or Condition (GWCTI)

NON-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)								
Face Amount	\$5,000		\$10,000					
Issue Age	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	Issue Age
51	\$12.47	\$970	\$24.95	\$1,940				51
52	13.43	916	26.85	1,831				52
53	14.39	858	28.79	1,716				53
54	15.40	797	30.80	1,594				54
55	16.60	733	33.21	1,465				55
56	17.89	769	35.78	1,538				56
57	19.21	807	38.43	1,614				57
58	20.68	847	41.36	1,694				58
59	22.10	889	44.21	1,778				59
60	23.62	933	47.24	1,867				60
61	25.57	980	51.13	1,959				61
62	27.31	1,028	54.63	2,056				62
63	29.94	1,079	59.86	2,158				63
64	30.31	1,131	60.63	2,263				64
65	30.72	1,186	61.43	2,372				65

This rate insert is for use with materials for accounts situated in Colorado, and is not to be used on its own.

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 Extension of Benefits (GWCLTCE) 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.

This information is valid as long as information remains current, but in no event later than 12/31/2020. 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 Long Term Care with Extension of Benefits and Accelerated Death Benefit for Terminal Illness or Condition.

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).

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† Issue Ages 18-70 Only for Accelerated Death Benefit for Long Term Care with Extension of Benefits (GWCLTCE)



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Allstate Benefits Group Whole Life Insurance (GWL) for Non-working Spouse with riders (when available for the issue age):

Accelerated Death Benefit for Long Term Care with Extension of Benefits (GWCLTCE)*, and Accelerated Death Benefit for Terminal Illness or Condition (GWCTI)

TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)									
Face Amount	\$5,000		\$10,000						Face Amount
Issue Age	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	Issue Age
19	\$3.93	\$2,199	\$7.86	\$4,397					19
20	3.95	2,186	7.91	4,373					20
21	4.14	2,173	8.27	4,347					21
22	4.32	2,160	8.65	4,320					22
23	4.53	2,146	9.05	4,291					23
24	4.73	2,131	9.46	4,261					24
25	4.97	2,115	9.94	4,230					25
26	5.18	2,098	10.37	4,196					26
27	5.41	2,081	10.82	4,161					27
28	5.65	2,062	11.30	4,124					28
29	5.88	2,042	11.78	4,084					29
30	6.10	2,021	12.20	4,043					30
31	6.40	1,999	12.80	3,999					31
32	6.73	1,976	13.44	3,952					32
33	7.07	1,952	14.14	3,903					33
34	7.44	1,926	14.90	3,852					34
35	7.80	1,899	15.61	3,798					35
36	8.17	1,871	16.36	3,741					36
37	8.64	1,841	17.27	3,682					37
38	9.12	1,810	18.25	3,620					38
39	9.61	1,778	19.23	3,555					39
40	10.07	1,743	20.13	3,487					40
41	10.66	1,707	21.31	3,415					41
42	11.28	1,669	22.56	3,339					42
43	11.93	1,629	23.85	3,258					43
44	12.61	1,586	25.22	3,172					44
45	13.26	1,540	26.52	3,081					45
46	13.98	1,492	27.96	2,984					46
47	14.78	1,440	29.58	2,881					47
48	15.66	1,386	31.32	2,772					48
49	16.54	1,328	33.09	2,656					49
50	17.49	1,266	34.99	2,533					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 Extension of Benefits (GWCLTCE) 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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Ratecard generated November 18, 2019 - 4:20 PM by ABQuote 08.02.2019.

Allstate Benefits Group Whole Life Insurance (GWL) for Non-working Spouse with riders (when available for the issue age):

Accelerated Death Benefit for Long Term Care with Extension of Benefits (GWCLTCE)†, and Accelerated Death Benefit for Terminal Illness or Condition (GWCTI)

TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)									
Face Amount	\$5,000		\$10,000						Face Amount
Issue Age	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	Issue Age
51	\$18.58	\$1,201	\$37.15	\$2,401					51
52	19.72	1,131	39.43	2,262					52
53	20.92	1,057	41.85	2,114					53
54	22.20	978	44.40	1,956					54
55	23.47	894	46.94	1,788					55
56	25.04	921	50.08	1,843					56
57	26.60	949	53.20	1,898					57
58	28.30	976	56.58	1,953					58
59	29.94	1,004	59.88	2,008					59
60	31.51	1,033	63.02	2,065					60
61	33.36	1,061	66.73	2,123					61
62	35.62	1,091	71.24	2,182					62
63	37.87	1,122	75.72	2,244					63
64	40.27	1,158	80.55	2,315					64
65	42.27	1,203	84.55	2,405					65

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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 Extension of Benefits (GWCLTCE) 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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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).

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† Issue Ages 18-70 Only for Accelerated Death Benefit for Long Term Care with Extension of Benefits (GWCLTCE)



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Allstate Benefits Group Whole Life Insurance (GWL) for Child with rider (when available for the issue age):

Accelerated Death Benefit for Terminal Illness or Condition (GWCTI)

NON-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)										
Face Amount	\$5,000		\$10,000		\$15,000		\$20,000			Face Amount
Issue Age	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	This section intentionally left blank.	This section intentionally left blank.
0	\$2.51	\$1,879	\$5.03	\$3,757	\$7.54	\$5,636	\$10.05	\$7,515		
1	2.51	1,875	5.03	3,749	7.54	5,624	10.05	7,499		
2	2.51	1,870	5.03	3,740	7.54	5,611	10.05	7,481		
3	2.51	1,865	5.03	3,731	7.54	5,596	10.05	7,461		
4	2.51	1,860	5.03	3,721	7.54	5,581	10.05	7,441		
5	2.51	1,855	5.03	3,710	7.54	5,565	10.05	7,420		
6	2.51	1,849	5.03	3,699	7.54	5,548	10.05	7,397		
7	2.51	1,843	5.03	3,687	7.54	5,530	10.05	7,374		
8	2.51	1,837	5.03	3,674	7.54	5,511	10.05	7,349		
9	2.51	1,831	5.03	3,661	7.54	5,492	10.05	7,323		
10	2.51	1,824	5.03	3,648	7.54	5,471	10.05	7,295		
11	2.51	1,817	5.03	3,633	7.54	5,450	10.05	7,267		
12	2.51	1,809	5.03	3,618	7.54	5,427	10.05	7,236		
13	2.51	1,801	5.03	3,602	7.54	5,404	10.05	7,205		
14	2.51	1,793	5.03	3,586	7.54	5,379	10.05	7,172		
15	2.51	1,785	5.03	3,569	7.54	5,354	10.05	7,138		
16	2.51	1,776	5.03	3,552	7.54	5,328	10.05	7,104		
17	2.51	1,767	5.03	3,535	7.54	5,302	10.05	7,070		
18	2.54	1,759	5.08	3,517	7.63	5,276	10.17	7,034		

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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.
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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Allstate Benefits 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 (GWLTCR)†, and Accelerated Death Benefit for Terminal Illness or Condition (GWCTI)

NON-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)											
Face Amount	\$25,000		\$50,000		\$75,000		\$100,000				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	This section Intentionally left blank.	This section Intentionally left blank.	Issue Age
18	\$12.92	\$8,793	\$25.84	\$17,585	\$38.76	\$26,378	\$51.66	\$35,170			18
19	11.88	8,746	23.75	17,492	35.63	26,237	47.50	34,983			19
20	12.21	8,697	24.42	17,393	36.63	26,090	48.83	34,786			20
21	12.63	8,645	25.25	17,290	37.88	25,935	50.50	34,580			21
22	13.15	8,591	26.29	17,182	39.44	25,772	52.59	34,363			22
23	13.69	8,533	27.38	17,067	41.06	25,600	54.75	34,133			23
24	14.33	8,473	28.67	16,946	43.00	25,419	57.33	33,892			24
25	15.02	8,409	30.05	16,819	45.07	25,228	60.08	33,637			25
26	15.71	8,342	31.42	16,685	47.13	25,027	62.83	33,369			26
27	16.41	8,271	32.84	16,542	49.25	24,813	65.66	33,084			27
28	17.13	8,196	34.25	16,392	51.38	24,588	68.50	32,784			28
29	17.94	8,117	35.87	16,235	53.81	24,352	71.75	32,469			29
30	18.81	8,034	37.63	16,069	56.44	24,103	75.25	32,137			30
31	19.73	7,947	39.46	15,894	59.19	23,840	78.92	31,787			31
32	20.75	7,855	41.51	15,710	62.25	23,564	83.00	31,419			32
33	21.92	7,759	43.83	15,517	65.76	23,276	87.67	31,034			33
34	23.63	7,658	47.25	15,316	70.88	22,973	94.50	30,631			34
35	25.33	7,553	50.66	15,106	76.01	22,659	101.34	30,212			35
36	26.28	7,444	52.54	14,888	78.82	22,332	105.08	29,776			36
37	27.21	7,331	54.42	14,661	81.63	21,992	108.84	29,322			37
38	28.73	7,212	57.46	14,424	86.19	21,635	114.91	28,847			38
39	30.23	7,088	60.46	14,175	90.69	21,263	120.92	28,350			39
40	31.81	6,956	63.63	13,912	95.44	20,868	127.25	27,824			40
41	33.54	6,817	67.09	13,634	100.62	20,451	134.17	27,268			41
42	35.60	6,670	71.21	13,340	106.81	20,009	142.41	26,679			42
43	37.77	6,514	75.55	13,027	113.32	19,541	151.08	26,054			43
44	40.04	6,347	80.09	12,695	120.12	19,042	160.17	25,389			44
45	42.15	6,171	84.29	12,341	126.44	18,512	168.58	24,682			45
46	44.73	5,983	89.46	11,966	134.19	17,948	178.91	23,931			46
47	47.62	5,783	95.25	11,566	142.88	17,349	190.50	23,132			47
48	50.75	5,571	101.50	11,141	152.26	16,712	203.00	22,282			48
49	53.98	5,345	107.96	10,690	161.94	16,034	215.92	21,379			49
50	57.42	5,105	114.83	10,209	172.25	15,314	229.67	20,418			50

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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 (GWLTCR) 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.

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Allstate Benefits 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 (GWCLTCR)[†], and Accelerated Death Benefit for Terminal Illness or Condition (GWCTI)

NON-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)									
Face Amount	\$25,000		\$50,000		\$75,000		\$100,000		Face Amount
Issue Age	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	Issue Age
51	\$61.08	\$4,849	\$122.17	\$9,699	\$183.25	\$14,548	\$244.33	\$19,397	51
52	65.71	4,578	131.42	9,157	197.13	13,735	262.83	18,313	52
53	70.40	4,291	140.79	8,582	211.19	12,873	281.58	17,164	53
54	75.27	3,986	150.54	7,972	225.82	11,958	301.09	15,944	54
55	81.15	3,663	162.29	7,326	243.44	10,988	324.58	14,651	55
56	87.39	3,844	174.79	7,688	262.19	11,532	349.59	15,376	56
57	93.79	4,035	187.58	8,070	281.38	12,104	375.17	16,139	57
58	100.87	4,235	201.75	8,470	302.62	12,705	403.50	16,940	58
59	107.73	4,446	215.46	8,892	323.19	13,337	430.91	17,783	59
60	115.00	4,667	230.00	9,334	345.00	14,000	460.00	18,667	60
61	124.39	4,898	248.80	9,797	373.19	14,695	497.58	19,593	61
62	132.75	5,141	265.50	10,282	398.26	15,422	531.00	20,563	62
63	145.46	5,394	290.92	10,788	436.38	16,181	581.83	21,575	63
64	146.92	5,657	293.83	11,315	440.76	16,972	587.67	22,629	64
65	149.83	5,931	299.67	11,861	449.50	17,792	599.34	23,722	65

This rate Insert is for use with materials for accounts situated in Colorado, and is not to be used on its own.

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 (GWCLTCR) 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 Allstate Benefits Representative.

[†] Issue Ages 18-70 Only for Accelerated Death Benefit for Long Term Care with Restoration (GWCLTCR)



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Allstate Benefits 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 (GWCLTCR)[†], and Accelerated Death Benefit for Terminal Illness or Condition (GWCTI)

TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)									
Face Amount	\$25,000		\$50,000		\$75,000		\$100,000		Face Amount
Issue Age	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	Issue Age
19	\$19.65	\$10,993	\$39.30	\$21,986	\$58.94	\$32,979	\$78.58	\$43,972	19
20	19.77	10,932	39.55	21,864	59.32	32,795	79.08	43,727	20
21	20.69	10,867	41.38	21,735	62.07	32,602	82.75	43,469	21
22	21.65	10,800	43.29	21,599	64.94	32,399	86.59	43,198	22
23	22.65	10,728	45.29	21,456	67.94	32,183	90.58	42,911	23
24	23.67	10,653	47.33	21,306	71.00	31,958	94.66	42,611	24
25	24.85	10,574	49.71	21,148	74.57	31,721	99.42	42,295	25
26	25.93	10,491	51.88	20,981	77.81	31,472	103.75	41,962	26
27	27.06	10,403	54.13	20,805	81.19	31,208	108.25	41,610	27
28	28.28	10,309	56.54	20,619	84.82	30,928	113.08	41,237	28
29	29.44	10,211	58.87	20,422	88.31	30,632	117.75	40,843	29
30	30.48	10,107	60.96	20,213	91.44	30,320	121.91	40,426	30
31	31.96	9,997	63.92	19,993	95.88	29,990	127.83	39,986	31
32	33.54	9,881	67.09	19,761	100.63	29,642	134.17	39,522	32
33	35.28	9,758	70.54	19,516	105.82	29,273	141.08	39,031	33
34	37.13	9,629	74.25	19,259	111.38	28,888	148.50	38,517	34
35	38.85	9,495	77.71	18,990	116.57	28,484	155.42	37,979	35
36	40.69	9,353	81.38	18,707	122.07	28,060	162.75	37,413	36
37	42.96	9,205	85.92	18,411	128.88	27,616	171.84	36,821	37
38	45.35	9,051	90.71	18,101	136.06	27,152	181.41	36,202	38
39	47.73	8,888	95.46	17,776	143.19	26,664	190.92	35,552	39
40	49.94	8,717	99.88	17,434	149.82	26,151	199.75	34,868	40
41	52.84	8,537	105.67	17,074	158.50	25,610	211.33	34,147	41
42	55.87	8,346	111.75	16,693	167.63	25,039	223.50	33,385	42
43	59.04	8,144	118.09	16,289	177.13	24,433	236.16	32,577	43
44	62.41	7,930	124.84	15,860	187.25	23,790	249.67	31,720	44
45	65.60	7,702	131.21	15,404	196.81	23,105	262.42	30,807	45
46	69.13	7,459	138.25	14,919	207.38	22,378	276.50	29,837	46
47	73.10	7,202	146.21	14,404	219.31	21,606	292.41	28,808	47
48	77.35	6,929	154.71	13,858	232.07	20,787	309.42	27,716	48
49	81.67	6,639	163.33	13,279	245.00	19,918	326.67	26,557	49
50	86.31	6,331	172.63	12,663	258.94	18,994	345.25	25,325	50

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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 (GWCLTCR) 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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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).

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[†] Issue Ages 18-70 Only for Accelerated Death Benefit for Long Term Care with Restoration (GWCLTCR).



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Allstate Benefits 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 (GWCLTCR)[†], and Accelerated Death Benefit for Terminal Illness or Condition (GWCTI)

TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)									
Face Amount	\$25,000		\$50,000		\$75,000		\$100,000		Face Amount
Issue Age	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	Issue Age
51	\$91.60	\$6,004	\$183.21	\$12,007	\$274.81	\$18,011	\$366.41	\$24,014	51
52	97.16	5,655	194.34	11,311	291.50	16,966	388.67	22,621	52
53	103.05	5,284	206.08	10,569	309.13	15,853	412.17	21,137	53
54	109.27	4,890	218.54	9,779	327.82	14,669	437.09	19,558	54
55	115.48	4,469	230.96	8,938	346.44	13,406	461.92	17,875	55
56	123.14	4,607	246.29	9,214	369.44	13,821	492.59	18,428	56
57	130.73	4,744	261.46	9,488	392.19	14,232	522.92	18,976	57
58	138.93	4,882	277.88	9,764	416.81	14,645	555.75	19,527	58
59	146.90	5,021	293.79	10,042	440.69	15,063	587.58	20,084	59
60	154.44	5,163	308.88	10,326	463.31	15,489	617.75	20,652	60
61	163.37	5,307	326.76	10,614	490.13	15,920	653.50	21,227	61
62	174.29	5,455	348.59	10,910	522.88	16,365	697.16	21,820	62
63	185.11	5,610	370.21	11,220	555.32	16,830	740.42	22,440	63
64	196.73	5,788	393.46	11,577	590.19	17,365	786.92	23,153	64
65	207.62	6,013	415.25	12,027	622.87	18,040	830.50	24,053	65

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Other Exclusions and Limitations - The policy and riders (if included) have other elimination periods, exclusions and limitations that may affect coverage.

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[†] Issue Ages 18-70 Only for Accelerated Death Benefit for Long Term Care with Restoration (GWCLTCR)

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Accelerated Death Benefit for Long Term Care with Restoration (GWCLTCR)[†], and Accelerated Death Benefit for Terminal Illness or Condition (GWCTI)

NON-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)														
Face Amount	\$5,000		\$10,000		\$15,000		\$20,000		\$25,000		\$30,000		\$40,000	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	Monthly Premium	CV @ age 65 or 10 years¹
18	\$2.58	1,759	\$5.16	\$3,517	\$7.76	\$5,276	\$10.34	\$7,034	\$12.92	\$8,793	\$15.50	\$10,551	\$20.66	\$14,068
19	2.37	1,749	4.75	3,498	7.13	5,247	9.50	6,997	11.88	8,746	14.25	10,495	19.00	13,993
20	2.44	1,739	4.88	3,479	7.33	5,218	9.77	6,957	12.21	8,697	14.65	10,436	19.53	13,914
21	2.52	1,729	5.05	3,458	7.58	5,187	10.10	6,916	12.63	8,645	15.15	10,374	20.20	13,832
22	2.63	1,718	5.26	3,436	7.89	5,154	10.51	6,873	13.15	8,591	15.78	10,309	21.04	13,745
23	2.74	1,707	5.48	3,413	8.21	5,120	10.95	6,827	13.69	8,533	16.43	10,240	21.90	13,653
24	2.86	1,695	5.74	3,389	8.60	5,084	11.47	6,778	14.33	8,473	17.21	10,168	22.93	13,557
25	3.00	1,682	6.01	3,364	9.02	5,046	12.02	6,727	15.02	8,409	18.03	10,091	24.03	13,455
26	3.15	1,668	6.28	3,337	9.43	5,005	12.57	6,674	15.71	8,342	18.85	10,011	25.13	13,348
27	3.29	1,654	6.56	3,308	9.85	4,963	13.14	6,617	16.41	8,271	19.70	9,925	26.26	13,234
28	3.43	1,639	6.85	3,278	10.28	4,918	13.70	6,557	17.13	8,196	20.55	9,835	27.40	13,114
29	3.58	1,623	7.18	3,247	10.76	4,870	14.35	6,494	17.94	8,117	21.53	9,741	28.70	12,988
30	3.76	1,607	7.52	3,214	11.29	4,821	15.05	6,427	18.81	8,034	22.58	9,641	30.10	12,855
31	3.95	1,589	7.89	3,179	11.84	4,768	15.78	6,357	19.73	7,947	23.68	9,536	31.57	12,715
32	4.15	1,571	8.31	3,142	12.45	4,713	16.60	6,284	20.75	7,855	24.91	9,426	33.02	12,568
33	4.39	1,552	8.77	3,103	13.16	4,655	17.53	6,207	21.92	7,759	26.30	9,310	35.70	12,413
34	4.72	1,532	9.45	3,063	14.18	4,595	18.90	6,126	23.63	7,658	28.35	9,189	38.80	12,252
35	5.07	1,511	10.14	3,021	15.21	4,532	20.26	6,042	25.33	7,553	30.40	9,064	40.74	12,085
36	5.26	1,489	10.51	2,978	15.77	4,466	21.02	5,955	26.28	7,444	31.53	8,933	42.03	11,910
37	5.45	1,466	10.88	2,932	16.33	4,398	21.76	5,864	27.21	7,331	32.66	8,797	43.54	11,729
38	5.75	1,442	11.49	2,885	17.24	4,327	22.99	5,769	28.73	7,212	34.48	8,654	45.96	11,539
39	6.05	1,418	12.10	2,835	18.14	4,253	24.18	5,670	30.23	7,088	36.28	8,505	48.37	11,340
40	6.36	1,391	12.73	2,782	19.09	4,174	25.45	5,565	31.81	6,956	38.18	8,347	50.90	11,130
41	6.71	1,363	13.42	2,727	20.12	4,090	26.83	5,454	33.54	6,817	40.26	8,180	53.67	10,907
42	7.12	1,334	14.24	2,668	21.36	4,002	28.49	5,336	35.60	6,670	42.73	8,004	56.96	10,672
43	7.55	1,303	15.11	2,605	22.67	3,908	30.22	5,211	37.77	6,514	45.33	7,816	60.43	10,422
44	8.01	1,269	16.02	2,539	24.02	3,808	32.03	5,078	40.04	6,347	48.06	7,617	64.07	10,156
45	8.43	1,234	16.86	2,468	25.29	3,702	33.72	4,936	42.15	6,171	50.58	7,405	67.43	9,873
46	8.95	1,197	17.89	2,393	26.84	3,590	35.79	4,786	44.73	5,983	53.68	7,179	71.56	9,572
47	9.53	1,157	19.05	2,313	28.58	3,470	38.10	4,626	47.62	5,783	57.15	6,940	76.20	9,253
48	10.15	1,114	20.30	2,228	30.46	3,342	40.60	4,456	50.75	5,571	60.90	6,685	81.20	8,913
49	10.80	1,069	21.59	2,138	32.39	3,207	43.18	4,276	53.98	5,345	64.78	6,414	86.37	8,552
50	11.48	1,021	22.97	2,042	34.45	3,063	45.93	4,084	57.42	5,105	68.90	6,125	91.87	8,167

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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 (GWCLTCR) 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.

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Allstate Benefits Group Whole Life Insurance (GWL) for Working Spouse with riders (when available for the issue age):

Accelerated Death Benefit for Long Term Care with Restoration (GWCLTCR)*, and Accelerated Death Benefit for Terminal Illness or Condition (GWCTI)

NON-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)															
Face Amount	\$5,000		\$10,000		\$15,000		\$20,000		\$25,000		\$30,000		\$40,000		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	Monthly Premium	CV @ age 65 or 10 years¹	Issue Age
51	\$12.21	\$970	\$24.44	\$1,940	\$36.65	\$2,910	\$48.87	\$3,879	\$61.08	\$4,849	\$73.31	\$5,819	\$97.73	\$7,759	51
52	13.14	916	26.29	1,831	39.43	2,747	52.57	3,663	65.71	4,578	78.86	5,494	105.13	7,325	52
53	14.08	858	28.16	1,716	42.24	2,575	56.32	3,433	70.40	4,291	84.48	5,149	112.63	6,866	53
54	15.06	797	30.11	1,594	45.17	2,392	60.21	3,189	75.27	3,986	90.33	4,783	120.44	6,378	54
55	16.23	733	32.46	1,465	48.69	2,198	64.92	2,930	81.15	3,663	97.38	4,395	129.83	5,860	55
56	17.48	769	34.96	1,538	52.44	2,306	69.91	3,075	87.39	3,844	104.88	4,613	139.84	6,150	56
57	18.76	807	37.52	1,614	56.28	2,421	75.03	3,228	93.79	4,035	112.55	4,842	150.07	6,456	57
58	20.17	847	40.35	1,694	60.52	2,541	80.70	3,388	100.87	4,235	121.06	5,082	161.40	6,776	58
59	21.54	889	43.09	1,778	64.64	2,667	86.19	3,557	107.73	4,446	129.28	5,335	172.36	7,113	59
60	23.00	933	46.00	1,867	69.00	2,800	92.00	3,733	115.00	4,667	138.00	5,600	184.00	7,467	60
61	24.88	980	49.76	1,959	74.64	2,939	99.52	3,919	124.39	4,898	149.28	5,878	199.03	7,837	61
62	26.55	1,028	53.10	2,056	79.66	3,084	106.20	4,113	132.75	5,141	159.30	6,169	212.40	8,225	62
63	29.10	1,079	58.18	2,158	87.28	3,236	116.37	4,315	145.46	5,394	174.55	6,473	232.73	8,630	63
64	29.39	1,131	58.77	2,263	88.16	3,394	117.53	4,526	146.92	5,657	176.30	6,789	235.07	8,952	64
65	29.97	1,186	59.93	2,372	89.90	3,558	119.86	4,744	149.83	5,931	179.81	7,117	239.74	9,489	65

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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 (GWCLTCR) 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.

This information is valid as long as information remains current, but in no event later than 12/31/2020. 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 Long Term Care with Restoration of Benefits and Accelerated Death Benefit for Terminal Illness or Condition.

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.

* Issue Ages 18-70 Only for Accelerated Death Benefit for Long Term Care with Restoration (GWCLTCR)



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HO Use Only: whorp-20191118-5149-CO-INTS-B_PPL-TRUE-700-FA-5000-8000-5000-FW-12-TO-T-PWP-F-028-F-TYR-GWCLTCR-F-CTF-SIF

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Allstate Benefits Group Whole Life Insurance (GWL) for Working Spouse with riders (when available for the issue age):

Accelerated Death Benefit for Long Term Care with Restoration (GWLCTCR)[†], and Accelerated Death Benefit for Terminal Illness or Condition (GWCTI)

TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)															
Face Amount	\$5,000		\$10,000		\$15,000		\$20,000		\$25,000		\$30,000		\$40,000		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	Monthly Premium	CV @ age 65 or 10 years¹	Issue Age
19	\$3.93	\$2,199	\$7.86	\$4,397	\$11.79	\$6,596	\$15.72	\$8,794	\$19.65	\$10,993	\$23.58	\$13,192	\$31.43	\$17,589	19
20	3.95	2,186	7.91	4,373	11.87	6,559	15.82	8,745	19.77	10,932	23.73	13,118	31.63	17,491	20
21	4.14	2,173	8.27	4,347	12.42	6,520	16.55	8,694	20.69	10,867	24.83	13,041	33.10	17,388	21
22	4.33	2,160	8.66	4,320	12.99	6,480	17.31	8,640	21.65	10,800	25.98	12,959	34.64	17,279	22
23	4.53	2,146	9.06	4,291	13.59	6,437	18.12	8,582	22.65	10,728	27.18	12,873	36.23	17,164	23
24	4.73	2,131	9.47	4,261	14.20	6,392	18.94	8,522	23.67	10,653	28.41	12,783	37.86	17,044	24
25	4.97	2,115	9.95	4,230	14.92	6,344	19.88	8,459	24.85	10,574	29.83	12,689	39.77	16,918	25
26	5.19	2,098	10.37	4,196	15.56	6,294	20.75	8,392	25.93	10,491	31.13	12,589	41.50	16,785	26
27	5.42	2,081	10.82	4,161	16.24	6,242	21.65	8,322	27.06	10,403	32.48	12,483	43.30	16,644	27
28	5.66	2,062	11.31	4,124	16.97	6,186	22.62	8,247	28.28	10,309	33.93	12,371	45.23	16,495	28
29	5.88	2,042	11.78	4,084	17.66	6,126	23.55	8,169	29.44	10,211	35.33	12,253	47.10	16,337	29
30	6.09	2,021	12.19	4,043	18.29	6,064	24.39	8,085	30.48	10,107	36.58	12,128	48.76	16,170	30
31	6.39	1,999	12.78	3,999	19.18	5,998	25.57	7,997	31.96	9,997	38.35	11,996	51.13	15,994	31
32	6.71	1,976	13.42	3,952	20.13	5,928	26.83	7,904	33.54	9,881	40.26	11,857	53.67	15,809	32
33	7.06	1,952	14.11	3,903	21.17	5,855	28.22	7,806	35.28	9,758	42.33	11,709	56.43	15,612	33
34	7.42	1,926	14.85	3,852	22.28	5,778	29.70	7,703	37.13	9,629	44.55	11,555	59.40	15,407	34
35	7.77	1,899	15.55	3,798	23.32	5,697	31.08	7,596	38.85	9,495	46.63	11,394	62.17	15,192	35
36	8.14	1,871	16.28	3,741	24.42	5,612	32.55	7,483	40.69	9,353	48.83	11,224	65.10	14,965	36
37	8.60	1,841	17.18	3,682	25.78	5,523	34.36	7,364	42.96	9,205	51.56	11,046	68.74	14,728	37
38	9.07	1,810	18.14	3,620	27.21	5,430	36.29	7,240	45.35	9,051	54.43	10,861	72.56	14,481	38
39	9.55	1,778	19.10	3,555	28.64	5,333	38.18	7,110	47.73	8,888	57.28	10,666	76.37	14,221	39
40	9.99	1,743	19.98	3,487	29.97	5,230	39.95	6,974	49.94	8,717	59.93	10,460	79.90	13,947	40
41	10.57	1,707	21.14	3,415	31.70	5,122	42.27	6,829	52.84	8,537	63.41	10,244	84.53	13,659	41
42	11.18	1,669	22.35	3,339	33.53	5,008	44.70	6,677	55.87	8,346	67.05	10,016	89.40	13,354	42
43	11.81	1,629	23.61	3,258	35.43	4,887	47.24	6,515	59.04	8,144	70.85	9,773	94.46	13,031	43
44	12.48	1,586	24.97	3,172	37.45	4,758	49.93	6,344	62.41	7,930	74.91	9,516	99.87	12,688	44
45	13.12	1,540	26.24	3,081	39.36	4,621	52.48	6,161	65.60	7,702	78.73	9,242	104.97	12,323	45
46	13.83	1,492	27.65	2,984	41.48	4,476	55.30	5,967	69.13	7,459	82.96	8,951	110.60	11,935	46
47	14.62	1,440	29.24	2,881	43.86	4,321	58.49	5,762	73.10	7,202	87.73	8,642	116.96	11,523	47
48	15.47	1,386	30.95	2,772	46.42	4,157	61.88	5,543	77.35	6,929	92.83	8,315	123.77	11,086	48
49	16.33	1,328	32.67	2,656	49.00	3,984	65.33	5,311	81.67	6,639	98.00	7,967	130.67	10,623	49
50	17.26	1,266	34.53	2,533	51.79	3,799	69.05	5,065	86.31	6,331	103.58	7,598	138.10	10,130	50

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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 (GWLCTCR) 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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[†] Issue Ages 18-70 Only for Accelerated Death Benefit for Long Term Care with Restoration (GWLCTCR).



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HO Use Only: whsp-20191118-5149-CO-THTS-B_PAM_FINAL-2019-FA-5003-8000-5000-PW-124-BLT-PWP-F-A00-F-TYT-H-GWLCTCR-F-CTP-SIS

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Allstate Benefits Group Whole Life Insurance (GWL) for Working Spouse with riders (when available for the issue age):

Accelerated Death Benefit for Long Term Care with Restoration (GWLTCR)*, and Accelerated Death Benefit for Terminal Illness or Condition (GWCTI)

TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)															
Face Amount	\$5,000		\$10,000		\$15,000		\$20,000		\$25,000		\$30,000		\$40,000	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	Monthly Premium	CV @ age 65 or 10 years¹	Issue Age
51	\$18.32	\$1,201	\$36.64	\$2,401	\$54.96	\$3,602	\$73.29	\$4,803	\$91.60	\$6,004	\$109.93	\$7,204	\$146.56	\$9,606	51
52	19.43	1,131	38.87	2,262	58.30	3,393	77.73	4,524	97.16	5,655	116.61	6,786	155.47	9,048	52
53	20.61	1,057	41.22	2,114	61.83	3,171	82.43	4,227	103.05	5,284	123.65	6,341	164.87	8,455	53
54	21.86	978	43.71	1,956	65.57	2,934	87.41	3,912	109.27	4,890	131.13	5,867	174.84	7,823	54
55	23.10	894	46.19	1,788	69.29	2,681	92.38	3,575	115.48	4,469	138.58	5,363	184.77	7,150	55
56	24.63	921	49.26	1,843	73.89	2,764	98.51	3,686	123.14	4,607	147.78	5,528	197.04	7,371	56
57	26.15	949	52.29	1,898	78.44	2,846	104.58	3,795	130.73	4,744	156.88	5,693	209.17	7,590	57
58	27.79	976	55.57	1,953	83.36	2,929	111.15	3,905	138.93	4,882	166.73	5,858	222.30	7,811	58
59	29.38	1,004	58.76	2,008	88.14	3,013	117.52	4,017	146.90	5,021	176.28	6,025	235.03	8,034	59
60	30.89	1,033	61.78	2,065	92.66	3,098	123.55	4,130	154.44	5,163	185.33	6,196	247.10	8,261	60
61	32.67	1,061	65.36	2,123	98.03	3,184	130.70	4,245	163.37	5,307	196.06	6,368	261.40	8,491	61
62	34.86	1,091	69.71	2,182	104.58	3,273	139.44	4,364	174.29	5,455	209.15	6,546	278.86	8,728	62
63	37.03	1,122	74.04	2,244	111.07	3,366	148.08	4,488	185.11	5,610	222.13	6,732	296.17	8,976	63
64	39.35	1,158	78.69	2,315	118.04	3,473	157.38	4,631	196.73	5,788	236.08	6,946	314.77	9,261	64
65	41.52	1,203	83.05	2,405	124.57	3,608	166.10	4,811	207.62	6,013	249.16	7,216	332.20	9,621	65

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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 (GWLTCR) 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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HO Use Only: whorp-20191118-5119 CO-THHS-B_FIRM_-FALSE-703-FA-5000-0000-5000-00 W-12-10-T-PWP-F-003-F-TYR-GWLTCR-F-CR-515

* Issue Ages 18-70 Only for Accelerated Death Benefit for Long Term Care with Restoration (GWLTCR)

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Allstate Benefits Group Whole Life Insurance (GWL) for Non-working Spouse with riders (when available for the issue age):

Accelerated Death Benefit for Long Term Care with Restoration (GWCLTCR)†, and Accelerated Death Benefit for Terminal Illness or Condition (GWCTI)

NON-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)									
Face Amount	\$5,000		\$10,000						Face Amount
Issue Age	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	Issue Age
18	\$2.58	\$1,759	\$5.16	\$3,517					18
19	2.37	1,749	4.75	3,498					19
20	2.44	1,739	4.88	3,479					20
21	2.52	1,729	5.05	3,458					21
22	2.63	1,718	5.26	3,436					22
23	2.74	1,707	5.48	3,413					23
24	2.86	1,695	5.74	3,389					24
25	3.00	1,682	6.01	3,364					25
26	3.15	1,668	6.28	3,337					26
27	3.29	1,654	6.56	3,308					27
28	3.43	1,639	6.85	3,278					28
29	3.58	1,623	7.18	3,247					29
30	3.76	1,607	7.52	3,214					30
31	3.95	1,589	7.89	3,179					31
32	4.15	1,571	8.31	3,142					32
33	4.39	1,552	8.77	3,103					33
34	4.72	1,532	9.45	3,063					34
35	5.07	1,511	10.14	3,021					35
36	5.26	1,489	10.51	2,978					36
37	5.45	1,466	10.88	2,932					37
38	5.75	1,442	11.49	2,885					38
39	6.05	1,418	12.10	2,835					39
40	6.36	1,391	12.73	2,782					40
41	6.71	1,363	13.42	2,727					41
42	7.12	1,334	14.24	2,668					42
43	7.55	1,303	15.11	2,605					43
44	8.01	1,269	16.02	2,539					44
45	8.43	1,234	16.86	2,468					45
46	8.95	1,197	17.89	2,393					46
47	9.53	1,157	19.05	2,313					47
48	10.15	1,114	20.30	2,228					48
49	10.80	1,069	21.59	2,138					49
50	11.48	1,021	22.97	2,042					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 (GWCLTCR) 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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REF: Only, where 20191116-518400-THIS- E_PUBL - FALVE - 203-FA-5000-10000-5004-PUB- 12-11-17-PROP-F-2018-F-THE-GWCLTCR-F-CTF- ST-F

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Allstate Benefits Group Whole Life Insurance (GWL) for Non-working Spouse with riders (when available for the issue age):

Accelerated Death Benefit for Long Term Care with Restoration (GWCLTCR)[†], and Accelerated Death Benefit for Terminal Illness or Condition (GWCTI)

NON-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)								
Face Amount	\$5,000		\$10,000					Face Amount
Issue Age	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	Issue Age
51	\$12.21	\$970	\$24.44	\$1,940				51
52	13.14	916	26.29	1,831				52
53	14.08	858	28.16	1,716				53
54	15.06	797	30.11	1,594				54
55	16.23	733	32.46	1,465				55
56	17.48	769	34.96	1,538				56
57	18.76	807	37.52	1,614				57
58	20.17	847	40.35	1,694				58
59	21.54	889	43.09	1,778				59
60	23.00	933	46.00	1,867				60
61	24.88	980	49.76	1,959				61
62	26.55	1,028	53.10	2,056				62
63	29.10	1,079	58.18	2,158				63
64	29.39	1,131	58.77	2,263				64
65	29.97	1,186	59.93	2,372				65

This rate insert is for use with materials for accounts situated in Colorado, and is not to be used on its own.

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 (GWCLTCR) 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.

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[†] Issue Ages 18-70 Only for Accelerated Death Benefit for Long Term Care with Restoration (GWCLTCR)



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REF: Use Only, wherep:20191118:5144CG:1115:
B_P000_FALSE:703:FA:5000:10000:5000:10:11:
124:REF:PSWP:FA:ADS:F-TXT:04:GWCLTCR:P-CDF-
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Allstate Benefits Group Whole Life Insurance (GWL) for Non-working Spouse with riders (when available for the issue age):

Accelerated Death Benefit for Long Term Care with Restoration (GWCLTCR)[†], and Accelerated Death Benefit for Terminal Illness or Condition (GWCTI)

TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)									
Face Amount	\$5,000		\$10,000						Face Amount
Issue Age	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	Issue Age
19	\$3.93	\$2,199	\$7.86	\$4,397					19
20	3.95	2,186	7.91	4,373					20
21	4.14	2,173	8.27	4,347					21
22	4.33	2,160	8.66	4,320					22
23	4.53	2,146	9.06	4,291					23
24	4.73	2,131	9.47	4,261					24
25	4.97	2,115	9.95	4,230					25
26	5.19	2,098	10.37	4,196					26
27	5.42	2,081	10.82	4,161					27
28	5.66	2,062	11.31	4,124					28
29	5.88	2,042	11.78	4,084					29
30	6.09	2,021	12.19	4,043					30
31	6.39	1,999	12.78	3,999					31
32	6.71	1,976	13.42	3,952					32
33	7.06	1,952	14.11	3,903					33
34	7.42	1,926	14.85	3,852					34
35	7.77	1,899	15.55	3,798					35
36	8.14	1,871	16.28	3,741					36
37	8.60	1,841	17.18	3,682					37
38	9.07	1,810	18.14	3,620					38
39	9.55	1,778	19.10	3,555					39
40	9.99	1,743	19.98	3,487					40
41	10.57	1,707	21.14	3,415					41
42	11.18	1,669	22.35	3,339					42
43	11.81	1,629	23.61	3,258					43
44	12.48	1,586	24.97	3,172					44
45	13.12	1,540	26.24	3,081					45
46	13.83	1,492	27.65	2,984					46
47	14.62	1,440	29.24	2,881					47
48	15.47	1,386	30.95	2,772					48
49	16.33	1,328	32.67	2,656					49
50	17.26	1,266	34.53	2,533					50

This rate insert is for use with materials for accounts situated in Colorado, and is not to be used on its own.

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 (GWCLTCR) 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.

This information is valid as long as information remains current, but in no event later than 12/31/2020. 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 Long Term Care with Restoration of Benefits and Accelerated Death Benefit for Terminal Illness or Condition.

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.

[†] Issue Ages 18-70 Only for Accelerated Death Benefit for Long Term Care with Restoration (GWCLTCR).



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HE1400-Only; whelp-20191118-514-CO-THIS-0_PRINT-TRUE-7001A-5000-B0003-5000-PRI-12-10-T-POL-P-ADBE-TYE-GWCLTCR-E-CTE-SITE

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Accelerated Death Benefit for Long Term Care with Restoration (GWCLTCR)[†], and Accelerated Death Benefit for Terminal Illness or Condition (GWCTI)

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.

Rates shown are based on Tobacco/Non-tobacco, Issue Age Specific rating structure. MONTHLY means 12 times per year.



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HO Use Only; wherp-20191118-5149-CD-11HS-
B_PRM_FALSE-700 FA 5000-10000-5000 P/N:
12c:EtT4PWP F-AD8 F-TVTOGWCLTCE CT:F-
ST-E

Accelerated Death Benefit for Terminal Illness or Condition (GWCTI)

NON-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)										
Face Amount	\$5,000		\$10,000		\$15,000		\$20,000			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	This section intentionally left blank.	This section intentionally left blank.
0	\$2.51	\$1,879	\$5.03	\$3,757	\$7.54	\$5,636	\$10.05	\$7,515		0
1	2.51	1,875	5.03	3,749	7.54	5,624	10.05	7,499		1
2	2.51	1,870	5.03	3,740	7.54	5,611	10.05	7,481		2
3	2.51	1,865	5.03	3,731	7.54	5,596	10.05	7,461		3
4	2.51	1,860	5.03	3,721	7.54	5,581	10.05	7,441		4
5	2.51	1,855	5.03	3,710	7.54	5,565	10.05	7,420		5
6	2.51	1,849	5.03	3,699	7.54	5,548	10.05	7,397		6
7	2.51	1,843	5.03	3,687	7.54	5,530	10.05	7,374		7
8	2.51	1,837	5.03	3,674	7.54	5,511	10.05	7,349		8
9	2.51	1,831	5.03	3,661	7.54	5,492	10.05	7,323		9
10	2.51	1,824	5.03	3,648	7.54	5,471	10.05	7,295		10
11	2.51	1,817	5.03	3,633	7.54	5,450	10.05	7,267		11
12	2.51	1,809	5.03	3,618	7.54	5,427	10.05	7,236		12
13	2.51	1,801	5.03	3,602	7.54	5,404	10.05	7,205		13
14	2.51	1,793	5.03	3,586	7.54	5,379	10.05	7,172		14
15	2.51	1,785	5.03	3,569	7.54	5,354	10.05	7,138		15
16	2.51	1,776	5.03	3,552	7.54	5,328	10.05	7,104		16
17	2.51	1,767	5.03	3,535	7.54	5,302	10.05	7,070		17
18	2.54	1,759	5.08	3,517	7.63	5,276	10.17	7,034		18

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.

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