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]	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	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

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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.

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.

Allstate BENEFITS

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).

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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 (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]	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	Issue Age
51	$62.35	$4,849	$124.71	$9,699	$187.07	$14,548	$249.42	$19,397				51
52	67.13	4,578	134.25	9,157	201.38	13,735	268.50	18,313				52
53	71.96	4,291	143.92	8,582	215.87	12,873	287.83	17,164				53
54	76.98	3,986	153.96	7,972	230.94	11,958	307.92	15,944				54
55	83.02	3,663	166.04	7,326	249.06	10,988	332.08	14,651				55
56	89.45	3,844	178.92	7,688	268.37	11,532	357.84	15,376				56
57	96.06	4,035	192.12	8,070	288.19	12,104	384.25	16,139				57
58	103.40	4,235	206.79	8,470	310.19	12,705	413.58	16,940				58
59	110.52	4,446	221.05	8,892	331.57	13,337	442.08	17,783				59
60	118.10	4,667	236.21	9,334	354.31	14,000	472.42	18,667				60
61	127.83	4,898	255.67	9,797	383.50	14,695	511.33	19,593				61
62	136.56	5,141	273.12	10,282	409.69	15,422	546.25	20,563				62
63	149.66	5,394	299.34	10,788	449.00	16,181	598.66	21,575				63
64	151.56	5,657	303.12	11,315	454.69	16,972	606.25	22,629				64
65	153.58	5,931	307.17	11,861	460.75	17,792	614.34	23,722				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.

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.

Allstate BENEFITS

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Allstate Benefits is the marketing name used by American Heritage Life Insurance Company (Home Office, Jacksonville, FL), a subsidiary of The Allstate Corporation. ©2019 Allstate Insurance Company. www.allstate.com or allstatebenefits.com

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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 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)

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]	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	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 (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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Allstate.
BENEFITS

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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 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)

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]	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	Issue Age
51	$92.87	$6,004	$185.75	$12,007	$278.63	$18,011	$371.50	$24,014				51
52	98.58	5,655	197.17	11,311	295.75	16,966	394.34	22,621				52
53	104.61	5,284	209.21	10,569	313.81	15,853	418.42	21,137				53
54	110.98	4,890	221.96	9,779	332.94	14,669	443.92	19,558				54
55	117.35	4,469	234.71	8,938	352.06	13,406	469.42	17,875				55
56	125.20	4,607	250.42	9,214	375.62	13,821	500.84	18,428				56
57	133.00	4,744	266.00	9,488	399.00	14,232	532.00	18,976				57
58	141.46	4,882	282.92	9,764	424.38	14,645	565.83	19,527				58
59	149.69	5,021	299.38	10,042	449.07	15,063	598.75	20,084				59
60	157.54	5,163	315.09	10,326	472.62	15,489	630.17	20,652				60
61	166.81	5,307	333.63	10,614	500.44	15,920	667.25	21,227				61
62	178.10	5,455	356.21	10,910	534.31	16,365	712.41	21,820				62
63	189.31	5,610	378.63	11,220	567.94	16,830	757.25	22,440				63
64	201.37	5,788	402.75	11,577	604.12	17,365	805.50	23,153				64
65	211.37	6,013	422.75	12,027	634.12	18,040	845.50	24,053				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.

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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 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]	Monthly Premium	CV @ age 65 or 10 years[1]	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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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.

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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 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]	Monthly Premium	CV @ age 65 or 10 years[1]	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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† 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)

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 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]	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	$31.40	$17,589	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	31.60	17,491	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	33.07	17,388	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	34.60	17,279	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	36.20	17,164	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	37.83	17,044	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	39.74	16,918	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	41.47	16,785	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	43.27	16,644	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	45.20	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	6.10	2,021	12.20	4,043	18.30	6,064	24.40	8,085	30.50	10,107	36.61	12,128	48.80	16,170	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	51.20	15,994	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	53.77	15,809	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	56.56	15,612	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	59.57	15,407	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	62.40	15,192	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	65.40	14,965	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	69.10	14,728	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	73.00	14,481	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	76.90	14,221	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	80.50	13,947	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	85.23	13,659	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	90.24	13,354	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	95.40	13,031	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	100.87	12,688	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	106.07	12,323	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	111.84	11,935	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	118.30	11,523	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	125.27	11,086	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	132.34	10,623	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	139.93	10,130	50

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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 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]	Monthly Premium	CV @ age 65 or 10 years[1]	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):

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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.	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

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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.

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.

Allstate. BENEFITS

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).

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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.	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

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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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Allstate. BENEFITS

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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.	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.

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.

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Allstate. BENEFITS

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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.	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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Allstate. BENEFITS

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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.	This section intentionally left blank.	Issue Age
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

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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.

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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]	This section intentionally left blank.	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 (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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Allstate. BENEFITS

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

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ABJ20743-34375

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]	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	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

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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.

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Allstate. BENEFITS

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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]	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	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.

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

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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]	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	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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† 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 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 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]	Monthly Premium	CV @ age 65 or 10 years[1]	Issue Age
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	18
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	19
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	20
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	21
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	22
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	23
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	24
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	25
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	26
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	27
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	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	3.76	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	30
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	31
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	33.20	12,568	32
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	35.07	12,414	33
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	37.80	12,252	34
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	40.54	12,085	35
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	36
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	37
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	38
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	39
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	40
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	41
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	42
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	43
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	44
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	45
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	46
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	47
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	48
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	49
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	50

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Allstate. BENEFITS

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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 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]	Monthly Premium	CV @ age 65 or 10 years[1]	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	9,052	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.

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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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Allstate BENEFITS

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HO Use Only: wherp-20191118-5149-CO-TNTS-B_PRM_-FALSE-700-FA-5000-40000-5000-PI W-12x-TI:T-PWP F-ADB F-TYT 0-GWCLTCR:T-CT:F-ST:F

† 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 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		$15,000		$20,000		$25,000		$30,000		$40,000		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]	Monthly Premium	CV @ age 65 or 10 years[1]	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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[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.

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Allstate. BENEFITS

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

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ABJ20743-77778

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)

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 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]	Monthly Premium	CV @ age 65 or 10 years[1]	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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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.

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Allstate. BENEFITS

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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 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.	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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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.

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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

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

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ABJ20743-85185

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.	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

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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.

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Allstate. BENEFITS

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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 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.	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

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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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† 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 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.	This section intentionally left blank.	Issue Age
51	$18.32	$1,201	$36.64	$2,401						51
52	19.43	1,131	38.87	2,262						52
53	20.61	1,057	41.22	2,114						53
54	21.86	978	43.71	1,956						54
55	23.10	894	46.19	1,788						55
56	24.63	921	49.26	1,843						56
57	26.15	949	52.29	1,898						57
58	27.79	976	55.57	1,953						58
59	29.38	1,004	58.76	2,008						59
60	30.89	1,033	61.78	2,065						60
61	32.67	1,061	65.36	2,123						61
62	34.86	1,091	69.71	2,182						62
63	37.03	1,122	74.04	2,244						63
64	39.35	1,158	78.69	2,315						64
65	41.52	1,203	83.05	2,405						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.

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

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ABJ20743-85185

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.	This section intentionally left blank.	Issue Age
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

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