



Allstate
BENEFITS

Provides a cash benefit
directly to your beneficiary



Underwritten by: **AMERICAN HERITAGE LIFE INSURANCE COMPANY***

Group Whole Life Insurance

Life is unpredictable. Let Allstate Benefits help you prepare for the unexpected with Group Whole Life Insurance. Now you can provide your family with financial peace of mind for the future and the journey to get there. Not only do you get protection for your lifetime, but you also have the ability to build cash value as you go. Give yourself and your loved ones a gift of love with Good Hands® protection from Allstate Benefits.

Here's How It Works

With Group Whole Life Insurance from Allstate Benefits, you get simplified and straightforward coverage. You decide how much coverage and who to cover. You get guaranteed rates for the life of the policy and a guaranteed death benefit to be paid to your beneficiaries. As the policy builds cash value, you can achieve your financial goals or borrow against it should you need to.

Meeting Your Needs

- You choose a fully-guaranteed death benefit (premiums payable to age 95) to leave behind, or if you live to age 121, a lump-sum maturity benefit is paid
- Coverage for spouse and children available through separate certificate or rider¹
- Premiums are affordable and conveniently payroll deducted
- Coverage may be continued if you leave employment; refer to your certificate for details

With Allstate Benefits Group Whole Life, you can enjoy protection for the future while building peace of mind right now. **Practical benefits for everyday living.SM**

DID YOU KNOW ?



Reasons for purchasing life coverage include: replace income, final expenses, wealth transfer and mortgage payoff.²



Common financial concerns among Americans include: the ability to afford long-term care, medical and disability expenses, retirement, investments, living debt/ expenses and final expenses.²

Offered to the employees of:
State of South Carolina



*Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation.¹Coverage for spouse and child(ren) may be limited to a percentage of the employee's face amount in some states.
²2019 Insurance Barometer Study, LIMRA

Like any adult who has emotional and financial responsibilities, we think about how our family would make ends meet if we died unexpectedly. Most importantly, we may think about the debt we leave behind.

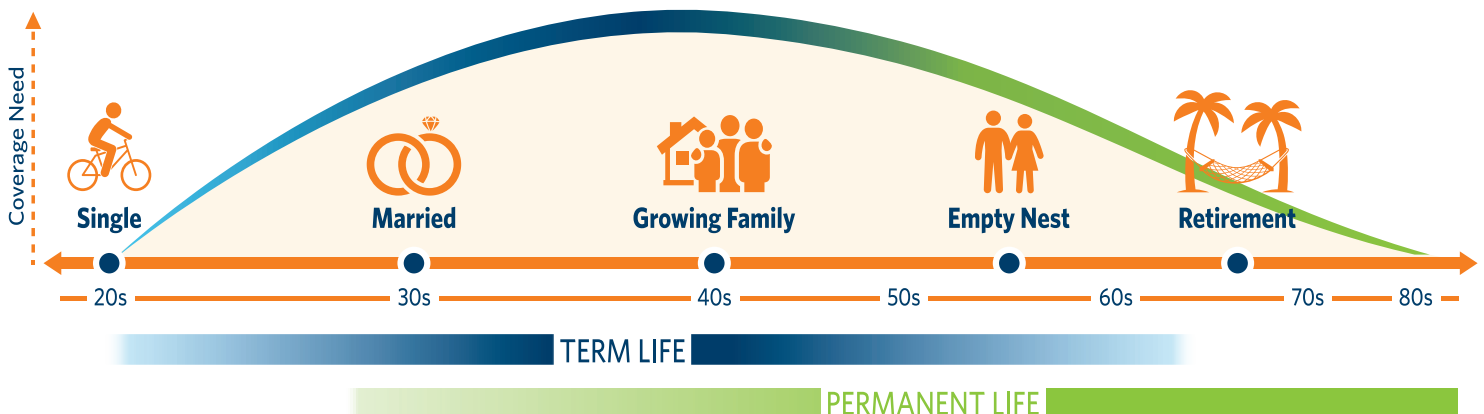
Here is what we may consider:

- The cost of funerals often leaves a financial commitment behind for surviving loved ones
- Money for day-to-day living expenses such as food, gas, and electricity will be needed
- A substantial mortgage or rental payment may still be owed
- Child care and education expenses for children



Coverage for all stages of life

As people move through the stages of life, certain factors dictate the type of life insurance they need. During working years, an employer may provide Term Life insurance, but the wraparound coverage of our Group Whole Life product can help give peace of mind because the money you spent builds cash value that you can use later in life or add to the term benefit payout. The graph below illustrates the need for term and permanent whole life insurance throughout the various stages of life.



The examples above detail fictional thought processes and needs; your individual needs and reasons for coverage may vary.

Using your cash benefits

Cash benefits provide you with options, because you or your beneficiary get to decide how to use them.



Finances

Cash benefits can help protect your HSAs, savings, retirement plans and 401ks from being depleted



Home

Your beneficiary can use the cash benefits to help pay the mortgage, continue rental payments, or perform needed home repairs



Expenses

The cash benefit can be used to help pay for medical and living expenses such as bills, electricity and gas



†With proper planning, the death benefit can pass to your beneficiaries free from state or federal estate taxes. Please consult with your tax advisor for specific information.

You may be required to answer health questions at enrollment. Coverage may be available with reduced underwriting through your employer during your initial enrollment period. If you enroll after your initial enrollment period, answers to health questions are required.

Prepare for the future today

One way you can determine if you and your family need the coverage is to review the list below and check some or all that apply to you and your family.

- You're the primary wage earner in your family
- Your family would have trouble living comfortably without your income
- You have regular debts, like mortgage, car payment or credit cards
- You have children under 18
- You want permanent, fully guaranteed coverage
- You'd like to offer a tax-free death benefit to your beneficiary†

Here's how Whole Life works

Premiums are payable to age 95 and are conveniently payroll deducted. The longer the policy coverage continues and premiums are paid, the more the cash value builds.

Cash values and payments

As premiums are paid, the policy is building cash value over time. Premiums are guaranteed at issue and the coverage becomes fully paid-up at age 95 if all premiums have been paid.

If the decision is made to stop paying premiums after the coverage is effective and has developed cash value, various non-forfeiture options are available.

Extended Term Insurance (ETI) is the default non-forfeiture option when premium payments stop and there is no active selection made to continue coverage. ETI reduces the duration of coverage (now a shorter term instead of whole life), but provides the same amount of death benefit.

Benefits

Whole Life Insurance provides either:

- Death Benefit - pays a lump-sum cash benefit when the insured dies; or
- Maturity Benefit - pays a lump-sum cash benefit if the insured is still living at age 121

OPTIONAL/ADDITIONAL RIDER BENEFITS³

Accelerated Death Benefit for Terminal Illness or Condition* - an advance of the death benefit, up to 75% of the certificate face amount, when certified terminally ill

Payor Waiver of Premium for Total Disability - we waive your premiums when we receive proof that the employee/payor is totally disabled for at least 6 months

Accidental Death Benefit - an additional death benefit is paid if death occurs from accidental bodily injury

Children's Term⁴ - level term insurance for each covered dependent child under age 26

Spouse's 20 Year Term^{3,4} - level term insurance on the insured's spouse for 20 years

20 Year Term (for the Primary Insured) - 20 year level term insurance

³The riders have exclusions and limitations, may vary in availability by issue or termination age, and may not be available to all covered dependents or in all states. Additional premiums may be required for riders added to coverage.

⁴Subject to state limits on dependent life coverage. *Premiums are waived after payment of benefit.

CERTIFICATE SPECIFICATIONS

Exclusions

Other Exclusions and Limitations - The policy and riders have other elimination periods, exclusions and limitations that may affect coverage. Please refer to your certificate for details.

Accidental Death Benefit Rider - Benefits are not paid if death results, directly or indirectly, or is contributed to, wholly or in part, from the following causes: suicide or attempt at suicide; accidental bodily injury due to mental or bodily illness or disease of any kind; committing or attempting an assault or felony; intentionally taking any drug (unless prescribed by a physician), alcohol, or poison; intentionally inhaling gas or fumes; operating, riding in, or descending from an aircraft if: a pilot or officer or crew member, the purpose is descent from the aircraft during flight, giving or receiving training or instruction, or working aboard the aircraft; insurrection, war (conflict involving the armed forces of any country or countries) or an act of war, while serving or not serving in the military.

Payor Waiver of Premium for Total Disability - Benefits are not paid if disability results from: intentionally self-inflicted injury; war or an act of war while the payor is serving in the military of any country.

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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www.allstate.com or
allstatebenefits.com

This brochure is for use in enrollments situated in SC.

This material is valid as long as information remains current, but in no event later than May 28, 2023.

Group Whole Life Insurance benefits are provided under form GWLP, or state variations thereof. Rider benefits are provided under the following forms, or state variations thereof: Accelerated Death Benefit for Terminal Illness or Condition (GWPTI); Payor Waiver of Premium for Total Disability (GWPWP); Accidental Death Benefit (GWPADB); Children's Term (GWPCT); Spouse's 20 Year Term (GWPST); and 20 Year Term (for the Primary Insured) (GWPTYT).

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.

Allstate Benefits Group Whole Life Insurance (GWL) for Employee/Spouse Member with No Riders

NON-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)															
Face Amount	\$10,000		\$30,000		\$50,000		\$70,000		\$90,000		\$110,000		\$130,000		Face Amount
Issue Age	Semimonthly Premium	CV @ age 65 or 10 years ¹	Semimonthly Premium	CV @ age 65 or 10 years ¹	Semimonthly Premium	CV @ age 65 or 10 years ¹	Semimonthly Premium	CV @ age 65 or 10 years ¹	Semimonthly Premium	CV @ age 65 or 10 years ¹	Semimonthly Premium	CV @ age 65 or 10 years ¹	Semimonthly Premium	CV @ age 65 or 10 years ¹	Issue Age
18	\$2.54	\$3,517	\$7.63	\$10,551	\$12.71	\$17,585	\$17.79	\$24,619	\$22.88	\$31,653	\$27.96	\$38,687	\$33.04	\$45,721	18
19	2.34	3,498	7.00	10,495	11.67	17,492	16.34	24,488	21.00	31,485	25.67	38,481	30.34	45,478	19
20	2.40	3,479	7.20	10,436	12.00	17,393	16.80	24,350	21.60	31,307	26.40	38,265	31.20	45,222	20
21	2.49	3,458	7.45	10,374	12.42	17,290	17.39	24,206	22.35	31,122	27.32	38,038	32.29	44,954	21
22	2.59	3,436	7.75	10,309	12.92	17,182	18.09	24,054	23.25	30,927	28.42	37,799	33.59	44,672	22
23	2.69	3,413	8.07	10,240	13.44	17,067	18.82	23,893	24.19	30,720	29.57	37,546	34.94	44,373	23
24	2.82	3,389	8.44	10,168	14.07	16,946	19.69	23,724	25.32	30,503	30.94	37,281	36.57	44,060	24
25	2.94	3,364	8.83	10,091	14.71	16,819	20.59	23,546	26.48	30,273	32.36	37,001	38.24	43,728	25
26	3.08	3,337	9.23	10,011	15.38	16,685	21.53	23,358	27.68	30,032	33.83	36,706	39.98	43,380	26
27	3.22	3,308	9.65	9,925	16.09	16,542	22.52	23,159	28.95	29,776	35.39	36,392	41.82	43,009	27
28	3.35	3,278	10.05	9,835	16.75	16,392	23.45	22,949	30.15	29,506	36.85	36,062	43.55	42,619	28
29	3.51	3,247	10.52	9,741	17.52	16,235	24.53	22,728	31.54	29,222	38.55	35,716	45.56	42,210	29
30	3.67	3,214	11.02	9,641	18.36	16,069	25.70	22,496	33.04	28,923	40.38	35,351	47.72	41,778	30
31	3.85	3,179	11.54	9,536	19.23	15,894	26.92	22,251	34.62	28,608	42.31	34,966	50.00	41,323	31
32	4.04	3,142	12.12	9,426	20.19	15,710	28.27	21,993	36.34	28,277	44.42	34,561	52.49	40,845	32
33	4.26	3,103	12.78	9,310	21.29	15,517	29.81	21,724	38.33	27,931	46.84	34,137	55.36	40,344	33
34	4.59	3,063	13.75	9,189	22.92	15,316	32.09	21,442	41.25	27,568	50.42	33,694	59.59	39,820	34
35	4.91	3,021	14.73	9,064	24.54	15,106	34.36	21,148	44.18	27,191	53.99	33,233	63.81	39,276	35
36	5.08	2,978	15.24	8,933	25.40	14,888	35.56	20,843	45.72	26,798	55.87	32,754	66.03	38,709	36
37	5.25	2,932	15.74	8,797	26.23	14,661	36.72	20,525	47.22	26,390	57.71	32,254	68.20	38,119	37
38	5.53	2,885	16.59	8,654	27.65	14,424	38.71	20,193	49.77	25,962	60.82	31,732	71.88	37,501	38
39	5.81	2,835	17.43	8,505	29.04	14,175	40.66	19,845	52.28	25,515	63.89	31,185	75.51	36,855	39
40	6.10	2,782	18.30	8,347	30.50	13,912	42.70	19,477	54.90	25,042	67.10	30,606	79.30	36,171	40
41	6.42	2,727	19.27	8,180	32.11	13,634	44.95	19,088	57.79	24,541	70.63	29,995	83.47	35,448	41
42	6.81	2,668	20.42	8,004	34.02	13,340	47.63	18,675	61.24	24,011	74.85	29,347	88.46	34,683	42
43	7.22	2,605	21.64	7,816	36.07	13,027	50.49	18,238	64.92	23,449	79.34	28,659	93.77	33,870	43
44	7.64	2,539	22.92	7,617	38.19	12,695	53.47	17,772	68.74	22,850	84.02	27,928	99.29	33,006	44
45	8.03	2,468	24.09	7,405	40.15	12,341	56.21	17,277	72.27	22,214	88.32	27,150	104.38	32,087	45
46	8.52	2,393	25.55	7,179	42.59	11,966	59.62	16,752	76.65	21,538	93.69	26,324	110.72	31,110	46
47	9.06	2,313	27.18	6,940	45.29	11,566	63.41	16,192	81.53	20,819	99.64	25,445	117.76	30,072	47
48	9.64	2,228	28.93	6,685	48.21	11,141	67.49	15,597	86.78	20,054	106.06	24,510	125.34	28,967	48
49	10.25	2,138	30.74	6,414	51.23	10,690	71.72	14,965	92.22	19,241	112.71	23,517	133.20	27,793	49
50	10.89	2,042	32.65	6,125	54.42	10,209	76.19	14,293	97.95	18,376	119.72	22,460	141.49	26,543	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.

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GI Limits: Employee \$130,000 for ages 18-65 | Spouse Working \$40,000 for ages 18-65 & Non-Working \$10,000 for ages 18-65 | Children 0-18 to \$20,000 for ages 0-18

HO Use Only: mrabb-20200415-9111-SC-TNTS-B_STD_-TRUE-4500-FA-10000-130000-20000-PI-E-24x-TI-F-PWP:F-ADB:F-TYT:O-None-CT:F-ST:F

Allstate Benefits Group Whole Life Insurance (GWL) for Employee/Spouse Member with No Riders

NON-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)															
Face Amount	\$10,000		\$30,000		\$50,000		\$70,000		\$90,000		\$110,000		\$130,000		Face Amount
Issue Age	Semimonthly Premium	CV @ age 65 or 10 years ¹	Semimonthly Premium	CV @ age 65 or 10 years ¹	Semimonthly Premium	CV @ age 65 or 10 years ¹	Semimonthly Premium	CV @ age 65 or 10 years ¹	Semimonthly Premium	CV @ age 65 or 10 years ¹	Semimonthly Premium	CV @ age 65 or 10 years ¹	Semimonthly Premium	CV @ age 65 or 10 years ¹	Issue Age
51	\$11.57	\$1,940	\$34.69	\$5,819	\$57.82	\$9,699	\$80.94	\$13,578	\$104.07	\$17,457	\$127.19	\$21,337	\$150.32	\$25,216	51
52	12.43	1,831	37.29	5,494	62.15	9,157	87.01	12,819	111.87	16,482	136.72	20,144	161.58	23,807	52
53	13.31	1,716	39.92	5,149	66.52	8,582	93.13	12,015	119.74	15,448	146.35	18,880	172.96	22,313	53
54	14.21	1,594	42.63	4,783	71.04	7,972	99.46	11,161	127.88	14,350	156.29	17,538	184.71	20,727	54
55	15.31	1,465	45.92	4,395	76.52	7,326	107.13	10,256	137.74	13,186	168.35	16,116	198.96	19,046	55
56	16.47	1,538	49.42	4,613	82.36	7,688	115.30	10,763	148.24	13,838	181.18	16,914	214.12	19,989	56
57	17.66	1,614	52.98	4,842	88.29	8,070	123.61	11,297	158.93	14,525	194.24	17,753	229.56	20,981	57
58	18.96	1,694	56.87	5,082	94.77	8,470	132.68	11,858	170.59	15,246	208.50	18,634	246.41	22,022	58
59	20.19	1,778	60.58	5,335	100.96	8,892	141.34	12,448	181.73	16,005	222.11	19,561	262.49	23,118	59
60	21.50	1,867	64.50	5,600	107.50	9,334	150.50	13,067	193.50	16,800	236.50	20,534	279.50	24,267	60
61	23.22	1,959	69.65	5,878	116.09	9,797	162.52	13,715	208.95	17,634	255.39	21,552	301.82	25,471	61
62	24.71	2,056	74.13	6,169	123.54	10,282	172.96	14,394	222.38	18,507	271.79	22,619	321.21	26,732	62
63	27.07	2,158	81.20	6,473	135.34	10,788	189.47	15,103	243.60	19,418	297.74	23,733	351.87	28,048	63
64	27.16	2,263	81.48	6,789	135.79	11,315	190.11	15,840	244.43	20,366	298.74	24,892	353.06	29,418	64
65	27.25	2,372	81.74	7,117	136.23	11,861	190.72	16,605	245.22	21,350	299.71	26,094	354.20	30,839	65
<u>w/EOI</u>	Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		<u>w/EOI</u>
66	31.73	2,486	95.19	7,457	158.65	12,428	222.11	17,399	285.57	22,370	349.02	27,341	412.48	32,312	66
67	34.24	2,603	102.70	7,808	171.17	13,014	239.64	18,219	308.10	23,424	376.57	28,630	445.04	33,835	67
68	39.29	2,724	117.88	8,171	196.46	13,618	275.04	19,065	353.63	24,512	432.21	29,959	510.79	35,406	68
69	40.50	2,848	121.49	8,543	202.48	14,238	283.47	19,933	364.47	25,628	445.46	31,323	526.45	37,018	69
70	43.65	2,974	130.94	8,921	218.23	14,869	305.52	20,816	392.82	26,763	480.11	32,711	567.40	38,658	70
71	47.17	3,123	141.52	9,369	235.86	15,615	330.20	21,861	424.54	28,107	518.88	34,353	613.22	40,599	71
72	50.99	3,277	152.98	9,830	254.96	16,384	356.94	22,937	458.93	29,490	560.91	36,044	662.89	42,597	72
73	55.30	3,438	165.90	10,315	276.50	17,191	387.10	24,067	497.70	30,944	608.30	37,820	718.90	44,697	73
74	60.08	3,609	180.23	10,826	300.38	18,043	420.53	25,260	540.68	32,477	660.83	39,695	780.98	46,912	74
75	65.41	3,783	196.22	11,348	327.02	18,914	457.83	26,480	588.64	34,045	719.45	41,611	850.26	49,176	75
76	71.40	3,961	214.20	11,884	357.00	19,807	499.80	27,730	642.60	35,653	785.40	43,575	928.20	51,498	76
77	78.14	4,153	234.43	12,458	390.71	20,763	546.99	29,068	703.28	37,373	859.56	45,679	1,015.84	53,984	77
78	85.71	4,361	257.12	13,083	428.52	21,805	599.93	30,526	771.34	39,248	942.75	47,970	1,114.16	56,692	78
79	94.19	4,594	282.57	13,783	470.94	22,972	659.32	32,161	847.69	41,350	1,036.07	50,538	1,224.44	59,727	79
80	103.69	4,869	311.08	14,608	518.46	24,347	725.84	34,085	933.23	43,824	1,140.61	53,562	1,347.99	63,301	80

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Allstate Benefits Group Whole Life Insurance (GWL) for Employee/Spouse with No Riders

TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)															
Face Amount	\$10,000		\$30,000		\$50,000		\$70,000		\$90,000		\$110,000		\$130,000		Face Amount
Issue Age	Semimonthly Premium	CV @ age 65 or 10 years ¹	Semimonthly Premium	CV @ age 65 or 10 years ¹	Semimonthly Premium	CV @ age 65 or 10 years ¹	Semimonthly Premium	CV @ age 65 or 10 years ¹	Semimonthly Premium	CV @ age 65 or 10 years ¹	Semimonthly Premium	CV @ age 65 or 10 years ¹	Semimonthly Premium	CV @ age 65 or 10 years ¹	Issue Age
19	\$3.89	\$4,397	\$11.67	\$13,192	\$19.44	\$21,986	\$27.22	\$30,780	\$34.99	\$39,575	\$42.77	\$48,369	\$50.54	\$57,164	19
20	3.92	4,373	11.74	13,118	19.57	21,864	27.39	30,609	35.22	39,354	43.04	48,100	50.87	56,845	20
21	4.10	4,347	12.29	13,041	20.48	21,735	28.67	30,428	36.87	39,122	45.06	47,816	53.25	56,510	21
22	4.29	4,320	12.85	12,959	21.42	21,599	29.99	30,239	38.55	38,878	47.12	47,518	55.69	56,157	22
23	4.48	4,291	13.44	12,873	22.40	21,456	31.36	30,038	40.32	38,620	49.27	47,202	58.23	55,784	23
24	4.68	4,261	14.04	12,783	23.40	21,306	32.76	29,828	42.12	38,350	51.47	46,872	60.83	55,394	24
25	4.91	4,230	14.73	12,689	24.54	21,148	34.36	29,607	44.18	38,066	53.99	46,525	63.81	54,984	25
26	5.12	4,196	15.37	12,589	25.61	20,981	35.85	29,373	46.09	37,766	56.33	46,158	66.57	54,551	26
27	5.35	4,161	16.04	12,483	26.73	20,805	37.42	29,127	48.12	37,449	58.81	45,771	69.50	54,093	27
28	5.58	4,124	16.74	12,371	27.90	20,619	39.06	28,866	50.22	37,113	61.37	45,361	72.53	53,608	28
29	5.81	4,084	17.42	12,253	29.02	20,422	40.63	28,590	52.24	36,759	63.85	44,927	75.46	53,096	29
30	6.01	4,043	18.02	12,128	30.02	20,213	42.03	28,298	54.04	36,383	66.05	44,469	78.06	52,554	30
31	6.29	3,999	18.88	11,996	31.46	19,993	44.04	27,990	56.63	35,987	69.21	43,985	81.79	51,982	31
32	6.60	3,952	19.79	11,857	32.98	19,761	46.17	27,665	59.37	35,570	72.56	43,474	85.75	51,379	32
33	6.93	3,903	20.79	11,709	34.65	19,516	48.51	27,322	62.37	35,128	76.22	42,934	90.08	50,740	33
34	7.29	3,852	21.85	11,555	36.42	19,259	50.99	26,962	65.55	34,665	80.12	42,369	94.69	50,072	34
35	7.62	3,798	22.84	11,394	38.07	18,990	53.29	26,585	68.52	34,181	83.74	41,777	98.97	49,373	35
36	7.97	3,741	23.89	11,224	39.82	18,707	55.74	26,189	71.67	33,672	87.59	41,154	103.52	48,637	36
37	8.40	3,682	25.19	11,046	41.98	18,411	58.77	25,775	75.57	33,139	92.36	40,503	109.15	47,867	37
38	8.86	3,620	26.57	10,861	44.27	18,101	61.98	25,341	79.69	32,582	97.40	39,822	115.11	47,063	38
39	9.31	3,555	27.93	10,666	46.54	17,776	65.16	24,886	83.78	31,997	102.39	39,107	121.01	46,218	39
40	9.73	3,487	29.18	10,460	48.63	17,434	68.08	24,408	87.53	31,381	106.98	38,355	126.43	45,328	40
41	10.28	3,415	30.84	10,244	51.40	17,074	71.96	23,903	92.52	30,732	113.07	37,562	133.63	44,391	41
42	10.86	3,339	32.58	10,016	54.29	16,693	76.01	23,370	97.73	30,047	119.44	36,724	141.16	43,401	42
43	11.47	3,258	34.40	9,773	57.34	16,289	80.27	22,804	103.20	29,319	126.14	35,835	149.07	42,350	43
44	12.12	3,172	36.34	9,516	60.57	15,860	84.79	22,204	109.02	28,548	133.24	34,892	157.47	41,236	44
45	12.72	3,081	38.17	9,242	63.61	15,404	89.05	21,565	114.49	27,726	139.93	33,888	165.37	40,049	45
46	13.40	2,984	40.19	8,951	66.98	14,919	93.77	20,886	120.57	26,853	147.36	32,821	174.15	38,788	46
47	14.16	2,881	42.47	8,642	70.77	14,404	99.08	20,166	127.39	25,927	155.70	31,689	184.01	37,450	47
48	14.97	2,772	44.89	8,315	74.82	13,858	104.74	19,401	134.67	24,944	164.59	30,488	194.52	36,031	48
49	15.79	2,656	47.35	7,967	78.92	13,279	110.49	18,590	142.05	23,901	173.62	29,213	205.19	34,524	49
50	16.67	2,533	49.99	7,598	83.32	12,663	116.64	17,728	149.97	22,793	183.29	27,858	216.62	32,923	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.

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. SEMIMONTHLY means 24 times per year.

This information is valid as long as information remains current, but in no event later than 6/1/2021. Group Whole Life Insurance benefits are provided under form GWLC, or state variations thereof.



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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GI Limits: Employee \$130,000 for ages 18-65 | Spouse Working \$40,000 for ages 18-65 & Non-Working \$10,000 for ages 18-65 | Children 0-18 to \$20,000 for ages 0-18

HO Use Only: mrabb-20200415-9111-SC-TNTS-B_STD_TRUE-4500-FA-10000-130000-20000-PIE-24x-TIF-PWP:F-ADB:F-TYT:0-None-CT:F-ST:F

Allstate Benefits Group Whole Life Insurance (GWL) for Employee/Spouse Member with No Riders

TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)															
Face Amount	\$10,000		\$30,000		\$50,000		\$70,000		\$90,000		\$110,000		\$130,000		Face Amount
Issue Age	Semimonthly Premium	CV @ age 65 or 10 years ¹	Semimonthly Premium	CV @ age 65 or 10 years ¹	Semimonthly Premium	CV @ age 65 or 10 years ¹	Semimonthly Premium	CV @ age 65 or 10 years ¹	Semimonthly Premium	CV @ age 65 or 10 years ¹	Semimonthly Premium	CV @ age 65 or 10 years ¹	Semimonthly Premium	CV @ age 65 or 10 years ¹	Issue Age
51	\$17.67	\$2,401	\$53.00	\$7,204	\$88.34	\$12,007	\$123.67	\$16,810	\$159.00	\$21,613	\$194.34	\$26,415	\$229.67	\$31,218	51
52	18.72	2,262	56.17	6,786	93.61	11,311	131.05	15,835	168.49	20,359	205.93	24,883	243.37	29,407	52
53	19.84	2,114	59.50	6,341	99.17	10,569	138.84	14,796	178.50	19,023	218.17	23,251	257.84	27,478	53
54	21.01	1,956	63.03	5,867	105.04	9,779	147.06	13,691	189.08	17,602	231.09	21,514	273.11	25,425	54
55	22.17	1,788	66.52	5,363	110.86	8,938	155.20	12,513	199.54	16,088	243.88	19,663	288.22	23,238	55
56	23.62	1,843	70.87	5,528	118.11	9,214	165.35	12,900	212.59	16,585	259.83	20,271	307.07	23,956	56
57	25.05	1,898	75.14	5,693	125.23	9,488	175.32	13,283	225.42	17,078	275.51	20,874	325.60	24,669	57
58	26.57	1,953	79.70	5,858	132.84	9,764	185.97	13,669	239.10	17,574	292.24	21,480	345.37	25,385	58
59	28.03	2,008	84.08	6,025	140.13	10,042	196.18	14,059	252.23	18,076	308.28	22,092	364.33	26,109	59
60	29.39	2,065	88.17	6,196	146.94	10,326	205.72	14,456	264.49	18,587	323.27	22,717	382.04	26,848	60
61	31.02	2,123	93.04	6,368	155.07	10,614	217.09	14,859	279.12	19,104	341.14	23,350	403.17	27,595	61
62	33.02	2,182	99.05	6,546	165.09	10,910	231.12	15,274	297.15	19,638	363.19	24,002	429.22	28,366	62
63	35.00	2,244	104.99	6,732	174.98	11,220	244.97	15,708	314.97	20,196	384.96	24,684	454.95	29,172	63
64	37.12	2,315	111.37	6,946	185.61	11,577	259.85	16,207	334.09	20,838	408.33	25,468	482.57	30,099	64
65	38.81	2,405	116.42	7,216	194.02	12,027	271.63	16,837	349.24	21,648	426.85	26,458	504.46	31,269	65
w/EOI	Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		w/EOI
66	40.49	2,501	121.47	7,502	202.44	12,504	283.42	17,506	364.39	22,507	445.37	27,509	526.34	32,510	66
67	43.36	2,603	130.08	7,809	216.79	13,015	303.51	18,221	390.23	23,427	476.94	28,633	563.66	33,839	67
68	46.80	2,713	140.40	8,138	234.00	13,564	327.60	18,989	421.20	24,414	514.80	29,840	608.40	35,265	68
69	50.28	2,831	150.83	8,493	251.38	14,156	351.93	19,818	452.48	25,480	553.03	31,142	653.58	36,804	69
70	53.80	2,957	161.40	8,871	269.00	14,785	376.60	20,699	484.20	26,613	591.80	32,527	699.40	38,441	70
71	57.71	3,088	173.13	9,263	288.54	15,438	403.96	21,613	519.38	27,788	634.79	33,964	750.21	40,139	71
72	62.08	3,221	186.24	9,663	310.40	16,105	434.56	22,547	558.72	28,989	682.87	35,431	807.03	41,873	72
73	66.88	3,355	200.64	10,065	334.40	16,775	468.16	23,485	601.92	30,195	735.67	36,905	869.43	43,615	73
74	72.23	3,490	216.69	10,469	361.15	17,448	505.61	24,427	650.07	31,406	794.52	38,385	938.98	45,364	74
75	78.22	3,632	234.64	10,895	391.07	18,158	547.49	25,421	703.92	32,684	860.34	39,947	1,016.77	47,210	75
76	84.91	3,778	254.73	11,335	424.54	18,892	594.36	26,448	764.18	34,005	933.99	41,561	1,103.81	49,118	76
77	92.38	3,928	277.13	11,784	461.88	19,640	646.63	27,495	831.38	35,351	1,016.13	43,207	1,200.88	51,063	77
78	100.67	4,091	302.02	12,274	503.36	20,457	704.70	28,639	906.04	36,822	1,107.38	45,004	1,308.72	53,187	78
79	109.88	4,279	329.63	12,836	549.38	21,393	769.13	29,950	988.88	38,507	1,208.63	47,065	1,428.38	55,622	79
80	120.07	4,511	360.20	13,532	600.34	22,554	840.47	31,575	1,080.60	40,596	1,320.74	49,618	1,560.87	58,639	80

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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. SEMIMONTHLY means 24 times per year.

This information is valid as long as information remains current, but in no event later than 6/1/2021. Group Whole Life Insurance benefits are provided under form GWLC, or state variations thereof.



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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GI Limits: Employee \$130,000 for ages 18-65 | Spouse Working \$40,000 for ages 18-65 & Non-Working \$10,000 for ages 18-65 | Children 0-18 to \$20,000 for ages 0-18

HO Use Only: mrabb-20200415-9111-SC-TNTS-B_STD_TRU-E-4500-FA-10000-130000-20000-PIE-24x-TIF-PWP:F-ADB:F-TYT:0-None-CT-F-ST:F

Allstate Benefits Group Whole Life Insurance (GWL) for Child with No Riders

NON-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)																
Face Amount	\$5,000		\$7,500		\$10,000		\$12,500		\$15,000		\$17,500		\$20,000		Face Amount	
Issue Age	Semimonthly Premium	CV @ age 65 or 10 years ¹	Semimonthly Premium	CV @ age 65 or 10 years ¹	Semimonthly Premium	CV @ age 65 or 10 years ¹	Semimonthly Premium	CV @ age 65 or 10 years ¹	Semimonthly Premium	CV @ age 65 or 10 years ¹	Semimonthly Premium	CV @ age 65 or 10 years ¹	Semimonthly Premium	CV @ age 65 or 10 years ¹	Issue Age	
0	\$1.26	\$1,879	\$1.89	\$2,818	\$2.52	\$3,757	\$3.14	\$4,697	\$3.77	\$5,636	\$4.40	\$6,575	\$5.03	\$7,515	0	
1	1.26	1,875	1.89	2,812	2.52	3,749	3.14	4,687	3.77	5,624	4.40	6,561	5.03	7,499	1	
2	1.26	1,870	1.89	2,805	2.52	3,740	3.14	4,676	3.77	5,611	4.40	6,546	5.03	7,481	2	
3	1.26	1,865	1.89	2,798	2.52	3,731	3.14	4,663	3.77	5,596	4.40	6,529	5.03	7,461	3	
4	1.26	1,860	1.89	2,790	2.52	3,721	3.14	4,651	3.77	5,581	4.40	6,511	5.03	7,441	4	
5	1.26	1,855	1.89	2,782	2.52	3,710	3.14	4,637	3.77	5,565	4.40	6,492	5.03	7,420	5	
6	1.26	1,849	1.89	2,774	2.52	3,699	3.14	4,623	3.77	5,548	4.40	6,473	5.03	7,397	6	
7	1.26	1,843	1.89	2,765	2.52	3,687	3.14	4,609	3.77	5,530	4.40	6,452	5.03	7,374	7	
8	1.26	1,837	1.89	2,756	2.52	3,674	3.14	4,593	3.77	5,511	4.40	6,430	5.03	7,349	8	
9	1.26	1,831	1.89	2,746	2.52	3,661	3.14	4,577	3.77	5,492	4.40	6,407	5.03	7,323	9	
10	1.26	1,824	1.89	2,736	2.52	3,648	3.14	4,560	3.77	5,471	4.40	6,383	5.03	7,295	10	
11	1.26	1,817	1.89	2,725	2.52	3,633	3.14	4,542	3.77	5,450	4.40	6,358	5.03	7,267	11	
12	1.26	1,809	1.89	2,714	2.52	3,618	3.14	4,523	3.77	5,427	4.40	6,332	5.03	7,236	12	
13	1.26	1,801	1.89	2,702	2.52	3,602	3.14	4,503	3.77	5,404	4.40	6,304	5.03	7,205	13	
14	1.26	1,793	1.89	2,690	2.52	3,586	3.14	4,483	3.77	5,379	4.40	6,276	5.03	7,172	14	
15	1.26	1,785	1.89	2,677	2.52	3,569	3.14	4,462	3.77	5,354	4.40	6,246	5.03	7,138	15	
16	1.26	1,776	1.89	2,664	2.52	3,552	3.14	4,440	3.77	5,328	4.40	6,216	5.03	7,104	16	
17	1.26	1,767	1.89	2,651	2.52	3,535	3.14	4,419	3.77	5,302	4.40	6,186	5.03	7,070	17	
18	1.27	1,759	1.91	2,638	2.54	3,517	3.18	4,396	3.82	5,276	4.45	6,155	5.09	7,034	18	

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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.

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. SEMIMONTHLY means 24 times per year.

This information is valid as long as information remains current, but in no event later than 12/31/2019. Group Whole Life Insurance benefits are provided under form GWLC, or state variations thereof. Rider benefits are provided under the following form, or state variations thereof: Accelerated Death Benefit for Terminal Illness or Condition (GWCTI).

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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GI Limits: Employee \$130,000 for ages 18-65 | Spouse Working \$40,000 for ages 18-65 & Non-Working \$10,000 for ages 18-65 | Children 0-18 to \$20,000 for ages 0-18