



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.**[®]

DID YOU KNOW ?



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



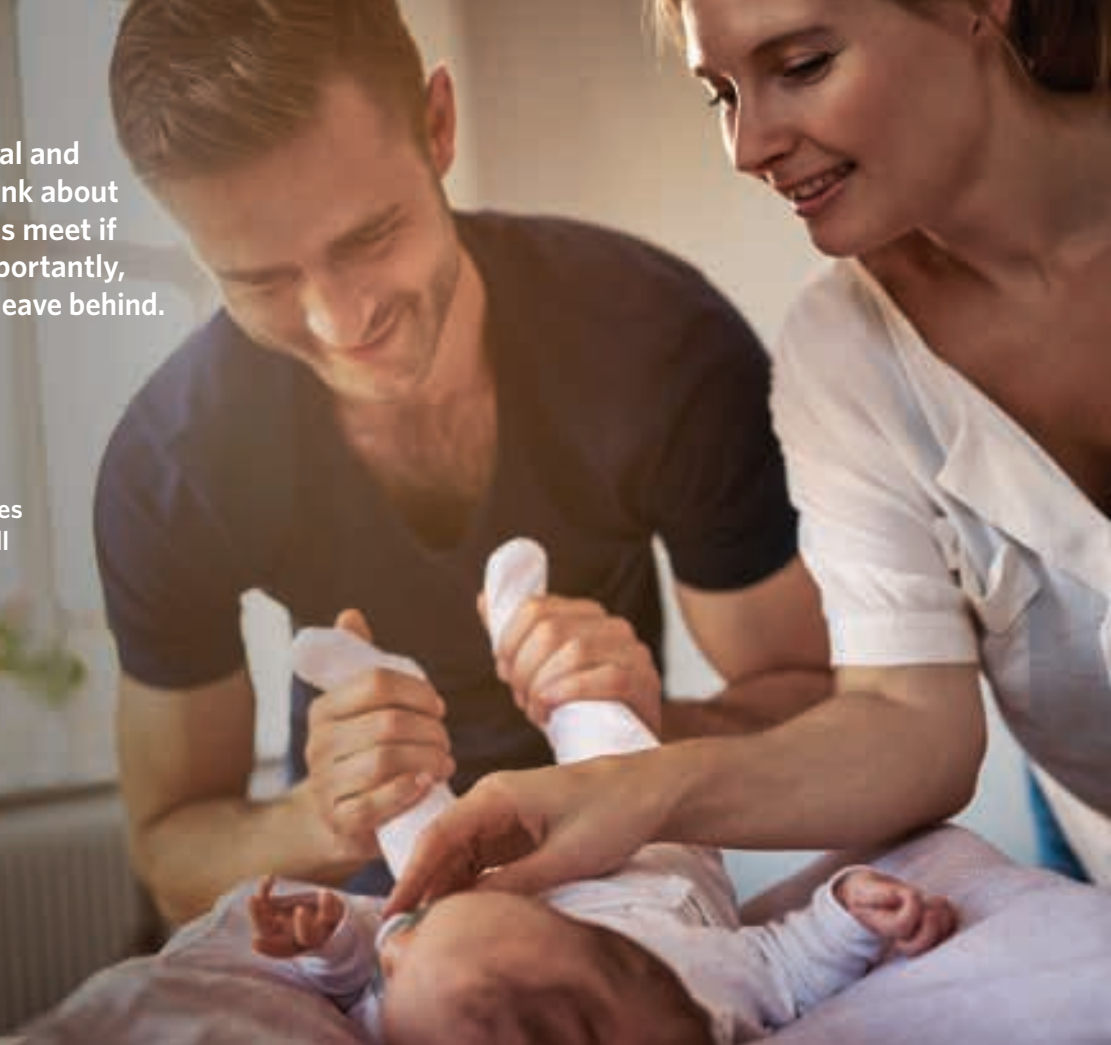
Common financial concerns among Americans include: the ability to afford long-term care, medical and disability expenses, retirement, investments, living debt/expenses and final expenses.²

*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.

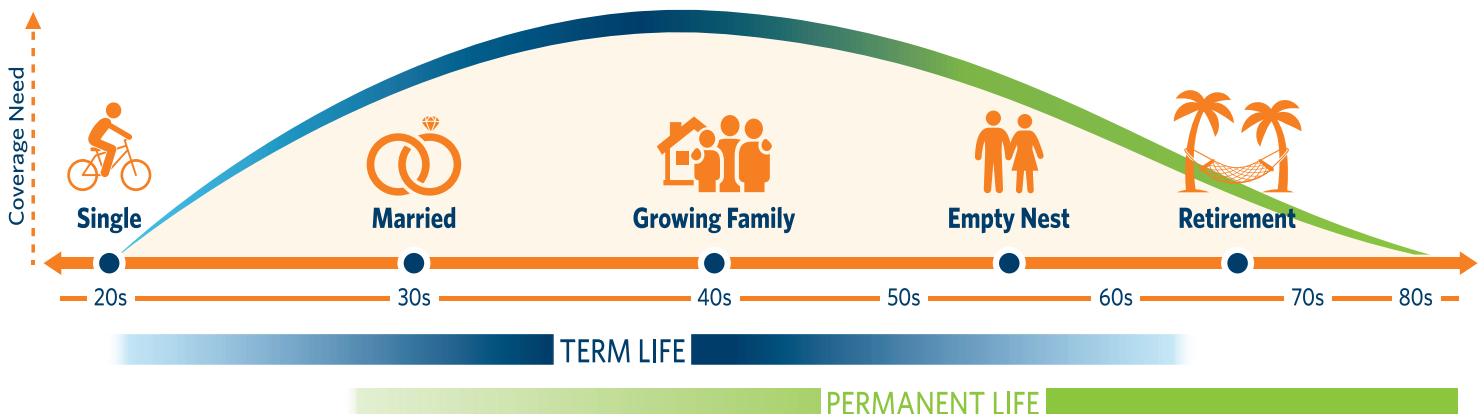
Here is what we may consider:

- 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

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

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.

Allstate Benefits Group Whole Life Insurance (GWL) for Employee/Member 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 CGI quotes, unless otherwise noted)													
Face Amount	\$10,000		\$20,000		\$30,000		\$40,000		\$50,000			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	This section intentionally left blank.	This section intentionally left blank.	Issue Age
18	\$5.38	\$3,517	\$10.75	\$7,034	\$16.13	\$10,551	\$21.50	\$14,068	\$26.88	\$17,585			18
19	5.38	3,498	10.75	6,997	16.13	10,495	21.50	13,993	26.88	17,492			19
20	5.38	3,479	10.75	6,957	16.13	10,436	21.50	13,914	26.88	17,393			20
21	5.38	3,458	10.75	6,916	16.13	10,374	21.50	13,832	26.88	17,290			21
22	5.38	3,436	10.75	6,873	16.13	10,309	21.50	13,745	26.88	17,182			22
23	5.38	3,413	10.75	6,827	16.13	10,240	21.50	13,653	26.88	17,067			23
24	5.38	3,389	10.75	6,778	16.13	10,168	21.50	13,557	26.88	16,946			24
25	5.38	3,364	10.75	6,727	16.13	10,091	21.50	13,455	26.88	16,819			25
26	6.70	3,337	13.40	6,674	20.10	10,011	26.80	13,348	33.50	16,685			26
27	6.70	3,308	13.40	6,617	20.10	9,925	26.80	13,234	33.50	16,542			27
28	6.70	3,278	13.40	6,557	20.10	9,835	26.80	13,114	33.50	16,392			28
29	6.70	3,247	13.40	6,494	20.10	9,741	26.80	12,988	33.50	16,235			29
30	6.70	3,214	13.40	6,427	20.10	9,641	26.80	12,855	33.50	16,069			30
31	8.52	3,179	17.03	6,357	25.55	9,536	34.07	12,715	42.58	15,894			31
32	8.52	3,142	17.03	6,284	25.55	9,426	34.07	12,568	42.58	15,710			32
33	8.52	3,103	17.03	6,207	25.55	9,310	34.07	12,414	42.58	15,517			33
34	8.52	3,063	17.03	6,126	25.55	9,189	34.07	12,252	42.58	15,316			34
35	8.52	3,021	17.03	6,042	25.55	9,064	34.07	12,085	42.58	15,106			35
36	11.06	2,978	22.12	5,955	33.18	8,933	44.23	11,910	55.29	14,888			36
37	11.06	2,932	22.12	5,864	33.18	8,797	44.23	11,729	55.29	14,661			37
38	11.06	2,885	22.12	5,769	33.18	8,654	44.23	11,539	55.29	14,424			38
39	11.06	2,835	22.12	5,670	33.18	8,505	44.23	11,340	55.29	14,175			39
40	11.06	2,782	22.12	5,565	33.18	8,347	44.23	11,130	55.29	13,912			40
41	14.43	2,727	28.85	5,454	43.28	8,180	57.70	10,907	72.13	13,634			41
42	14.43	2,668	28.85	5,336	43.28	8,004	57.70	10,672	72.13	13,340			42
43	14.43	2,605	28.85	5,211	43.28	7,816	57.70	10,422	72.13	13,027			43
44	14.43	2,539	28.85	5,078	43.28	7,617	57.70	10,156	72.13	12,695			44
45	14.43	2,468	28.85	4,936	43.28	7,405	57.70	9,873	72.13	12,341			45
46	19.28	2,393	38.57	4,786	57.85	7,179	77.13	9,572	96.42	11,966			46
47	19.28	2,313	38.57	4,626	57.85	6,940	77.13	9,253	96.42	11,566			47
48	19.28	2,228	38.57	4,456	57.85	6,685	77.13	8,913	96.42	11,141			48
49	19.28	2,138	38.57	4,276	57.85	6,414	77.13	8,552	96.42	10,690			49
50	19.28	2,042	38.57	4,084	57.85	6,125	77.13	8,167	96.42	10,209			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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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.

The Children's Term (GWCCT)† rider may be added to the Employee/Member's certificate for an additional premium. The additional monthly premium for \$10,000 is \$4.55.

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HO Use Only: mgrit-20201027-0110-SC-TNTB-B_STD_-FALSE-99-FA-10000-50000-10000-PIE-12x-TIT-PWP-F-ADB-F-TYT-0-None-CT-T-ST-F

† Issue Ages 18-65 Only for Children's Term (GWCCT).

Ratecard generated October 27, 2020 - 9:14 AM by ABQuote 08.31.2020.

Allstate Benefits Group Whole Life Insurance (GWL) for Employee/Member with riders (when available for the issue age):
Accelerated Death Benefit for Terminal Illness or Condition (GWCTI)

NON-TOBACCO PREMIUM RATES AND VALUES (These are CGI quotes, unless otherwise noted)													
Face Amount	\$10,000		\$20,000		\$30,000		\$40,000		\$50,000			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	This section intentionally left blank.	This section intentionally left blank.	Issue Age
51	\$26.61	\$1,940	\$53.22	\$3,879	\$79.83	\$5,819	\$106.43	\$7,759	\$133.04	\$9,699			51
52	26.61	1,831	53.22	3,663	79.83	5,494	106.43	7,325	133.04	9,157			52
53	26.61	1,716	53.22	3,433	79.83	5,149	106.43	6,866	133.04	8,582			53
54	26.61	1,594	53.22	3,189	79.83	4,783	106.43	6,378	133.04	7,972			54
55	26.61	1,465	53.22	2,930	79.83	4,395	106.43	5,860	133.04	7,326			55
56	37.91	1,538	75.82	3,075	113.73	4,613	151.63	6,150	189.54	7,688			56
57	37.91	1,614	75.82	3,228	113.73	4,842	151.63	6,456	189.54	8,070			57
58	37.91	1,694	75.82	3,388	113.73	5,082	151.63	6,776	189.54	8,470			58
59	37.91	1,778	75.82	3,557	113.73	5,335	151.63	7,113	189.54	8,892			59
60	37.91	1,867	75.82	3,733	113.73	5,600	151.63	7,467	189.54	9,334			60
61	54.13	1,959	108.27	3,919	162.40	5,878	216.53	7,837	270.67	9,797			61
62	54.13	2,056	108.27	4,113	162.40	6,169	216.53	8,225	270.67	10,282			62
63	54.13	2,158	108.27	4,315	162.40	6,473	216.53	8,630	270.67	10,788			63
64	54.13	2,263	108.27	4,526	162.40	6,789	216.53	9,052	270.67	11,315			64
65	54.13	2,372	108.27	4,744	162.40	7,117	216.53	9,489	270.67	11,861			65

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† Issue Ages 18-65 Only for Children's Term (GWCCT)

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Accelerated Death Benefit for Terminal Illness or Condition (GWCTI)

TOBACCO PREMIUM RATES AND VALUES (These are CGI quotes, unless otherwise noted)													
Face Amount	\$10,000		\$20,000		\$30,000		\$40,000		\$50,000			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	This section intentionally left blank.	This section intentionally left blank.	Issue Age
19	\$8.96	\$4,397	\$17.92	\$8,794	\$26.88	\$13,192	\$35.83	\$17,589	\$44.79	\$21,986			19
20	8.96	4,373	17.92	8,745	26.88	13,118	35.83	17,491	44.79	21,864			20
21	8.96	4,347	17.92	8,694	26.88	13,041	35.83	17,388	44.79	21,735			21
22	8.96	4,320	17.92	8,640	26.88	12,959	35.83	17,279	44.79	21,599			22
23	8.96	4,291	17.92	8,582	26.88	12,873	35.83	17,164	44.79	21,456			23
24	8.96	4,261	17.92	8,522	26.88	12,783	35.83	17,044	44.79	21,306			24
25	8.96	4,230	17.92	8,459	26.88	12,689	35.83	16,918	44.79	21,148			25
26	11.16	4,196	22.32	8,392	33.48	12,589	44.63	16,785	55.79	20,981			26
27	11.16	4,161	22.32	8,322	33.48	12,483	44.63	16,644	55.79	20,805			27
28	11.16	4,124	22.32	8,247	33.48	12,371	44.63	16,495	55.79	20,619			28
29	11.16	4,084	22.32	8,169	33.48	12,253	44.63	16,337	55.79	20,422			29
30	11.16	4,043	22.32	8,085	33.48	12,128	44.63	16,170	55.79	20,213			30
31	13.86	3,999	27.72	7,997	41.58	11,996	55.43	15,994	69.29	19,993			31
32	13.86	3,952	27.72	7,904	41.58	11,857	55.43	15,809	69.29	19,761			32
33	13.86	3,903	27.72	7,806	41.58	11,709	55.43	15,612	69.29	19,516			33
34	13.86	3,852	27.72	7,703	41.58	11,555	55.43	15,407	69.29	19,259			34
35	13.86	3,798	27.72	7,596	41.58	11,394	55.43	15,192	69.29	18,990			35
36	17.71	3,741	35.42	7,483	53.13	11,224	70.83	14,965	88.54	18,707			36
37	17.71	3,682	35.42	7,364	53.13	11,046	70.83	14,728	88.54	18,411			37
38	17.71	3,620	35.42	7,240	53.13	10,861	70.83	14,481	88.54	18,101			38
39	17.71	3,555	35.42	7,110	53.13	10,666	70.83	14,221	88.54	17,776			39
40	17.71	3,487	35.42	6,974	53.13	10,460	70.83	13,947	88.54	17,434			40
41	22.93	3,415	45.87	6,829	68.80	10,244	91.73	13,659	114.67	17,074			41
42	22.93	3,339	45.87	6,677	68.80	10,016	91.73	13,354	114.67	16,693			42
43	22.93	3,258	45.87	6,515	68.80	9,773	91.73	13,031	114.67	16,289			43
44	22.93	3,172	45.87	6,344	68.80	9,516	91.73	12,688	114.67	15,860			44
45	22.93	3,081	45.87	6,161	68.80	9,242	91.73	12,323	114.67	15,404			45
46	29.93	2,984	59.85	5,967	89.78	8,951	119.70	11,935	149.63	14,919			46
47	29.93	2,881	59.85	5,762	89.78	8,642	119.70	11,523	149.63	14,404			47
48	29.93	2,772	59.85	5,543	89.78	8,315	119.70	11,086	149.63	13,858			48
49	29.93	2,656	59.85	5,311	89.78	7,967	119.70	10,623	149.63	13,279			49
50	29.93	2,533	59.85	5,065	89.78	7,598	119.70	10,130	149.63	12,663			50

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51	\$39.67	\$2,401	\$79.33	\$4,803	\$119.00	\$7,204	\$158.67	\$9,606	\$198.33	\$12,007			51
52	39.67	2,262	79.33	4,524	119.00	6,786	158.67	9,048	198.33	11,311			52
53	39.67	2,114	79.33	4,227	119.00	6,341	158.67	8,455	198.33	10,569			53
54	39.67	1,956	79.33	3,912	119.00	5,867	158.67	7,823	198.33	9,779			54
55	39.67	1,788	79.33	3,575	119.00	5,363	158.67	7,150	198.33	8,938			55
56	53.13	1,843	106.27	3,686	159.40	5,528	212.53	7,371	265.67	9,214			56
57	53.13	1,898	106.27	3,795	159.40	5,693	212.53	7,590	265.67	9,488			57
58	53.13	1,953	106.27	3,905	159.40	5,858	212.53	7,811	265.67	9,764			58
59	53.13	2,008	106.27	4,017	159.40	6,025	212.53	8,034	265.67	10,042			59
60	53.13	2,065	106.27	4,130	159.40	6,196	212.53	8,261	265.67	10,326			60
61	69.99	2,123	139.98	4,245	209.98	6,368	279.97	8,491	349.96	10,614			61
62	69.99	2,182	139.98	4,364	209.98	6,546	279.97	8,728	349.96	10,910			62
63	69.99	2,244	139.98	4,488	209.98	6,732	279.97	8,976	349.96	11,220			63
64	69.99	2,315	139.98	4,631	209.98	6,946	279.97	9,261	349.96	11,577			64
65	69.99	2,405	139.98	4,811	209.98	7,216	279.97	9,621	349.96	12,027			65

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

¹ CV @ age 65 or 10 years - Value shown is at attained age 65 or the end of year 10 if later, and assumes all premiums have been paid, no changes have been made to the certificate, and there is no certificate debt.

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

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 Banded rating structure. MONTHLY means 12 times per year.

Age bands for rates are 0-17, 18-25, 26-30, 31-35, and so on in 5 year brackets up to 61-65, then separate rates for each individual age for ages 66, 67, 68, ..., 80.

This information is valid as long as information remains current, but in no event later than 12/31/2021. 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 (GWPTI) and Children's Term (GWPCT).



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This is a brief overview of the benefits available under the group voluntary policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL).

Details of the insurance, including exclusions, restrictions, and other provisions are included in the certificates issued.

For additional information, you may contact your Allstate Benefits Representative.

The Children's Term (GWCCT)† rider may be added to the Employee/Member's certificate for an additional premium. The additional monthly premium for \$10,000 is \$4.55.

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† Issue Ages 18-65 Only for Children's Term (GWCCT)

Ratecard generated October 27, 2020 - 9:14 AM by ABQuote 08.31.2020.

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.

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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) and Children's Term (GWPCT).

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.