



# Whole Life Insurance

Provides a cash benefit directly to your beneficiary

## THINK ABOUT THIS



**Reasons for purchasing life coverage include:** replace income, final expenses, wealth transfer and mortgage payoff<sup>1</sup>



42% of families would face financial hardship within six months, and 25% would suffer financially within a month<sup>1</sup>

Coverage offered to the employees of:

## The State of South Carolina

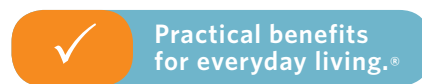
With an unexpected death — you don't want to leave behind financial obligations. Whole Life Insurance from Allstate Benefits can help your family realize the goals and dreams you shared together, and builds cash value you can draw on while still alive.

### Here's How It Works

- Select the coverage that's right for you and your family\*
- Then if you pass away, your beneficiary files a claim
- A lump-sum cash benefit is direct deposited or a check is mailed and can be used however they wish

### Protecting Your Finances

With planning, the death benefit can pass to your beneficiaries free from state or federal estate taxes. Consult with your tax advisor for specifics.



**Practical benefits for everyday living.®**

### Meeting Your Needs

- Fully-guaranteed death benefit (premiums payable to age 95)
- If you live to age 121, a lump-sum maturity benefit is paid
- Spouse and child(ren) may be covered\*\*
- Affordable premiums

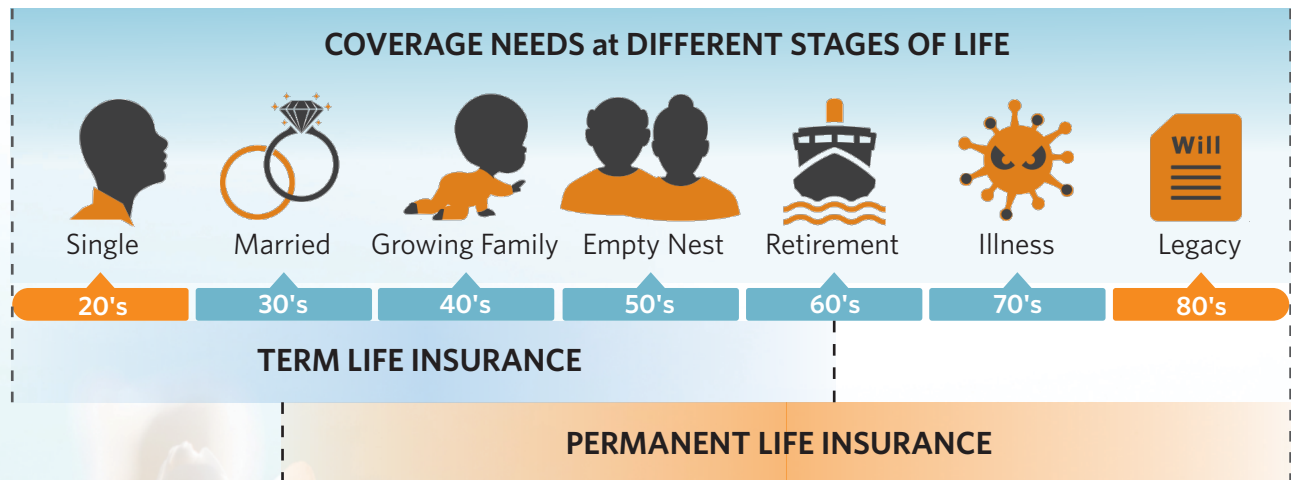
†Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation. <sup>1</sup>2021 Insurance Barometer Report, LIMRA. \*You may be required to answer health questions at enrollment. Coverage may be available with reduced underwriting through your employer during your initial enrollment period. If you enroll after your initial enrollment period, answers to health questions are required. \*\*Coverage for spouse and child(ren) may be limited to a percentage of the employee's face amount in some states.



There are moments in life that cause us to think about how our loved ones would make ends meet, if we died unexpectedly and their financial support was reduced.

## 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.



### Here are some of the ways the cash benefits can be used



#### Finances

Can help protect HSAs, savings, retirement plans and 401(k)s 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

Can help pay your family's living expenses such as bills, electricity, and gas

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

**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 of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1)†, Accelerated Death Benefit for Terminal Illness or Condition, Accidental Death Benefit (GWCADB - 1xFace Amount)\*, 20 Year Term (GWCTYT - 10% of Face Amount)‡, and Payor Waiver of Premium for Total Disability (GWCWP)\***

<b>NON-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)</b>															
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 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Issue Age
18	\$3.44	\$3,517	\$10.30	\$10,551	\$17.16	\$17,585	\$24.03	\$24,619	\$30.89	\$31,653	\$37.76	\$38,687	\$44.62	\$45,721	18
19	3.44	3,498	10.30	10,495	17.16	17,492	24.03	24,488	30.89	31,485	37.76	38,481	44.62	45,478	19
20	3.44	3,479	10.30	10,436	17.16	17,393	24.03	24,350	30.89	31,307	37.76	38,265	44.62	45,222	20
21	3.44	3,458	10.30	10,374	17.16	17,290	24.03	24,206	30.89	31,122	37.76	38,038	44.62	44,954	21
22	3.44	3,436	10.30	10,309	17.16	17,182	24.03	24,054	30.89	30,927	37.76	37,799	44.62	44,672	22
23	3.44	3,413	10.30	10,240	17.16	17,067	24.03	23,893	30.89	30,720	37.76	37,546	44.62	44,373	23
24	3.44	3,389	10.30	10,168	17.16	16,946	24.03	23,724	30.89	30,503	37.76	37,281	44.62	44,060	24
25	3.44	3,364	10.30	10,091	17.16	16,819	24.03	23,546	30.89	30,273	37.76	37,001	44.62	43,728	25
26	4.20	3,337	12.59	10,011	20.98	16,685	29.37	23,358	37.76	30,032	46.14	36,706	54.53	43,380	26
27	4.20	3,308	12.59	9,925	20.98	16,542	29.37	23,159	37.76	29,776	46.14	36,392	54.53	43,009	27
28	4.20	3,278	12.59	9,835	20.98	16,392	29.37	22,949	37.76	29,506	46.14	36,062	54.53	42,619	28
29	4.20	3,247	12.59	9,741	20.98	16,235	29.37	22,728	37.76	29,222	46.14	35,716	54.53	42,210	29
30	4.20	3,214	12.59	9,641	20.98	16,069	29.37	22,496	37.76	28,923	46.14	35,351	54.53	41,778	30
31	5.29	3,179	15.86	9,536	26.43	15,894	36.99	22,251	47.56	28,608	58.13	34,966	68.70	41,323	31
32	5.29	3,142	15.86	9,426	26.43	15,710	36.99	21,993	47.56	28,277	58.13	34,561	68.70	40,845	32
33	5.29	3,103	15.86	9,310	26.43	15,517	36.99	21,724	47.56	27,931	58.13	34,137	68.70	40,344	33
34	5.29	3,063	15.86	9,189	26.43	15,316	36.99	21,442	47.56	27,568	58.13	33,694	68.70	39,820	34
35	5.29	3,021	15.86	9,064	26.43	15,106	36.99	21,148	47.56	27,191	58.13	33,233	68.70	39,276	35
36	6.85	2,978	20.56	8,933	34.26	14,888	47.97	20,843	61.67	26,798	75.38	32,754	89.08	38,709	36
37	6.85	2,932	20.56	8,797	34.26	14,661	47.97	20,525	61.67	26,390	75.38	32,254	89.08	38,119	37
38	6.85	2,885	20.56	8,654	34.26	14,424	47.97	20,193	61.67	25,962	75.38	31,732	89.08	37,501	38
39	6.85	2,835	20.56	8,505	34.26	14,175	47.97	19,845	61.67	25,515	75.38	31,185	89.08	36,855	39
40	6.85	2,782	20.56	8,347	34.26	13,912	47.97	19,477	61.67	25,042	75.38	30,606	89.08	36,171	40
41	8.97	2,727	26.89	8,180	44.82	13,634	62.74	19,088	80.66	24,541	98.59	29,995	116.51	35,448	41
42	8.97	2,668	26.89	8,004	44.82	13,340	62.74	18,675	80.66	24,011	98.59	29,347	116.51	34,683	42
43	8.97	2,605	26.89	7,816	44.82	13,027	62.74	18,238	80.66	23,449	98.59	28,659	116.51	33,870	43
44	8.97	2,539	26.89	7,617	44.82	12,695	62.74	17,772	80.66	22,850	98.59	27,928	116.51	33,006	44
45	8.97	2,468	26.89	7,405	44.82	12,341	62.74	17,277	80.66	22,214	98.59	27,150	116.51	32,087	45
46	11.99	2,393	35.99	7,179	59.97	11,966	83.95	16,752	107.94	21,538	131.92	26,324	155.91	31,110	46
47	11.99	2,313	35.99	6,940	59.97	11,566	83.95	16,192	107.94	20,819	131.92	25,445	155.91	30,072	47
48	11.99	2,228	35.99	6,685	59.97	11,141	83.95	15,597	107.94	20,054	131.92	24,510	155.91	28,967	48
49	11.99	2,138	35.99	6,414	59.97	10,690	83.95	14,965	107.94	19,241	131.92	23,517	155.91	27,793	49
50	11.99	2,042	35.99	6,125	59.97	10,209	83.95	14,293	107.94	18,376	131.92	22,460	155.91	26,543	50

**This rate insert is for use with materials for accounts situated in South Carolina, and is not to be used on its own. EOI = Evidence of Insurability. EOI is required for any face amount quoted for issue ages 71-80.**

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 of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1) 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 Banded rating structure. SEMIMONTHLY means 24 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 12/31/2024. 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), Payor

Waiver of Premium for Total Disability (GWPWP), Accidental Death Benefit (GWPADB), Children's Term (GWPCT), Spouse's 20 Year Term (GWPST), 20 Year Term (GWPTYT) and

Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1).

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 semimonthly premium for \$10,000

is \$2.39 for issue ages 18-55, or \$2.28 for issue ages 56-65.

† Issue Ages 18-70 Only for Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1).

‡ Issue Ages 18-65 Only for 20 Year Term (GWCTYT), Children's Term (GWCCT) and Spouse Term (GWCST) Spouse Term add-on cost is provided on a separate page.

\* Issue Ages 18-55 Only for Accidental Death Benefit (GWCADB) and Payor Waiver of Premium for Total Disability (GWPWP).



Allstate Benefits is the marketing name used by American Heritage Life Insurance Company (Home Office, Jacksonville, FL), a subsidiary of The Allstate Corporation. ©2023 Allstate Insurance Company. www.allstate.com or allstatebenefits.com

HO Use Only: nba10-20230829-9111-SC-TNTB-B\_PRF -TRUE-1000-FA-10000-130000-20000-PI-E-24x-TI-T-PWP-T-ADB-T-TYT-0.1-GWCLTCRE-T-TI-T-ST-T-UWE

Ratecard generated August 29, 2023 - 11:33 AM by ABQuote 07.31.2023.

**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 of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1)†, Accelerated Death Benefit for Terminal Illness or Condition, Accidental Death Benefit (GWCADB - 1xFace Amount)\*, 20 Year Term (GWCTYT - 10% of Face Amount)‡, and Payor Waiver of Premium for Total Disability (GWCWP)\***

<b>NON-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)</b>															
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 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Issue Age
51	\$16.61	\$1,940	\$49.82	\$5,819	\$83.03	\$9,699	\$116.24	\$13,578	\$149.46	\$17,457	\$182.67	\$21,337	\$215.88	\$25,216	51
52	16.61	1,831	49.82	5,494	83.03	9,157	116.24	12,819	149.46	16,482	182.67	20,144	215.88	23,807	52
53	16.61	1,716	49.82	5,149	83.03	8,582	116.24	12,015	149.46	15,448	182.67	18,880	215.88	22,313	53
54	16.61	1,594	49.82	4,783	83.03	7,972	116.24	11,161	149.46	14,350	182.67	17,538	215.88	20,727	54
55	16.61	1,465	49.82	4,395	83.03	7,326	116.24	10,256	149.46	13,186	182.67	16,116	215.88	19,046	55
56	22.18	1,538	66.54	4,613	110.90	7,688	155.26	10,763	199.62	13,838	243.97	16,914	288.33	19,989	56
57	22.18	1,614	66.54	4,842	110.90	8,070	155.26	11,297	199.62	14,525	243.97	17,753	288.33	20,981	57
58	22.18	1,694	66.54	5,082	110.90	8,470	155.26	11,858	199.62	15,246	243.97	18,634	288.33	22,022	58
59	22.18	1,778	66.54	5,335	110.90	8,892	155.26	12,448	199.62	16,005	243.97	19,561	288.33	23,118	59
60	22.18	1,867	66.54	5,600	110.90	9,334	155.26	13,067	199.62	16,800	243.97	20,534	288.33	24,267	60
61	32.29	1,959	96.87	5,878	161.46	9,797	226.03	13,715	290.61	17,634	355.20	21,552	419.77	25,471	61
62	32.29	2,056	96.87	6,169	161.46	10,282	226.03	14,394	290.61	18,507	355.20	22,619	419.77	26,732	62
63	32.29	2,158	96.87	6,473	161.46	10,788	226.03	15,103	290.61	19,418	355.20	23,733	419.77	28,048	63
64	32.29	2,263	96.87	6,789	161.46	11,315	226.03	15,840	290.61	20,366	355.20	24,892	419.77	29,418	64
65	32.29	2,372	96.87	7,117	161.46	11,861	226.03	16,605	290.61	21,350	355.20	26,094	419.77	30,839	65
66	36.89	2,486	110.66	7,457	184.42	12,428	258.19	17,399	331.96	22,370	405.72	27,341	479.49	32,312	66
67	39.39	2,603	118.17	7,808	196.94	13,014	275.72	18,219	354.49	23,424	433.26	28,630	512.04	33,835	67
68	44.45	2,724	133.34	8,171	222.23	13,618	311.12	19,065	400.02	24,512	488.91	29,959	577.80	35,406	68
69	45.65	2,848	136.96	8,543	228.25	14,238	319.55	19,933	410.86	25,628	502.15	31,323	593.45	37,018	69
70	48.80	2,974	146.41	8,921	244.00	14,869	341.60	20,816	439.21	26,763	536.80	32,711	634.40	38,658	70
<b>w/EOI</b>	Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		Quote Requires EOI		<b>w/EOI</b>
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

This rate insert is for use with materials for accounts situated in South Carolina, and is not to be used on its own. EOI = Evidence of Insurability. EOI is required for any face amount quoted for issue ages 71-80.

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 of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1) 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 Banded rating structure. SEMIMONTHLY means 24 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 12/31/2024. 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),

Payor Waiver of Premium for Total Disability (GWPWP), Accidental Death Benefit (GWPADB), Children's Term (GWPCT), Spouse's 20 Year Term (GWPST), 20 Year Term (GWPTYT) and Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1).

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 semimonthly premium for

\$10,000 is \$2.39 for issue ages 18-55, or \$2.28 for issue ages 56-65.

† Issue Ages 18-70 Only for Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1).

‡ Issue Ages 18-65 Only for 20 Year Term (GWCTYT), Children's Term (GWCCT) and Spouse Term (GWCST) Spouse Term add-on cost is provided on a separate page.

\* Issue Ages 18-55 Only for Accidental Death Benefit (GWCADB) and Payor Waiver of Premium for Total Disability (GWPWP).



Allstate Benefits is the marketing name used by American Heritage Life Insurance Company (Home Office, Jacksonville, FL), a subsidiary of The Allstate Corporation. ©2023 Allstate Insurance Company. www.allstate.com or allstatebenefits.com

HO Use Only: nbal0-20230829-9111-SC-TNTB-B\_PRF\_TRUE-1000-FA-10000-130000-20000-PIE-24x-TIT-PWP-T-ADB-T-TYT-0.1-GWCLTCRE-T-CT-T-ST-T-UWE

Ratecard generated August 29, 2023 - 11:33 AM by ABQuote 07.31.2023.

**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 of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1)<sup>†</sup>, Accelerated Death Benefit for Terminal Illness or Condition, Accidental Death Benefit (GWCADB - 1x Face Amount)<sup>\*</sup>, 20 Year Term (GWCTYT - 10% of Face Amount)<sup>‡</sup>, and Payor Waiver of Premium for Total Disability (GWCWP)<sup>\*</sup>**

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 <sup>1</sup>	Semimonthly Premium	CV @ age 65 or 10 years <sup>1</sup>	Semimonthly Premium	CV @ age 65 or 10 years <sup>1</sup>	Semimonthly Premium	CV @ age 65 or 10 years <sup>1</sup>	Semimonthly Premium	CV @ age 65 or 10 years <sup>1</sup>	Semimonthly Premium	CV @ age 65 or 10 years <sup>1</sup>	Semimonthly Premium	CV @ age 65 or 10 years <sup>1</sup>	Issue Age
18	Issue age 18 will be issued as Non-Tobacco. Please see the Non-Tobacco rate table.														19
19	\$5.36	\$4,397	\$16.07	\$13,192	\$26.77	\$21,986	\$37.48	\$30,780	\$48.19	\$39,575	\$58.89	\$48,369	\$69.60	\$57,164	19
20	5.36	4,373	16.07	13,118	26.77	21,864	37.48	30,609	48.19	39,354	58.89	48,100	69.60	56,845	20
21	5.36	4,347	16.07	13,041	26.77	21,735	37.48	30,428	48.19	39,122	58.89	47,816	69.60	56,510	21
22	5.36	4,320	16.07	12,959	26.77	21,599	37.48	30,239	48.19	38,878	58.89	47,518	69.60	56,157	22
23	5.36	4,291	16.07	12,873	26.77	21,456	37.48	30,038	48.19	38,620	58.89	47,202	69.60	55,784	23
24	5.36	4,261	16.07	12,783	26.77	21,306	37.48	29,828	48.19	38,350	58.89	46,872	69.60	55,394	24
25	5.36	4,230	16.07	12,689	26.77	21,148	37.48	29,607	48.19	38,066	58.89	46,525	69.60	54,984	25
26	6.60	4,196	19.79	12,589	32.97	20,981	46.16	29,373	59.35	37,766	72.54	46,158	85.72	54,551	26
27	6.60	4,161	19.79	12,483	32.97	20,805	46.16	29,127	59.35	37,449	72.54	45,771	85.72	54,093	27
28	6.60	4,124	19.79	12,371	32.97	20,619	46.16	28,866	59.35	37,113	72.54	45,361	85.72	53,608	28
29	6.60	4,084	19.79	12,253	32.97	20,422	46.16	28,590	59.35	36,759	72.54	44,927	85.72	53,096	29
30	6.60	4,043	19.79	12,128	32.97	20,213	46.16	28,298	59.35	36,383	72.54	44,469	85.72	52,554	30
31	8.18	3,999	24.54	11,996	40.89	19,993	57.25	27,990	73.61	35,987	89.96	43,985	106.32	51,982	31
32	8.18	3,952	24.54	11,857	40.89	19,761	57.25	27,665	73.61	35,570	89.96	43,474	106.32	51,379	32
33	8.18	3,903	24.54	11,709	40.89	19,516	57.25	27,322	73.61	35,128	89.96	42,934	106.32	50,740	33
34	8.18	3,852	24.54	11,555	40.89	19,259	57.25	26,962	73.61	34,665	89.96	42,369	106.32	50,072	34
35	8.18	3,798	24.54	11,394	40.89	18,990	57.25	26,585	73.61	34,181	89.96	41,777	106.32	49,373	35
36	10.49	3,741	31.46	11,224	52.42	18,707	73.39	26,189	94.36	33,672	115.32	41,154	136.29	48,637	36
37	10.49	3,682	31.46	11,046	52.42	18,411	73.39	25,775	94.36	33,139	115.32	40,503	136.29	47,867	37
38	10.49	3,620	31.46	10,861	52.42	18,101	73.39	25,341	94.36	32,582	115.32	39,822	136.29	47,063	38
39	10.49	3,555	31.46	10,666	52.42	17,776	73.39	24,886	94.36	31,997	115.32	39,107	136.29	46,218	39
40	10.49	3,487	31.46	10,460	52.42	17,434	73.39	24,408	94.36	31,381	115.32	38,355	136.29	45,328	40
41	13.64	3,415	40.93	10,244	68.22	17,074	95.50	23,903	122.79	30,732	150.08	37,562	177.36	44,391	41
42	13.64	3,339	40.93	10,016	68.22	16,693	95.50	23,370	122.79	30,047	150.08	36,724	177.36	43,401	42
43	13.64	3,258	40.93	9,773	68.22	16,289	95.50	22,804	122.79	29,319	150.08	35,835	177.36	42,350	43
44	13.64	3,172	40.93	9,516	68.22	15,860	95.50	22,204	122.79	28,548	150.08	34,892	177.36	41,236	44
45	13.64	3,081	40.93	9,242	68.22	15,404	95.50	21,565	122.79	27,726	150.08	33,888	177.36	40,049	45
46	17.90	2,984	53.69	8,951	89.48	14,919	125.27	20,886	161.07	26,853	196.86	32,821	232.65	38,788	46
47	17.90	2,881	53.69	8,642	89.48	14,404	125.27	20,166	161.07	25,927	196.86	31,689	232.65	37,450	47
48	17.90	2,772	53.69	8,315	89.48	13,858	125.27	19,401	161.07	24,944	196.86	30,488	232.65	36,031	48
49	17.90	2,656	53.69	7,967	89.48	13,279	125.27	18,590	161.07	23,901	196.86	29,213	232.65	34,524	49
50	17.90	2,533	53.69	7,598	89.48	12,663	125.27	17,728	161.07	22,793	196.86	27,858	232.65	32,923	50

This rate insert is for use with materials for accounts situated in South Carolina, and is not to be used on its own. EOI = Evidence of Insurability. EOI is required for any face amount quoted for issue ages 71-80.

<sup>1</sup> 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 of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1) 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 Banded rating structure. SEMIMONTHLY means 24 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 12/31/2024. 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), Payor Waiver of Premium for Total Disability (GWPWP), Accidental Death Benefit (GWPADB), Children's Term (GWPCT), Spouse's 20 Year Term (GWPST), 20 Year Term (GWPTYT) and Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1).

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)<sup>‡</sup> rider may be added to the Employee/Member's certificate for an additional premium. The additional semimonthly premium for \$10,000 is \$2.39 for issue ages 18-55, or \$2.28 for issue ages 56-65.

<sup>†</sup> Issue Ages 18-70 Only for Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1).

<sup>‡</sup> Issue Ages 18-65 Only for 20 Year Term (GWCTYT), Children's Term (GWCCT) and Spouse Term (GWCST) Spouse Term add-on cost is provided on a separate page.

\* Issue Ages 18-55 Only for Accidental Death Benefit (GWCADB) and Payor Waiver of Premium for Total Disability (GWPWP).



Allstate Benefits is the marketing name used by American Heritage Life Insurance Company (Home Office, Jacksonville, FL), a subsidiary of The Allstate Corporation. ©2023 Allstate Insurance Company. www.allstate.com or allstatebenefits.com

HO Use Only: nbal0-20230829-9111-SC-TNTB-B\_PRF\_TRUE-1000-FA-10000-130000-20000-PIE-24x-TIT-PWP-T-ADB-T-TYT-0.1-GWCLTCRE-T-CT-T-T-UWE

Ratecard generated August 29, 2023 - 11:33 AM by ABQuote 07.31.2023.

**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 of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1)<sup>†</sup>, Accelerated Death Benefit for Terminal Illness or Condition, Accidental Death Benefit (GWCADB - 1x Face Amount)<sup>\*</sup>, 20 Year Term (GWCTYT - 10% of Face Amount)<sup>‡</sup>, and Payor Waiver of Premium for Total Disability (GWCWP)<sup>\*</sup>**

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 <sup>1</sup>	Semimonthly Premium	CV @ age 65 or 10 years <sup>1</sup>	Semimonthly Premium	CV @ age 65 or 10 years <sup>1</sup>	Semimonthly Premium	CV @ age 65 or 10 years <sup>1</sup>	Semimonthly Premium	CV @ age 65 or 10 years <sup>1</sup>	Semimonthly Premium	CV @ age 65 or 10 years <sup>1</sup>	Semimonthly Premium	CV @ age 65 or 10 years <sup>1</sup>	Issue Age
51	\$23.91	\$2,401	\$71.71	\$7,204	\$119.50	\$12,007	\$167.31	\$16,810	\$215.11	\$21,613	\$262.91	\$26,415	\$310.71	\$31,218	51
52	23.91	2,262	71.71	6,786	119.50	11,311	167.31	15,835	215.11	20,359	262.91	24,883	310.71	29,407	52
53	23.91	2,114	71.71	6,341	119.50	10,569	167.31	14,796	215.11	19,023	262.91	23,251	310.71	27,478	53
54	23.91	1,956	71.71	5,867	119.50	9,779	167.31	13,691	215.11	17,602	262.91	21,514	310.71	25,425	54
55	23.91	1,788	71.71	5,363	119.50	8,938	167.31	12,513	215.11	16,088	262.91	19,663	310.71	23,238	55
56	30.34	1,843	91.02	5,528	151.70	9,214	212.37	12,900	273.05	16,585	333.73	20,271	394.40	23,956	56
57	30.34	1,898	91.02	5,693	151.70	9,488	212.37	13,283	273.05	17,078	333.73	20,874	394.40	24,669	57
58	30.34	1,953	91.02	5,858	151.70	9,764	212.37	13,669	273.05	17,574	333.73	21,480	394.40	25,385	58
59	30.34	2,008	91.02	6,025	151.70	10,042	212.37	14,059	273.05	18,076	333.73	22,092	394.40	26,109	59
60	30.34	2,065	91.02	6,196	151.70	10,326	212.37	14,456	273.05	18,587	333.73	22,717	394.40	26,848	60
61	40.90	2,123	122.69	6,368	204.48	10,614	286.27	14,859	368.06	19,104	449.85	23,350	531.64	27,595	61
62	40.90	2,182	122.69	6,546	204.48	10,910	286.27	15,274	368.06	19,638	449.85	24,002	531.64	28,366	62
63	40.90	2,244	122.69	6,732	204.48	11,220	286.27	15,708	368.06	20,196	449.85	24,684	531.64	29,172	63
64	40.90	2,315	122.69	6,946	204.48	11,577	286.27	16,207	368.06	20,838	449.85	25,468	531.64	30,099	64
65	40.90	2,405	122.69	7,216	204.48	12,027	286.27	16,837	368.06	21,648	449.85	26,458	531.64	31,269	65
66	45.65	2,501	136.93	7,502	228.21	12,504	319.50	17,506	410.78	22,507	502.06	27,509	593.35	32,510	66
67	48.52	2,603	145.54	7,809	242.56	13,015	339.59	18,221	436.62	23,427	533.64	28,633	630.67	33,839	67
68	51.96	2,713	155.87	8,138	259.77	13,564	363.68	18,989	467.59	24,414	571.50	29,840	675.41	35,265	68
69	55.43	2,831	166.29	8,493	277.15	14,156	388.01	19,818	498.87	25,480	609.72	31,142	720.58	36,804	69
70	58.96	2,957	176.87	8,871	294.77	14,785	412.68	20,699	530.59	26,613	648.50	32,527	766.41	38,441	70
<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>
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

**This rate insert is for use with materials for accounts situated in South Carolina, and is not to be used on its own. EOI = Evidence of Insurability. EOI is required for any face amount quoted for issue ages 71-80.**

<sup>1</sup> 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 of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1) 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 Banded rating structure. SEMIMONTHLY means 24 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 12/31/2024. 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), Payor Waiver of Premium for Total Disability (GWPWP), Accidental Death Benefit (GWPADB), Children's Term (GWPCT), Spouse's 20 Year Term (GWPST), 20 Year Term (GWPTYT) and Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1).

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)<sup>‡</sup> rider may be added to the Employee/Member's certificate for an additional premium. The additional semimonthly premium for \$10,000 is \$2.39 for issue ages 18-55, or \$2.28 for issue ages 56-65.

<sup>†</sup> Issue Ages 18-70 Only for Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1).

<sup>‡</sup> Issue Ages 18-65 Only for 20 Year Term (GWCTYT), Children's Term (GWCCT) and Spouse Term (GWCST) Spouse Term add-on cost is provided on a separate page.

<sup>\*</sup> Issue Ages 18-55 Only for Accidental Death Benefit (GWCADB) and Payor Waiver of Premium for Total Disability (GWPWP).



Allstate Benefits is the marketing name used by American Heritage Life Insurance Company (Home Office, Jacksonville, FL), a subsidiary of The Allstate Corporation. ©2023 Allstate Insurance Company. www.allstate.com or allstatebenefits.com

HO Use Only: nbal0-20230829-9111-SC-TNTB-B\_PRF\_TRUE-1000-FA-10000-130000-20000-PIE-24x-TIT-PWP-T-ADB-T-TYT-0.1-GWCLTCRE-T-C-T-ST-T-UWE

Ratecard generated August 29, 2023 - 11:33 AM by ABQuote 07.31.2023.

**Add-on Cost<sup>2</sup> for the Spouse Term Rider when added to  
Employee/Member's Allstate Benefits Group Whole Life Insurance (GWL) Coverage that includes Payor Waiver of Premium<sup>2</sup>  
(Spouse Term Rider benefit cannot be more than 50% of Employee/Member's GWL Face Amount and cannot exceed the spouse's underwriting maximum)**

NON-TOBACCO ADD-ON COST <sup>2</sup>								NON-TOBACCO ADD-ON COST <sup>2</sup>							
Rider Amount	\$5,000.00	\$15,000.00	\$25,000.00	\$35,000.00	\$45,000.00	\$55,000.00	\$65,000.00	Rider Amount	\$5,000.00	\$15,000.00	\$25,000.00	\$35,000.00	\$45,000.00	\$55,000.00	\$65,000.00
Avail. <sup>3</sup>	WS&NWS	WS&NWS	WS&NWS	WS&NWS	WS&NWS	WS	WS	Avail. <sup>3</sup>	WS&NWS	WS&NWS	WS&NWS	WS&NWS	WS&NWS	WS	WS
Spouse's Issue Age	Semimonthly Premium	Semimonthly Premium	Semimonthly Premium	Semimonthly Premium	Semimonthly Premium	Semimonthly Premium	Semimonthly Premium	Spouse's Issue Age	Semimonthly Premium	Semimonthly Premium	Semimonthly Premium	Semimonthly Premium	Semimonthly Premium	Semimonthly Premium	Semimonthly Premium
18	\$0.32	\$0.95	\$1.58	\$2.21	\$2.84	\$3.47	\$4.10	51	\$3.60	\$10.81	\$18.01	\$25.21	\$32.41	\$39.61	\$46.81
19	0.32	0.95	1.58	2.21	2.84	3.47	4.10	52	3.60	10.81	18.01	25.21	32.41	39.61	46.81
20	0.32	0.95	1.58	2.21	2.84	3.47	4.10	53	3.60	10.81	18.01	25.21	32.41	39.61	46.81
21	0.32	0.95	1.58	2.21	2.84	3.47	4.10	54	3.60	10.81	18.01	25.21	32.41	39.61	46.81
22	0.32	0.95	1.58	2.21	2.84	3.47	4.10	55	3.60	10.81	18.01	25.21	32.41	39.61	46.81
23	0.32	0.95	1.58	2.21	2.84	3.47	4.10	56	5.38	16.13	26.88	37.63	48.38	59.13	69.88
24	0.32	0.95	1.58	2.21	2.84	3.47	4.10	57	5.38	16.13	26.88	37.63	48.38	59.13	69.88
25	0.32	0.95	1.58	2.21	2.84	3.47	4.10	58	5.38	16.13	26.88	37.63	48.38	59.13	69.88
26	0.41	1.24	2.06	2.88	3.70	4.53	5.35	59	5.38	16.13	26.88	37.63	48.38	59.13	69.88
27	0.41	1.24	2.06	2.88	3.70	4.53	5.35	60	5.38	16.13	26.88	37.63	48.38	59.13	69.88
28	0.41	1.24	2.06	2.88	3.70	4.53	5.35	61	8.41	25.23	42.04	58.86	75.68	92.49	109.31
29	0.41	1.24	2.06	2.88	3.70	4.53	5.35	62	8.41	25.23	42.04	58.86	75.68	92.49	109.31
30	0.41	1.24	2.06	2.88	3.70	4.53	5.35	63	8.41	25.23	42.04	58.86	75.68	92.49	109.31
31	0.59	1.76	2.93	4.11	5.28	6.45	7.63	64	8.41	25.23	42.04	58.86	75.68	92.49	109.31
32	0.59	1.76	2.93	4.11	5.28	6.45	7.63	65	8.41	25.23	42.04	58.86	75.68	92.49	109.31
33	0.59	1.76	2.93	4.11	5.28	6.45	7.63								
34	0.59	1.76	2.93	4.11	5.28	6.45	7.63								
35	0.59	1.76	2.93	4.11	5.28	6.45	7.63								
36	0.91	2.71	4.51	6.31	8.11	9.91	11.72								
37	0.91	2.71	4.51	6.31	8.11	9.91	11.72								
38	0.91	2.71	4.51	6.31	8.11	9.91	11.72								
39	0.91	2.71	4.51	6.31	8.11	9.91	11.72								
40	0.91	2.71	4.51	6.31	8.11	9.91	11.72								
41	1.44	4.30	7.16	10.02	12.88	15.74	18.60								
42	1.44	4.30	7.16	10.02	12.88	15.74	18.60								
43	1.44	4.30	7.16	10.02	12.88	15.74	18.60								
44	1.44	4.30	7.16	10.02	12.88	15.74	18.60								
45	1.44	4.30	7.16	10.02	12.88	15.74	18.60								
46	2.28	6.84	11.40	15.96	20.52	25.08	29.63								
47	2.28	6.84	11.40	15.96	20.52	25.08	29.63								
48	2.28	6.84	11.40	15.96	20.52	25.08	29.63								
49	2.28	6.84	11.40	15.96	20.52	25.08	29.63								
50	2.28	6.84	11.40	15.96	20.52	25.08	29.63								

<sup>2</sup> Add-on costs include a 5% load to cover the increase in cost of the Payor Waiver of Premium for Total Disability (GWPWP) rider. If the certificate to which the Spouse Term rider will be attached does not include Payor Waiver of Premium, then divide these add-on costs by 1.05 (for issue ages 18-55).

<sup>3</sup> WS = Working Spouse. NWS = Non-working Spouse. Amounts in excess of \$40,000.00 for WS and amounts in excess of \$10,000.00 for NWS will require EOI.

Underwriting for the Spouse Term Rider follows that of the Employee's coverage when purchased at issue. If the Employee's coverage is purchased as GI/CGI, the Spouse Term Rider benefit amount will be limited by the spouse's corresponding underwriting maximum.

The Tobacco/Non-Tobacco rating for the Spouse Term rider depends on the spouse's tobacco usage.

This rate insert is for use with materials for accounts situated in South Carolina, and is not to be used on its own. EOI = Evidence of Insurability. EOI is required as noted in footnote 3 (shaded) above..

**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. SEMIMONTHLY means 24 times per year.

Age bands for rates are 18-25, 26-30, 31-35, and so on in 5 year brackets up to 61-65.

This information is valid as long as information remains current, but in no event later than 12/31/2024. 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), Payor Waiver of Premium for Total Disability (GWPWP), Accidental Death Benefit (GWPADB), Children's Term (GWPCT), Spouse's 20 Year Term (GWPST), 20 Year Term (GWPTYT) and Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1).

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 is the marketing name used by American Heritage Life Insurance Company (Home Office, Jacksonville, FL), a subsidiary of The Allstate Corporation. ©2023 Allstate Insurance Company. www.allstate.com or allstatebenefits.com

HO Use Only: nbal0-20230829-9111-SC-TNTB-B\_PRF\_-TRUE-1000-FA-10000-130000-20000-PI-E-24x-TI-T-PWP-T-ADB-T-TYT-0.1-GWCLTCRE-T-CT-T-ST-T-UWE

**NOTE: Some quotes may require evidence of insurability (EOI) based on spouse type (WS, NWS) and amount.**

Ratecard generated August 29, 2023 - 11:33 AM by ABQuote 07.31.2023.

**Add-on Cost<sup>2</sup> for the Spouse Term Rider when added to  
Employee/Member's Allstate Benefits Group Whole Life Insurance (GWL) Coverage that includes Payor Waiver of Premium<sup>2</sup>  
(Spouse Term Rider benefit cannot be more than 50% of Employee/Member's GWL Face Amount and cannot exceed the spouse's underwriting maximum)**

TOBACCO ADD-ON COST <sup>2</sup>								TOBACCO ADD-ON COST <sup>2</sup>							
Rider Amount	\$5,000.00	\$15,000.00	\$25,000.00	\$35,000.00	\$45,000.00	\$55,000.00	\$65,000.00	Rider Amount	\$5,000.00	\$15,000.00	\$25,000.00	\$35,000.00	\$45,000.00	\$55,000.00	\$65,000.00
Avail. <sup>3</sup>	WS&NWS	WS&NWS	WS&NWS	WS&NWS	WS&NWS	WS	WS	Avail. <sup>3</sup>	WS&NWS	WS&NWS	WS&NWS	WS&NWS	WS&NWS	WS	WS
Spouse's Issue Age	Semimonthly Premium	Semimonthly Premium	Semimonthly Premium	Semimonthly Premium	Semimonthly Premium	Semimonthly Premium	Semimonthly Premium	Spouse's Issue Age	Semimonthly Premium	Semimonthly Premium	Semimonthly Premium	Semimonthly Premium	Semimonthly Premium	Semimonthly Premium	Semimonthly Premium
18	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	51	\$5.80	\$17.40	\$28.99	\$40.58	\$52.18	\$63.77	\$75.36
19	0.52	1.55	2.59	3.61	4.65	5.68	6.71	52	5.80	17.40	28.99	40.58	52.18	63.77	75.36
20	0.52	1.55	2.59	3.61	4.65	5.68	6.71	53	5.80	17.40	28.99	40.58	52.18	63.77	75.36
21	0.52	1.55	2.59	3.61	4.65	5.68	6.71	54	5.80	17.40	28.99	40.58	52.18	63.77	75.36
22	0.52	1.55	2.59	3.61	4.65	5.68	6.71	55	5.80	17.40	28.99	40.58	52.18	63.77	75.36
23	0.52	1.55	2.59	3.61	4.65	5.68	6.71	56	8.11	24.33	40.54	56.76	72.98	89.19	105.41
24	0.52	1.55	2.59	3.61	4.65	5.68	6.71	57	8.11	24.33	40.54	56.76	72.98	89.19	105.41
25	0.52	1.55	2.59	3.61	4.65	5.68	6.71	58	8.11	24.33	40.54	56.76	72.98	89.19	105.41
26	0.71	2.12	3.53	4.93	6.34	7.75	9.16	59	8.11	24.33	40.54	56.76	72.98	89.19	105.41
27	0.71	2.12	3.53	4.93	6.34	7.75	9.16	60	8.11	24.33	40.54	56.76	72.98	89.19	105.41
28	0.71	2.12	3.53	4.93	6.34	7.75	9.16	61	11.79	35.37	58.94	82.52	106.09	129.67	153.24
29	0.71	2.12	3.53	4.93	6.34	7.75	9.16	62	11.79	35.37	58.94	82.52	106.09	129.67	153.24
30	0.71	2.12	3.53	4.93	6.34	7.75	9.16	63	11.79	35.37	58.94	82.52	106.09	129.67	153.24
31	1.04	3.10	5.16	7.23	9.30	11.36	13.43	64	11.79	35.37	58.94	82.52	106.09	129.67	153.24
32	1.04	3.10	5.16	7.23	9.30	11.36	13.43	65	11.79	35.37	58.94	82.52	106.09	129.67	153.24
33	1.04	3.10	5.16	7.23	9.30	11.36	13.43								
34	1.04	3.10	5.16	7.23	9.30	11.36	13.43								
35	1.04	3.10	5.16	7.23	9.30	11.36	13.43								
36	1.60	4.81	8.01	11.21	14.41	17.62	20.82								
37	1.60	4.81	8.01	11.21	14.41	17.62	20.82								
38	1.60	4.81	8.01	11.21	14.41	17.62	20.82								
39	1.60	4.81	8.01	11.21	14.41	17.62	20.82								
40	1.60	4.81	8.01	11.21	14.41	17.62	20.82								
41	2.51	7.51	12.51	17.52	22.53	27.53	32.54								
42	2.51	7.51	12.51	17.52	22.53	27.53	32.54								
43	2.51	7.51	12.51	17.52	22.53	27.53	32.54								
44	2.51	7.51	12.51	17.52	22.53	27.53	32.54								
45	2.51	7.51	12.51	17.52	22.53	27.53	32.54								
46	3.86	11.58	19.30	27.01	34.73	42.45	50.17								
47	3.86	11.58	19.30	27.01	34.73	42.45	50.17								
48	3.86	11.58	19.30	27.01	34.73	42.45	50.17								
49	3.86	11.58	19.30	27.01	34.73	42.45	50.17								
50	3.86	11.58	19.30	27.01	34.73	42.45	50.17								

<sup>2</sup> Add-on costs include a 5% load to cover the increase in cost of the Payor Waiver of Premium for Total Disability (GWPWP) rider. If the certificate to which the Spouse Term rider will be attached does not include Payor Waiver of Premium, then divide these add-on costs by 1.05 (for issue ages 18-55).

<sup>3</sup> WS = Working Spouse. NWS = Non-working Spouse. Amounts in excess of \$40,000.00 for WS and amounts in excess of \$10,000.00 for NWS will require EOI.

Underwriting for the Spouse Term Rider follows that of the Employee's coverage when purchased at issue. If the Employee's coverage is purchased as GI/CGI, the Spouse Term Rider benefit amount will be limited by the spouse's corresponding underwriting maximum.

The Tobacco/Non-Tobacco rating for the Spouse Term rider depends on the spouse's tobacco usage.

This rate insert is for use with materials for accounts situated in South Carolina, and is not to be used on its own. EOI = Evidence of Insurability. EOI is required as noted in footnote 3 (shaded) above..

**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.

#N/A - Issue Age 18 will always be quoted as Non-Tobacco.

Rates shown are based on Tobacco/Non-tobacco, Issue Age Banded rating structure. SEMIMONTHLY means 24 times per year.

Age bands for rates are 18-25, 26-30, 31-35, and so on in 5 year brackets up to 61-65.

This information is valid as long as information remains current, but in no event later than 12/31/2024. 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), Payor Waiver of Premium for Total Disability (GWPWP), Accidental Death Benefit (GWPADB), Children's Term (GWPCT), Spouse's 20 Year Term (GWPST), 20 Year Term (GWPTYT) and Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1).

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 is the marketing name used by American Heritage Life Insurance Company (Home Office, Jacksonville, FL), a subsidiary of The Allstate Corporation. ©2023 Allstate Insurance Company. www.allstate.com or allstatebenefits.com

HO Use Only: nbal0-20230829-9111-SC-TNTB-B\_PRF\_-TRUE-1000-FA-10000-130000-20000-PI:E-24x-TI:T-PWP:T-ADB:T-TYT:0.1-GWCLTCRE:T-CT:T-ST:T-UWE

**NOTE: Some quotes may require evidence of insurability (EOI) based on spouse type (WS, NWS) and amount.**

Ratecard generated August 29, 2023 - 11:33 AM by ABQuote 07.31.2023.



## Prepare for the future today

Review and check some or all that apply.

- You're the primary wage earner and 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 Group 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.

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.

## Benefits

### GROUP WHOLE LIFE INSURANCE PROVIDES EITHER:

**Death Benefit** - pays a lump-sum cash benefit when the insured dies

**Maturity Benefit** - pays a lump-sum cash benefit if the insured is still living at age 121

### OPTIONAL/ADDITIONAL RIDER BENEFITS

**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. Premiums are waived after payment of benefit

**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 Term** - level term insurance for each covered dependent child under age 26. Not available if dependent child is covered under a separate certificate. Subject to state limits on dependent life coverage

**Spouse's 20 Year Term** - 20 year level term insurance. Subject to state limits on dependent life coverage

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

**Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits** - a monthly advance of 6% of the death benefit for up to 34 months while receiving qualified long-term care services after a 90-day elimination period when certified chronically ill by a licensed health care practitioner. The restoration benefit restores the death benefit and cash value to the pre-acceleration amounts, and the extension benefit extends the death benefit for a period equal to the original benefit term. Premiums are waived for the months when the benefit is payable

The 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.



## Practical benefits for everyday living.®

We can help give you and your family financial peace of mind. **Are you in good hands?®**

### We are the Good Hands® people

We're the name you know and trust, protecting America's families for over 50 years. Our valuable coverage options help empower people to make the best decisions for their finances and their futures.

Once you've elected coverage, register with our convenient customer service portal, MyBenefits, for anytime access to your coverage details and important documents. MyBenefits also allows you to file claims quickly and easily - and get benefits deposited directly into your bank account (authorization required).

## CERTIFICATE SPECIFICATIONS

### **Pre-Existing Condition Limitation**

#### **Accelerated Death Benefit for Long Term Care with Restoration of Benefits Rider and Extension of Benefits Rider -**

Benefits are not paid for a period of chronic illness care resulting from a pre-existing condition that begins within the first 6 months after the effective date of coverage. This does not apply to a period of care beginning 6 months after the effective date. A pre-existing condition is a condition for which medical advice or treatment was recommended or received from a medical professional within 6 months before the effective date.

### **Exclusions**

#### **Accelerated Death Benefit for Long Term Care with Restoration of Benefits Rider and Extension of Benefits Rider -**

Benefits are not paid for long-term care services that are: a result of mental or emotional disorder (except for Alzheimer's Disease, senility or senile dementia that are of organic origin); a result of alcoholism or drug addiction; a result of illness, treatment or medical conditions due to: act of war, participation in a felony, riot or insurrection, serving in the armed forces or auxiliary units, suicide or attempt at suicide, or intentionally self-inflicted injury; provided in a federal government facility (unless required by law); services for which benefits are available under Medicare (except for deductibles or coinsurance requirements) or other governmental program (except Medicaid), any state or federal workers' compensation, employer's liability or occupational disease law, or motor vehicle no-fault law; received outside the United States or its territories.

#### **Accidental Death Benefit Rider -**

Benefits are not paid if death results from (directly or indirectly) or is contributed to by (wholly or in part) 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 or from war or an act of war while the payor is serving in the military of any country.

#### **Suicide Exclusion for Group Whole Life; Children's Term Rider; Spouse 20-Year Term Rider; 20 Year Term (for the Primary Insured) Rider -**

If the insured or rider insured commits suicide within 2 years of the effective date of coverage, the death benefit will be limited to the premiums paid.

This brochure is for use in enrollments situated in SC. This advertisement is a solicitation of insurance; contact may be made by an Allstate Benefits Agent, Agency, or Representative.

This material is valid as long as information remains current, but in no event later than August 29, 2026.

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); 20 Year Term (for the Primary Insured) (GWPTYT); Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWPLTCRE, GWPLTCRE1).

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 is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation.  
©2023 Allstate Insurance Company. [www.allstate.com](http://www.allstate.com) or [allstatebenefits.com](http://allstatebenefits.com)