



**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
- Spouse and children may be covered<sup>1</sup>
- 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.<sup>2</sup>



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.<sup>2</sup>

Offered to the employees of:  
**The State of South  
Carolina**

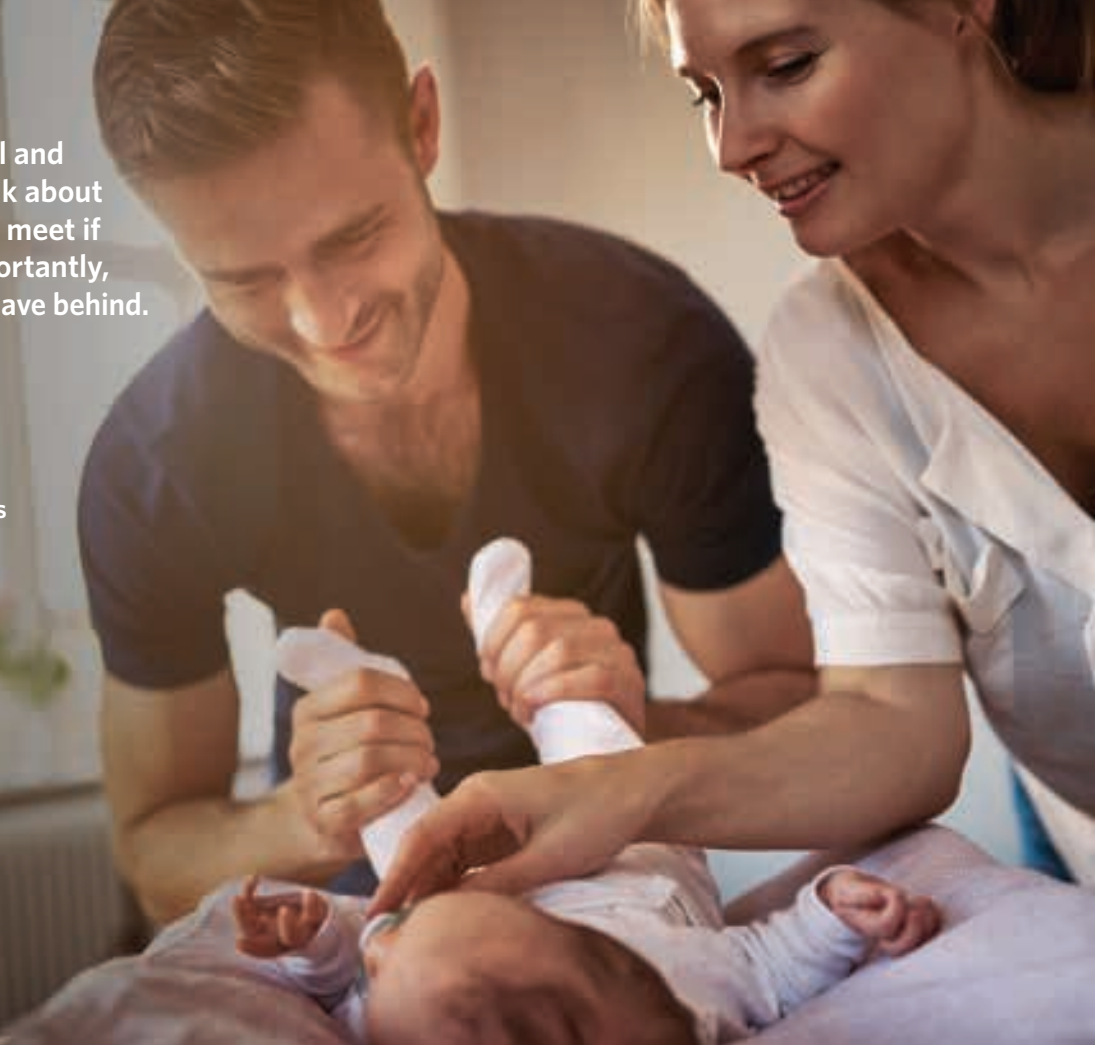


\*Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation. <sup>1</sup>Coverage for spouse and child(ren) may be limited to a percentage of the employee's face amount in some states. <sup>2</sup>2019 Insurance Barometer Study, 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.

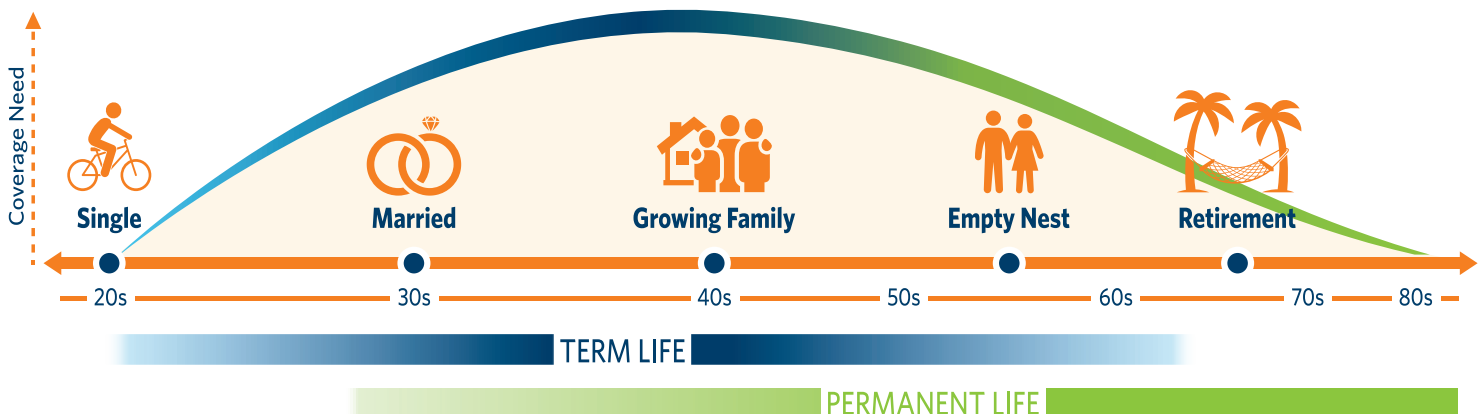
Here is what we may consider:

- 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

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

NON-TOBACCO PREMIUM RATES AND VALUES (These are CGI 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	\$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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<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.

**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 12/31/2023. 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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**Allstate Benefits Group Whole Life Insurance (GWL) for Employee/Member with No Riders**

NON - TOBACCO PREMIUM RATES AND VALUES (These are CGI 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	\$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
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
<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

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**Allstate Benefits Group Whole Life Insurance (GWL) for Working Spouse with No Riders**

NON-TOBACCO PREMIUM RATES AND VALUES (These are CGI quotes, unless otherwise noted)															
Face Amount	\$10,000		\$15,000		\$20,000		\$25,000		\$30,000		\$35,000		\$40,000		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	\$2.54	\$3,517	\$3.82	\$5,276	\$5.09	\$7,034	\$6.36	\$8,793	\$7.63	\$10,551	\$8.90	\$12,310	\$10.17	\$14,068	18
19	2.34	3,498	3.50	5,247	4.67	6,997	5.84	8,746	7.00	10,495	8.17	12,244	9.34	13,993	19
20	2.40	3,479	3.60	5,218	4.80	6,957	6.00	8,697	7.20	10,436	8.40	12,175	9.60	13,914	20
21	2.49	3,458	3.73	5,187	4.97	6,916	6.21	8,645	7.45	10,374	8.69	12,103	9.94	13,832	21
22	2.59	3,436	3.88	5,154	5.17	6,873	6.46	8,591	7.75	10,309	9.04	12,027	10.34	13,745	22
23	2.69	3,413	4.03	5,120	5.38	6,827	6.72	8,533	8.07	10,240	9.41	11,947	10.75	13,653	23
24	2.82	3,389	4.22	5,084	5.63	6,778	7.03	8,473	8.44	10,168	9.85	11,862	11.25	13,557	24
25	2.94	3,364	4.42	5,046	5.89	6,727	7.36	8,409	8.83	10,091	10.30	11,773	11.77	13,455	25
26	3.08	3,337	4.62	5,005	6.15	6,674	7.69	8,342	9.23	10,011	10.77	11,679	12.30	13,348	26
27	3.22	3,308	4.83	4,963	6.44	6,617	8.04	8,271	9.65	9,925	11.26	11,579	12.87	13,234	27
28	3.35	3,278	5.03	4,918	6.70	6,557	8.38	8,196	10.05	9,835	11.73	11,474	13.40	13,114	28
29	3.51	3,247	5.26	4,870	7.01	6,494	8.76	8,117	10.52	9,741	12.27	11,364	14.02	12,988	29
30	3.67	3,214	5.51	4,821	7.34	6,427	9.18	8,034	11.02	9,641	12.85	11,248	14.69	12,855	30
31	3.85	3,179	5.77	4,768	7.69	6,357	9.62	7,947	11.54	9,536	13.46	11,125	15.39	12,715	31
32	4.04	3,142	6.06	4,713	8.08	6,284	10.10	7,855	12.12	9,426	14.13	10,997	16.15	12,568	32
33	4.26	3,103	6.39	4,655	8.52	6,207	10.65	7,759	12.78	9,310	14.91	10,862	17.04	12,414	33
34	4.59	3,063	6.88	4,595	9.17	6,126	11.46	7,658	13.75	9,189	16.04	10,721	18.34	12,252	34
35	4.91	3,021	7.37	4,532	9.82	6,042	12.27	7,553	14.73	9,064	17.18	10,574	19.64	12,085	35
36	5.08	2,978	7.62	4,466	10.16	5,955	12.70	7,444	15.24	8,933	17.78	10,422	20.32	11,910	36
37	5.25	2,932	7.87	4,398	10.49	5,864	13.12	7,331	15.74	8,797	18.36	10,263	20.99	11,729	37
38	5.53	2,885	8.30	4,327	11.06	5,769	13.83	7,212	16.59	8,654	19.35	10,096	22.12	11,539	38
39	5.81	2,835	8.72	4,253	11.62	5,670	14.52	7,088	17.43	8,505	20.33	9,923	23.24	11,340	39
40	6.10	2,782	9.15	4,174	12.20	5,565	15.25	6,956	18.30	8,347	21.35	9,738	24.40	11,130	40
41	6.42	2,727	9.63	4,090	12.84	5,454	16.05	6,817	19.27	8,180	22.48	9,544	25.69	10,907	41
42	6.81	2,668	10.21	4,002	13.61	5,336	17.01	6,670	20.42	8,004	23.82	9,338	27.22	10,672	42
43	7.22	2,605	10.82	3,908	14.43	5,211	18.03	6,514	21.64	7,816	25.25	9,119	28.85	10,422	43
44	7.64	2,539	11.46	3,808	15.28	5,078	19.10	6,347	22.92	7,617	26.73	8,886	30.55	10,156	44
45	8.03	2,468	12.05	3,702	16.06	4,936	20.08	6,171	24.09	7,405	28.10	8,639	32.12	9,873	45
46	8.52	2,393	12.78	3,590	17.04	4,786	21.29	5,983	25.55	7,179	29.81	8,376	34.07	9,572	46
47	9.06	2,313	13.59	3,470	18.12	4,626	22.65	5,783	27.18	6,940	31.71	8,096	36.24	9,253	47
48	9.64	2,228	14.47	3,342	19.29	4,456	24.11	5,571	28.93	6,685	33.75	7,799	38.57	8,913	48
49	10.25	2,138	15.37	3,207	20.49	4,276	25.62	5,345	30.74	6,414	35.86	7,483	40.99	8,552	49
50	10.89	2,042	16.33	3,063	21.77	4,084	27.21	5,105	32.65	6,125	38.09	7,146	43.54	8,167	50

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<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.

**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 12/31/2023. 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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**Allstate Benefits Group Whole Life Insurance (GWL) for Working Spouse with No Riders**

NON - TOBACCO PREMIUM RATES AND VALUES (These are CGI quotes, unless otherwise noted)															
Face Amount	\$10,000		\$15,000		\$20,000		\$25,000		\$30,000		\$35,000		\$40,000		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	\$11.57	\$1,940	\$17.35	\$2,910	\$23.13	\$3,879	\$28.91	\$4,849	\$34.69	\$5,819	\$40.47	\$6,789	\$46.25	\$7,759	51
52	12.43	1,831	18.65	2,747	24.86	3,663	31.08	4,578	37.29	5,494	43.50	6,410	49.72	7,325	52
53	13.31	1,716	19.96	2,575	26.61	3,433	33.26	4,291	39.92	5,149	46.57	6,007	53.22	6,866	53
54	14.21	1,594	21.32	2,392	28.42	3,189	35.52	3,986	42.63	4,783	49.73	5,580	56.84	6,378	54
55	15.31	1,465	22.96	2,198	30.61	2,930	38.26	3,663	45.92	4,395	53.57	5,128	61.22	5,860	55
56	16.47	1,538	24.71	2,306	32.94	3,075	41.18	3,844	49.42	4,613	57.65	5,382	65.89	6,150	56
57	17.66	1,614	26.49	2,421	35.32	3,228	44.15	4,035	52.98	4,842	61.81	5,649	70.64	6,456	57
58	18.96	1,694	28.43	2,541	37.91	3,388	47.39	4,235	56.87	5,082	66.34	5,929	75.82	6,776	58
59	20.19	1,778	30.29	2,667	40.39	3,557	50.48	4,446	60.58	5,335	70.67	6,224	80.77	7,113	59
60	21.50	1,867	32.25	2,800	43.00	3,733	53.75	4,667	64.50	5,600	75.25	6,533	86.00	7,467	60
61	23.22	1,959	34.83	2,939	46.44	3,919	58.04	4,898	69.65	5,878	81.26	6,858	92.87	7,837	61
62	24.71	2,056	37.07	3,084	49.42	4,113	61.77	5,141	74.13	6,169	86.48	7,197	98.84	8,225	62
63	27.07	2,158	40.60	3,236	54.14	4,315	67.67	5,394	81.20	6,473	94.74	7,551	108.27	8,630	63
64	27.16	2,263	40.74	3,394	54.32	4,526	67.90	5,657	81.48	6,789	95.06	7,920	108.64	9,052	64
65	27.25	2,372	40.87	3,558	54.49	4,744	68.12	5,931	81.74	7,117	95.36	8,303	108.99	9,489	65
66	31.73	2,486	47.60	3,728	63.46	4,971	79.33	6,214	95.19	7,457	111.05	8,699	126.92	9,942	66
67	34.24	2,603	51.35	3,904	68.47	5,205	85.59	6,507	102.70	7,808	119.82	9,109	136.94	10,411	67
68	39.29	2,724	58.94	4,085	78.59	5,447	98.23	6,809	117.88	8,171	137.52	9,532	157.17	10,894	68
69	40.50	2,848	60.75	4,271	80.99	5,695	101.24	7,119	121.49	8,543	141.74	9,966	161.99	11,390	69
70	43.65	2,974	65.47	4,461	87.29	5,947	109.12	7,434	130.94	8,921	152.76	10,408	174.59	11,895	70
<b>w/EOI</b>	<b>Quote Requires EOI</b>	<b>Quote Requires EOI</b>	<b>Quote Requires EOI</b>	<b>Quote Requires EOI</b>	<b>Quote Requires EOI</b>	<b>Quote Requires EOI</b>	<b>Quote Requires EOI</b>	<b>Quote Requires EOI</b>	<b>Quote Requires EOI</b>	<b>Quote Requires EOI</b>	<b>Quote Requires EOI</b>	<b>Quote Requires EOI</b>	<b>Quote Requires EOI</b>	<b>Quote Requires EOI</b>	<b>w/EOI</b>
71	47.17	3,123	70.76	4,685	94.34	6,246	117.93	7,808	141.52	9,369	165.10	10,931	188.69	12,492	71
72	50.99	3,277	76.49	4,915	101.99	6,553	127.48	8,192	152.98	9,830	178.47	11,468	203.97	13,107	72
73	55.30	3,438	82.95	5,157	110.60	6,876	138.25	8,596	165.90	10,315	193.55	12,034	221.20	13,753	73
74	60.08	3,609	90.12	5,413	120.15	7,217	150.19	9,022	180.23	10,826	210.27	12,630	240.30	14,434	74
75	65.41	3,783	98.11	5,674	130.81	7,566	163.51	9,457	196.22	11,348	228.92	13,240	261.62	15,131	75
76	71.40	3,961	107.10	5,942	142.80	7,923	178.50	9,904	214.20	11,884	249.90	13,865	285.60	15,846	76
77	78.14	4,153	117.22	6,229	156.29	8,305	195.36	10,382	234.43	12,458	273.50	14,534	312.57	16,610	77
78	85.71	4,361	128.56	6,541	171.41	8,722	214.26	10,902	257.12	13,083	299.97	15,263	342.82	17,444	78
79	94.19	4,594	141.28	6,892	188.38	9,189	235.47	11,486	282.57	13,783	329.66	16,080	376.75	18,378	79
80	103.69	4,869	155.54	7,304	207.39	9,739	259.23	12,173	311.08	14,608	362.92	17,043	414.77	19,477	80

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<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.

**Other Exclusions and Limitations** - The policy and riders (if included) have other elimination periods, exclusions and limitations that may affect coverage. Please refer to the certificate for details.

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**Allstate Benefits Group Whole Life Insurance (GWL) for Non-working Spouse with No Riders**

NON-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)										
Face Amount	\$5,000		\$10,000							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>	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	Issue Age
18	\$1.27	\$1,759	\$2.54	\$3,517						18
19	1.17	1,749	2.34	3,498						19
20	1.20	1,739	2.40	3,479						20
21	1.24	1,729	2.49	3,458						21
22	1.29	1,718	2.59	3,436						22
23	1.35	1,707	2.69	3,413						23
24	1.41	1,695	2.82	3,389						24
25	1.47	1,682	2.94	3,364						25
26	1.54	1,668	3.08	3,337						26
27	1.61	1,654	3.22	3,308						27
28	1.68	1,639	3.35	3,278						28
29	1.75	1,623	3.51	3,247						29
30	1.84	1,607	3.67	3,214						30
31	1.93	1,589	3.85	3,179						31
32	2.02	1,571	4.04	3,142						32
33	2.13	1,552	4.26	3,103						33
34	2.29	1,532	4.59	3,063						34
35	2.46	1,511	4.91	3,021						35
36	2.54	1,489	5.08	2,978						36
37	2.63	1,466	5.25	2,932						37
38	2.77	1,442	5.53	2,885						38
39	2.91	1,418	5.81	2,835						39
40	3.05	1,391	6.10	2,782						40
41	3.21	1,363	6.42	2,727						41
42	3.40	1,334	6.81	2,668						42
43	3.61	1,303	7.22	2,605						43
44	3.82	1,269	7.64	2,539						44
45	4.02	1,234	8.03	2,468						45
46	4.26	1,197	8.52	2,393						46
47	4.53	1,157	9.06	2,313						47
48	4.82	1,114	9.64	2,228						48
49	5.13	1,069	10.25	2,138						49
50	5.44	1,021	10.89	2,042						50

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<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.

**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.

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**Allstate Benefits Group Whole Life Insurance (GWL) for Non-working Spouse with No Riders**

NON - TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)										
Face Amount	\$5,000		\$10,000							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>	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	Issue Age
51	\$5.78	\$970	\$11.57	\$1,940						51
52	6.22	916	12.43	1,831						52
53	6.65	858	13.31	1,716						53
54	7.11	797	14.21	1,594						54
55	7.65	733	15.31	1,465						55
56	8.24	769	16.47	1,538						56
57	8.83	807	17.66	1,614						57
58	9.48	847	18.96	1,694						58
59	10.10	889	20.19	1,778						59
60	10.75	933	21.50	1,867						60
61	11.61	980	23.22	1,959						61
62	12.36	1,028	24.71	2,056						62
63	13.54	1,079	27.07	2,158						63
64	13.58	1,131	27.16	2,263						64
65	13.63	1,186	27.25	2,372						65
66	15.87	1,243	31.73	2,486						66
67	17.12	1,301	34.24	2,603						67
68	19.65	1,362	39.29	2,724						68
69	20.25	1,424	40.50	2,848						69
70	21.83	1,487	43.65	2,974						70
<b>w/EOI</b>	Quote Requires EOI		Quote Requires EOI							<b>w/EOI</b>
71	23.59	1,562	47.17	3,123						71
72	25.50	1,638	50.99	3,277						72
73	27.65	1,719	55.30	3,438						73
74	30.04	1,804	60.08	3,609						74
75	32.70	1,891	65.41	3,783						75
76	35.70	1,981	71.40	3,961						76
77	39.07	2,076	78.14	4,153						77
78	42.85	2,180	85.71	4,361						78
79	47.10	2,297	94.19	4,594						79
80	51.85	2,435	103.69	4,869						80

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<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.

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**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 <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
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

**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.

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



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## CERTIFICATE SPECIFICATIONS

### Exclusions

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

**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 material is valid as long as information remains current, but in no event later than March 31, 2025.**

Group Whole Life Insurance benefits are provided under form GWLP, 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.