

**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)†, and Accelerated Death Benefit for Terminal Illness or Condition**

UNI-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)											
Face Amount	\$20,000		\$40,000		\$60,000						Face Amount
Issue Age	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	Issue Age
18	\$12.11	\$7,626	\$24.24	\$15,252	\$36.35	\$22,879					18
19	12.11	7,585	24.24	15,170	36.35	22,756					19
20	12.11	7,542	24.24	15,084	36.35	22,626					20
21	12.11	7,497	24.24	14,994	36.35	22,490					21
22	12.11	7,449	24.24	14,898	36.35	22,348					22
23	12.11	7,399	24.24	14,798	36.35	22,198					23
24	12.11	7,347	24.24	14,694	36.35	22,040					24
25	12.11	7,292	24.24	14,584	36.35	21,877					25
26	15.20	7,235	30.40	14,469	45.60	21,704					26
27	15.20	7,174	30.40	14,348	45.60	21,521					27
28	15.20	7,110	30.40	14,220	45.60	21,329					28
29	15.20	7,042	30.40	14,084	45.60	21,127					29
30	15.20	6,971	30.40	13,942	45.60	20,913					30
31	19.48	6,896	38.97	13,792	58.45	20,689					31
32	19.48	6,818	38.97	13,635	58.45	20,453					32
33	19.48	6,735	38.97	13,470	58.45	20,206					33
34	19.48	6,649	38.97	13,297	58.45	19,946					34
35	19.48	6,558	38.97	13,116	58.45	19,673					35
36	25.62	6,463	51.23	12,926	76.85	19,388					36
37	25.62	6,363	51.23	12,727	76.85	19,090					37
38	25.62	6,259	51.23	12,519	76.85	18,778					38
39	25.62	6,150	51.23	12,300	76.85	18,451					39
40	25.62	6,035	51.23	12,070	76.85	18,106					40
41	33.80	5,914	67.60	11,828	101.40	17,743					41
42	33.80	5,786	67.60	11,572	101.40	17,359					42
43	33.80	5,651	67.60	11,301	101.40	16,952					43
44	33.80	5,507	67.60	11,013	101.40	16,520					44
45	33.80	5,354	67.60	10,707	101.40	16,061					45
46	45.35	5,191	90.70	10,382	136.05	15,574					46
47	45.35	5,019	90.70	10,038	136.05	15,056					47
48	45.35	4,836	90.70	9,672	136.05	14,507					48
49	45.35	4,641	90.70	9,282	136.05	13,923					49
50	45.35	4,434	90.70	8,868	136.05	13,302					50

**This rate insert is for use with materials for accounts situated in Colorado, 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.

**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 Uni-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 12/31/2024. 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) 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.

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



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51	\$62.63	\$4,214	\$125.27	\$8,427	\$187.90	\$12,641					51
52	62.63	3,979	125.27	7,958	187.90	11,937					52
53	62.63	3,729	125.27	7,458	187.90	11,187					53
54	62.63	3,463	125.27	6,925	187.90	10,388					54
55	62.63	3,178	125.27	6,356	187.90	9,535					55
56	88.98	3,316	177.97	6,632	266.95	9,947					56
57	88.98	3,457	177.97	6,914	266.95	10,372					57
58	88.98	3,603	177.97	7,206	266.95	10,808					58
59	88.98	3,753	177.97	7,506	266.95	11,258					59
60	88.98	3,908	177.97	7,816	266.95	11,723					60
61	127.19	4,068	254.36	8,136	381.55	12,205					61
62	127.19	4,234	254.36	8,469	381.55	12,703					62
63	127.19	4,407	254.36	8,814	381.55	13,222					63
64	127.19	4,587	254.36	9,174	381.55	13,760					64
65	127.19	4,773	254.36	9,547	381.55	14,320					65
66	152.79	4,968	305.56	9,935	458.35	14,903					66
67	163.04	5,170	326.06	10,340	489.10	15,509					67
68	182.29	5,381	364.56	10,762	546.85	16,142					68
69	188.47	5,642	376.93	11,284	565.40	16,927					69
70	201.30	5,917	402.60	11,834	603.90	17,751					70

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