

**Allstate Benefits Group Whole Life Insurance (GWL) for Working Spouse 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	\$10,000		\$20,000		\$30,000						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	\$6.06	\$3,813	\$12.11	\$7,626	\$18.18	\$11,439					18
19	6.06	3,793	12.11	7,585	18.18	11,378					19
20	6.06	3,771	12.11	7,542	18.18	11,313					20
21	6.06	3,748	12.11	7,497	18.18	11,245					21
22	6.06	3,725	12.11	7,449	18.18	11,174					22
23	6.06	3,700	12.11	7,399	18.18	11,099					23
24	6.06	3,673	12.11	7,347	18.18	11,020					24
25	6.06	3,646	12.11	7,292	18.18	10,938					25
26	7.60	3,617	15.20	7,235	22.80	10,852					26
27	7.60	3,587	15.20	7,174	22.80	10,761					27
28	7.60	3,555	15.20	7,110	22.80	10,665					28
29	7.60	3,521	15.20	7,042	22.80	10,563					29
30	7.60	3,486	15.20	6,971	22.80	10,457					30
31	9.75	3,448	19.48	6,896	29.23	10,344					31
32	9.75	3,409	19.48	6,818	29.23	10,226					32
33	9.75	3,368	19.48	6,735	29.23	10,103					33
34	9.75	3,324	19.48	6,649	29.23	9,973					34
35	9.75	3,279	19.48	6,558	29.23	9,837					35
36	12.81	3,231	25.62	6,463	38.43	9,694					36
37	12.81	3,182	25.62	6,363	38.43	9,545					37
38	12.81	3,130	25.62	6,259	38.43	9,389					38
39	12.81	3,075	25.62	6,150	38.43	9,225					39
40	12.81	3,018	25.62	6,035	38.43	9,053					40
41	16.90	2,957	33.80	5,914	50.70	8,871					41
42	16.90	2,893	33.80	5,786	50.70	8,679					42
43	16.90	2,825	33.80	5,651	50.70	8,476					43
44	16.90	2,753	33.80	5,507	50.70	8,260					44
45	16.90	2,677	33.80	5,354	50.70	8,030					45
46	22.67	2,596	45.35	5,191	68.03	7,787					46
47	22.67	2,509	45.35	5,019	68.03	7,528					47
48	22.67	2,418	45.35	4,836	68.03	7,254					48
49	22.67	2,321	45.35	4,641	68.03	6,962					49
50	22.67	2,217	45.35	4,434	68.03	6,651					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).



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: hjoh1-20230414-8211-CO-UNIB-B\_STD\_-FALSE-6300-FA-5000-30000-5000-PI:W-12x-TI:T-PWP:F-ADB:F-TYT:0-GWCLTCRE:T-CT:F-ST:F-UWR

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