

# GUL23 Flexible Premium Adjustable Group Life Insurance

## For Agent Use Only

**Non-Tobacco**

This rate card is no longer in effect on the earlier of: the date the interest rate changes or 12/31/2021.

**Weekly Premium**

The appropriate illustration certification form must be completed in all states.

Death Benefit Option 1, Guar. Interest 3.00%, Nonguaranteed Interest 3.50%\*\*

Issue Age	\$3.00 Weekly Premium (\$6.00 Bi-Weekly)			\$5.00 Weekly Premium (\$10.00 Bi-Weekly)			\$6.00 Weekly Premium (\$12.00 Bi-Weekly)			\$8.00 Weekly Premium (\$16.00 Bi-Weekly)			\$10.00 Weekly Premium (\$20.00 Bi-Weekly)			\$12.00 Weekly Premium (\$24.00 Bi-Weekly)			\$14.00 Weekly Premium (\$28.00 Bi-Weekly)			Issue Age
	Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		
		Guart'd	NonGtd		Guart'd	NonGtd		Guart'd	NonGtd		Guart'd	NonGtd		Guart'd	NonGtd		Guart'd	NonGtd		Guart'd	NonGtd	
18	\$30,153	\$5,171	\$6,054	\$54,292	\$9,302	\$10,892	\$66,348	\$11,366	\$13,308	\$90,487	\$15,497	\$18,145	\$114,626	\$19,629	\$22,983	\$138,738	\$23,756	\$27,815	\$162,877 ↑	\$27,887	\$32,653	18
19	30,083	4,853	5,667	54,167	8,730	10,195	66,194	10,667	12,457	90,278	14,544	16,985	114,361	18,421	21,514	138,417	22,294	26,037	162,500 ↑	26,172	30,565	19
20	29,403	4,705	5,476	52,941	8,464	9,852	64,697	10,342	12,037	88,235	14,101	16,413	111,774	17,860	20,789	135,285	21,615	25,160	158,824 ↑	25,375	29,536	20
21	28,689	4,570	5,302	51,656	8,222	9,538	63,126	10,046	11,654	86,093	13,698	15,891	109,060	17,350	20,127	132,000	20,998	24,359	154,967 ↑	24,650	28,595	21
22	28,009	4,428	5,120	50,431	7,967	9,211	61,629	9,734	11,254	84,052	13,273	15,345	106,474	16,811	19,437	128,871	20,346	23,523	151,293 ↑	23,885	27,615	22
23	27,303	4,291	4,943	49,160	7,719	8,894	60,076	9,432	10,867	81,933	12,861	14,817	103,790	16,289	18,768	125,622	19,714	22,714	147,479	23,143	26,664	23
24	26,631	4,147	4,761	47,951	7,460	8,565	58,598	9,115	10,465	79,918	12,428	14,270	101,238	15,742	18,074	122,533	19,051	21,874	143,852	22,365	25,679	24
25	25,940	4,009	4,586	46,707	7,212	8,251	57,078	8,812	10,082	77,844	12,015	13,747	98,611	15,218	17,412	119,353	18,418	21,073	140,120	21,621	24,738	25
26	22,407	3,554	4,097	40,345	6,394	7,371	49,303	7,813	9,006	67,241	10,653	12,280	85,179	13,493	15,553	103,097	16,329	18,823	121,034	19,169	22,097	26
27	21,879	3,434	3,941	39,394	6,178	7,090	48,141	7,549	8,663	65,657	10,292	11,812	83,172	13,036	14,962	100,667	15,777	18,107	118,182	18,521	21,256	27
28	21,340	3,313	3,785	38,424	5,960	6,809	46,956	7,282	8,320	64,039	9,929	11,345	81,123	12,576	14,369	98,187	15,221	17,390	115,271	17,868	20,414	28
29	20,794	3,194	3,633	37,440	5,747	6,536	45,754	7,022	7,986	62,400	9,574	10,889	79,046	12,127	13,792	95,674	14,676	16,692	112,320	17,229	19,595	29
30	20,243	3,074	3,480	36,449	5,530	6,260	44,542	6,757	7,649	60,748	9,213	10,430	76,953	11,669	13,211	93,140	14,122	15,988	109,346	16,579	18,769	30
31	19,339	2,879	3,238	34,821	5,179	5,825	42,554	6,327	7,117	58,036	8,627	9,704	73,518	10,927	12,292	88,982	13,225	14,876	104,464	15,525	17,463	31
32	18,808	2,765	3,096	33,864	4,974	5,569	41,384	6,077	6,805	56,440	8,286	9,279	71,496	10,495	11,753	86,535	12,702	14,223	101,592	14,911	16,697	32
33	18,278	2,653	2,957	32,911	4,773	5,320	40,219	5,831	6,500	54,852	7,951	8,863	69,485	10,071	11,226	84,101	12,188	13,586	98,734	14,308	15,949	33
34	17,778	2,538	2,817	32,011	4,567	5,068	39,119	5,580	6,192	53,352	7,608	8,443	67,584	9,636	10,694	81,800	11,662	12,943	96,033	13,690	15,194	34
35	17,282	2,430	2,685	31,117	4,371	4,830	38,027	5,341	5,902	51,862	7,282	8,047	65,697	9,224	10,193	79,516	11,163	12,336	93,351	13,104	14,481	35
36	14,472	2,035	2,244	26,058	3,661	4,036	31,844	4,473	4,931	43,430	6,099	6,724	55,016	7,725	8,516	66,588	9,349	10,306	78,174	10,975	12,099	36
37	14,126	1,955	2,146	25,435	3,516	3,860	31,083	4,296	4,717	42,391	5,858	6,431	53,700	7,420	8,146	64,996	8,980	9,858	76,304	10,542	11,573	37
38	13,796	1,874	2,049	24,841	3,372	3,687	30,357	4,120	4,504	41,401	5,617	6,142	52,446	7,115	7,779	63,478	8,610	9,414	74,522	10,108	11,052	38
39	13,467	1,795	1,955	24,249	3,230	3,517	29,633	3,946	4,298	40,415	5,381	5,860	51,196	6,815	7,422	61,965	8,248	8,982	72,746	9,682	10,544	39
40	13,127	1,721	1,866	23,636	3,095	3,358	28,885	3,782	4,102	39,394	5,156	5,593	49,903	6,531	7,085	60,400	7,904	8,574	70,909	9,279	10,065	40
41	12,342	1,637	1,773	22,222	2,945	3,189	27,157	3,598	3,897	37,037	4,906	5,313	46,917	6,214	6,730	56,786	7,520	8,144	66,667	8,828	9,561	41
42	12,044	1,565	1,688	21,687	2,815	3,037	26,502	3,440	3,710	36,145	4,690	5,059	45,787	5,941	6,408	55,418	7,190	7,755	65,060	8,440	9,103	42
43	11,750	1,494	1,605	21,157	2,687	2,887	25,855	3,283	3,527	35,262	4,476	4,809	44,669	5,670	6,091	54,065	6,862	7,372	63,472	8,055	8,654	43
44	11,460	1,422	1,522	20,635	2,558	2,737	25,217	3,125	3,345	34,392	4,261	4,561	43,566	5,398	5,777	52,730	6,532	6,991	61,905	7,668	8,207	44
45	11,155	1,353	1,442	20,086	2,433	2,594	24,546	2,973	3,170	33,476	4,054	4,322	42,407	5,135	5,474	51,327	6,215	6,625	60,258	7,295	7,778	45
46	N/A ↓			16,572	1,950	2,071	20,252	2,383	2,530	27,620	3,249	3,450	34,989	4,114	4,370	42,348	4,980	5,289	49,717	5,845	6,208	46
47	N/A ↓			16,183	1,850	1,957	19,776	2,260	2,391	26,971	3,081	3,260	34,166	3,903	4,130	41,353	4,723	4,998	48,548	5,545	5,867	47
48	N/A ↓			15,789	1,749	1,843	19,296	2,136	2,252	26,316	2,913	3,071	33,336	3,689	3,889	40,348	4,465	4,707	47,368	5,241	5,525	48
49	N/A ↓			15,395	1,646	1,729	18,813	2,011	2,112	25,658	2,742	2,880	32,503	3,473	3,648	39,339	4,203	4,415	46,184	4,934	5,182	49
50	N/A ↓			15,000	1,542	1,613	18,331	1,883	1,971	25,000	2,568	2,688	31,669	3,253	3,404	38,331	3,937	4,120	45,000	4,621	4,836	50
51	N/A ↓			13,213	1,234	1,289	16,147	1,507	1,575	22,021	2,055	2,148	27,896	2,603	2,720	33,764	3,150	3,292	39,639	3,698	3,865	51
52	N/A ↓			12,885	1,141	1,189	15,747	1,394	1,452	21,476	1,901	1,980	27,205	2,408	2,508	32,927	2,914	3,035	38,656	3,421	3,563	52
53	N/A ↓			12,560	1,049	1,089	15,349	1,281	1,330	20,934	1,747	1,813	26,519	2,212	2,296	32,097	2,677	2,779	37,681	3,143	3,263	53
54	N/A ↓			12,232	957	990	14,948	1,169	1,209	20,387	1,593	1,649	25,825	2,018	2,088	31,258	2,443	2,527	36,696	2,867	2,967	54
55	N/A ↓			11,908	936	963	14,553	1,143	1,176	19,847	1,559	1,604	25,142	1,974	2,031	30,431	2,389	2,458	35,725	2,804	2,886	55
56*	N/A ↓			N/A ↓			12,015	955	983	16,387	1,302	1,340	20,758	1,649	1,697	25,124	1,995	2,054	29,496	2,342	2,411	56*
57*	N/A ↓			N/A ↓			11,724	938	966	15,990	1,278	1,317	20,256	1,619	1,667	24,517	1,959	2,018	28,782	2,300	2,369	57*
58*	N/A ↓			N/A ↓			11,425	916	944	15,581	1,250	1,288	19,738	1,583	1,631	23,890	1,915	1,974	28,046	2,249	2,317	58*
59*	N/A ↓			N/A ↓			11,118	890	918	15,163	1,214	1,251	19,208	1,537	1,585	23,249	1,860	1,918	27,294	2,184	2,251	59*
60*	N/A ↓			N/A ↓			10,807	858	885	14,739	1,170	1,207	18,671	1,482	1,529	22,599	1,794	1,850	26,531	2,106	2,172	60*
61*	N/A ↓			N/A ↓			N/A ↓			11,945	932	962	15,131	1,181	1,219	18,314	1,429	1,475	21,501	1,677	1,732	61*
62*	N/A ↓			N/A ↓			N/A ↓			11,645	884	914	14,752	1,120	1,157	17,855	1,355	1,400	20,961	1,591	1,644	62*
63*	N/A ↓			N/A ↓			N/A ↓			11,341	827	856	14,366	1,047	1,084	17,388	1,267	1,311	20,413	1,488	1,539	63*
64*	N/A ↓			N/A ↓			N/A ↓			11,036	757	784	13,980	958	993	16,920	1,160	1,202	19,864	1,361	1,411	64*
65*	N/A ↓			N/A ↓			N/A ↓			10,726	674	700	13,587	853	887	16,446	1,032	1,073	19,307	1,212	1,259	65*

(Rev -2/2020) This rate card is for certificate form GUL23C or state variations thereof and is incomplete without the corresponding materials that describe the benefits, exclusions, and limitations of the coverage. The certificate is underwritten by American Heritage Life Insurance Company. Allstate Benefits is the marketing name used by American Heritage Life Insurance Company (Home Office: Jacksonville, FL), a subsidiary of The Allstate Corporation. © 2020 Allstate Insurance Company. A personalized illustration will be provided to the certificateholder at issue.

It is possible that coverage will expire when either no premiums are paid following the initial premium or subsequent premiums are insufficient to continue coverage.

The maximum specified amount for an employee and spouse varies by account. Amounts shown above are subject to the terms of the underwriting offer for the account.

If approved for the Group Policy, the Children's Term Rider can be added to the Certificate for an additional premium of \$1.05 per week for \$10,000 or \$2.10 per week for \$20,000 in benefit.

The Children's Term rider is form GUCTR or state variations thereof, and the benefit amount is subject to the situs state's limits on dependent coverage, if any.

\* For ages 56+, values shown are the projected surrender values at the end of year 1

# GUL23 Flexible Premium Adjustable Group Life Insurance

## For Agent Use Only

**Tobacco**

This rate card is no longer in effect on the earlier of: the date the interest rate changes or 12/31/2021.

**Weekly Premium**

The appropriate illustration certification form must be completed in all states.

Death Benefit Option 1, Guar. Interest 3.00%, Nonguaranteed Interest 3.50%\*\*

Issue Age	\$3.00 Weekly Premium (\$6.00 Bi-Weekly)			\$5.00 Weekly Premium (\$10.00 Bi-Weekly)			\$6.00 Weekly Premium (\$12.00 Bi-Weekly)			\$8.00 Weekly Premium (\$16.00 Bi-Weekly)			\$10.00 Weekly Premium (\$20.00 Bi-Weekly)			\$12.00 Weekly Premium (\$24.00 Bi-Weekly)			\$14.00 Weekly Premium (\$28.00 Bi-Weekly)			Issue Age
	Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		
		Guar'd	NonGtd		Guar'd	NonGtd		Guar'd	NonGtd		Guar'd	NonGtd		Guar'd	NonGtd		Guar'd	NonGtd		Guar'd	NonGtd	
19	\$16,900	\$5,322	\$6,408	\$30,429	\$9,574	\$11,529	\$37,186	\$11,698	\$14,086	\$50,715	\$15,950	\$19,207	\$64,244	\$20,203	\$24,328	\$77,758	\$24,450	\$29,443	\$91,287	\$28,702	\$34,564	19
20	16,430	5,153	6,175	29,583	9,271	11,109	36,152	11,327	13,574	49,305	15,445	18,508	62,458	19,562	23,443	75,595	23,675	28,372	88,748	27,793	33,306	20
21	15,024	4,681	5,582	27,052	8,420	10,042	33,059	10,287	12,270	45,087	14,027	16,730	57,114	17,767	21,190	69,128	21,502	25,645	81,156	25,241	30,105	21
22	14,635	4,526	5,373	26,351	8,142	9,665	32,203	9,948	11,809	43,919	13,564	16,102	55,635	17,180	20,395	67,338	20,792	24,682	79,054	24,408	28,975	22
23	14,250	4,374	5,167	25,658	7,868	9,296	31,355	9,613	11,358	42,763	13,107	15,487	54,171	16,602	19,616	65,566	20,092	23,740	76,974	23,586	27,868	23
24	13,870	4,223	4,966	24,973	7,597	8,934	30,519	9,281	10,915	41,622	12,655	14,883	52,726	16,029	18,851	63,816	19,399	22,814	74,920	22,773	26,782	24
25	13,481	4,080	4,775	24,274	7,340	8,591	29,664	8,968	10,496	40,456	12,228	14,312	51,249	15,488	18,128	62,029	18,744	21,939	72,822	22,003	25,754	25
26	12,729	3,782	4,391	22,919	6,803	7,899	28,008	8,313	9,652	38,198	11,334	13,160	48,388	14,356	16,669	58,566	17,374	20,173	68,756	20,396	23,682	26
27	12,377	3,641	4,209	22,286	6,550	7,571	27,234	8,003	9,251	37,143	10,912	12,614	47,051	13,822	15,977	56,949	16,727	19,336	66,857	19,637	22,699	27
28	12,022	3,505	4,032	21,647	6,304	7,254	26,453	7,703	8,863	36,078	10,503	12,085	45,702	13,303	15,307	55,315	16,100	18,526	64,940	18,899	21,747	28
29	11,666	3,369	3,859	21,005	6,061	6,942	25,670	7,405	8,482	35,009	10,098	11,566	44,348	12,790	14,649	53,677	15,478	17,729	63,016	18,170	20,812	29
30	11,321	3,231	3,684	20,383	5,813	6,628	24,909	7,103	8,098	33,972	9,684	11,041	43,035	12,266	13,985	52,087	14,845	16,925	61,150	17,426	19,869	30
31	10,515	2,967	3,367	18,932	5,338	6,058	23,136	6,521	7,401	31,553	8,892	10,092	39,971	11,263	12,782	48,379	13,630	15,469	56,796	16,001	18,160	31
32	10,201	2,845	3,214	18,367	5,118	5,781	22,446	6,253	7,063	30,612	8,525	9,631	38,779	10,798	12,199	46,936	13,068	14,763	55,102	15,341	17,331	32
33	N/A ↓			17,808	4,901	5,511	21,763	5,988	6,734	29,680	8,165	9,182	37,598	10,342	11,629	45,507	12,515	14,074	53,425	14,692	16,522	33
34	N/A ↓			17,269	4,683	5,242	21,104	5,721	6,405	28,782	7,801	8,733	36,461	9,880	11,061	44,130	11,958	13,387	51,808	14,038	15,715	34
35	N/A ↓			16,726	4,474	4,986	20,440	5,466	6,091	27,877	7,453	8,306	35,314	9,440	10,520	42,742	11,424	12,731	50,179	13,411	14,946	35
36	N/A ↓			15,559	4,010	4,435	19,013	4,899	5,419	25,931	6,680	7,388	32,848	8,461	9,358	39,758	10,240	11,325	46,676	12,020	13,294	36
37	N/A ↓			15,068	3,821	4,208	18,413	4,668	5,142	25,113	6,365	7,010	31,812	8,062	8,879	38,504	9,756	10,746	45,203	11,453	12,615	37
38	N/A ↓			14,589	3,633	3,985	17,828	4,440	4,870	24,314	6,053	6,640	30,800	7,667	8,410	37,279	9,279	10,178	43,766	10,893	11,948	38
39	N/A ↓			14,122	3,449	3,768	17,258	4,214	4,604	23,537	5,746	6,277	29,815	7,278	7,951	36,087	8,808	9,622	42,366	10,340	11,296	39
40	N/A ↓			13,668	3,269	3,557	16,703	3,994	4,346	22,780	5,446	5,926	28,857	6,898	7,506	34,928	8,347	9,083	41,005	9,799	10,663	40
41	N/A ↓			12,388	2,867	3,105	15,138	3,503	3,794	20,646	4,777	5,173	26,154	6,050	6,552	31,655	7,322	7,930	37,163	8,595	9,309	41
42	N/A ↓			12,006	2,713	2,927	14,672	3,314	3,576	20,010	4,519	4,876	25,348	5,723	6,176	30,680	6,927	7,474	36,018	8,131	8,774	42
43	N/A ↓			11,630	2,561	2,754	14,213	3,129	3,364	19,384	4,266	4,587	24,555	5,403	5,810	29,720	6,539	7,031	34,891	7,677	8,254	43
44	N/A ↓			11,261	2,412	2,584	13,761	2,947	3,157	18,768	4,018	4,305	23,775	5,089	5,452	28,776	6,158	6,599	33,782	7,230	7,747	44
45	N/A ↓			10,894	2,264	2,417	13,313	2,766	2,954	18,156	3,772	4,027	23,000	4,777	5,101	27,838	5,781	6,173	32,682	6,786	7,247	45
46	N/A ↓			N/A ↓			11,705	2,232	2,372	15,964	3,043	3,234	20,223	3,854	4,095	24,476	4,664	4,957	28,735	5,475	5,819	46
47	N/A ↓			N/A ↓			11,334	2,076	2,200	15,458	2,831	2,999	19,581	3,585	3,799	23,700	4,339	4,597	27,824	5,093	5,397	47
48	N/A ↓			N/A ↓			10,961	1,924	2,033	14,948	2,624	2,772	18,936	3,323	3,511	22,919	4,021	4,249	26,907	4,720	4,987	48
49	N/A ↓			N/A ↓			10,591	1,773	1,868	14,444	2,418	2,547	18,298	3,062	3,226	22,147	3,706	3,904	26,000	4,350	4,583	49
50	N/A ↓			N/A ↓			10,227	1,624	1,706	13,948	2,214	2,326	17,670	2,804	2,946	21,386	3,393	3,566	25,107	3,983	4,186	50
51	N/A ↓			N/A ↓			N/A ↓			11,508	2,108	2,207	14,578	2,669	2,796	17,644	3,231	3,384	20,714	3,793	3,972	51
52	N/A ↓			N/A ↓			N/A ↓			11,181	1,946	2,030	14,164	2,465	2,571	17,143	2,983	3,112	20,126	3,501	3,653	52
53	N/A ↓			N/A ↓			N/A ↓			10,854	1,784	1,854	13,750	2,259	2,348	16,642	2,734	2,842	19,538	3,210	3,336	53
54	N/A ↓			N/A ↓			N/A ↓			10,529	1,621	1,679	13,338	2,053	2,127	16,144	2,485	2,574	18,952	2,917	3,022	54
55	N/A ↓			N/A ↓			N/A ↓			10,204	1,521	1,567	12,926	1,926	1,985	15,645	2,331	2,402	18,367	2,736	2,820	55
56*	N/A ↓			N/A ↓			N/A ↓			N/A ↓			11,256	1,674	1,727	13,624	2,026	2,090	15,995	2,378	2,453	56*
57*	N/A ↓			N/A ↓			N/A ↓			N/A ↓			10,923	1,613	1,665	13,220	1,953	2,015	15,521	2,292	2,365	57*
58*	N/A ↓			N/A ↓			N/A ↓			N/A ↓			10,590	1,545	1,595	12,818	1,869	1,931	15,048	2,194	2,266	58*
59*	N/A ↓			N/A ↓			N/A ↓			N/A ↓			10,258	1,469	1,518	12,416	1,777	1,837	14,576	2,086	2,157	59*
60*	N/A ↓			N/A ↓			N/A ↓			N/A ↓			N/A ↓			12,019	1,675	1,733	14,111	1,966	2,034	60*
61*	N/A ↓			N/A ↓			N/A ↓			N/A ↓			N/A ↓			N/A ↓			11,675	1,570	1,626	61*
62*	N/A ↓			N/A ↓			N/A ↓			N/A ↓			N/A ↓			N/A ↓			11,339	1,453	1,507	62*
63*	N/A ↓			N/A ↓			N/A ↓			N/A ↓			N/A ↓			N/A ↓			11,007	1,321	1,373	63*
64*	N/A ↓			N/A ↓			N/A ↓			N/A ↓			N/A ↓			N/A ↓			10,677	1,174	1,223	64*
65*	N/A ↓			N/A ↓			N/A ↓			N/A ↓			N/A ↓			N/A ↓			10,354	1,009	1,056	65*

(Rev -2/2020) This rate card is for certificate form GUL23C or state variations thereof and is incomplete without the corresponding materials that describe the benefits, exclusions, and limitations of the coverage. The certificate is underwritten by American Heritage Life Insurance Company. Allstate Benefits is the marketing name used by American Heritage Life Insurance Company (Home Office: Jacksonville, FL), a subsidiary of The Allstate Corporation. © 2020 Allstate Insurance Company. A personalized illustration will be provided to the certificateholder at issue.

It is possible that coverage will expire when either no premiums are paid following the initial premium or subsequent premiums are insufficient to continue coverage.

The maximum specified amount for an employee and spouse varies by account. Amounts shown above are subject to the terms of the underwriting offer for the account.

If approved for the Group Policy, the Children's Term Rider can be added to the Certificate for an additional premium of \$1.05 per week for \$10,000 or \$2.10 per week for \$20,000 in benefit.

The Children's Term rider is form GUCTR or state variations thereof, and the benefit amount is subject to the situs state's limits on dependent coverage, if any.

\* For ages 56+, values shown are the projected surrender values at the end of year 10.

\*\* Currently declared interest rates are distributed through bulletins and can be found on the agent website by searching for "interest" in the subject line of the bulletin. DO NOT USE THIS CARD IF THE DECLARED RATE IS LESS THAN 3.50%.

↓ Specified Amount is less than \$10,000 minimum. Additional premium is required.



Benefits

This ratecard is approved for use in: AL, AZ, AR, CA, CO, CT, DE, DC, FL, GA, GU, HI, ID, IL, IN, IA, ID, KS, KY, LA, ME, MD, MI, MN, MS, MO, NE, NJ, NM, NC, ND, NV, OH, OK, OR, PR, RI, SC, SD, TN, TX, UT, VI, WA, WV, WI, WY



# GUL23 Flexible Premium Adjustable Group Life Insurance

## For Agent Use Only

**Non-Tobacco**

This rate card is no longer in effect on the earlier of: the date the interest rate changes or 12/31/2021.

**Weekly Premium**

The appropriate illustration certification form must be completed in all states.

Death Benefit Option 1, Guar. Interest 3.00%, Nonguaranteed Interest 3.50%\*\*

Issue Age	\$16.00 Weekly Premium (\$32.00 Bi-Weekly)			\$18.00 Weekly Premium (\$36.00 Bi-Weekly)			\$20.00 Weekly Premium (\$40.00 Bi-Weekly)			\$22.00 Weekly Premium (\$44.00 Bi-Weekly)			\$24.00 Weekly Premium (\$48.00 Bi-Weekly)			\$26.00 Weekly Premium (\$52.00 Bi-Weekly)			\$28.00 Weekly Premium (\$56.00 Bi-Weekly)			Issue Age
	Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		
		Guar'd	NonGtd		Guar'd	NonGtd		Guar'd	NonGtd		Guar'd	NonGtd		Guar'd	NonGtd		Guar'd	NonGtd		Guar'd	NonGtd	
18	\$187,016	\$32,019	\$37,490	\$211,128	\$36,146	\$42,322	\$235,267	\$40,277	\$47,160	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	18
19	186,583	30,049	35,094	210,639	33,922	39,617	234,722	37,799	44,145	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	19
20	182,362	29,134	33,912	205,873	32,889	38,282	229,412	36,648	42,658	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	20
21	177,934	28,302	32,832	200,874	31,950	37,064	223,841	35,602	41,300	\$246,808	\$39,254	\$45,536	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	21
22	173,716	27,423	31,706	196,112	30,958	35,792	218,534	34,496	39,884	240,957	38,035	43,975	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	22
23	169,336	26,572	30,615	191,168	29,997	34,561	213,025	33,425	38,511	234,882	36,854	42,462	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	23
24	165,172	25,679	29,483	186,467	28,988	33,284	207,787	32,302	37,088	229,107	35,615	40,892	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	24
25	160,886	24,825	28,403	181,629	28,024	32,064	202,395	31,228	35,729	223,162	34,431	39,394	\$243,904	\$37,631	\$43,055	N/A	N/A	N/A	N/A	N/A	N/A	25
26	138,972	22,009	25,371	156,890	24,845	28,641	174,828	27,685	31,915	192,766	30,525	35,188	210,683	33,362	38,458	\$228,621	\$36,202	\$41,732	\$246,559	\$39,042	\$45,006	26
27	135,697	21,265	24,406	153,192	24,006	27,551	170,707	26,750	30,701	188,222	29,494	33,850	205,717	32,235	36,995	223,232	34,979	40,145	240,747	37,722	43,294	27
28	132,355	20,515	23,439	149,419	23,159	26,460	166,502	25,806	29,484	183,586	28,453	32,509	200,650	31,097	35,530	217,734	33,745	38,554	234,818	36,392	41,579	28
29	128,966	19,781	22,498	145,594	22,330	25,398	162,240	24,883	28,301	178,886	27,436	31,204	195,514	29,985	34,104	212,160	32,537	37,007	228,806	35,090	39,910	29
30	125,551	19,035	21,549	141,738	21,488	24,327	157,944	23,944	27,108	174,150	26,400	29,888	190,336	28,854	32,666	206,542	31,310	35,446	222,748	33,766	38,227	30
31	119,946	17,825	20,050	135,411	20,122	22,634	150,893	22,422	25,222	166,375	24,722	27,809	181,839	27,020	30,393	197,321	29,320	32,981	212,804	31,620	35,568	31
32	116,648	17,120	19,171	131,687	19,327	21,642	146,744	21,536	24,115	161,800	23,745	26,589	176,839	25,952	29,060	191,896	28,161	31,534	206,952	30,370	34,008	32
33	113,367	16,427	18,312	127,983	18,545	20,673	142,616	20,664	23,035	157,249	22,784	25,398	171,865	24,901	27,759	186,498	27,021	30,122	201,131	29,141	32,484	33
34	110,265	15,719	17,445	124,482	17,744	19,693	138,714	19,773	21,944	152,947	21,801	24,195	167,163	23,827	26,444	181,395	25,855	28,695	195,628	27,883	30,946	34
35	107,186	15,046	16,626	121,005	16,985	18,769	134,840	18,927	20,915	148,676	20,868	23,060	162,495	22,807	25,203	176,330	24,749	27,349	190,165	26,690	29,494	35
36	89,759	12,601	13,891	101,332	14,224	15,682	112,918	15,850	17,474	124,503	17,476	19,266	136,076	19,100	21,057	147,661	20,726	22,849	159,247	22,352	24,642	36
37	87,613	12,103	13,287	98,909	13,663	14,999	110,217	15,225	16,714	121,526	16,787	18,428	132,822	18,346	20,141	144,130	19,908	21,855	155,439	21,470	23,570	37
38	85,567	11,605	12,689	96,599	13,101	14,324	107,643	14,599	15,962	118,688	16,096	17,599	129,720	17,592	19,234	140,764	19,089	20,872	151,809	20,587	22,509	38
39	83,527	11,117	12,107	94,296	12,550	13,667	105,078	13,984	15,229	115,859	15,418	16,791	126,628	16,851	18,351	137,409	18,286	19,914	148,191	19,720	21,476	39
40	81,418	10,653	11,556	91,915	12,027	13,046	102,424	13,401	14,537	112,933	14,776	16,028	123,430	16,149	17,518	133,939	17,524	19,009	144,448	18,898	20,500	40
41	76,547	10,136	10,977	86,416	11,443	12,392	96,296	12,751	13,809	106,177	14,058	15,225	116,046	15,365	16,640	125,926	16,673	18,056	135,806	17,981	19,473	41
42	74,703	9,690	10,452	84,334	10,939	11,799	93,976	12,190	13,148	103,618	13,440	14,497	113,249	14,689	15,844	122,892	15,939	17,192	132,534	17,190	18,541	42
43	72,879	9,248	9,936	82,275	10,440	11,217	91,682	11,634	12,499	101,089	12,827	13,781	110,485	14,019	15,062	119,892	15,213	16,344	129,298	16,406	17,626	43
44	71,079	8,805	9,423	80,243	9,939	10,637	89,418	11,075	11,853	98,593	12,211	13,069	107,757	13,346	14,283	116,931	14,483	15,499	126,106	15,619	16,715	44
45	69,188	8,376	8,930	78,108	9,456	10,081	87,039	10,537	11,233	95,969	11,618	12,385	104,889	12,697	13,536	113,820	13,778	14,689	122,750	14,859	15,841	45
46	57,085	6,711	7,128	64,445	7,576	8,047	71,813	8,442	8,967	79,181	9,308	9,886	86,541	10,173	10,805	93,909	11,039	11,725	101,278	11,905	12,644	46
47	55,743	6,366	6,736	62,929	7,187	7,604	70,124	8,008	8,473	77,320	8,829	9,342	84,506	9,650	10,211	91,701	10,471	11,080	98,896	11,293	11,949	47
48	54,389	6,018	6,344	61,401	6,793	7,162	68,421	7,570	7,980	75,441	8,347	8,799	82,453	9,122	9,616	89,474	9,899	10,435	96,494	10,675	11,253	48
49	53,029	5,665	5,950	59,866	6,395	6,717	66,711	7,126	7,484	73,555	7,857	8,252	80,392	8,587	9,019	87,237	9,318	9,787	94,082	10,049	10,555	49
50	51,669	5,306	5,553	58,331	5,990	6,268	65,000	6,674	6,985	71,669	7,359	7,701	78,331	8,043	8,417	85,000	8,727	9,133	91,669	9,412	9,850	50
51	45,513	4,246	4,437	51,381	4,793	5,009	57,256	5,341	5,582	63,130	5,889	6,154	68,998	6,436	6,726	74,873	6,984	7,299	80,748	7,531	7,871	51
52	44,385	3,928	4,091	50,108	4,434	4,618	55,837	4,940	5,145	61,566	5,447	5,673	67,289	5,953	6,200	73,018	6,460	6,728	78,747	6,967	7,256	52
53	43,266	3,609	3,746	48,844	4,074	4,229	54,428	4,540	4,712	60,013	5,005	5,195	65,591	5,470	5,678	71,176	5,936	6,162	76,760	6,402	6,645	53
54	42,135	3,292	3,406	47,567	3,716	3,845	53,006	4,141	4,284	58,444	4,566	4,724	63,877	4,990	5,163	69,315	5,415	5,603	74,754	5,840	6,042	54
55	41,020	3,220	3,313	46,308	3,635	3,740	51,603	4,050	4,168	56,898	4,466	4,595	62,186	4,881	5,022	67,481	5,296	5,449	72,776	5,712	5,877	55
56*	33,867	2,689	2,768	38,234	3,036	3,125	42,605	3,383	3,482	46,976	3,730	3,839	51,343	4,076	4,196	55,714	4,423	4,553	60,086	4,770	4,910	56*
57*	33,048	2,641	2,720	37,309	2,981	3,070	41,574	3,322	3,421	45,840	3,663	3,772	50,101	4,003	4,123	54,367	4,344	4,474	58,632	4,685	4,825	57*
58*	32,203	2,582	2,660	36,355	2,914	3,003	40,511	3,247	3,346	44,668	3,580	3,689	48,820	3,913	4,032	52,976	4,246	4,375	57,133	4,579	4,718	58*
59*	31,339	2,507	2,585	35,379	2,831	2,918	39,425	3,154	3,252	43,470	3,478	3,585	47,510	3,801	3,918	51,555	4,124	4,252	55,600	4,448	4,585	59*
60*	30,463	2,417	2,494	34,390	2,729	2,815	38,322	3,041	3,137	42,254	3,353	3,459	46,181	3,664	3,780	50,113	3,976	4,102	54,045	4,288	4,424	60*
61*	24,687	1,926	1,988	27,870	2,174	2,244	31,057	2,423	2,501	34,243	2,671	2,757	37,426	2,919	3,014	40,613	3,168	3,270	43,799	3,416	3,526	61*
62*	24,068	1,827	1,887	27,171	2,062	2,131	30,278	2,298	2,374	33,384	2,533	2,618	36,487	2,769	2,861	39,594	3,004	3,104	42,701	3,240	3,348	62*
63*	23,438	1,708	1,768	26,460	1,928	1,995	29,485	2,149	2,223	32,511	2,369	2,451	35,532	2,589	2,679	38,558	2,810	2,907	41,583	3,030	3,135	63*
64*	22,808	1,563	1,620	25,749	1,764	1,829	28,693	1,966	2,037	31,637	2,167	2,246	34,577	2,369	2,455	37,521	2,570	2,664	40,465	2,772	2,873	64*
65*	22,168	1,391	1,446	25,026	1,571	1,632	27,888	1,750	1,819	30,749	1,929	2,005	33,60									

# GUL23 Flexible Premium Adjustable Group Life Insurance

## For Agent Use Only

Tobacco

This rate card is no longer in effect on the earlier of: the date the interest rate changes or 12/31/2021.

Weekly Premium

The appropriate illustration certification form must be completed in all states.

Death Benefit Option 1, Guar. Interest 3.00%, Nonguaranteed Interest 3.50%\*\*

Issue Age	\$16.00 Weekly Premium (\$32.00 Bi-Weekly)			\$18.00 Weekly Premium (\$36.00 Bi-Weekly)			\$20.00 Weekly Premium (\$40.00 Bi-Weekly)			\$22.00 Weekly Premium (\$44.00 Bi-Weekly)			\$24.00 Weekly Premium (\$48.00 Bi-Weekly)			\$26.00 Weekly Premium (\$52.00 Bi-Weekly)			\$28.00 Weekly Premium (\$56.00 Bi-Weekly)			Issue Age
	Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		
		Guar'd	NonGtd		Guar'd	NonGtd		Guar'd	NonGtd		Guar'd	NonGtd		Guar'd	NonGtd		Guar'd	NonGtd		Guar'd	NonGtd	
19	\$104,817	\$32,954	\$39,684	\$118,330	\$37,202	\$44,799	\$131,860	\$41,454	\$49,920	\$145,389	\$45,707	\$55,041	\$158,902	\$49,954	\$60,156	\$172,432	\$54,206	\$65,276	\$185,961	\$58,459	\$70,397	19
20	101,901	31,911	38,241	115,039	36,023	43,169	128,192	40,141	48,104	141,345	44,258	53,038	154,483	48,371	57,967	167,636	52,489	62,901	180,789	56,606	67,836	20
21	93,184	28,980	34,565	105,198	32,715	39,020	117,225	36,455	43,481	129,253	40,195	47,941	141,267	43,930	52,396	153,295	47,669	56,856	165,323	51,408	61,316	21
22	90,770	28,024	33,268	102,473	31,636	37,556	114,189	35,252	41,849	125,905	38,869	46,142	137,608	42,480	50,429	149,324	46,097	54,722	161,041	49,712	59,014	22
23	88,382	27,081	31,997	99,776	30,571	36,122	111,184	34,066	40,250	122,592	37,560	44,379	133,987	41,050	48,503	145,395	44,544	52,632	156,803	48,039	56,761	23
24	86,023	26,147	30,750	97,114	29,517	34,713	108,218	32,890	38,681	119,321	36,265	42,649	130,412	39,634	46,612	141,515	43,008	50,580	152,619	46,382	54,548	24
25	83,614	25,264	29,570	94,394	28,520	33,381	105,187	31,779	37,197	115,979	35,040	41,013	126,759	38,296	44,824	137,552	41,555	48,639	148,344	44,815	52,455	25
26	78,946	23,417	27,190	89,124	26,435	30,695	99,314	29,457	34,203	109,504	32,479	37,712	119,683	35,496	41,216	129,873	38,518	44,724	140,063	41,540	48,233	26
27	76,766	22,546	26,061	86,663	25,452	29,420	96,571	28,361	32,784	106,480	31,270	36,146	116,377	34,176	39,505	126,286	37,085	42,868	136,194	39,995	46,231	27
28	74,564	21,700	24,969	84,178	24,496	28,187	93,802	27,296	31,409	103,426	30,096	34,631	113,040	32,893	37,849	122,664	35,693	41,071	132,289	38,493	44,293	28
29	72,355	20,863	23,896	81,684	23,551	26,975	91,023	26,243	30,059	100,363	28,935	33,142	109,691	31,624	36,222	119,031	34,316	39,305	128,370	37,008	42,389	29
30	70,213	20,008	22,812	79,265	22,587	25,753	88,328	25,169	28,696	97,390	27,751	31,640	106,443	30,329	34,580	115,505	32,911	37,524	124,568	35,493	40,468	30
31	65,214	18,371	20,850	73,621	20,739	23,538	82,039	23,110	26,228	90,456	25,480	28,918	98,864	27,848	31,605	107,282	30,218	34,295	115,699	32,589	36,986	31
32	63,268	17,614	19,899	71,425	19,884	22,464	79,592	22,157	25,031	87,758	24,430	27,599	95,915	26,700	30,163	104,082	28,972	32,731	112,248	31,245	35,298	32
33	61,342	16,869	18,970	69,251	19,043	21,415	77,169	21,220	23,862	85,087	23,396	26,310	92,995	25,571	28,755	100,913	27,747	31,203	108,831	29,924	33,651	33
34	59,486	16,117	18,043	67,156	18,194	20,368	74,834	20,274	22,697	82,512	22,354	25,025	90,182	24,431	27,350	97,860	26,511	29,678	105,538	28,591	32,007	34
35	57,615	15,398	17,160	65,044	17,383	19,371	72,480	19,370	21,586	79,917	21,356	23,800	87,345	23,341	26,012	94,782	25,328	28,226	102,219	27,315	30,440	35
36	53,593	13,801	15,264	60,503	15,580	17,231	67,420	17,361	19,201	74,338	19,142	21,171	81,247	20,921	23,138	88,165	22,701	25,108	95,082	24,482	27,077	36
37	51,902	13,150	14,484	58,594	14,845	16,350	65,293	16,542	18,219	71,992	18,239	20,088	78,684	19,933	21,955	85,383	21,630	23,824	92,082	23,327	25,693	37
38	50,252	12,506	13,718	56,731	14,118	15,486	63,217	15,732	17,256	69,703	17,346	19,026	76,182	18,958	20,794	82,668	20,572	22,564	89,155	22,185	24,334	38
39	48,645	11,872	12,969	54,916	13,402	14,641	61,195	14,934	16,314	67,474	16,465	17,988	73,745	17,996	19,659	80,024	19,528	21,333	86,303	21,059	23,006	39
40	47,082	11,251	12,243	53,152	12,701	13,821	59,229	14,153	15,401	65,306	15,605	16,980	71,376	17,055	18,558	77,453	18,507	20,138	83,530	19,959	21,718	40
41	42,670	9,869	10,688	48,172	11,140	12,065	53,679	12,414	13,445	59,187	13,687	14,823	64,688	14,959	16,201	70,196	16,233	17,580	75,704	17,506	18,959	41
42	41,357	9,336	10,074	46,689	10,539	11,372	52,027	11,743	12,672	57,365	12,948	13,972	62,697	14,151	15,270	68,035	15,356	16,570	73,373	16,560	17,870	42
43	40,062	8,814	9,477	45,227	9,950	10,699	50,398	11,087	11,922	55,569	12,224	13,144	60,734	13,360	14,366	65,905	14,498	15,589	71,076	15,635	16,812	43
44	38,789	8,301	8,894	43,790	9,370	10,041	48,797	10,441	11,188	53,804	11,512	12,336	58,805	12,582	13,482	63,811	13,653	14,630	68,818	14,724	15,777	44
45	37,525	7,792	8,321	42,363	8,796	9,393	47,207	9,801	10,466	52,050	10,807	11,540	56,888	11,811	12,613	61,732	12,816	13,686	66,575	13,822	14,760	45
46	32,994	6,286	6,680	37,248	7,096	7,541	41,506	7,908	8,404	45,765	8,719	9,265	50,019	9,529	10,126	54,278	10,340	10,988	58,536	11,151	11,850	46
47	31,948	5,848	6,196	36,067	6,601	6,995	40,190	7,356	7,794	44,314	8,110	8,594	48,433	8,864	9,392	52,556	9,619	10,192	56,680	10,373	10,991	47
48	30,895	5,420	5,726	34,878	6,118	6,464	38,865	6,818	7,203	42,853	7,517	7,942	46,836	8,215	8,680	50,824	8,915	9,419	54,812	9,614	10,157	48
49	29,853	4,995	5,263	33,702	5,638	5,941	37,556	6,283	6,619	41,409	6,927	7,299	45,258	7,571	7,977	49,111	8,215	8,656	52,964	8,860	9,335	49
50	28,828	4,573	4,806	32,545	5,163	5,425	36,266	5,753	6,045	39,987	6,343	6,665	43,704	6,932	7,284	47,425	7,522	7,904	51,146	8,112	8,524	50
51	23,784	4,354	4,560	26,850	4,916	5,148	29,920	5,477	5,737	32,990	6,039	6,325	36,057	6,600	6,912	39,127	7,162	7,501	42,197	7,724	8,089	51
52	23,109	4,020	4,194	26,088	4,538	4,735	29,071	5,057	5,276	32,054	5,576	5,817	35,033	6,094	6,358	38,016	6,612	6,899	40,999	7,131	7,440	52
53	22,434	3,685	3,831	25,326	4,160	4,324	28,222	4,635	4,818	31,117	5,111	5,313	34,009	5,586	5,807	36,905	6,062	6,301	39,801	6,537	6,795	53
54	21,761	3,350	3,469	24,567	3,781	3,916	27,376	4,213	4,364	30,185	4,645	4,811	32,990	5,077	5,259	35,799	5,509	5,706	38,608	5,942	6,154	54
55	21,089	3,141	3,238	23,808	3,546	3,655	26,531	3,951	4,073	29,253	4,357	4,491	31,972	4,762	4,908	34,694	5,167	5,326	37,416	5,572	5,744	55
56*	18,365	2,731	2,817	20,733	3,083	3,179	23,103	3,435	3,543	25,474	3,787	3,906	27,841	4,140	4,269	30,212	4,492	4,633	32,582	4,844	4,996	56*
57*	17,821	2,631	2,716	20,119	2,970	3,066	22,419	3,310	3,416	24,719	3,650	3,767	27,017	3,989	4,117	29,317	4,328	4,467	31,617	4,668	4,818	57*
58*	17,278	2,519	2,602	19,506	2,844	2,937	21,736	3,169	3,273	23,967	3,494	3,608	26,194	3,819	3,944	28,424	4,144	4,280	30,655	4,468	4,615	58*
59*	16,737	2,395	2,476	18,895	2,704	2,795	21,055	3,013	3,114	23,215	3,322	3,434	25,373	3,630	3,753	27,533	3,940	4,072	29,694	4,248	4,391	59*
60*	16,202	2,257	2,335	18,291	2,548	2,636	20,382	2,839	2,938	22,473	3,131	3,239	24,562	3,421	3,540	26,653	3,713	3,841	28,745	4,004	4,142	60*
61*	13,405	1,803	1,867	15,133	2,035	2,108	16,863	2,268	2,349	18,594	2,500	2,589	20,322	2,732	2,830	22,052	2,965	3,071	23,782	3,198	3,312	61*
62*	13,020	1,668	1,730	14,698	1,883	1,954	16,379	2,098	2,177	18,059	2,314	2,400	19,738	2,529	2,623	21,418	2,744	2,846	23,099	2,959	3,069	62*
63*	12,638	1,517	1,576	14,267	1,712	1,780	15,898	1,908	1,983	17,530	2,103	2,186	19,159	2,299	2,389	20,790	2,495	2,593	22,421	2,691	2,796	63*
64*	12,259	1,348	1,404	13,840	1,521	1,585	15,422	1,695	1,766	17,004	1,869	1,947	18,585	2,042	2,128	20,167	2,216	2,309	21,750	2,390	2,490	64*
65*	11,888	1,159	1,213	13,421	1,308	1,368	14,956	1,457	1,524													