

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This rate card is no longer in effect on the earlier of: the date the interest rate changes or 12/31/2021.

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

Weekly Premium

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

Issue Age	\$3.00 Weekly (\$6.00 Bi-Weekly)		
	Specified Amount	Surr. Value at 65	
		Guar'd	NonGtd
0	\$38,450	\$10,445	\$13,149
1	38,910	10,572	13,241
2	39,027	10,806	13,216
3	39,145	10,056	12,490
4	39,263	9,400	11,642
5	39,263	8,795	10,860
6	39,263	8,208	10,105
7	39,263	7,639	9,376
8	39,145	7,123	8,716
9	38,910	6,660	8,121
10	37,889	6,453	7,831
11	36,920	6,237	7,534
12	35,901	6,043	7,264
13	34,842	5,873	7,025
14	32,409	6,121	7,273
15	31,391	5,968	7,059
16	30,651	5,763	6,789
17	30,223	5,498	6,454
18	30,153	5,171	6,054

* 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 children varies by account. Amounts shown above are subject to the terms of the underwriting offer for the account.

Children can be covered under their own GUL23C certificate, or under the Children's Term Rider attached to the employee's GUL23C certificate, but not both.

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

§ IRS Regulations will not allow the planned periodic premium amount shown to be paid to maturity. Projected premiums have been reduced as necessary to comply with these regulations.

* 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%.



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