

Allstate Benefits Group Whole Life Insurance (GWL) for Employee/Member with rider (when available for the issue age):

Accelerated Death Benefit for Terminal Illness

NON-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)															
Face Amount	\$10,000		\$20,000		\$30,000		\$40,000		\$50,000		\$60,000		\$70,000		Face Amount
Issue Age	Weekly Premium	CV @ age 65 or 10 years ¹	Weekly Premium	CV @ age 65 or 10 years ¹	Weekly Premium	CV @ age 65 or 10 years ¹	Weekly Premium	CV @ age 65 or 10 years ¹	Weekly Premium	CV @ age 65 or 10 years ¹	Weekly Premium	CV @ age 65 or 10 years ¹	Weekly Premium	CV @ age 65 or 10 years ¹	Issue Age
18	\$1.18	\$3,517	\$2.35	\$7,034	\$3.52	\$10,551	\$4.70	\$14,068	\$5.87	\$17,585	\$7.04	\$21,102	\$8.21	\$24,619	18
19	1.08	3,498	2.16	6,997	3.23	10,495	4.31	13,993	5.39	17,492	6.47	20,990	7.54	24,488	19
20	1.11	3,479	2.22	6,957	3.33	10,436	4.43	13,914	5.54	17,393	6.65	20,872	7.76	24,350	20
21	1.15	3,458	2.30	6,916	3.44	10,374	4.59	13,832	5.73	17,290	6.88	20,748	8.03	24,206	21
22	1.20	3,436	2.39	6,873	3.58	10,309	4.77	13,745	5.96	17,182	7.16	20,618	8.35	24,054	22
23	1.25	3,413	2.48	6,827	3.73	10,240	4.97	13,653	6.21	17,067	7.45	20,480	8.69	23,893	23
24	1.30	3,389	2.60	6,778	3.90	10,168	5.20	13,557	6.50	16,946	7.79	20,335	9.09	23,724	24
25	1.36	3,364	2.72	6,727	4.08	10,091	5.43	13,455	6.79	16,819	8.15	20,182	9.51	23,546	25
26	1.42	3,337	2.84	6,674	4.26	10,011	5.68	13,348	7.10	16,685	8.52	20,021	9.94	23,358	26
27	1.49	3,308	2.97	6,617	4.46	9,925	5.94	13,234	7.43	16,542	8.91	19,850	10.40	23,159	27
28	1.55	3,278	3.10	6,557	4.64	9,835	6.19	13,114	7.73	16,392	9.28	19,670	10.83	22,949	28
29	1.62	3,247	3.24	6,494	4.86	9,741	6.47	12,988	8.09	16,235	9.71	19,481	11.33	22,728	29
30	1.70	3,214	3.39	6,427	5.09	9,641	6.78	12,855	8.48	16,069	10.17	19,282	11.86	22,496	30
31	1.78	3,179	3.55	6,357	5.33	9,536	7.10	12,715	8.88	15,894	10.65	19,072	12.43	22,251	31
32	1.87	3,142	3.73	6,284	5.60	9,426	7.46	12,568	9.32	15,710	11.18	18,851	13.05	21,993	32
33	1.97	3,103	3.93	6,207	5.90	9,310	7.87	12,414	9.83	15,517	11.80	18,620	13.76	21,724	33
34	2.12	3,063	4.23	6,126	6.35	9,189	8.47	12,252	10.58	15,316	12.70	18,379	14.81	21,442	34
35	2.27	3,021	4.53	6,042	6.80	9,064	9.07	12,085	11.33	15,106	13.60	18,127	15.86	21,148	35
36	2.35	2,978	4.69	5,955	7.04	8,933	9.38	11,910	11.72	14,888	14.07	17,866	16.41	20,843	36
37	2.42	2,932	4.85	5,864	7.27	8,797	9.69	11,729	12.11	14,661	14.53	17,593	16.95	20,525	37
38	2.56	2,885	5.11	5,769	7.66	8,654	10.21	11,539	12.76	14,424	15.32	17,308	17.87	20,193	38
39	2.69	2,835	5.36	5,670	8.05	8,505	10.73	11,340	13.41	14,175	16.09	17,010	18.77	19,845	39
40	2.82	2,782	5.63	5,565	8.45	8,347	11.27	11,130	14.08	13,912	16.90	16,694	19.71	19,477	40
41	2.97	2,727	5.93	5,454	8.90	8,180	11.86	10,907	14.82	13,634	17.78	16,361	20.75	19,088	41
42	3.14	2,668	6.29	5,336	9.43	8,004	12.56	10,672	15.71	13,340	18.85	16,007	21.99	18,675	42
43	3.33	2,605	6.66	5,211	9.99	7,816	13.32	10,422	16.65	13,027	19.98	15,632	23.31	18,238	43
44	3.53	2,539	7.05	5,078	10.58	7,617	14.10	10,156	17.63	12,695	21.15	15,233	24.68	17,772	44
45	3.71	2,468	7.42	4,936	11.12	7,405	14.83	9,873	18.53	12,341	22.24	14,809	25.94	17,277	45
46	3.93	2,393	7.87	4,786	11.80	7,179	15.73	9,572	19.66	11,966	23.59	14,359	27.52	16,752	46
47	4.19	2,313	8.36	4,626	12.55	6,940	16.73	9,253	20.91	11,566	25.09	13,879	29.27	16,192	47
48	4.45	2,228	8.90	4,456	13.35	6,685	17.80	8,913	22.25	11,141	26.70	13,369	31.15	15,597	48
49	4.73	2,138	9.46	4,276	14.19	6,414	18.92	8,552	23.65	10,690	28.38	12,827	33.11	14,965	49
50	5.03	2,042	10.05	4,084	15.07	6,125	20.10	8,167	25.12	10,209	30.14	12,251	35.17	14,293	50

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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. WEEKLY means 52 times per year.

This information is valid as long as information remains current, but in no event later than 12/31/2025. 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 (GWPTI) and Children's Term (GWPCCT).



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.

The Children's Term (GWCTT)† rider may be added to the Employee/Member's certificate for an additional premium. The additional weekly premium for \$10,000 is \$1.05. Dependent coverage is limited to no more than 100% of the Employee/Member's coverage in TX.

† Issue Ages 18-65 Only for Children's Term (GWCTT).

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HO Use Only: clatm-20240815-4731-TX-TNTS-B_STD_-FALSE-180-FA-10000-70000-10000-PI-E-52x-TI-T-PWP:F-ADB:F-TYT:O-None-CT:T-ST:F-UWR

Ratecard generated August 15, 2024 - 11:38 AM by ABQuote 07.31.2024.

Allstate Benefits Group Whole Life Insurance (GWL) for Employee/Member with riders (when available for the issue age):

Accelerated Death Benefit for Terminal Illness

NON-TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)															
Face Amount	\$10,000		\$20,000		\$30,000		\$40,000		\$50,000		\$60,000		\$70,000		Face Amount
Issue Age	Weekly Premium	CV @ age 65 or 10 years ¹	Weekly Premium	CV @ age 65 or 10 years ¹	Weekly Premium	CV @ age 65 or 10 years ¹	Weekly Premium	CV @ age 65 or 10 years ¹	Weekly Premium	CV @ age 65 or 10 years ¹	Weekly Premium	CV @ age 65 or 10 years ¹	Weekly Premium	CV @ age 65 or 10 years ¹	Issue Age
51	\$5.34	\$1,940	\$10.68	\$3,879	\$16.01	\$5,819	\$21.35	\$7,759	\$26.69	\$9,699	\$32.02	\$11,638	\$37.36	\$13,578	51
52	5.74	1,831	11.48	3,663	17.21	5,494	22.95	7,325	28.69	9,157	34.42	10,988	40.16	12,819	52
53	6.14	1,716	12.29	3,433	18.43	5,149	24.56	6,866	30.71	8,582	36.85	10,298	42.99	12,015	53
54	6.56	1,594	13.12	3,189	19.68	4,783	26.24	6,378	32.79	7,972	39.35	9,566	45.91	11,161	54
55	7.07	1,465	14.13	2,930	21.20	4,395	28.26	5,860	35.32	7,326	42.38	8,791	49.45	10,256	55
56	7.61	1,538	15.21	3,075	22.81	4,613	30.41	6,150	38.01	7,688	45.62	9,226	53.22	10,763	56
57	8.15	1,614	16.30	3,228	24.45	4,842	32.60	6,456	40.75	8,070	48.90	9,683	57.05	11,297	57
58	8.75	1,694	17.50	3,388	26.25	5,082	35.00	6,776	43.74	8,470	52.49	10,164	61.24	11,858	58
59	9.32	1,778	18.64	3,557	27.96	5,335	37.28	7,113	46.60	8,892	55.92	10,670	65.24	12,448	59
60	9.93	1,867	19.85	3,733	29.77	5,600	39.70	7,467	49.62	9,334	59.54	11,200	69.47	13,067	60
61	10.72	1,959	21.44	3,919	32.15	5,878	42.86	7,837	53.58	9,797	64.30	11,756	75.01	13,715	61
62	11.41	2,056	22.81	4,113	34.22	6,169	45.62	8,225	57.02	10,282	68.43	12,338	79.83	14,394	62
63	12.50	2,158	24.99	4,315	37.48	6,473	49.97	8,630	62.47	10,788	74.96	12,945	87.45	15,103	63
64	12.54	2,263	25.07	4,526	37.61	6,789	50.14	9,052	62.68	11,315	75.21	13,577	87.75	15,840	64
65	12.58	2,372	25.15	4,744	37.73	7,117	50.30	9,489	62.88	11,861	75.45	14,233	88.03	16,605	65
66	14.65	2,486	29.29	4,971	43.94	7,457	58.58	9,942	73.22	12,428	87.87	14,913	102.51	17,399	66
67	15.80	2,603	31.60	5,205	47.40	7,808	63.20	10,411	79.00	13,014	94.80	15,616	110.60	18,219	67
68	18.14	2,724	36.27	5,447	54.41	8,171	72.54	10,894	90.68	13,618	108.81	16,341	126.95	19,065	68
69	18.69	2,848	37.38	5,695	56.08	8,543	74.77	11,390	93.46	14,238	112.15	17,085	130.84	19,933	69
70	20.15	2,974	40.29	5,947	60.44	8,921	80.58	11,895	100.73	14,869	120.87	17,842	141.01	20,816	70

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HO Use Only: clatm-20240815-4731-TX-TNTS-B_STD_FALSE-180-FA-10000-70000-10000-PI-E-52x-TI:T-PWP:F-ADB:F-TYT:O-None-CT:ST:F-UWR

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Accelerated Death Benefit for Terminal Illness

TOBACCO PREMIUM RATES AND VALUES (These are GI quotes, unless otherwise noted)														
Face Amount	\$10,000		\$20,000		\$30,000		\$40,000		\$50,000		\$60,000		\$70,000	Face Amount
Issue Age	Weekly Premium	CV @ age 65 or 10 years ¹	Weekly Premium	CV @ age 65 or 10 years ¹	Weekly Premium	CV @ age 65 or 10 years ¹	Weekly Premium	CV @ age 65 or 10 years ¹	Weekly Premium	CV @ age 65 or 10 years ¹	Weekly Premium	CV @ age 65 or 10 years ¹	Weekly Premium	CV @ age 65 or 10 years ¹
18	Issue age 18 will be issued as Non-Tobacco. Please see the Non-Tobacco rate table.													
19	\$1.80	\$4,397	\$3.59	\$8,794	\$5.39	\$13,192	\$7.18	\$17,589	\$8.98	\$21,986	\$10.77	\$26,383	\$12.56	\$30,780
20	1.81	4,373	3.62	8,745	5.42	13,118	7.23	17,491	9.03	21,864	10.84	26,236	12.65	30,609
21	1.89	4,347	3.78	8,694	5.68	13,041	7.57	17,388	9.46	21,735	11.35	26,081	13.24	30,428
22	1.98	4,320	3.96	8,640	5.93	12,959	7.91	17,279	9.89	21,599	11.87	25,919	13.84	30,239
23	2.07	4,291	4.14	8,582	6.21	12,873	8.27	17,164	10.34	21,456	12.41	25,747	14.48	30,038
24	2.16	4,261	4.32	8,522	6.48	12,783	8.64	17,044	10.80	21,306	12.96	25,567	15.12	29,828
25	2.27	4,230	4.53	8,459	6.80	12,689	9.07	16,918	11.33	21,148	13.60	25,377	15.86	29,607
26	2.37	4,196	4.73	8,392	7.10	12,589	9.46	16,785	11.82	20,981	14.18	25,177	16.55	29,373
27	2.47	4,161	4.94	8,322	7.41	12,483	9.87	16,644	12.34	20,805	14.81	24,966	17.27	29,127
28	2.58	4,124	5.15	8,247	7.73	12,371	10.30	16,495	12.88	20,619	15.45	24,742	18.03	28,866
29	2.68	4,084	5.36	8,169	8.04	12,253	10.72	16,337	13.40	20,422	16.08	24,506	18.76	28,590
30	2.78	4,043	5.55	8,085	8.32	12,128	11.09	16,170	13.86	20,213	16.63	24,256	19.40	28,298
31	2.91	3,999	5.81	7,997	8.72	11,996	11.62	15,994	14.52	19,993	17.43	23,992	20.33	27,990
32	3.05	3,952	6.09	7,904	9.14	11,857	12.18	15,809	15.23	19,761	18.27	23,713	21.31	27,665
33	3.20	3,903	6.40	7,806	9.60	11,709	12.80	15,612	15.99	19,516	19.19	23,419	22.39	27,322
34	3.37	3,852	6.73	7,703	10.09	11,555	13.45	15,407	16.81	19,259	20.17	23,110	23.54	26,962
35	3.52	3,798	7.03	7,596	10.55	11,394	14.06	15,192	17.57	18,990	21.08	22,787	24.60	26,585
36	3.68	3,741	7.35	7,483	11.03	11,224	14.70	14,965	18.38	18,707	22.05	22,448	25.73	26,189
37	3.88	3,682	7.75	7,364	11.63	11,046	15.50	14,728	19.38	18,411	23.25	22,093	27.13	25,775
38	4.09	3,620	8.18	7,240	12.26	10,861	16.35	14,481	20.44	18,101	24.52	21,721	28.61	25,341
39	4.30	3,555	8.60	7,110	12.89	10,666	17.19	14,221	21.48	17,776	25.78	21,331	30.08	24,886
40	4.49	3,487	8.98	6,974	13.47	10,460	17.96	13,947	22.45	17,434	26.93	20,921	31.42	24,408
41	4.75	3,415	9.49	6,829	14.24	10,244	18.98	13,659	23.72	17,074	28.47	20,488	33.21	23,903
42	5.02	3,339	10.03	6,677	15.04	10,016	20.05	13,354	25.06	16,693	30.07	20,031	35.09	23,370
43	5.30	3,258	10.59	6,515	15.88	9,773	21.17	13,031	26.47	16,289	31.76	19,546	37.05	22,804
44	5.60	3,172	11.18	6,344	16.78	9,516	22.37	12,688	27.96	15,860	33.55	19,032	39.14	22,204
45	5.87	3,081	11.75	6,161	17.62	9,242	23.49	12,323	29.36	15,404	35.23	18,484	41.10	21,565
46	6.19	2,984	12.37	5,967	18.55	8,951	24.74	11,935	30.92	14,919	37.10	17,902	43.28	20,886
47	6.54	2,881	13.07	5,762	19.60	8,642	26.13	11,523	32.67	14,404	39.20	17,285	45.73	20,166
48	6.91	2,772	13.82	5,543	20.72	8,315	27.63	11,086	34.53	13,858	41.44	16,630	48.35	19,401
49	7.29	2,656	14.57	5,311	21.86	7,967	29.14	10,623	36.43	13,279	43.71	15,934	51.00	18,590
50	7.70	2,533	15.38	5,065	23.08	7,598	30.77	10,130	38.46	12,663	46.15	15,195	53.84	17,728

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51	\$8.16	\$2,401	\$16.31	\$4,803	\$24.47	\$7,204	\$32.62	\$9,606	\$40.77	\$12,007	\$48.93	\$14,408	\$57.08	\$16,810	51
52	8.64	2,262	17.28	4,524	25.93	6,786	34.57	9,048	43.21	11,311	51.85	13,573	60.49	15,835	52
53	9.16	2,114	18.31	4,227	27.47	6,341	36.62	8,455	45.77	10,569	54.93	12,682	64.08	14,796	53
54	9.70	1,956	19.40	3,912	29.09	5,867	38.79	7,823	48.48	9,779	58.18	11,735	67.88	13,691	54
55	10.24	1,788	20.47	3,575	30.70	5,363	40.94	7,150	51.17	8,938	61.40	10,725	71.63	12,513	55
56	10.91	1,843	21.81	3,686	32.71	5,528	43.61	7,371	54.51	9,214	65.42	11,057	76.32	12,900	56
57	11.56	1,898	23.12	3,795	34.68	5,693	46.24	7,590	57.80	9,488	69.36	11,386	80.92	13,283	57
58	12.26	1,953	24.53	3,905	36.79	5,858	49.05	7,811	61.31	9,764	73.57	11,716	85.83	13,669	58
59	12.94	2,008	25.87	4,017	38.81	6,025	51.74	8,034	64.68	10,042	77.61	12,050	90.55	14,059	59
60	13.57	2,065	27.13	4,130	40.70	6,196	54.26	8,261	67.82	10,326	81.38	12,391	94.95	14,456	60
61	14.32	2,123	28.63	4,245	42.95	6,368	57.26	8,491	71.57	10,614	85.88	12,736	100.20	14,859	61
62	15.24	2,182	30.48	4,364	45.72	6,546	60.96	8,728	76.20	10,910	91.43	13,092	106.67	15,274	62
63	16.16	2,244	32.31	4,488	48.46	6,732	64.61	8,976	80.76	11,220	96.92	13,464	113.07	15,708	63
64	17.14	2,315	34.27	4,631	51.40	6,946	68.54	9,261	85.67	11,577	102.80	13,892	119.93	16,207	64
65	17.91	2,405	35.82	4,811	53.73	7,216	71.64	9,621	89.55	12,027	107.46	14,432	125.37	16,837	65
66	18.69	2,501	37.38	5,002	56.06	7,502	74.75	10,003	93.44	12,504	112.12	15,005	130.81	17,506	66
67	20.02	2,603	40.03	5,206	60.04	7,809	80.05	10,412	100.06	13,015	120.07	15,618	140.09	18,221	67
68	21.60	2,713	43.20	5,425	64.80	8,138	86.40	10,851	108.00	13,564	129.60	16,276	151.20	18,989	68
69	23.21	2,831	46.41	5,662	69.62	8,493	92.82	11,324	116.02	14,156	139.23	16,987	162.43	19,818	69
70	24.83	2,957	49.67	5,914	74.50	8,871	99.33	11,828	124.16	14,785	148.99	17,742	173.82	20,699	70

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

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. WEEKLY means 52 times per year.

This information is valid as long as information remains current, but in no event later than 12/31/2025. 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 (GWPTI) and Children's Term (GWPCT).

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.

The Children's Term (GWCCT)† rider may be added to the Employee/Member's certificate for an additional premium. The additional weekly premium for \$10,000 is \$1.05. Dependent coverage is limited to no more than 100% of the Employee/Member's coverage in TX.

† Issue Ages 18-65 Only for Children's Term (GWCCT).



Allstate Benefits is the marketing name used by American Heritage Life Insurance Company (Home Office, Jacksonville, FL), a subsidiary of The Allstate Corporation. ©2024 Allstate Insurance Company. www.allstate.com or allstatebenefits.com

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