



Whole Life Insurance

Provides a cash benefit directly to your beneficiary

THINK ABOUT THIS



Reasons for purchasing life coverage include: replace income, final expenses, wealth transfer and mortgage payoff¹



42% of families would face financial hardship within six months, and **25%** would suffer financially within a month¹



Over half of U.S. households rely on dual incomes (**54%**)² and, for many, losing one income could be devastating to household finances

With an unexpected death — you don't want to leave behind financial obligations. Whole Life Insurance from Allstate Benefits can help your family realize the goals and dreams you shared together, and builds cash value you can draw on while still alive.

Here's How It Works

- Select the coverage that's right for you and your family*
- Then if you pass away, your beneficiary files a claim
- A lump-sum cash benefit payable by direct deposit or check can be used however they wish

Protecting Your Finances

With planning, the death benefit can pass to your beneficiaries free from state or federal estate taxes. Consult with your tax advisor for specifics.



Protecting insureds for over 60 years

Meeting Your Needs

- Fully-guaranteed death benefit (premiums payable to age 95)
- If you live to age 121, a lump-sum maturity benefit is paid
- Child(ren) may be covered**
- Affordable premiums

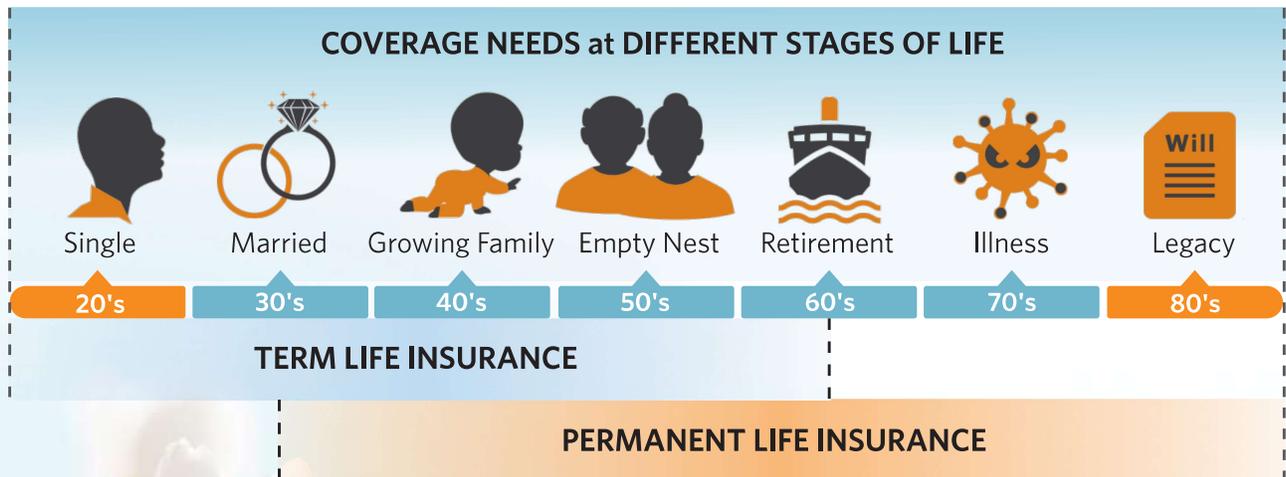
¹2021 Insurance Barometer Report, LIMRA. ²U.S. Bureau of Labor Statistics, Consumer Expenditure Survey, *ibid.* *You may be required to answer health questions at enrollment. Coverage may be available with reduced underwriting through your employer during your initial enrollment period. If you enroll after your initial enrollment period, answers to health questions are required. **Coverage for child(ren) may be limited to a percentage of the employee's face amount in some states.



There are moments in life that cause us to think about how our loved ones would make ends meet, if we died unexpectedly and their financial support was reduced.

Coverage for all stages of life

As people move through the stages of life, certain factors dictate the type of life insurance they need. During working years, an employer may provide Term Life insurance, but the wraparound coverage of our Group Whole Life product can help give peace of mind because the money you spent builds cash value that you can use later in life or add to the term benefit payout. The graph below illustrates the need for term and permanent whole life insurance throughout the various stages of life.



Here are some of the ways the cash benefits can be used



Finances

Can help protect your savings, retirement plans and 401(k)s from being depleted



Home

Your beneficiary can use the cash benefits to help pay the mortgage, continue rental payments, or perform needed home repairs



Expenses

Can help pay your family's living expenses such as bills, electricity, and gas

The examples above detail fictional thought processes and needs; your individual needs and reasons for coverage may vary.

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

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		\$75,000		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	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Issue Age
18	\$5.21	\$3,517	\$10.44	\$7,034	\$15.65	\$10,551	\$20.86	\$14,068	\$26.09	\$17,585	\$31.30	\$21,102	\$39.13	\$26,378	18
19	4.80	3,498	9.60	6,997	14.40	10,495	19.20	13,993	24.00	17,492	28.80	20,990	36.00	26,237	19
20	4.93	3,479	9.87	6,957	14.80	10,436	19.73	13,914	24.67	17,393	29.60	20,872	37.00	26,090	20
21	5.10	3,458	10.20	6,916	15.30	10,374	20.40	13,832	25.50	17,290	30.60	20,748	38.25	25,935	21
22	5.32	3,436	10.63	6,873	15.95	10,309	21.27	13,745	26.58	17,182	31.90	20,618	39.88	25,772	22
23	5.54	3,413	11.07	6,827	16.61	10,240	22.13	13,653	27.67	17,067	33.20	20,480	41.50	25,600	23
24	5.81	3,389	11.60	6,778	17.41	10,168	23.20	13,557	29.01	16,946	34.80	20,335	43.50	25,419	24
25	6.07	3,364	12.15	6,727	18.23	10,091	24.30	13,455	30.38	16,819	36.45	20,182	45.57	25,228	25
26	6.36	3,337	12.72	6,674	19.08	10,011	25.43	13,348	31.79	16,685	38.15	20,021	47.69	25,027	26
27	6.64	3,308	13.29	6,617	19.93	9,925	26.56	13,234	33.21	16,542	39.85	19,850	49.81	24,813	27
28	6.93	3,278	13.87	6,557	20.80	9,835	27.73	13,114	34.67	16,392	41.60	19,670	52.00	24,588	28
29	7.28	3,247	14.55	6,494	21.83	9,741	29.10	12,988	36.37	16,235	43.65	19,481	54.56	24,352	29
30	7.64	3,214	15.28	6,427	22.93	9,641	30.57	12,855	38.21	16,069	45.85	19,282	57.31	24,103	30
31	8.02	3,179	16.05	6,357	24.08	9,536	32.10	12,715	40.13	15,894	48.15	19,072	60.19	23,840	31
32	8.46	3,142	16.90	6,284	25.36	9,426	33.80	12,568	42.26	15,710	50.70	18,851	63.37	23,564	32
33	8.95	3,103	17.88	6,207	26.83	9,310	35.77	12,414	44.71	15,517	53.65	18,620	67.07	23,276	33
34	9.65	3,063	19.28	6,126	28.93	9,189	38.57	12,252	48.21	15,316	57.85	18,379	72.31	22,973	34
35	10.35	3,021	20.70	6,042	31.05	9,064	41.40	12,085	51.75	15,106	62.10	18,127	77.63	22,659	35
36	10.76	2,978	21.52	5,955	32.28	8,933	43.03	11,910	53.79	14,888	64.55	17,866	80.69	22,332	36
37	11.17	2,932	22.33	5,864	33.51	8,797	44.67	11,729	55.84	14,661	67.00	17,593	83.75	21,992	37
38	11.81	2,885	23.62	5,769	35.43	8,654	47.23	11,539	59.04	14,424	70.85	17,308	88.57	21,635	38
39	12.45	2,835	24.88	5,670	37.33	8,505	49.77	11,340	62.21	14,175	74.65	17,010	93.32	21,263	39
40	13.11	2,782	26.22	5,565	39.33	8,347	52.43	11,130	65.54	13,912	78.65	16,694	98.31	20,868	40
41	13.85	2,727	27.70	5,454	41.56	8,180	55.40	10,907	69.25	13,634	83.10	16,361	103.87	20,451	41
42	14.72	2,668	29.44	5,336	44.16	8,004	58.86	10,672	73.58	13,340	88.30	16,007	110.37	20,009	42
43	15.63	2,605	31.25	5,211	46.88	7,816	62.50	10,422	78.13	13,027	93.75	15,632	117.19	19,541	43
44	16.58	2,539	33.15	5,078	49.73	7,617	66.30	10,156	82.88	12,695	99.45	15,233	124.31	19,042	44
45	17.47	2,468	34.94	4,936	52.41	7,405	69.86	9,873	87.33	12,341	104.80	14,809	131.00	18,512	45
46	18.55	2,393	37.10	4,786	55.65	7,179	74.20	9,572	92.75	11,966	111.30	14,359	139.13	17,948	46
47	19.76	2,313	39.51	4,626	59.28	6,940	79.04	9,253	98.79	11,566	118.55	13,879	148.19	17,349	47
48	21.07	2,228	42.15	4,456	63.23	6,685	84.30	8,913	105.38	11,141	126.45	13,369	158.07	16,712	48
49	22.44	2,138	44.88	4,276	67.33	6,414	89.77	8,552	112.21	10,690	134.65	12,827	168.32	16,034	49
50	23.90	2,042	47.78	4,084	71.68	6,125	95.57	8,167	119.46	10,209	143.35	12,251	179.19	15,314	50

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.

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 Tobacco/Non-tobacco, Issue Age Specific rating structure. MONTHLY means 12 times per year.

This information is valid as long as information remains current, but in no event later than 12/31/2026. 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), Children's Term (GWPTC) and 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. ©2025 Allstate Insurance Company. www.allstate.com or allstatebenefits.com

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 monthly premium for \$10,000 is \$4.55. Dependent coverage is limited to no more than 100% of the Employee/Member's coverage in TX.

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

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

HO Use Only: pdidd-20250305-6411-TX-TNTS-B_STD_-FALSE-249-FA-10000-75000-10000-PI-E-12x-TI-T-PWP-F-ADB-F-TYT-O-GWCLTCRE-T-CT-T-ST:F-UWR

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

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		\$75,000		Face Amount	
Issue Age	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	Issue Age	
51	\$25.44	\$1,940	\$50.87	\$3,879	\$76.31	\$5,819	\$101.73	\$7,759	\$127.17	\$9,699	\$152.60	\$11,638	\$190.75	\$14,548	51	
52	27.38	1,831	54.75	3,663	82.13	5,494	109.50	7,325	136.87	9,157	164.25	10,988	205.32	13,735	52	
53	29.36	1,716	58.72	3,433	88.08	5,149	117.43	6,866	146.79	8,582	176.15	10,298	220.19	12,873	53	
54	31.41	1,594	62.81	3,189	94.23	4,783	125.64	6,378	157.04	7,972	188.45	9,566	235.57	11,958	54	
55	33.88	1,465	67.75	2,930	101.63	4,395	135.50	5,860	169.37	7,326	203.25	8,791	254.06	10,988	55	
56	36.50	1,538	73.00	3,075	109.51	4,613	146.00	6,150	182.50	7,688	219.00	9,226	273.75	11,532	56	
57	39.20	1,614	78.40	3,228	117.60	4,842	156.80	6,456	196.00	8,070	235.20	9,683	294.01	12,104	57	
58	42.21	1,694	84.42	3,388	126.63	5,082	168.83	6,776	211.04	8,470	253.25	10,164	316.56	12,705	58	
59	45.14	1,778	90.29	3,557	135.43	5,335	180.56	7,113	225.71	8,892	270.85	10,670	338.57	13,337	59	
60	48.27	1,867	96.53	3,733	144.80	5,600	193.07	7,467	241.33	9,334	289.60	11,200	362.00	14,000	60	
61	52.26	1,959	104.52	3,919	156.78	5,878	209.03	7,837	261.30	9,797	313.55	11,756	391.94	14,695	61	
62	55.87	2,056	111.73	4,113	167.60	6,169	223.47	8,225	279.33	10,282	335.20	12,338	419.01	15,422	62	
63	61.21	2,158	122.44	4,315	183.65	6,473	244.86	8,630	306.09	10,788	367.30	12,945	459.13	16,181	63	
64	62.10	2,263	124.18	4,526	186.28	6,789	248.37	9,052	310.46	11,315	372.55	13,577	465.69	16,972	64	
65	63.02	2,372	126.05	4,744	189.08	7,117	252.10	9,489	315.13	11,861	378.15	14,233	472.69	17,792	65	
66	72.30	2,486	144.60	4,971	216.91	7,457	289.20	9,942	361.50	12,428	433.80	14,913	542.25	18,641	66	
67	78.02	2,603	156.03	5,205	234.05	7,808	312.07	10,411	390.08	13,014	468.10	15,616	585.13	19,520	67	
68	88.89	2,724	177.79	5,447	266.68	8,171	355.56	10,894	444.46	13,618	533.35	16,341	666.69	20,426	68	
69	92.13	2,848	184.26	5,695	276.41	8,543	368.54	11,390	460.67	14,238	552.80	17,085	691.00	21,356	69	
70	99.32	2,974	198.65	5,947	297.98	8,921	397.30	11,895	496.63	14,869	595.95	17,842	744.94	22,303	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.

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 Tobacco/Non-tobacco, Issue Age Specific rating structure. MONTHLY means 12 times per year.

This information is valid as long as information remains current, but in no event later than 12/31/2026. 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), Children's Term (GWPCCT) 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.

The Children's Term (GWCCCT)† rider may be added to the Employee/Member's certificate for an additional premium. The additional monthly premium for \$10,000 is \$4.55. Dependent coverage is limited to no more than 100% of the Employee/Member's coverage in TX.

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

‡ Issue Ages 18-65 Only for Children's Term (GWCCCT).

Allstate Benefits is the marketing name used by American Heritage Life Insurance Company (Home Office, Jacksonville, FL), a subsidiary of The Allstate Corporation. ©2025 Allstate Insurance Company. www.allstate.com or allstatebenefits.com

HO Use Only: pdidd-20250305-6411-TX-TNTS-B_STD_-FALSE-249-FA-10000-75000-10000-PI:E-12x-TI:T-PWP:F-ADB:F-TY:T-GWCLTCRE:T-CT:T-ST:F-UWR

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

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		\$75,000		Face Amount
Issue Age	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	Issue Age
18	Issue age 18 will be issued as Non-Tobacco. Please see the Non-Tobacco rate table.														
19	\$7.91	\$4,397	\$15.82	\$8,794	\$23.73	\$13,192	\$31.63	\$17,589	\$39.55	\$21,986	\$47.45	\$26,383	\$59.31	\$32,979	19
20	7.96	4,373	15.92	8,745	23.88	13,118	31.83	17,491	39.80	21,864	47.75	26,236	59.69	32,795	20
21	8.32	4,347	16.65	8,694	24.98	13,041	33.30	17,388	41.63	21,735	49.95	26,081	62.44	32,602	21
22	8.72	4,320	17.43	8,640	26.15	12,959	34.87	17,279	43.58	21,599	52.30	25,919	65.38	32,399	22
23	9.12	4,291	18.24	8,582	27.36	12,873	36.46	17,164	45.58	21,456	54.70	25,747	68.38	32,183	23
24	9.54	4,261	19.07	8,522	28.61	12,783	38.13	17,044	47.67	21,306	57.20	25,567	71.50	31,958	24
25	10.01	4,230	20.01	8,459	30.03	12,689	40.04	16,918	50.04	21,148	60.05	25,377	75.07	31,721	25
26	10.45	4,196	20.90	8,392	31.36	12,589	41.80	16,785	52.25	20,981	62.70	25,177	78.37	31,472	26
27	10.90	4,161	21.80	8,322	32.71	12,483	43.60	16,644	54.50	20,805	65.40	24,966	81.75	31,208	27
28	11.39	4,124	22.79	8,247	34.18	12,371	45.56	16,495	56.96	20,619	68.35	24,742	85.44	30,928	28
29	11.88	4,084	23.75	8,169	35.63	12,253	47.50	16,337	59.37	20,422	71.25	24,506	89.06	30,632	29
30	12.31	4,043	24.62	8,085	36.93	12,128	49.23	16,170	61.54	20,213	73.85	24,256	92.31	30,320	30
31	12.91	3,999	25.84	7,997	38.75	11,996	51.66	15,994	64.59	19,993	77.50	23,992	96.88	29,990	31
32	13.57	3,952	27.13	7,904	40.71	11,857	54.27	15,809	67.84	19,761	81.40	23,713	101.75	29,642	32
33	14.29	3,903	28.57	7,806	42.86	11,709	57.13	15,612	71.42	19,516	85.70	23,419	107.13	29,273	33
34	15.05	3,852	30.08	7,703	45.13	11,555	60.17	15,407	75.21	19,259	90.25	23,110	112.81	28,888	34
35	15.76	3,798	31.52	7,596	47.28	11,394	63.03	15,192	78.80	18,990	94.55	22,787	118.19	28,484	35
36	16.53	3,741	33.05	7,483	49.58	11,224	66.10	14,965	82.63	18,707	99.15	22,448	123.94	28,060	36
37	17.47	3,682	34.93	7,364	52.41	11,046	69.87	14,728	87.34	18,411	104.80	22,093	131.00	27,616	37
38	18.46	3,620	36.92	7,240	55.38	10,861	73.83	14,481	92.29	18,101	110.75	21,721	138.44	27,152	38
39	19.45	3,555	38.88	7,110	58.33	10,666	77.77	14,221	97.21	17,776	116.65	21,331	145.82	26,664	39
40	20.36	3,487	40.72	6,974	61.08	10,460	81.43	13,947	101.79	17,434	122.15	20,921	152.69	26,151	40
41	21.57	3,415	43.14	6,829	64.71	10,244	86.26	13,659	107.83	17,074	129.40	20,488	161.75	25,610	41
42	22.83	3,339	45.65	6,677	68.48	10,016	91.30	13,354	114.12	16,693	136.95	20,031	171.19	25,039	42
43	24.13	3,258	48.27	6,515	72.40	9,773	96.53	13,031	120.67	16,289	144.80	19,546	181.00	24,433	43
44	25.53	3,172	51.05	6,344	76.58	9,516	102.10	12,688	127.63	15,860	153.15	19,032	191.44	23,790	44
45	26.85	3,081	53.70	6,161	80.56	9,242	107.40	12,323	134.25	15,404	161.10	18,484	201.37	23,105	45
46	28.31	2,984	56.61	5,967	84.93	8,951	113.24	11,935	141.54	14,919	169.85	17,902	212.32	22,378	46
47	29.95	2,881	59.90	5,762	89.86	8,642	119.80	11,523	149.75	14,404	179.70	17,285	224.62	21,606	47
48	31.72	2,772	63.43	5,543	95.16	8,315	126.87	11,086	158.59	13,858	190.30	16,630	237.88	20,787	48
49	33.52	2,656	67.03	5,311	100.55	7,967	134.07	10,623	167.58	13,279	201.10	15,934	251.38	19,918	49
50	35.46	2,533	70.90	5,065	106.36	7,598	141.80	10,130	177.26	12,663	212.70	15,195	265.88	18,994	50

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.

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 Tobacco/Non-tobacco, Issue Age Specific rating structure. MONTHLY means 12 times per year.

This information is valid as long as information remains current, but in no event later than 12/31/2026. 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), Children's Term (GWPTC) and 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. ©2025 Allstate Insurance Company. www.allstate.com or allstatebenefits.com

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 monthly premium for \$10,000 is \$4.55. Dependent coverage is limited to no more than 100% of the Employee/Member's coverage in TX.

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

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

HO Use Only: pdidd-20250305-6411-TX-TNTS-B_STD_FALSE-249-FA-10000-75000-10000-PIE-12x-TI-T-PWP:F-ADB:F-TY-B-GWCLTCRE1-T-CT-T-ST:F-UWR

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

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		\$75,000		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	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Issue Age	
51	\$37.64	\$2,401	\$75.29	\$4,803	\$112.93	\$7,204	\$150.56	\$9,606	\$188.21	\$12,007	\$225.85	\$14,408	\$282.31	\$18,011	51	
52	39.96	2,262	79.91	4,524	119.88	6,786	159.84	9,048	199.79	11,311	239.75	13,573	299.69	16,966	52	
53	42.42	2,114	84.83	4,227	127.25	6,341	169.67	8,455	212.08	10,569	254.50	12,682	318.13	15,853	53	
54	45.01	1,956	90.01	3,912	135.03	5,867	180.04	7,823	225.04	9,779	270.05	11,735	337.57	14,669	54	
55	47.61	1,788	95.21	3,575	142.83	5,363	190.44	7,150	238.04	8,938	285.65	10,725	357.06	13,406	55	
56	50.80	1,843	101.60	3,686	152.41	5,528	203.20	7,371	254.00	9,214	304.80	11,057	381.00	13,821	56	
57	53.97	1,898	107.95	3,795	161.93	5,693	215.90	7,590	269.88	9,488	323.85	11,386	404.82	14,232	57	
58	57.43	1,953	114.87	3,905	172.30	5,858	229.73	7,811	287.17	9,764	344.60	11,716	430.75	14,645	58	
59	60.81	2,008	121.62	4,017	182.43	6,025	243.23	8,034	304.04	10,042	364.85	12,050	456.07	15,063	59	
60	64.05	2,065	128.08	4,130	192.13	6,196	256.17	8,261	320.21	10,326	384.25	12,391	480.31	15,489	60	
61	67.86	2,123	135.70	4,245	203.56	6,368	271.40	8,491	339.26	10,614	407.10	12,736	508.88	15,920	61	
62	72.48	2,182	144.97	4,364	217.45	6,546	289.93	8,728	362.42	10,910	434.90	13,092	543.63	16,365	62	
63	77.07	2,244	154.15	4,488	231.23	6,732	308.30	8,976	385.38	11,220	462.45	13,464	578.07	16,830	63	
64	82.02	2,315	164.03	4,631	246.06	6,946	328.07	9,261	410.09	11,577	492.10	13,892	615.12	17,365	64	
65	86.14	2,405	172.29	4,811	258.43	7,216	344.56	9,621	430.71	12,027	516.85	14,432	646.06	18,040	65	
66	89.82	2,501	179.63	5,002	269.46	7,502	359.27	10,003	449.09	12,504	538.90	15,005	673.62	18,756	66	
67	96.27	2,603	192.53	5,206	288.80	7,809	385.07	10,412	481.33	13,015	577.60	15,618	722.01	19,523	67	
68	103.91	2,713	207.82	5,425	311.73	8,138	415.63	10,851	519.54	13,564	623.45	16,276	779.31	20,345	68	
69	111.69	2,831	223.38	5,662	335.08	8,493	446.77	11,324	558.46	14,156	670.15	16,987	837.69	21,233	69	
70	119.63	2,957	239.27	5,914	358.90	8,871	478.53	11,828	598.17	14,785	717.80	17,742	897.25	22,178	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.

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 Tobacco/Non-tobacco, Issue Age Specific rating structure. MONTHLY means 12 times per year.



This information is valid as long as information remains current, but in no event later than 12/31/2026. 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), Children's Term (GWPCCT) 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.

The Children's Term (GWCCCT)† rider may be added to the Employee/Member's certificate for an additional premium. The additional monthly premium for \$10,000 is \$4.55. Dependent coverage is limited to no more than 100% of the Employee/Member's coverage in TX.

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

‡ Issue Ages 18-65 Only for Children's Term (GWCCCT).

Allstate Benefits is the marketing name used by American Heritage Life Insurance Company (Home Office, Jacksonville, FL), a subsidiary of The Allstate Corporation. ©2025 Allstate Insurance Company. www.allstate.com or allstatebenefits.com

HO Use Only: pdidd-20250305-6411-TX-TNTS-B_STD_FALSE-249-FA-10000-75000-10000-PI-E-12x-TI-T-PWP:F-ADB:F-TI-B-GWCLTCRE-T-CT-T-ST:F-UWR

Prepare for the future today

Review and check some or all that apply.

- You're the primary wage earner and your family would have trouble living comfortably without your income
- You have regular debts, like mortgage, car payment or credit cards
- You have children under 18
- You want permanent, fully guaranteed coverage
- You'd like to offer a tax-free death benefit to your beneficiary

Here's how Group Whole Life works

Premiums are payable to age 95 and are conveniently payroll deducted. The longer the policy coverage continues and premiums are paid, the more the cash value builds.

Cash values and payments

As premiums are paid, the policy is building cash value over time. Premiums are guaranteed at issue and the coverage becomes fully paid-up at age 95 if all premiums have been paid.

If the decision is made to stop paying premiums after the coverage is effective and has developed cash value, various non-forfeiture options are available. Extended Term Insurance (ETI) is the default non-forfeiture option when premium payments stop and there is no active selection made to continue coverage. ETI reduces the duration of coverage (now a shorter term instead of whole life), but provides the same amount of death benefit.

With proper planning, the death benefit can pass to your beneficiaries free from state or federal estate taxes. Please consult with your tax advisor for specific information.

Benefits

GROUP WHOLE LIFE INSURANCE PROVIDES EITHER:

Death Benefit - pays a lump-sum cash benefit when the insured before age 121 dies

Maturity Benefit - pays a lump-sum cash benefit if the insured is still living at age 121

OPTIONAL/ADDITIONAL RIDER BENEFITS

Children's Term - level term insurance for each covered dependent child under age 26. Not available if dependent child is covered under a separate certificate. Subject to state limits on dependent life coverage

Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits - a monthly advance of 6% of the death benefit for up to 34 months while receiving qualified long-term care services after a 90-day elimination period when certified chronically ill by a licensed health care practitioner. The restoration benefit restores the death benefit and cash value to the pre-acceleration amounts, and the extension benefit extends the death benefit for a period equal to the original benefit term. Premiums are waived for the months when the benefit is payable

Non-Forfeiture Credit - available if the rider terminates due to non-payment of premium starting at the end of the third year. The paid-up credit is equal to the sum of premiums paid for the rider, up to the maximum death benefit amount, and is payable while receiving qualified long-term care services.

The riders have exclusions and limitations, may vary in availability by issue or termination age, and may not be available to all covered dependents or in all states. Additional premiums may be required for riders added to coverage.



Practical benefits for everyday living.®

We can help give you and your family financial peace of mind. **Are you in good hands?®**

We are the Good Hands® people

We're the name you know and trust, protecting America's families for over 50 years. Our valuable coverage options help empower people to make the best decisions for their finances and their futures.

Once you've elected coverage, register with our convenient customer service portal, MyBenefits, for anytime access to your coverage details and important documents. MyBenefits also allows you to file claims quickly and easily - and get benefits deposited directly into your bank account (authorization required).

CERTIFICATE SPECIFICATIONS

Exclusions

Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits Rider -

Benefits are not paid for long term care services that are: a result of mental or emotional disorder (except for Alzheimer's Disease, senility or similar forms of senile dementia that are of organic origin); biologically based brain diseases/serious mental illness, including schizophrenia, paranoid and other psychotic disorders, bipolar disorders (mixed, manic, and depressive); major depressive disorders (single episode or recurrent); or schizo-affective disorders (bipolar or depressive); a result of alcoholism or drug addiction; a result of illness, treatment or medical conditions due to: participation in a felony, riot or insurrection, serving in the armed forces or auxiliary units, attempt at suicide, or intentionally self-inflicted injury; provided in a government facility (unless otherwise required by law); services for which benefits are available under Medicare (or benefits would be available under Medicare except for deductibles or coinsurance requirements) or other governmental program (except Medicaid), any state or federal workers' compensation, employer's liability or occupational disease law, or motor vehicle no-fault law; received outside the United States or its territories.

Suicide Exclusion for Group Whole Life; Children's Term Rider - If the insured or rider insured commits suicide within 2 years of the effective date of coverage, the death benefit will be limited to the premiums paid.

This brochure is for use in enrollments situated in TX. This advertisement is a solicitation of insurance; contact may be made by an Allstate Benefits Agent, Agency, or Representative.

This material is valid as long as information remains current, but in no event later than March 07, 2028.

Group Whole Life Insurance benefits are provided under form GWLP, or state variations thereof. Rider benefits are provided under the following forms, or state variations thereof: Children's Term (GWPCT); Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWPLTCRE, GWPLTCRE1).

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.



Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation.
©2025 Allstate Insurance Company. www.allstate.com or allstatebenefits.com