

UL20P Flexible Premium Adjustable Life Insurance [to age 85*] Nontobacco

The appropriate illustration certification form must be completed in states that have adopted the Life Insurance Illustration Regulation.
The minimum Specified Amount that can be purchased in Washington is \$25,000.

| Issue Age | \$5.00 Weekly Premium (\$10.00 Bi-Weekly) | | \$7.00 Weekly Premium (\$14.00 Bi-Weekly) | | \$9.00 Weekly Premium (\$18.00 Bi-Weekly) | | \$11.00 Weekly Premium (\$22.00 Bi-Weekly) | | Issue Age |
|-----------|---|-------------------------------------|---|-------------------------------------|---|-------------------------------------|--|-------------------------------------|-----------|
| | Specified Amount | Guaranteed Net Surrender Value @ 65 | Specified Amount | Guaranteed Net Surrender Value @ 65 | Specified Amount | Guaranteed Net Surrender Value @ 65 | Specified Amount | Guaranteed Net Surrender Value @ 65 | |
| 18 | \$33,735 | \$14,094 | \$49,398 | \$20,879 | \$65,060 | \$27,656 | \$80,723 | \$34,441 | 18 |
| 19 | 38,031 | 11,505 | 55,688 | 17,031 | 73,345 | 22,557 | 91,002 | 28,082 | 19 |
| 20 | 36,903 | 11,102 | 54,036 | 16,453 | 71,170 | 21,803 | 88,303 | 27,153 | 20 |
| 21 | 35,220 | 10,464 | 51,572 | 15,529 | 67,925 | 20,594 | 84,277 | 25,659 | 21 |
| 22 | 34,146 | 10,077 | 50,000 | 14,973 | 65,854 | 19,869 | 81,707 | 24,765 | 22 |
| 23 | 33,136 | 9,666 | 48,521 | 14,382 | 63,905 | 19,098 | 79,290 | 23,814 | 23 |
| 24 | 32,092 | 9,287 | 46,991 | 13,837 | 61,891 | 18,387 | 76,791 | 22,936 | 24 |
| 25 | 31,111 | 8,887 | 45,556 | 13,260 | 60,000 | 17,633 | 74,444 | 22,006 | 25 |
| 26 | 28,000 | 8,101 | 41,000 | 12,119 | 54,000 | 16,137 | 67,000 | 20,154 | 26 |
| 27 | 27,552 | 7,548 | 40,344 | 11,317 | 53,137 | 15,086 | 65,929 | 18,855 | 27 |
| 28 | 26,667 | 7,220 | 39,048 | 10,845 | 51,429 | 14,470 | 63,810 | 18,095 | 28 |
| 29 | 25,806 | 6,888 | 37,788 | 10,366 | 49,770 | 13,844 | 61,751 | 17,323 | 29 |
| 30 | 24,944 | 6,560 | 36,526 | 9,893 | 48,107 | 13,227 | 59,688 | 16,561 | 30 |
| 31 | 21,273 | 5,550 | 31,149 | 8,421 | 41,026 | 11,292 | 50,902 | 14,163 | 31 |
| 32 | 20,993 | 5,063 | 30,740 | 7,714 | 40,487 | 10,366 | 50,234 | 13,017 | 32 |
| 33 | 20,290 | 4,802 | 29,710 | 7,339 | 39,130 | 9,875 | 48,551 | 12,411 | 33 |
| 34 | 19,615 | 4,535 | 28,722 | 6,953 | 37,828 | 9,372 | 46,935 | 11,790 | 34 |
| 35 | 18,919 | 4,286 | 27,703 | 6,594 | 36,486 | 8,902 | 45,270 | 11,209 | 35 |
| 36 | 18,256 | 4,031 | 26,732 | 6,225 | 35,208 | 8,419 | 43,684 | 10,613 | 36 |
| 37 | 17,596 | 3,784 | 25,766 | 5,868 | 33,936 | 7,952 | 42,105 | 10,036 | 37 |
| 38 | 16,957 | 3,538 | 24,830 | 5,511 | 32,702 | 7,485 | 40,575 | 9,458 | 38 |
| 39 | 16,327 | 3,296 | 23,907 | 5,161 | 31,487 | 7,027 | 39,067 | 8,892 | 39 |
| 40 | 15,708 | 3,061 | 23,001 | 4,820 | 30,295 | 6,578 | 37,588 | 8,337 | 40 |
| 41 | 15,364 | 2,931 | 22,497 | 4,633 | 29,630 | 6,335 | 36,763 | 8,037 | 41 |
| 42 | 14,756 | 2,699 | 21,607 | 4,295 | 28,458 | 5,891 | 35,310 | 7,487 | 42 |
| 43 | 14,159 | 2,474 | 20,733 | 3,968 | 27,307 | 5,462 | 33,881 | 6,956 | 43 |
| 44 | 13,584 | 2,254 | 19,891 | 3,648 | 26,198 | 5,041 | 32,505 | 6,435 | 44 |
| 45 | 13,023 | 2,042 | 19,070 | 3,338 | 25,116 | 4,635 | 31,163 | 5,931 | 45 |
| 46 | 12,128 | 1,772 | 17,759 | 2,917 | 23,389 | 4,063 | 29,020 | 5,209 | 46 |
| 47 | 11,618 | 1,648 | 17,012 | 2,711 | 22,407 | 3,775 | 27,801 | 4,838 | 47 |
| 48 | 11,128 | 1,522 | 16,294 | 2,504 | 21,461 | 3,486 | 26,627 | 4,468 | 48 |
| 49 | 10,641 | 1,400 | 15,582 | 2,302 | 20,523 | 3,204 | 25,463 | 4,107 | 49 |
| 50 | 10,173 | 1,276 | 14,896 | 2,100 | 19,619 | 2,924 | 24,342 | 3,747 | 50 |
| 51 | N/A † | | 13,851 | 1,798 | 18,243 | 2,512 | 22,635 | 3,225 | 51 |
| 52 | N/A † | | 13,263 | 1,662 | 17,469 | 2,318 | 21,674 | 2,975 | 52 |
| 53 | N/A † | | 12,689 | 1,523 | 16,712 | 2,123 | 20,735 | 2,723 | 53 |
| 54 | N/A † | | 12,135 | 1,382 | 15,982 | 1,925 | 19,830 | 2,468 | 54 |
| 55 | N/A † | | 11,607 | 1,239 | 15,287 | 1,724 | 18,967 | 2,210 | 55 |
| 56 | N/A † | | 10,999 | 1,054 | 14,487 | 1,470 | 17,975 | 1,886 | 56 |
| 57 | N/A † | | 10,509 | 914 | 13,842 | 1,275 | 17,174 | 1,635 | 57 |
| 58 | N/A † | | 10,040 | 773 | 13,223 | 1,078 | 16,406 | 1,383 | 58 |
| 59 | N/A † | | N/A † | | 12,624 | 881 | 15,663 | 1,131 | 59 |
| 60 | N/A † | | N/A † | | 12,043 | 667 | 14,943 | 859 | 60 |
| 61 | N/A † | | N/A † | | 11,483 | 256 | 14,248 | 341 | 61 |
| 62 | N/A † | | N/A † | | 10,945 | 0 | 13,580 | 0 | 62 |
| 63 | N/A † | | N/A † | | 10,432 | 0 | 12,944 | 0 | 63 |
| 64 | N/A † | | N/A † | | N/A † | | 12,333 | 0 | 64 |

* [to age 85] means that the premium shown, if paid when due, will keep the policy in force to age 85 on the worst-case basis, assuming no policy changes, loans, or partial surrenders are made. Other premium/face amount scenarios may provide you more or less death benefit per \$1.00 of premium. Your agent can assist you with your decision on the premium amount and death benefit amount most appropriate to meet your insurance needs. Premiums may need to be increased in order to maintain life insurance coverage beyond age 85. If still in force, the life insurance policy will mature for the net surrender value on the policy anniversary on or next following the insured's 95th birthday.

§ 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.
† Premium is insufficient to provide the minimum specified amount of \$10,000.

The guaranteed net surrender values for this life insurance policy assume that premiums are paid monthly at the beginning of each month, that death benefit option 1 is selected, and that no loans, partial surrenders, or changes in specified amount or death benefit option occur. Guaranteed values are based on the minimum interest rate of 4.00% and maximum cost of insurance rates. Policy values are affected by actual interest rates credited to the policy and cost of insurance rates charged.

This rate card is for form UL20P or state variations thereof and is incomplete without a corresponding brochure that describes the benefits, exclusions, and limitations of the form. The policy is underwritten by American Heritage Life Insurance Company. Allstate Workplace Division is the marketing name used by American Heritage Life Insurance Company (Home Office: Jacksonville, FL), a wholly owned subsidiary of The Allstate Corporation. © 2009 Allstate Insurance Company

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|-----------|--|-------------------------------------|--|-------------------------------------|--|-------------------------------------|---|-------------------------------------|-----------|
| | Specified Amount | Guaranteed Net Surrender Value @ 65 | Specified Amount | Guaranteed Net Surrender Value @ 65 | Specified Amount | Guaranteed Net Surrender Value @ 65 | Specified Amount | Guaranteed Net Surrender Value @ 65 | |
| 19 | \$27,317 | \$10,535 | \$40,000 | \$15,669 | \$52,683 | \$20,803 | \$65,366 | \$25,936 | 19 |
| 20 | 26,446 | 10,126 | 38,725 | 15,082 | 51,004 | 20,038 | 63,282 | 24,994 | 20 |
| 21 | 24,697 | 9,252 | 36,163 | 13,815 | 47,630 | 18,376 | 59,096 | 22,939 | 21 |
| 22 | 23,906 | 8,892 | 35,005 | 13,298 | 46,105 | 17,704 | 57,204 | 22,110 | 22 |
| 23 | 23,164 | 8,509 | 33,919 | 12,747 | 44,674 | 16,985 | 55,429 | 21,223 | 23 |
| 24 | 22,400 | 8,164 | 32,800 | 12,252 | 43,200 | 16,339 | 53,600 | 20,427 | 24 |
| 25 | 21,684 | 7,801 | 31,752 | 11,729 | 41,820 | 15,657 | 51,888 | 19,585 | 25 |
| 26 | 19,947 | 6,972 | 29,207 | 10,525 | 38,468 | 14,077 | 47,729 | 17,630 | 26 |
| 27 | 19,310 | 6,657 | 28,276 | 10,070 | 37,241 | 13,484 | 46,207 | 16,898 | 27 |
| 28 | 18,667 | 6,360 | 27,333 | 9,644 | 36,000 | 12,928 | 44,667 | 16,211 | 28 |
| 29 | 18,050 | 6,049 | 26,430 | 9,195 | 34,811 | 12,341 | 43,191 | 15,487 | 29 |
| 30 | 17,432 | 5,750 | 25,525 | 8,763 | 33,619 | 11,776 | 41,712 | 14,789 | 30 |
| 31 | 16,338 | 5,239 | 23,924 | 8,020 | 31,510 | 10,802 | 39,096 | 13,583 | 31 |
| 32 | 15,764 | 4,959 | 23,082 | 7,617 | 30,401 | 10,274 | 37,720 | 12,932 | 32 |
| 33 | 15,197 | 4,684 | 22,252 | 7,218 | 29,308 | 9,753 | 36,364 | 12,287 | 33 |
| 34 | 14,641 | 4,412 | 21,438 | 6,825 | 28,235 | 9,237 | 35,033 | 11,650 | 34 |
| 35 | 14,088 | 4,151 | 20,629 | 6,446 | 27,170 | 8,741 | 33,711 | 11,037 | 35 |
| 36 | 13,551 | 3,892 | 19,843 | 6,070 | 26,134 | 8,249 | 32,426 | 10,426 | 36 |
| 37 | 13,023 | 3,641 | 19,070 | 5,705 | 25,116 | 7,769 | 31,163 | 9,833 | 37 |
| 38 | 12,514 | 3,392 | 18,324 | 5,343 | 24,134 | 7,293 | 29,944 | 9,244 | 38 |
| 39 | 12,011 | 3,153 | 17,587 | 4,995 | 23,164 | 6,836 | 28,740 | 8,678 | 39 |
| 40 | 11,523 | 2,919 | 16,872 | 4,654 | 22,222 | 6,388 | 27,572 | 8,121 | 40 |
| 41 | 11,122 | 2,726 | 16,286 | 4,371 | 21,450 | 6,016 | 26,614 | 7,660 | 41 |
| 42 | 10,651 | 2,505 | 15,597 | 4,047 | 20,542 | 5,589 | 25,487 | 7,132 | 42 |
| 43 | 10,200 | 2,289 | 14,936 | 3,730 | 19,672 | 5,171 | 24,408 | 6,612 | 43 |
| 44 | N/A † | | 14,317 | 3,413 | 18,856 | 4,754 | 23,396 | 6,093 | 44 |
| 45 | N/A † | | 13,730 | 3,103 | 18,083 | 4,344 | 22,436 | 5,584 | 45 |
| 46 | N/A † | | 12,733 | 2,659 | 16,770 | 3,739 | 20,807 | 4,820 | 46 |
| 47 | N/A † | | 12,216 | 2,456 | 16,089 | 3,454 | 19,963 | 4,452 | 47 |
| 48 | N/A † | | 11,714 | 2,258 | 15,429 | 3,175 | 19,143 | 4,093 | 48 |
| 49 | N/A † | | 11,225 | 2,062 | 14,784 | 2,900 | 18,344 | 3,738 | 49 |
| 50 | N/A † | | 10,747 | 1,871 | 14,155 | 2,632 | 17,562 | 3,394 | 50 |
| 51 | N/A † | | 10,272 | 1,720 | 13,530 | 2,418 | 16,787 | 3,116 | 51 |
| 52 | N/A † | | N/A † | | 12,942 | 2,214 | 16,058 | 2,851 | 52 |
| 53 | N/A † | | N/A † | | 12,378 | 2,010 | 15,358 | 2,588 | 53 |
| 54 | N/A † | | N/A † | | 11,839 | 1,807 | 14,689 | 2,326 | 54 |
| 55 | N/A † | | N/A † | | 11,321 | 1,609 | 14,046 | 2,071 | 55 |
| 56 | N/A † | | N/A † | | 10,704 | 1,367 | 13,280 | 1,760 | 56 |
| 57 | N/A † | | N/A † | | 10,239 | 1,182 | 12,704 | 1,523 | 57 |
| 58 | N/A † | | N/A † | | N/A † | | 12,149 | 1,287 | 58 |
| 59 | N/A † | | N/A † | | N/A † | | 11,612 | 1,054 | 59 |
| 60 | N/A † | | N/A † | | N/A † | | 11,095 | 805 | 60 |
| 61 | N/A † | | N/A † | | N/A † | | 10,597 | 361 | 61 |
| 62 | N/A † | | N/A † | | N/A † | | 10,123 | 0 | 62 |
| 63 | N/A † | | N/A † | | N/A † | | N/A † | | 63 |
| 64 | N/A † | | N/A † | | N/A † | | N/A † | | 64 |

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| Issue Age | \$13.00 Weekly Premium (\$26.00 Bi-Weekly) | | \$15.00 Weekly Premium (\$30.00 Bi-Weekly) | | \$17.00 Weekly Premium (\$34.00 Bi-Weekly) | | \$19.00 Weekly Premium (\$38.00 Bi-Weekly) | | Issue Age |
|-----------|--|-------------------------------------|--|-------------------------------------|--|-------------------------------------|--|-------------------------------------|-----------|
| | Specified Amount | Guaranteed Net Surrender Value @ 65 | Specified Amount | Guaranteed Net Surrender Value @ 65 | Specified Amount | Guaranteed Net Surrender Value @ 65 | Specified Amount | Guaranteed Net Surrender Value @ 65 | |
| 18 | \$96,386 | \$41,227 | \$112,048 | \$48,014 | \$127,711 | \$54,801 | \$143,373 | \$61,587 | 18 |
| 19 | 108,659 | 33,608 | 126,316 | 39,134 | 143,973 | 44,660 | 161,630 | 50,185 | 19 |
| 20 | 105,437 | 32,504 | 122,570 | 37,854 | 139,703 | 43,205 | 156,837 | 48,555 | 20 |
| 21 | 100,629 | 30,724 | 116,981 | 35,789 | 133,333 | 40,854 | 149,686 | 45,919 | 21 |
| 22 | 97,561 | 29,661 | 113,415 | 34,558 | 129,268 | 39,454 | 145,122 | 44,350 | 22 |
| 23 | 94,675 | 28,530 | 110,059 | 33,247 | 125,444 | 37,962 | 140,828 | 42,679 | 23 |
| 24 | 91,691 | 27,486 | 106,590 | 32,036 | 121,490 | 36,586 | 136,390 | 41,135 | 24 |
| 25 | 88,889 | 26,379 | 103,333 | 30,753 | 117,778 | 35,126 | 132,222 | 39,499 | 25 |
| 26 | 80,000 | 24,172 | 93,000 | 28,189 | 106,000 | 32,207 | 119,000 | 36,225 | 26 |
| 27 | 78,721 | 22,624 | 91,513 | 26,393 | 104,305 | 30,162 | 117,097 | 33,931 | 27 |
| 28 | 76,190 | 21,721 | 88,571 | 25,346 | 100,952 | 28,971 | 113,333 | 32,596 | 28 |
| 29 | 73,733 | 20,801 | 85,714 | 24,280 | 97,696 | 27,758 | 109,677 | 31,236 | 29 |
| 30 | 71,269 | 19,894 | 82,851 | 23,227 | 94,432 | 26,561 | 106,013 | 29,894 | 30 |
| 31 | 60,779 | 17,034 | 70,655 | 19,906 | 80,532 | 22,777 | 90,408 | 25,648 | 31 |
| 32 | 59,981 | 15,668 | 69,728 | 18,320 | 79,475 | 20,971 | 89,222 | 23,622 | 32 |
| 33 | 57,971 | 14,948 | 67,391 | 17,484 | 76,812 | 20,020 | 86,232 | 22,557 | 33 |
| 34 | 56,042 | 14,208 | 65,149 | 16,626 | 74,256 | 19,044 | 83,363 | 21,463 | 34 |
| 35 | 54,054 | 13,517 | 62,838 | 15,824 | 71,622 | 18,132 | 80,405 | 20,440 | 35 |
| 36 | 52,160 | 12,807 | 60,636 | 15,002 | 69,112 | 17,196 | 77,588 | 19,390 | 36 |
| 37 | 50,275 | 12,120 | 58,445 | 14,203 | 66,614 | 16,288 | 74,784 | 18,371 | 37 |
| 38 | 48,448 | 11,432 | 56,321 | 13,405 | 64,194 | 15,378 | 72,067 | 17,352 | 38 |
| 39 | 46,647 | 10,757 | 54,227 | 12,622 | 61,808 | 14,487 | 69,388 | 16,352 | 39 |
| 40 | 44,881 | 10,096 | 52,174 | 11,855 | 59,467 | 13,614 | 66,760 | 15,373 | 40 |
| 41 | 43,896 | 9,739 | 51,029 | 11,441 | 58,162 | 13,142 | 65,295 | 14,844 | 41 |
| 42 | 42,161 | 9,084 | 49,012 | 10,680 | 55,863 | 12,276 | 62,714 | 13,872 | 42 |
| 43 | 40,455 | 8,450 | 47,029 | 9,945 | 53,603 | 11,439 | 60,177 | 12,933 | 43 |
| 44 | 38,811 | 7,829 | 45,118 | 9,223 | 51,425 | 10,617 | 57,732 | 12,010 | 44 |
| 45 | 37,209 | 7,228 | 43,256 | 8,524 | 49,302 | 9,821 | 55,349 | 11,117 | 45 |
| 46 | 34,651 | 6,355 | 40,282 | 7,500 | 45,912 | 8,646 | 51,543 | 9,792 | 46 |
| 47 | 33,195 | 5,902 | 38,589 | 6,966 | 43,983 | 8,029 | 49,378 | 9,093 | 47 |
| 48 | 31,793 | 5,450 | 36,960 | 6,431 | 42,126 | 7,413 | 47,293 | 8,395 | 48 |
| 49 | 30,404 | 5,009 | 35,344 | 5,912 | 40,285 | 6,814 | 45,226 | 7,717 | 49 |
| 50 | 29,064 | 4,571 | 33,787 | 5,395 | 38,510 | 6,219 | 43,233 | 7,042 | 50 |
| 51 | 27,027 | 3,939 | 31,419 | 4,653 | 35,811 | 5,366 | 40,203 | 6,080 | 51 |
| 52 | 25,879 | 3,632 | 30,085 | 4,289 | 34,290 | 4,946 | 38,496 | 5,603 | 52 |
| 53 | 24,758 | 3,323 | 28,781 | 3,924 | 32,805 | 4,524 | 36,828 | 5,124 | 53 |
| 54 | 23,677 | 3,011 | 27,525 | 3,554 | 31,373 | 4,097 | 35,220 | 4,640 | 54 |
| 55 | 22,647 | 2,695 | 26,327 | 3,181 | 30,007 | 3,667 | 33,687 | 4,152 | 55 |
| 56 | 21,462 | 2,302 | 24,950 | 2,717 | 28,437 | 3,133 | 31,925 | 3,549 | 56 |
| 57 | 20,506 | 1,996 | 23,839 | 2,356 | 27,171 | 2,717 | 30,503 | 3,077 | 57 |
| 58 | 19,590 | 1,688 | 22,773 | 1,994 | 25,957 | 2,299 | 29,140 | 2,604 | 58 |
| 59 | 18,703 | 1,381 | 21,742 | 1,632 | 24,781 | 1,882 | 27,820 | 2,132 | 59 |
| 60 | 17,842 | 1,050 | 20,742 | 1,242 | 23,641 | 1,433 | 26,540 | 1,625 | 60 |
| 61 | 17,012 | 427 | 19,777 | 513 | 22,541 | 598 | 25,306 | 684 | 61 |
| 62 | 16,215 | 0 | 18,850 | 0 | 21,485 | 0 | 24,120 | 0 | 62 |
| 63 | 15,455 | 0 | 17,967 | 0 | 20,478 | 0 | 22,990 | 0 | 63 |
| 64 | 14,726 | 0 | 17,119 | 0 | 19,512 | 0 | 21,905 | 0 | 64 |

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§ 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.
¶ Applying for this face amount requires additional underwriting

The guaranteed net surrender values for this life insurance policy assume that premiums are paid monthly at the beginning of each month, that death benefit option 1 is selected, and that no loans, partial surrenders, or changes in specified amount or death benefit option occur. Guaranteed values are based on the minimum interest rate of 4.00% and maximum cost of insurance rates. Policy values are affected by actual interest rates credited to the policy and cost of insurance rates charged.

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|-----------|--|-------------------------------------|--|-------------------------------------|--|-------------------------------------|--|-------------------------------------|-----------|
| | Specified Amount | Guaranteed Net Surrender Value @ 65 | Specified Amount | Guaranteed Net Surrender Value @ 65 | Specified Amount | Guaranteed Net Surrender Value @ 65 | Specified Amount | Guaranteed Net Surrender Value @ 65 | |
| 19 | \$78,049 | \$31,070 | \$90,732 | \$36,204 | \$103,415 | \$41,338 | \$116,098 | \$46,472 | 19 |
| 20 | 75,561 | 29,950 | 87,839 | 34,907 | 100,118 | 39,863 | 112,397 | 44,818 | 20 |
| 21 | 70,562 | 27,501 | 82,029 | 32,063 | 93,495 | 36,625 | 104,961 | 41,188 | 21 |
| 22 | 68,303 | 26,516 | 79,402 | 30,922 | 90,502 | 35,327 | 101,601 | 39,733 | 22 |
| 23 | 66,184 | 25,461 | 76,939 | 29,699 | 87,694 | 33,937 | 98,449 | 38,175 | 23 |
| 24 | 64,000 | 24,515 | 74,400 | 28,603 | 84,800 | 32,691 | 95,200 | 36,778 | 24 |
| 25 | 61,955 | 23,514 | 72,023 | 27,442 | 82,091 | 31,370 | 92,159 | 35,298 | 25 |
| 26 | 56,990 | 21,182 | 66,251 | 24,734 | 75,512 | 28,286 | 84,773 | 31,839 | 26 |
| 27 | 55,172 | 20,312 | 64,138 | 23,725 | 73,103 | 27,139 | 82,069 | 30,552 | 27 |
| 28 | 53,333 | 19,495 | 62,000 | 22,778 | 70,667 | 26,062 | 79,333 | 29,346 | 28 |
| 29 | 51,571 | 18,633 | 59,952 | 21,779 | 68,332 | 24,925 | 76,712 | 28,071 | 29 |
| 30 | 49,805 | 17,803 | 57,899 | 20,816 | 65,992 | 23,829 | 74,086 | 26,842 | 30 |
| 31 | 46,681 | 16,366 | 54,267 | 19,147 | 61,853 | 21,929 | 69,438 | 24,711 | 31 |
| 32 | 45,039 | 15,589 | 52,357 | 18,247 | 59,676 | 20,905 | 66,995 | 23,562 | 32 |
| 33 | 43,419 | 14,821 | 50,475 | 17,356 | 57,531 | 19,890 | 64,586 | 22,425 | 33 |
| 34 | 41,830 | 14,062 | 48,627 | 16,475 | 55,425 | 18,887 | 62,222 | 21,300 | 34 |
| 35 | 40,252 | 13,332 | 46,792 | 15,627 | 53,333 | 17,922 | 59,874 | 20,218 | 35 |
| 36 | 38,717 | 12,605 | 45,009 | 14,783 | 51,301 | 16,960 | 57,592 | 19,139 | 36 |
| 37 | 37,209 | 11,897 | 43,256 | 13,961 | 49,302 | 16,026 | 55,349 | 18,089 | 37 |
| 38 | 35,754 | 11,195 | 41,564 | 13,146 | 47,374 | 15,096 | 53,184 | 17,047 | 38 |
| 39 | 34,316 | 10,519 | 39,893 | 12,360 | 45,469 | 14,202 | 51,046 | 16,043 | 39 |
| 40 | 32,922 | 9,855 | 38,272 | 11,589 | 43,621 | 13,323 | 48,971 | 15,057 | 40 |
| 41 | 31,778 | 9,305 | 36,941 | 10,950 | 42,105 | 12,595 | 47,269 | 14,240 | 41 |
| 42 | 30,433 | 8,673 | 35,378 | 10,216 | 40,323 | 11,758 | 45,269 | 13,300 | 42 |
| 43 | 29,144 | 8,053 | 33,880 | 9,494 | 38,616 | 10,935 | 43,352 | 12,376 | 43 |
| 44 | 27,935 | 7,434 | 32,475 | 8,774 | 37,014 | 10,114 | 41,554 | 11,454 | 44 |
| 45 | 26,789 | 6,825 | 31,143 | 8,066 | 35,496 | 9,306 | 39,849 | 10,547 | 45 |
| 46 | 24,845 | 5,900 | 28,882 | 6,980 | 32,919 | 8,061 | 36,957 | 9,141 | 46 |
| 47 | 23,836 | 5,450 | 27,709 | 6,448 | 31,583 | 7,445 | 35,456 | 8,443 | 47 |
| 48 | 22,857 | 5,010 | 26,571 | 5,927 | 30,286 | 6,844 | 34,000 | 7,761 | 48 |
| 49 | 21,903 | 4,576 | 25,462 | 5,414 | 29,021 | 6,252 | 32,580 | 7,090 | 49 |
| 50 | 20,970 | 4,155 | 24,377 | 4,916 | 27,785 | 5,677 | 31,193 | 6,438 | 50 |
| 51 | 20,044 | 3,814 | 23,301 | 4,512 | 26,558 | 5,210 | 29,815 | 5,908 | 51 |
| 52 | 19,173 | 3,489 | 22,289 | 4,126 | 25,404 | 4,764 | 28,520 | 5,401 | 52 |
| 53 | 18,338 | 3,165 | 21,318 | 3,743 | 24,298 | 4,320 | 27,278 | 4,898 | 53 |
| 54 | 17,539 | 2,844 | 20,389 | 3,363 | 23,239 | 3,882 | 26,089 | 4,400 | 54 |
| 55 | 16,771 | 2,532 | 19,497 | 2,993 | 22,222 | 3,455 | 24,948 | 3,916 | 55 |
| 56 | 15,857 | 2,154 | 18,434 | 2,547 | 21,011 | 2,941 | 23,588 | 3,334 | 56 |
| 57 | 15,169 | 1,863 | 17,635 | 2,203 | 20,100 | 2,543 | 22,565 | 2,884 | 57 |
| 58 | 14,506 | 1,575 | 16,863 | 1,863 | 19,220 | 2,151 | 21,578 | 2,439 | 58 |
| 59 | 13,865 | 1,290 | 16,118 | 1,527 | 18,371 | 1,763 | 20,624 | 1,999 | 59 |
| 60 | 13,248 | 987 | 15,401 | 1,169 | 17,553 | 1,351 | 19,706 | 1,533 | 60 |
| 61 | 12,653 | 451 | 14,709 | 541 | 16,766 | 630 | 18,822 | 720 | 61 |
| 62 | 12,087 | 5 | 14,051 | 17 | 16,015 | 30 | 17,979 | 43 | 62 |
| 63 | 11,550 | 0 | 13,427 | 0 | 15,304 | 0 | 17,181 | 0 | 63 |
| 64 | 11,040 | 0 | 12,834 | 0 | 14,628 | 0 | 16,422 | 0 | 64 |

* [to age 85] means that the premium shown, if paid when due, will keep the policy in force to age 85 on the worst-case basis, assuming no policy changes, loans, or partial surrenders are made. Other premium/face amount scenarios may provide you more or less death benefit per \$1.00 of premium. Your agent can assist you with your decision on the premium amount and death benefit amount most appropriate to meet your insurance needs. Premiums may need to be increased in order to maintain life insurance coverage beyond age 85. If still in force, the life insurance policy will mature for the net surrender value on the policy anniversary on or next following the insured's 95th birthday.

† Premium is insufficient to provide the minimum specified amount of \$10,000.

The guaranteed net surrender values for this life insurance policy assume that premiums are paid monthly at the beginning of each month, that death benefit option 1 is selected, and that no loans, partial surrenders, or changes in specified amount or death benefit option occur. Guaranteed values are based on the minimum interest rate of 4.00% and maximum cost of insurance rates. Policy values are affected by actual interest rates credited to the policy and cost of insurance rates charged.

This rate card is for form UL20P or state variations thereof and is incomplete without a corresponding brochure that describes the benefits, exclusions, and limitations of the form. The policy is underwritten by American Heritage Life Insurance Company. Allstate Workplace Division is the marketing name used by American Heritage Life Insurance Company (Home Office: Jacksonville, FL), a wholly owned subsidiary of The Allstate Corporation. © 2009 Allstate Insurance Company

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This rate card expires and is no longer valid after 12/16/2012 or the expiry date of the corresponding brochure(s), if earlier.

