

# GUL23 Flexible Premium Adjustable Group Life Insurance

**Non-Tobacco**

**Weekly Premium**

**Death Benefit Option 1**

This rate card is no longer in effect on the earlier of: the date the interest rate changes or 12/31/2021.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

**Guar. Interest 3.00%, Nonguaranteed Interest 3.50%\***

Issue Age	\$30,000		
	Weekly Premium	Surr. Value at 65	
		Guar'd	NonGtd
0	\$2.45	\$8,125	\$10,229
1	2.43	8,135	10,189
2	2.43	8,139	10,143
3	2.46	8,121	10,077
4	2.52	8,177	10,103
5	2.59	8,290	10,197
6	2.65	8,290	10,153
7	2.72	8,349	10,181
8	2.79	8,383	10,178
9	2.87	8,468	10,234
10	2.95	8,524	10,256
11	3.03	8,552	10,244
12	3.11	8,555	10,201
13	3.20	8,602	10,212
14	3.30	8,693	10,274
15	3.39	8,705	10,245
16	3.48	8,712	10,213
17	3.58	8,771	10,243
18	3.67	8,777	10,213

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.

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A personalized illustration will be provided to the certificateholder at issue.

Premium is the maximum level modal premium that can be paid under the US Tax Code (§ 7702). 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.

§ 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 CARE IF THE DECLARED RATE IS LESS THAN 3.50%.

This ratecard is approved for use in: KY Only

