

# GUL23 Flexible Premium Adjustable Group Life Insurance

# Non-Tobacco

This rate card is no longer in effect on the earlier of: the date the interest rate changes or 12/31/2021.

## Weekly Premium

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

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

	\$10,000			\$20,000			\$25,000			\$30,000			\$40,000			\$50,000			\$60,000			
	Weekly Premium	Surr. Value at 65*		Weekly Premium	Surr. Value at 65*		Weekly Premium	Surr. Value at 65*		Weekly Premium	Surr. Value at 65*		Weekly Premium	Surr. Value at 65*		Weekly Premium	Surr. Value at 65*		Weekly Premium	Surr. Value at 65*		
		Guart'd	NonGtd		Guart'd	NonGtd		Guart'd	NonGtd		Guart'd	NonGtd		Guart'd	NonGtd		Guart'd	NonGtd		Guart'd	NonGtd	
18	\$1.55	\$2,894	\$3,368	\$2.61	\$5,835	\$6,790	\$3.14	\$7,306	\$8,501	\$3.67	\$8,777	\$10,213	\$4.74	\$11,771	\$13,697	\$5.80	\$14,713	\$17,119	\$6.86	\$17,654	\$20,542	18
19	1.58	2,889	3,350	2.68	5,875	6,812	3.22	7,316	8,484	3.77	8,809	10,214	4.87	11,795	13,676	5.96	14,730	17,079	7.06	17,715	20,540	19
20	1.61	2,878	3,326	2.74	5,848	6,758	3.31	7,358	8,502	3.87	8,819	10,190	5.00	11,790	13,622	6.13	14,761	17,054	7.26	17,731	20,486	20
21	1.65	2,908	3,348	2.82	5,905	6,798	3.40	7,380	8,497	3.98	8,855	10,195	5.15	11,852	13,645	6.31	14,801	17,042	7.48	17,798	20,492	21
22	1.69	2,927	3,359	2.89	5,895	6,763	3.49	7,378	8,466	4.09	8,862	10,168	5.30	11,875	13,624	6.50	14,842	17,029	7.70	17,810	20,433	22
23	1.73	2,935	3,356	2.97	5,909	6,756	3.59	7,396	8,456	4.21	8,883	10,156	5.45	11,857	13,556	6.69	14,831	16,956	7.94	17,848	20,405	23
24	1.77	2,934	3,343	3.05	5,905	6,727	3.69	7,390	8,419	4.33	8,876	10,112	5.62	11,888	13,543	6.90	14,859	16,928	8.18	17,830	20,312	24
25	1.81	2,923	3,319	3.14	5,922	6,723	3.80	7,402	8,402	4.46	8,881	10,082	5.79	11,880	13,486	7.12	14,878	16,890	8.45	17,877	20,293	25
26	1.97	2,936	3,342	3.46	5,943	6,765	4.20	7,428	8,455	4.94	8,913	10,145	6.43	11,921	13,568	7.92	14,928	16,991	9.40	17,898	20,371	26
27	2.02	2,944	3,338	3.55	5,921	6,712	4.32	7,428	8,420	5.09	8,934	10,128	6.62	11,911	13,502	8.16	14,924	16,917	9.69	17,901	20,292	27
28	2.07	2,940	3,320	3.66	5,946	6,713	4.45	7,431	8,390	5.24	8,917	10,067	6.83	11,923	13,460	8.42	14,929	16,853	10.01	17,935	20,246	28
29	2.13	2,959	3,327	3.77	5,947	6,687	4.59	7,441	8,366	5.41	8,936	10,046	7.05	11,924	13,406	8.69	14,913	16,766	10.33	17,901	20,126	29
30	2.18	2,931	3,283	3.88	5,922	6,632	4.73	7,418	8,306	5.58	8,914	9,981	7.28	11,905	13,330	8.98	14,896	16,679	10.68	17,888	20,028	30
31	2.27	2,934	3,268	4.05	5,894	6,566	4.95	7,405	8,249	5.84	8,885	9,898	7.62	11,846	13,196	9.41	14,836	16,528	11.19	17,797	19,826	31
32	2.33	2,915	3,235	4.18	5,884	6,529	5.11	7,383	8,192	6.03	8,854	9,824	7.88	11,823	13,118	9.73	14,792	16,413	11.58	17,762	19,708	32
33	2.40	2,913	3,220	4.32	5,879	6,497	5.28	7,362	8,136	6.23	8,817	9,745	8.15	11,783	13,022	10.07	14,748	16,299	11.98	17,686	19,546	33
34	2.47	2,901	3,194	4.46	5,851	6,442	5.45	7,314	8,051	6.45	8,802	9,690	8.43	11,726	12,909	10.42	14,677	16,157	12.41	17,627	19,405	34
35	2.54	2,879	3,158	4.60	5,806	6,367	5.64	7,294	7,999	6.67	8,757	9,603	8.73	11,683	12,812	10.79	14,609	16,021	12.85	17,536	19,231	35
36	2.85	2,873	3,143	5.22	5,791	6,334	6.40	7,238	7,916	7.59	8,709	9,525	9.96	11,627	12,716	12.32	14,522	15,881	14.69	17,440	19,073	36
37	2.93	2,859	3,115	5.38	5,760	6,276	6.60	7,200	7,845	7.82	8,639	9,413	10.27	11,541	12,574	12.72	14,442	15,735	15.16	17,321	18,872	37
38	3.01	2,835	3,078	5.54	5,710	6,199	6.81	7,159	7,771	8.07	8,586	9,321	10.60	11,461	12,442	13.13	14,336	15,563	15.66	17,212	18,684	38
39	3.10	2,821	3,052	5.71	5,660	6,123	7.02	7,090	7,669	8.33	8,519	9,215	10.94	11,358	12,286	13.56	14,217	15,378	16.17	17,056	18,449	39
40	3.19	2,795	3,013	5.89	5,607	6,043	7.24	7,013	7,559	8.60	8,437	9,095	11.30	11,249	12,125	14.01	14,080	15,176	16.71	16,892	18,207	40
41	3.35	2,795	3,006	6.22	5,623	6,047	7.65	7,029	7,559	9.09	8,452	9,089	11.95	11,263	12,112	14.82	14,091	15,153	17.69	16,920	18,195	41
42	3.45	2,765	2,963	6.42	5,562	5,960	7.90	6,952	7,450	9.38	8,343	8,939	12.35	11,140	11,936	15.32	13,937	14,933	18.28	16,717	17,913	42
43	3.55	2,724	2,909	6.62	5,478	5,849	8.16	6,863	7,328	9.69	8,232	8,790	12.76	10,986	11,730	15.84	13,755	14,687	18.91	16,509	17,628	43
44	3.66	2,686	2,858	6.84	5,400	5,746	8.43	6,756	7,190	10.02	8,113	8,633	13.20	10,827	11,521	16.38	13,541	14,409	19.56	16,255	17,297	44
45	3.78	2,648	2,808	7.07	5,308	5,629	8.72	6,645	7,047	10.37	7,982	8,465	13.67	10,656	11,300	16.96	13,316	14,122	20.26	15,990	16,957	45
46	4.31	2,588	2,735	8.13	5,187	5,482	10.04	6,486	6,856	11.96	7,799	8,243	15.78	10,398	10,990	19.60	12,997	13,737	23.43	15,609	16,498	46
47	4.44	2,534	2,669	8.39	5,078	5,349	10.37	6,356	6,696	12.35	7,634	8,042	16.30	10,178	10,722	20.25	12,723	13,402	24.21	15,279	16,095	47
48	4.57	2,465	2,588	8.67	4,962	5,210	10.71	6,200	6,510	12.76	7,448	7,821	16.85	9,935	10,431	20.94	12,421	13,041	25.04	14,918	15,663	48
49	4.72	2,403	2,515	8.96	4,826	5,051	11.08	6,038	6,319	13.20	7,250	7,587	17.44	9,673	10,123	21.68	12,096	12,658	25.91	14,508	15,184	49
50	4.88	2,335	2,436	9.27	4,679	4,881	11.47	5,856	6,109	13.66	7,023	7,326	18.06	9,376	9,781	22.45	11,720	12,226	26.85	14,073	14,681	50
51	5.36	2,197	2,287	10.23	4,402	4,581	12.67	5,508	5,733	15.11	6,615	6,885	19.99	8,828	9,188	24.86	11,033	11,483	29.74	13,246	13,787	51
52	5.53	2,104	2,183	10.58	4,223	4,382	13.11	5,286	5,485	15.63	6,342	6,580	20.69	8,469	8,787	25.74	10,588	10,986	30.79	12,707	13,184	52
53	5.72	2,011	2,080	10.95	4,029	4,167	13.57	5,041	5,214	16.19	6,053	6,262	21.43	8,078	8,356	26.66	10,096	10,443	31.90	12,120	12,537	53
54	5.91	1,902	1,961	11.35	3,822	3,942	14.06	4,776	4,926	16.78	5,737	5,916	22.21	7,651	7,890	27.65	9,571	9,871	33.08	11,485	11,845	54
55	6.12	1,849	1,900	11.76	3,709	3,811	14.59	4,645	4,772	17.41	5,575	5,728	23.05	7,435	7,639	28.69	9,295	9,550	34.33	11,155	11,461	55
56*	7.02	1,921	1,974	13.55	3,847	3,952	16.82	4,812	4,945	20.09	5,778	5,937	26.62	7,704	7,916	33.16	9,636	9,901	39.70	11,567	11,886	56*
57*	7.25	1,998	2,053	14.03	4,012	4,123	17.41	5,013	5,152	20.80	6,021	6,188	27.57	8,029	8,252	34.35	10,044	10,322	41.12	12,052	12,386	57*
58*	7.51	2,085	2,143	14.54	4,181	4,297	18.05	5,226	5,372	21.56	6,271	6,446	28.59	8,367	8,600	35.62	10,463	10,755	42.65	12,559	12,909	58*
59*	7.78	2,170	2,230	15.08	4,350	4,472	18.73	5,441	5,593	22.39	6,537	6,720	29.69	8,718	8,962	36.99	10,898	11,204	44.29	13,079	13,446	59*
60*	8.08	2,263	2,327	15.67	4,531	4,659	19.47	5,668	5,828	23.27	6,805	6,997	30.86	9,073	9,329	38.46	11,348	11,667	46.05	13,616	13,999	60*
61*	9.40	2,335	2,401	18.32	4,680	4,813	22.78	5,853	6,019	27.24	7,026	7,226	36.16	9,372	9,638	45.07	11,712	12,044	53.99	14,058	14,457	61*
62*	9.74	2,430	2,500	18.99	4,866	5,005	23.62	6,086	6,260	28.25	7,307	7,516	37.50	9,742	10,021	46.76	12,184	12,532	56.02	14,625	15,043	62*
63*	10.10	2,525	2,598	19.71	5,055	5,201	24.52	6,324	6,506	29.33	7,592	7,811	38.95	10,128	10,420	48.57	12,664	13,030	58.19	15,201	15,639	63*
64*	10.48	2,617	2,693	20.49	5,251	5,404	25.49	6,565	6,757	30.50	7,886	8,115	40.50	10,514	10,820	50.51	13,148	13,531	60.51	15,776	16,236	64*
65*	10.90	2,716	2,796	21.32	5,444	5,604	26.54	6,814	7,015	31.75	8,177	8,419	42.17	10,905	11,227	52.59	13,633	14,035	63.02	16,366	16,850	65*

(Rev 03/2020) 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. 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 an employee and spouse varies by account. Amounts shown above are subject to the terms of the underwriting offer for the account. If approved for the Group Policy, the Children's Term Rider can be added to the Certificate for an additional premium of \$1.05 per week for \$10,000 or \$2.10 per week for \$20,000 in benefit. 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.

\* For ages 56+, values shown are the projected surrender values at the end of year 10.

\*\* Currently declared interest rates are distributed through bulletins and can be found

# GUL23 Flexible Premium Adjustable Group Life Insurance

# Non-Tobacco

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## Weekly Premium

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

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

	\$70,000			\$75,000			\$80,000			\$90,000			\$100,000			\$125,000			\$150,000			
	Weekly Premium	Surr. Value at 65*		Weekly Premium	Surr. Value at 65*		Weekly Premium	Surr. Value at 65*		Weekly Premium	Surr. Value at 65*		Weekly Premium	Surr. Value at 65*		Weekly Premium	Surr. Value at 65*		Weekly Premium	Surr. Value at 65*		
		Guart'd	NonGtd		Guart'd	NonGtd		Guart'd	NonGtd		Guart'd	NonGtd		Guart'd	NonGtd		Guart'd	NonGtd		Guart'd	NonGtd	
18	\$7.93	\$20,649	\$24,026	\$8.46	\$22,120	\$25,737	\$8.99	\$23,590	\$27,448	\$10.05	\$26,532	\$30,871	\$11.12	\$29,526	\$34,355	\$13.77	\$36,880	\$42,911	\$16.43	\$44,287	\$51,529	18
19	8.16	20,701	24,001	8.70	22,143	25,673	9.25	23,636	27,404	10.35	26,622	30,866	11.44	29,556	34,268	14.18	36,970	42,863	16.92	44,383	51,458	19
20	8.39	20,702	23,919	8.96	22,212	25,663	9.52	23,673	27,351	10.65	26,644	30,783	11.78	29,614	34,215	14.61	37,066	42,823	17.43	44,468	51,376	20
21	8.64	20,748	23,888	9.23	22,270	25,640	9.81	23,745	27,338	10.97	26,695	30,735	12.14	29,692	34,185	15.05	37,114	42,730	17.97	44,583	51,328	21
22	8.90	20,777	23,838	9.51	22,306	25,592	10.11	23,790	27,294	11.31	26,758	30,699	12.51	29,725	34,103	15.52	37,189	42,667	18.53	44,653	51,230	22
23	9.18	20,822	23,805	9.80	22,309	25,505	10.42	23,796	27,205	11.66	26,770	30,605	12.91	29,787	34,054	16.01	37,222	42,554	19.12	44,701	51,103	23
24	9.47	20,842	23,744	10.11	22,328	25,436	10.75	23,813	27,128	12.04	26,826	30,560	13.32	29,797	33,944	16.53	37,266	42,453	19.74	44,734	50,961	24
25	9.77	20,836	23,653	10.44	22,355	25,377	11.10	23,835	27,056	12.43	26,833	30,460	13.75	29,792	33,819	17.07	37,269	42,307	20.39	44,746	50,794	25
26	10.89	20,905	23,794	11.63	22,390	25,484	12.38	23,913	27,217	13.86	26,883	30,597	15.35	29,890	34,020	19.06	37,353	42,513	22.78	44,853	51,049	26
27	11.23	20,914	23,707	12.00	22,421	25,414	12.77	23,927	27,122	14.30	26,904	30,496	15.84	29,917	33,911	19.67	37,377	42,368	23.51	44,874	50,865	27
28	11.59	20,906	23,600	12.39	22,426	25,316	13.18	23,912	26,993	14.77	26,918	30,386	16.35	29,889	33,741	20.32	37,386	42,204	24.29	44,883	50,667	28
29	11.97	20,890	23,486	12.80	22,417	25,202	13.62	23,911	26,882	15.26	26,900	30,242	16.90	29,888	33,602	21.00	37,360	42,002	25.11	44,864	50,438	29
30	12.38	20,879	23,377	13.23	22,375	25,051	14.08	23,870	26,726	15.78	26,861	30,075	17.48	29,853	33,424	21.73	37,331	41,797	25.98	44,809	50,169	30
31	12.98	20,788	23,158	13.87	22,268	24,807	14.76	23,749	26,456	16.55	26,739	29,787	18.33	29,700	33,085	22.80	37,162	41,398	27.26	44,594	49,676	31
32	13.43	20,731	23,002	14.35	22,201	24,634	15.28	23,701	26,297	17.13	26,670	29,592	18.98	29,639	32,886	23.60	37,049	41,107	28.22	44,458	49,328	32
33	13.90	20,652	22,824	14.86	22,134	24,462	15.82	23,617	26,101	17.73	26,555	29,348	19.65	29,521	32,625	24.44	36,907	40,788	29.23	44,294	48,951	33
34	14.39	20,551	22,624	15.39	22,040	24,262	16.38	23,502	25,872	18.37	26,452	29,120	20.36	29,403	32,368	25.33	36,766	40,473	30.29	44,103	48,550	34
35	14.91	20,462	22,440	15.94	21,925	24,044	16.97	23,389	25,649	19.03	26,315	28,858	21.09	29,241	32,067	26.24	36,557	40,090	31.39	43,873	48,113	35
36	17.06	20,358	22,264	18.24	21,805	23,846	19.43	23,276	25,455	21.80	26,194	28,646	24.16	29,088	31,811	30.08	36,371	39,776	36.00	43,654	47,741	36
37	17.61	20,222	22,033	18.84	21,684	23,625	20.06	23,123	25,194	22.51	26,025	28,355	24.95	28,904	31,492	31.07	36,146	39,382	37.19	43,388	47,273	37
38	18.19	20,087	21,806	19.45	21,514	23,355	20.71	22,941	24,904	23.24	25,816	28,026	25.77	28,692	31,147	32.09	35,869	38,939	38.42	43,068	46,753	38
39	18.79	19,915	21,542	20.09	21,324	23,066	21.40	22,754	24,613	24.02	25,613	27,705	26.63	28,452	30,776	33.17	35,579	38,485	39.70	42,687	46,174	39
40	19.42	19,723	21,258	20.77	21,128	22,774	22.12	22,534	24,289	24.83	25,365	27,340	27.53	28,177	30,371	34.29	35,225	37,968	41.05	42,274	45,566	40
41	20.56	19,749	21,237	21.99	21,154	22,748	23.42	22,559	24,259	26.29	25,388	27,301	29.16	28,217	30,343	36.33	35,279	37,937	43.50	42,342	45,532	41
42	21.25	19,514	20,910	22.73	20,904	22,399	24.22	22,311	23,907	27.18	25,091	26,886	30.15	27,889	29,883	37.57	34,873	37,367	44.98	41,840	44,832	42
43	21.98	19,263	20,568	23.51	20,632	22,030	25.05	22,017	23,509	28.12	24,771	26,449	31.19	27,525	29,390	38.86	34,401	36,733	46.54	41,294	44,092	43
44	22.74	18,969	20,184	24.33	20,325	21,628	25.92	21,682	23,072	29.10	24,396	25,960	32.28	27,110	28,847	40.23	33,894	36,067	48.18	40,679	43,286	44
45	23.55	18,650	19,778	25.20	19,987	21,196	26.85	21,324	22,614	30.14	23,985	25,435	33.44	26,659	28,271	41.68	33,330	35,345	49.92	40,001	42,420	45
46	27.25	18,209	19,245	29.17	19,521	20,632	31.08	20,821	22,006	34.90	23,420	24,753	38.73	26,032	27,514	48.29	32,543	34,396	57.85	39,054	41,277	46
47	28.16	17,823	18,775	30.14	19,102	20,122	32.12	20,380	21,468	36.07	22,924	24,148	40.03	25,480	26,841	49.91	31,847	33,548	59.80	38,226	40,267	47
48	29.13	17,404	18,274	31.17	18,642	19,573	33.22	19,890	20,884	37.31	22,377	23,494	41.41	24,874	26,116	51.64	31,095	32,648	61.87	37,316	39,180	48
49	30.15	16,931	17,719	32.27	18,143	18,987	34.39	19,354	20,255	38.63	21,777	22,791	42.87	24,200	25,327	53.47	30,258	31,666	64.06	36,305	37,995	49
50	31.24	16,417	17,126	33.44	17,593	18,353	35.64	18,770	19,581	40.03	21,114	22,026	44.43	23,467	24,480	55.41	29,331	30,598	66.40	35,205	36,725	50
51	34.61	15,451	16,081	37.05	16,558	17,233	39.49	17,664	18,385	44.37	19,878	20,689	49.24	22,083	22,983	61.43	27,607	28,733	73.62	33,132	34,484	51
52	35.84	14,826	15,383	38.36	15,882	16,478	40.89	16,945	17,581	45.94	19,064	19,780	50.99	21,183	21,979	63.62	26,484	27,479	76.25	31,786	32,980	52
53	37.14	14,145	14,632	39.75	15,150	15,672	42.37	16,163	16,719	47.61	18,187	18,813	52.85	20,212	20,908	65.94	25,267	26,136	79.03	30,322	31,365	53
54	38.51	13,400	13,819	41.23	14,360	14,809	43.95	15,320	15,800	49.38	17,234	17,774	54.81	19,148	19,748	68.39	23,937	24,686	81.98	28,732	29,632	54
55	39.97	13,015	13,372	42.80	13,951	14,333	45.62	14,881	15,288	51.26	16,741	17,199	56.90	18,601	19,110	71.00	23,251	23,888	85.11	27,907	28,671	55
56*	46.23	13,493	13,865	49.50	14,459	14,857	52.77	15,425	15,850	59.30	17,351	17,828	65.84	19,282	19,813	82.18	24,106	24,769	98.52	28,929	29,726	56*
57*	47.89	14,061	14,451	51.28	15,068	15,486	54.67	16,075	16,521	61.44	18,084	18,585	68.22	20,099	20,655	85.15	25,123	25,819	102.08	30,148	30,983	57*
58*	49.68	14,655	15,063	53.19	15,700	16,138	56.71	16,751	17,218	63.73	18,841	19,366	70.76	20,937	21,521	88.33	26,174	26,903	105.90	31,411	32,286	58*
59*	51.59	15,260	15,688	55.24	16,350	16,808	58.89	17,441	17,929	66.20	19,627	20,177	73.50	21,808	22,419	91.75	27,260	28,024	110.01	32,718	33,634	59*
60*	53.65	15,890	16,338	57.45	17,027	17,507	61.24	18,158	18,670	68.84	20,432	21,008	76.44	22,706	23,346	95.43	28,386	29,186	114.41	34,059	35,019	60*
61*	62.91	16,404	16,869	67.37	17,577	18,075	71.83	18,750	19,281	80.75	21,096	21,694	89.67	23,441	24,106	111.97	29,306	30,137	134.27	35,171	36,168	61*
62*	65.27	17,061	17,548	69.90	18,281	18,804	74.53	19,502	20,059	83.79	21,943	22,570	93.04	24,379	25,075	116.19	30,482	31,353	139.33	36,580	37,625	62*
63*	67.80	17,731	18,242	72.61	18,999	19,547	77.42	20,268	20,852	87.04	22,804	23,461	96.66	25,340	26,071	120.70	31,675	32,588	144.75	38,016	39,112	63*
64*	70.52	18,411	18,947	75.52	19,725	20,300	80.53	21,045	21,659	90.53	23,674	24,363	100.54	26,308	27,075	125.55	32,885	33,843	150.57	39,468	40,618	64*
65*	73.44	19,094	19,658	78.65	20,458	21,062	83.86	21,822	22,466	94.29	24,555											