

# GUL23 Flexible Premium Adjustable Group Life Insurance

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This rate card is no longer in effect on the earlier of: the date the interest rate changes or 12/31/2021.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

Issue Age	\$10,000			\$20,000			\$25,000			\$30,000			\$40,000			\$50,000			\$60,000			Issue Age
	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*		
		Guar'd	NonGtd		Guar'd	NonGtd		Guar'd	NonGtd		Guar'd	NonGtd		Guar'd	NonGtd		Guar'd	NonGtd		Guar'd	NonGtd	
19	\$1.99	\$3,212	\$3,864	\$3.49	\$6,474	\$7,786	\$4.24	\$8,105	\$9,747	\$4.99	\$9,736	\$11,708	\$6.50	\$13,054	\$15,694	\$8.00	\$16,316	\$19,616	\$9.50	\$19,578	\$23,538	19
20	2.04	3,238	3,875	3.59	6,524	7,805	4.36	8,140	9,739	5.14	9,810	11,735	6.69	13,096	15,665	8.24	16,383	19,595	9.80	19,723	23,587	20
21	2.18	3,200	3,812	3.89	6,550	7,796	4.74	8,199	9,758	5.59	9,848	11,720	7.29	13,146	15,644	8.99	16,444	19,568	10.69	19,742	23,493	21
22	2.24	3,252	3,852	3.99	6,548	7,755	4.87	8,221	9,735	5.75	9,894	11,715	7.50	13,190	15,618	9.26	16,536	19,577	11.01	19,833	23,480	22
23	2.29	3,240	3,820	4.10	6,570	7,742	5.01	8,259	9,730	5.91	9,900	11,664	7.72	13,230	15,586	9.53	16,560	19,508	11.34	19,890	23,430	23
24	2.35	3,262	3,826	4.22	6,611	7,750	5.16	8,307	9,738	6.09	9,959	11,674	7.96	13,307	15,598	9.83	16,656	19,522	11.70	20,004	23,445	24
25	2.41	3,270	3,816	4.34	6,622	7,725	5.31	8,320	9,704	6.27	9,974	11,635	8.20	13,326	15,544	10.13	16,679	19,453	12.06	20,031	23,362	25
26	2.54	3,288	3,806	4.60	6,656	7,701	5.62	8,298	9,601	6.65	9,982	11,549	8.71	13,349	15,443	10.77	16,717	19,338	12.82	20,043	23,186	26
27	2.61	3,302	3,803	4.73	6,639	7,646	5.80	8,348	9,612	6.86	10,016	11,534	8.98	13,354	15,377	11.11	16,731	19,264	13.23	20,068	23,107	27
28	2.68	3,298	3,781	4.88	6,668	7,643	5.98	8,353	9,574	7.08	10,038	11,505	9.27	13,370	15,324	11.47	16,740	19,185	13.67	20,111	23,047	28
29	2.76	3,314	3,781	5.03	6,660	7,598	6.17	8,351	9,526	7.31	10,042	11,455	9.58	13,388	15,272	11.86	16,770	19,129	14.13	20,116	22,946	29
30	2.84	3,311	3,760	5.19	6,652	7,554	6.37	8,340	9,470	7.55	10,028	11,386	9.91	13,405	15,219	12.26	16,746	19,013	14.62	20,123	22,845	30
31	3.02	3,292	3,721	5.56	6,646	7,512	6.83	8,323	9,407	8.10	10,001	11,302	10.64	13,355	15,093	13.18	16,709	18,883	15.72	20,064	22,674	31
32	3.11	3,289	3,701	5.74	6,638	7,468	7.06	8,328	9,368	8.37	9,987	11,234	11.00	13,335	15,001	13.63	16,684	18,768	16.26	20,033	22,534	32
33	3.21	3,299	3,695	5.93	6,626	7,420	7.29	8,289	9,282	8.65	9,952	11,144	11.38	13,308	14,902	14.10	16,634	18,626	16.82	19,960	22,351	33
34	3.31	3,292	3,670	6.13	6,609	7,367	7.54	8,267	9,216	8.95	9,926	11,065	11.78	13,271	14,794	14.60	16,588	18,491	17.42	19,906	22,189	34
35	3.41	3,267	3,626	6.34	6,585	7,308	7.80	8,230	9,134	9.27	9,902	10,989	12.19	13,193	14,642	15.12	16,511	18,323	18.05	19,829	22,005	35
36	3.64	3,210	3,538	6.80	6,469	7,129	8.38	8,099	8,924	9.95	9,702	10,692	13.11	12,961	14,283	16.27	16,220	17,874	19.42	19,453	21,437	36
37	3.76	3,198	3,509	7.03	6,417	7,042	8.67	8,038	8,822	10.30	9,636	10,575	13.58	12,879	14,135	16.85	16,099	17,668	20.12	19,318	21,201	37
38	3.88	3,167	3,462	7.27	6,354	6,946	8.97	7,959	8,700	10.67	9,564	10,455	14.07	12,775	13,963	17.46	15,962	17,447	20.86	19,172	20,956	38
39	4.01	3,142	3,421	7.53	6,303	6,862	9.29	7,883	8,583	11.06	9,485	10,327	14.58	12,646	13,768	18.10	15,807	17,210	21.63	18,990	20,675	39
40	4.14	3,100	3,363	7.80	6,239	6,767	9.63	7,809	8,469	11.46	9,378	10,171	15.12	12,517	13,575	18.78	15,656	16,979	22.43	18,775	20,361	40
41	4.51	3,039	3,281	8.53	6,094	6,580	10.54	7,622	8,230	12.56	9,169	9,900	16.58	12,225	13,200	20.61	15,300	16,520	24.63	18,356	19,819	41
42	4.65	2,984	3,210	8.83	6,020	6,477	10.91	7,520	8,090	13.00	9,038	9,724	17.17	12,056	12,971	21.34	15,074	16,217	25.52	18,111	19,484	42
43	4.81	2,947	3,160	9.14	5,927	6,354	11.30	7,408	7,942	13.46	8,889	9,530	17.79	11,869	12,724	22.12	14,848	15,918	26.44	17,811	19,094	43
44	4.97	2,892	3,090	9.46	5,813	6,211	11.71	7,282	7,780	13.95	8,735	9,332	18.44	11,657	12,454	22.93	14,579	15,575	27.42	17,500	18,697	44
45	5.14	2,831	3,014	9.81	5,704	6,074	12.14	7,134	7,596	14.47	8,563	9,118	19.13	11,422	12,162	23.79	14,281	15,206	28.46	17,155	18,265	45
46	5.74	2,653	2,812	11.00	5,332	5,652	13.64	6,685	7,086	16.27	8,025	8,506	21.53	10,704	11,346	26.79	13,383	14,186	32.05	16,062	17,025	46
47	5.94	2,584	2,731	11.40	5,192	5,487	14.13	6,496	6,865	16.86	7,800	8,243	22.32	10,408	10,999	27.78	13,016	13,756	33.23	15,612	16,498	47
48	6.15	2,505	2,639	11.82	5,032	5,302	14.65	6,289	6,627	17.48	7,547	7,952	23.15	10,074	10,615	28.82	12,601	13,278	34.49	15,129	15,940	48
49	6.37	2,415	2,537	12.26	4,850	5,095	15.21	6,073	6,380	18.15	7,285	7,654	24.04	9,720	10,212	29.93	12,156	12,771	35.82	14,591	15,329	49
50	6.61	2,323	2,434	12.73	4,656	4,878	15.79	5,822	6,099	18.86	6,998	7,331	24.98	9,330	9,775	31.11	11,672	12,229	37.23	14,005	14,672	50
51	7.78	2,532	2,645	15.09	5,090	5,318	18.74	6,365	6,650	22.39	7,639	7,981	29.70	10,198	10,654	37.00	12,747	13,317	44.31	15,306	15,990	51
52	8.04	2,436	2,536	15.60	4,887	5,087	19.37	6,104	6,355	23.15	7,330	7,631	30.71	9,782	10,183	38.27	12,233	12,735	45.83	14,685	15,286	52
53	8.31	2,324	2,410	16.13	4,654	4,828	20.05	5,827	6,044	23.96	6,992	7,253	31.79	9,330	9,678	39.62	11,668	12,103	47.45	14,005	14,528	53
54	8.59	2,196	2,270	16.71	4,411	4,560	20.77	5,519	5,705	24.82	6,620	6,843	32.94	8,835	9,133	41.05	11,043	11,417	49.17	13,259	13,707	54
55	8.90	2,124	2,187	17.32	4,260	4,385	21.53	5,328	5,485	25.74	6,395	6,584	34.16	8,531	8,782	42.58	10,666	10,981	51.00	12,802	13,179	55
56*	10.05	2,163	2,228	19.61	4,332	4,462	24.40	5,423	5,585	29.18	6,507	6,701	38.75	8,682	8,941	48.31	10,851	11,175	57.88	13,026	13,415	56*
57*	10.39	2,210	2,277	20.30	4,432	4,566	25.26	5,546	5,714	30.22	6,660	6,861	40.13	8,881	9,150	50.04	11,103	11,439	59.96	13,331	13,734	57*
58*	10.76	2,259	2,329	21.04	4,530	4,669	26.18	5,666	5,840	31.32	6,802	7,010	41.61	9,079	9,357	51.89	11,350	11,698	62.17	13,621	14,039	58*
59*	11.15	2,304	2,376	21.83	4,626	4,770	27.16	5,781	5,961	32.50	6,942	7,158	43.18	9,265	9,552	53.85	11,581	11,940	64.53	13,903	14,335	59*
60*	11.57	2,350	2,424	22.66	4,711	4,860	28.21	5,895	6,081	33.76	7,079	7,302	44.85	9,441	9,738	55.94	11,803	12,174	67.03	14,164	14,610	60*
61*	13.62	2,349	2,424	26.77	4,716	4,867	33.35	5,903	6,092	39.92	7,083	7,310	53.07	9,451	9,753	66.22	11,818	12,196	79.37	14,186	14,639	61*
62*	14.09	2,384	2,461	27.71	4,787	4,942	34.52	5,988	6,183	41.33	7,190	7,423	54.95	9,592	9,904	68.56	11,989	12,378	82.18	14,392	14,859	62*
63*	14.59	2,414	2,494	28.70	4,841	5,002	35.76	6,058	6,259	42.82	7,275	7,516	56.93	9,702	10,023	71.05	12,135	12,537	85.16	14,562	15,045	63*
64*	15.12	2,438	2,520	29.76	4,889	5,054	37.08	6,114	6,321	44.40	7,339	7,588	59.04	9,790	10,122	73.69	12,247	12,662	88.33	14,698	15,196	64*
65*	15.67	2,448	2,533	30.87	4,916	5,086	38.47	6,150	6,363	46.07	7,384	7,640	61.27	9,851	10,193	76.47	12,319	12,747	91.68	14,794	15,307	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 on the agent website by searching for "interest" in the subject line of the bulletin. DO NOT USE THIS CARD IF THE DECLARED RATE IS LESS THAN 3.50%.



Benefits

This ratecard

# GUL23 Flexible Premium Adjustable Group Life Insurance

# 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%\*\*

	\$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*		
		Guar'd	NonGtd		Guar'd	NonGtd		Guar'd	NonGtd		Guar'd	NonGtd		Guar'd	NonGtd		Guar'd	NonGtd		Guar'd	NonGtd	
19	\$11.01	\$22,896	\$27,524	\$11.76	\$24,527	\$29,485	\$12.51	\$26,158	\$31,446	\$14.02	\$29,477	\$35,433	\$15.52	\$32,739	\$39,355	\$19.28	\$40,950	\$49,224	\$23.04	\$49,161	\$59,093	19
20	11.35	23,009	27,517	12.13	24,679	29,513	12.90	26,295	31,447	14.45	29,582	35,377	16.01	32,922	39,369	19.89	41,164	49,225	23.77	49,407	59,081	20
21	12.39	23,041	27,417	13.24	24,690	29,379	14.09	26,339	31,341	15.79	29,637	35,266	17.49	32,935	39,190	21.75	41,232	49,060	26.00	49,477	58,870	21
22	12.76	23,129	27,383	13.64	24,802	29,362	14.52	26,475	31,342	16.27	29,771	35,245	18.03	33,117	39,204	22.41	41,383	48,990	26.80	49,698	58,832	22
23	13.15	23,220	27,352	14.06	24,909	29,340	14.96	26,550	31,274	16.78	29,928	35,251	18.59	33,258	39,173	23.11	41,559	48,951	27.64	49,908	58,783	23
24	13.56	23,307	27,318	14.50	25,004	29,305	15.43	26,655	31,242	17.30	30,004	35,165	19.17	33,352	39,089	23.84	41,701	48,873	28.51	50,049	58,657	24
25	13.99	23,383	27,271	14.96	25,081	29,251	15.92	26,735	31,181	17.85	30,088	35,090	19.78	33,440	38,999	24.61	41,842	48,797	29.44	50,245	58,594	25
26	14.88	23,410	27,081	15.91	25,094	29,028	16.93	26,736	30,928	18.99	30,103	34,823	21.05	33,471	38,718	26.19	41,848	48,408	31.33	50,225	58,098	26
27	15.36	23,445	26,995	16.42	25,114	28,916	17.48	26,783	30,838	19.61	30,160	34,725	21.73	33,497	38,568	27.05	41,920	48,265	32.36	50,304	57,917	27
28	15.87	23,481	26,909	16.96	25,128	28,797	18.06	26,813	30,728	20.26	30,183	34,590	22.46	33,553	38,451	27.95	41,940	48,063	33.45	50,366	57,717	28
29	16.40	23,463	26,763	17.54	25,154	28,691	18.68	26,845	30,620	20.95	30,191	34,437	23.23	33,573	38,294	28.91	41,957	47,856	34.60	50,376	57,459	29
30	16.97	23,464	26,639	18.15	25,152	28,555	19.33	26,840	30,472	21.68	30,182	34,266	24.04	33,558	38,098	29.93	41,964	47,641	35.82	50,370	57,184	30
31	18.26	23,418	26,464	19.52	25,062	28,323	20.79	26,740	30,218	23.33	30,094	34,009	25.87	33,448	37,799	32.22	41,834	47,275	38.57	50,220	56,751	31
32	18.89	23,381	26,301	20.20	25,040	28,167	21.51	26,699	30,033	24.14	30,047	33,799	26.77	33,396	37,566	33.34	41,752	46,965	39.92	50,140	56,399	32
33	19.55	23,316	26,108	20.91	24,980	27,970	22.27	26,643	29,833	25.00	29,999	33,590	27.72	33,325	37,315	34.53	41,670	46,659	41.34	50,016	56,003	33
34	20.24	23,223	25,886	21.66	24,910	27,766	23.07	26,568	29,615	25.89	29,885	33,312	28.71	33,202	37,010	35.77	41,523	46,285	42.83	49,845	55,560	34
35	20.98	23,147	25,687	22.44	24,792	27,513	23.90	26,438	29,339	26.83	29,756	33,020	29.76	33,074	36,702	37.08	41,355	45,892	44.40	49,636	55,081	35
36	22.58	22,712	25,028	24.16	24,341	26,823	25.74	25,971	28,618	28.90	29,230	32,209	32.05	32,463	35,772	39.95	40,610	44,749	47.84	48,731	53,699	36
37	23.40	22,561	24,760	25.03	24,159	26,513	26.67	25,781	28,293	29.95	29,024	31,852	33.22	32,243	35,385	41.40	40,303	44,230	49.59	48,388	53,102	37
38	24.25	22,360	24,440	25.95	23,965	26,194	27.65	25,570	27,949	31.05	28,780	31,457	34.44	31,968	34,941	42.93	39,970	43,688	51.42	47,973	52,436	38
39	25.15	22,151	24,116	26.92	23,753	25,860	28.68	25,334	27,581	32.20	28,495	31,022	35.73	31,678	34,487	44.54	39,602	43,114	53.35	47,526	51,741	39
40	26.09	21,914	23,766	27.92	23,483	25,468	29.75	25,053	27,170	33.41	28,192	30,574	37.07	31,331	33,978	46.22	39,178	42,488	55.36	47,005	50,977	40
41	28.66	21,431	23,139	30.67	22,959	24,789	32.68	24,487	26,438	36.71	27,562	29,758	40.73	30,618	33,058	50.79	38,277	41,327	60.86	45,954	49,616	41
42	29.69	21,129	22,731	31.77	22,629	24,344	33.86	24,147	25,978	38.03	27,165	29,224	42.20	30,183	32,471	52.64	37,755	40,618	63.07	45,310	48,745	42
43	30.77	20,790	22,288	32.93	22,271	23,876	35.10	23,770	25,482	39.42	26,732	28,658	43.75	29,712	31,852	54.57	37,152	39,828	65.39	44,592	47,804	43
44	31.91	20,422	21,818	34.15	21,875	23,370	36.40	23,344	24,939	40.89	26,265	28,061	45.38	29,187	31,182	56.60	36,483	38,977	67.83	43,796	46,789	44
45	33.12	20,014	21,309	35.45	21,443	22,831	37.78	22,872	24,353	42.44	25,731	27,397	47.10	28,590	30,441	58.76	35,752	38,066	70.42	42,914	45,692	45
46	37.31	18,741	19,865	39.94	20,081	21,285	42.58	21,434	22,720	47.84	24,113	25,559	53.10	26,792	28,399	66.25	33,490	35,498	79.41	40,202	42,612	46
47	38.69	18,220	19,255	41.42	19,524	20,633	44.15	20,828	22,011	49.61	23,436	24,767	55.07	26,044	27,523	68.72	32,565	34,414	82.36	39,072	41,291	47
48	40.16	17,656	18,603	42.99	18,913	19,928	45.82	20,171	21,254	51.49	22,698	23,916	57.16	25,225	26,579	71.33	31,537	33,230	85.50	37,849	39,880	48
49	41.71	17,026	17,888	44.66	18,249	19,173	47.60	19,461	20,446	53.49	21,897	23,005	59.38	24,332	25,564	74.11	30,425	31,966	88.83	36,508	38,356	49
50	43.36	16,347	17,126	46.42	17,513	18,348	49.48	18,679	19,570	55.61	21,021	22,024	61.73	23,354	24,467	77.05	29,204	30,597	92.36	35,045	36,716	50
51	51.61	17,855	18,653	55.27	19,139	19,994	58.92	20,413	21,326	66.22	22,962	23,989	73.53	25,521	26,662	91.79	31,903	33,329	110.05	38,285	39,997	51
52	53.39	17,136	17,838	57.17	18,362	19,114	60.94	19,579	20,382	68.50	22,031	22,934	76.06	24,482	25,485	94.96	30,611	31,865	113.85	36,731	38,236	52
53	55.27	16,336	16,946	59.19	17,509	18,162	63.10	18,674	19,371	70.93	21,012	21,796	78.76	23,349	24,221	98.33	29,190	30,280	117.89	35,024	36,331	53
54	57.28	15,467	15,990	61.34	16,575	17,135	65.40	17,683	18,280	73.51	19,891	20,563	81.62	22,100	22,846	101.91	27,631	28,565	122.20	33,163	34,283	54
55	59.42	14,938	15,378	63.63	16,005	16,477	67.84	17,073	17,576	76.26	19,209	19,775	84.68	21,344	21,974	105.73	26,683	27,470	126.78	32,022	32,966	55
56*	67.45	15,201	15,654	72.23	16,285	16,771	77.01	17,369	17,888	86.58	19,544	20,128	96.15	21,719	22,368	120.07	27,153	27,964	143.98	32,581	33,554	56*
57*	69.87	15,553	16,023	74.83	16,667	17,171	79.78	17,774	18,312	89.70	20,002	20,607	99.61	22,224	22,896	124.39	27,781	28,622	149.18	33,345	34,354	57*
58*	72.45	15,892	16,379	77.59	17,028	17,550	82.73	18,163	18,720	93.02	20,441	21,067	103.30	22,712	23,408	129.00	28,390	29,260	154.71	34,074	35,118	58*
59*	75.20	16,219	16,722	80.54	17,380	17,920	85.88	18,541	19,117	96.55	20,857	21,505	107.23	23,180	23,899	133.91	28,973	29,872	160.60	34,772	35,851	59*
60*	78.13	16,533	17,052	83.67	17,710	18,267	89.22	18,894	19,488	100.31	21,256	21,924	111.41	23,624	24,367	139.14	29,531	30,460	166.87	35,439	36,553	60*
61*	92.51	16,547	17,076	99.09	17,733	18,301	105.66	18,914	19,519	118.81	21,281	21,962	131.96	23,649	24,405	164.83	29,564	30,509	197.70	35,479	36,614	61*
62*	95.80	16,794	17,340	102.61	17,996	18,581	109.42	19,197	19,821	123.03	21,594	22,296	136.65	23,996	24,776	170.69	29,997	30,972	204.74	36,004	37,174	62*
63*	99.28	16,996	17,559	106.34	18,213	18,816	113.39	19,423	20,066	127.51	21,856	22,580	141.62	24,283	25,088	176.91	30,360	31,366	212.20	36,438	37,645	63*
64*	102.97	17,149	17,730	110.29	18,374	18,996	117.61	19,600	20,263	132.25	22,050	22,797	146.90	24,508	25,337	183.50	30,635	31,672	220.11	36,768	38,013	64*
65*	106.88	17,262	17,861	114.48	18,496	19,137	122.08	19,730	20,414	137.28	22,198	22,968	152.48	24,666	25,521	190.48	30,835	31,905	228.48	37,005	38,288	65*

(Rev 03/2020) This rate card is for certificate form GUL23C or state variations thereof and is incomplete without the corresponding materials