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.

	$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	Issue Age
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.

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Available in PR effective 10/2008.

IMSA
INSURANCE MARKETPLACE STANDARDS ASSOCIATION

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

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The minimum Specified Amount that can be purchased in Washington is $25,000.

	$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	Issue Age
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

* [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.

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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.

	$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	Issue Age
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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	$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	Issue Age
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.

This ratecard is approved for use in: AL, AK, AZ, AR, CA, CO, CT, DE, DC, FL, GA, GU, HI, ID, IL, IN, IA, KS, KY, LA, MA, ME, MD, MI, MN, MO, MS, MT, NC, ND, NE, NJ, NV, NH, NM, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VT, VI, VA, WI, WA, WV, WY
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