

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	\$3.00 Weekly Premium (\$6.00 Bi-Weekly)		\$13.00 Monthly Premium (\$6.50 Semi-Monthly)		Issue Age
	Specified Amount	Guaranteed Net Surrender Value @ 65	Specified Amount	Guaranteed Net Surrender Value @ 65	
0	\$27,523	\$13,229	\$27,523	\$13,324	0
1	28,103	13,288	28,103	13,425	1
2	28,302	13,284	28,302	13,371	2
3	28,436	13,225	28,436	13,264	3
4	28,504	13,131	28,504	13,162	4
5	28,504	12,903	28,504	13,018	5
6	28,436	12,793	28,436	12,839	6
7	28,369	12,652	28,369	12,687	7
8	28,235	12,397	28,235	12,481	8
9	28,037	12,257	28,037	12,257	9
10	27,714	11,452	27,714	11,452	10
11	27,273	10,739	27,273	10,739	11
12	26,786	10,094	26,786	10,094	12
13	26,316	9,480	26,316	9,480	13
14	25,862	8,891	25,862	8,891	14
15	25,532	8,292	25,532	8,292	15
16	18,182	7,513	18,182	7,575	16
17	18,100	7,395	18,100	7,439	17
18	18,072	7,309	18,072	7,329	18

* [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.

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

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This rate card expires and is no longer valid after 12/16/2012 or the expiry date of the corresponding brochure(s), if earlier.



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	\$30,000 Specified Amount				Issue Age
	Weekly Premium (Bi-Weekly = Weekly x 2)	Guaranteed Net Surrender Value @ 65	Monthly Premium (Bi-Weekly = Weekly x 2)	Guaranteed Net Surrender Value @ 65	
0	\$3.21	\$14,493	\$13.90	\$14,537	0
1	3.16	14,312	13.68	14,330	1
2	3.14	14,193	13.60	14,180	2
3	3.13	14,007	13.55	14,024	3
4	3.13	13,772	13.53	13,872	4
5	3.13	13,621	13.53	13,707	5
6	3.13	13,543	13.55	13,585	6
7	3.14	13,443	13.58	13,435	7
8	3.15	13,292	13.63	13,294	8
9	3.17	13,115	13.70	13,119	9
10	3.20	12,514	13.83	12,419	10
11	3.23	11,820	14.00	11,828	11
12	3.28	11,359	14.20	11,327	12
13	3.33	10,906	14.40	10,838	13
14	3.37	10,361	14.60	10,353	14
15	3.41	9,847	14.75	9,792	15
16	4.50	12,801	19.50	12,801	16
17	4.52	12,650	19.58	12,654	17
18	4.53	12,463	19.60	12,483	18

* [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.

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

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This rate card expires and is no longer valid after 12/16/2012 or the expiry date of the corresponding brochure(s), if earlier.

