

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	\$6.00 Weekly Premium (\$12.00 Bi-Weekly)		\$8.00 Weekly Premium (\$16.00 Bi-Weekly)		\$10.00 Weekly Premium (\$20.00 Bi-Weekly)		\$12.00 Weekly Premium (\$24.00 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	
18	\$41,566	\$17,490	\$57,229	\$24,267	\$72,892	\$31,048	\$88,554	\$37,835	18
19	46,859	14,268	64,516	19,794	82,173	25,320	99,830	30,846	19
20	45,470	13,777	62,603	19,128	79,736	24,478	96,870	29,828	20
21	43,396	12,996	59,748	18,061	76,101	23,126	92,453	28,191	21
22	42,073	12,525	57,927	17,421	73,780	22,317	89,634	27,213	22
23	40,828	12,024	56,213	16,740	71,598	21,456	86,982	26,173	23
24	39,542	11,562	54,441	16,112	69,341	20,661	84,241	25,211	24
25	38,333	11,073	52,778	15,446	67,222	19,820	81,667	24,193	25
26	34,500	10,110	47,500	14,128	60,500	18,145	73,500	22,163	26
27	33,948	9,432	46,740	13,201	59,533	16,970	72,325	20,739	27
28	32,857	9,033	45,238	12,658	57,619	16,283	70,000	19,908	28
29	31,797	8,627	43,779	12,105	55,760	15,584	67,742	19,062	29
30	30,735	8,227	42,316	11,560	53,898	14,894	65,479	18,227	30
31	26,211	6,985	36,087	9,857	45,964	12,728	55,840	15,599	31
32	25,867	6,388	35,614	9,040	45,361	11,691	55,108	14,342	32
33	25,000	6,070	34,420	8,607	43,841	11,143	53,261	13,680	33
34	24,168	5,745	33,275	8,163	42,382	10,581	51,489	12,999	34
35	23,311	5,440	32,095	7,747	40,878	10,055	49,662	12,363	35
36	22,494	5,128	30,970	7,322	39,446	9,516	47,922	11,710	36
37	21,681	4,826	29,851	6,910	38,020	8,994	46,190	11,078	37
38	20,893	4,525	28,766	6,498	36,639	8,471	44,512	10,445	38
39	20,117	4,229	27,697	6,094	35,277	7,959	42,857	9,824	39
40	19,355	3,940	26,648	5,699	33,941	7,458	41,234	9,217	40
41	18,930	3,782	26,063	5,484	33,196	7,186	40,329	8,888	41
42	18,182	3,497	25,033	5,093	31,884	6,689	38,735	8,286	42
43	17,446	3,221	24,020	4,715	30,594	6,209	37,168	7,703	43
44	16,737	2,951	23,044	4,345	29,351	5,738	35,658	7,132	44
45	16,047	2,690	22,093	3,986	28,140	5,283	34,186	6,579	45
46	14,943	2,345	20,574	3,490	26,205	4,636	31,835	5,782	46
47	14,315	2,180	19,710	3,243	25,104	4,307	30,498	5,370	47
48	13,711	2,013	18,877	2,995	24,044	3,977	29,210	4,959	48
49	13,112	1,851	18,052	2,753	22,993	3,656	27,933	4,558	49
50	12,534	1,688	17,257	2,512	21,980	3,336	26,703	4,159	50
51	11,655	1,441	16,047	2,155	20,439	2,868	24,831	3,582	51
52	11,161	1,333	15,366	1,990	19,571	2,647	23,777	3,304	52
53	10,677	1,223	14,700	1,823	18,723	2,423	22,747	3,023	53
54	10,211	1,111	14,058	1,654	17,906	2,196	21,754	2,739	54
55	N/A †		13,447	1,481	17,127	1,967	20,807	2,453	55
56	N/A †		12,743	1,262	16,231	1,678	19,718	2,094	56
57	N/A †		12,176	1,094	15,508	1,455	18,840	1,816	57
58	N/A †		11,631	925	14,815	1,231	17,998	1,536	58
59	N/A †		11,105	756	14,144	1,006	17,183	1,256	59
60	N/A †		10,594	571	13,493	763	16,393	954	60
61	N/A †		10,101	213	12,865	298	15,630	384	61
62	N/A †		N/A †		12,262	0	14,897	0	62
63	N/A †		N/A †		11,688	0	14,199	0	63
64	N/A †		N/A †		11,137	0	13,530	0	64
65	N/A †		N/A †		10,607	N/A	12,886	N/A	65

* [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.

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.

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	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	
19	\$33,659	\$13,101	\$46,341	\$18,236	\$59,024	\$23,370	\$71,707	\$28,504	19
20	32,586	12,603	44,864	17,560	57,143	22,516	69,421	27,473	20
21	30,430	11,533	41,896	16,096	53,363	20,657	64,829	25,220	21
22	29,456	11,095	40,555	15,501	51,654	19,907	62,753	24,313	22
23	28,542	10,628	39,297	14,866	50,052	19,104	60,807	23,342	23
24	27,600	10,208	38,000	14,296	48,400	18,383	58,800	22,471	24
25	26,718	9,765	36,786	13,693	46,854	17,621	56,922	21,549	25
26	24,577	8,749	33,838	12,301	43,099	15,853	52,360	19,405	26
27	23,793	8,364	32,759	11,777	41,724	15,191	50,690	18,604	27
28	23,000	8,002	31,667	11,286	40,333	14,570	49,000	17,853	28
29	22,240	7,622	30,620	10,769	39,001	13,914	47,381	17,060	29
30	21,479	7,256	29,572	10,270	37,665	13,283	45,759	16,296	30
31	20,131	6,630	27,717	9,411	35,303	12,193	42,888	14,975	31
32	19,423	6,288	26,742	8,945	34,061	11,603	41,379	14,261	32
33	18,725	5,951	25,780	8,485	32,836	11,020	39,891	13,554	33
34	18,039	5,619	24,837	8,031	31,634	10,444	38,431	12,856	34
35	17,358	5,299	23,899	7,594	30,440	9,889	36,981	12,184	35
36	16,697	4,981	22,989	7,159	29,280	9,337	35,572	11,515	36
37	16,047	4,673	22,093	6,737	28,140	8,801	34,186	10,865	37
38	15,419	4,367	21,229	6,318	27,039	8,269	32,849	10,219	38
39	14,799	4,074	20,375	5,916	25,952	7,757	31,528	9,598	39
40	14,198	3,786	19,547	5,521	24,897	7,254	30,247	8,988	40
41	13,704	3,549	18,868	5,193	24,032	6,838	29,196	8,483	41
42	13,124	3,276	18,069	4,819	23,015	6,360	27,960	7,903	42
43	12,568	3,009	17,304	4,450	22,040	5,892	26,776	7,333	43
44	12,047	2,743	16,587	4,083	21,126	5,424	25,666	6,763	44
45	11,553	2,483	15,906	3,723	20,260	4,964	24,613	6,205	45
46	10,714	2,119	14,752	3,199	18,789	4,279	22,826	5,360	46
47	10,279	1,958	14,153	2,955	18,026	3,953	21,899	4,951	47
48	N/A †		13,571	2,717	17,286	3,634	21,000	4,551	48
49	N/A †		13,005	2,481	16,564	3,319	20,123	4,157	49
50	N/A †		12,451	2,252	15,858	3,013	19,266	3,774	50
51	N/A †		11,901	2,069	15,158	2,767	18,415	3,465	51
52	N/A †		11,384	1,895	14,500	2,532	17,615	3,170	52
53	N/A †		10,888	1,721	13,868	2,299	16,848	2,876	53
54	N/A †		10,414	1,548	13,264	2,066	16,114	2,585	54
55	N/A †		N/A †		12,683	1,840	15,409	2,301	55
56	N/A †		N/A †		11,992	1,564	14,569	1,957	56
57	N/A †		N/A †		11,472	1,352	13,937	1,693	57
58	N/A †		N/A †		10,970	1,144	13,327	1,432	58
59	N/A †		N/A †		10,485	936	12,738	1,172	59
60	N/A †		N/A †		10,019	714	12,171	896	60
61	N/A †		N/A †		N/A †		11,625	406	61
62	N/A †		N/A †		N/A †		11,105	0	62
63	N/A †		N/A †		N/A †		10,612	0	63
64	N/A †		N/A †		N/A †		10,143	0	64
65	N/A †		N/A †		N/A †		N/A †		65

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	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	
18	\$104,217	\$44,621	\$119,880	\$51,407	\$135,542	\$58,194	\$151,205	\$64,980	18
19	117,487	36,371	135,144	41,897	152,801	47,423	170,458	52,949	19
20	114,003	35,179	131,137	40,529	148,270	45,880	165,404	51,230	20
21	108,805	33,257	125,157	38,322	141,509	43,387	157,862	48,452	21
22	105,488	32,110	121,341	37,006	137,195	41,902	153,049	46,798	22
23	102,367	30,888	117,751	35,605	133,136	40,321	148,521	45,036	23
24	99,140	29,761	114,040	34,311	128,940	38,860	143,840	43,410	24
25	96,111	28,566	110,556	32,939	125,000	37,313	139,444	41,686	25
26	86,500	26,181	99,500	30,198	112,500	34,216	125,500	38,233	26
27	85,117	24,508	97,909	28,277	110,701	32,046	123,493	35,816	27
28	82,381	23,533	94,762	27,158	107,143	30,783	119,524	34,408	28
29	79,724	22,540	91,705	26,019	103,687	29,497	115,668	32,975	29
30	77,060	21,561	88,641	24,894	100,223	28,227	111,804	31,561	30
31	65,717	18,470	75,594	21,341	85,470	24,212	95,347	27,083	31
32	64,855	16,994	74,602	19,645	84,349	22,296	94,096	24,948	32
33	62,681	16,216	72,101	18,753	81,522	21,289	90,942	23,825	33
34	60,595	15,418	69,702	17,836	78,809	20,254	87,916	22,672	34
35	58,446	14,670	67,230	16,978	76,014	19,285	84,797	21,593	35
36	56,398	13,905	64,874	16,099	73,350	18,293	81,826	20,487	36
37	54,360	13,162	62,529	15,246	70,699	17,330	78,869	19,413	37
38	52,385	12,418	60,257	14,392	68,130	16,365	76,003	18,339	38
39	50,437	11,690	58,017	13,555	65,598	15,419	73,178	17,285	39
40	48,527	10,976	55,820	12,734	63,114	14,493	70,407	16,252	40
41	47,462	10,590	54,595	12,292	61,728	13,993	68,861	15,695	41
42	45,586	9,882	52,437	11,478	59,289	13,074	66,140	14,670	42
43	43,742	9,197	50,316	10,692	56,890	12,186	63,464	13,680	43
44	41,965	8,526	48,272	9,920	54,579	11,313	60,885	12,707	44
45	40,233	7,876	46,279	9,172	52,326	10,469	58,372	11,765	45
46	37,466	6,928	43,097	8,073	48,728	9,219	54,358	10,365	46
47	35,892	6,434	41,286	7,498	46,680	8,561	52,075	9,624	47
48	34,377	5,940	39,543	6,922	44,709	7,904	49,876	8,886	48
49	32,874	5,461	37,815	6,363	42,755	7,265	47,696	8,168	49
50	31,426	4,983	36,149	5,807	40,872	6,630	45,595	7,454	50
51	29,223	4,296	33,615	5,009	38,007	5,723	42,399	6,437	51
52	27,982	3,961	32,188	4,617	36,393	5,274	40,598	5,932	52
53	26,770	3,623	30,793	4,224	34,816	4,824	38,839	5,424	53
54	25,601	3,282	29,449	3,825	33,296	4,368	37,144	4,911	54
55	24,487	2,938	28,167	3,424	31,847	3,909	35,527	4,395	55
56	23,206	2,510	26,693	2,926	30,181	3,341	33,669	3,757	56
57	22,172	2,176	25,505	2,537	28,837	2,897	32,169	3,258	57
58	21,182	1,841	24,365	2,146	27,548	2,452	30,732	2,757	58
59	20,222	1,507	23,261	1,757	26,300	2,007	29,340	2,257	59
60	19,292	1,146	22,191	1,338	25,091	1,529	27,990	1,721	60
61	18,394	470	21,159	556	23,923	641	26,688	727	61
62	17,532	0	20,167	0	22,802	0	25,437	0	62
63	16,711	0	19,222	0	21,734	0	24,245	0	63
64	15,923	0	18,316	0	20,709	0	23,102	0	64
65	15,165	N/A	17,445	N/A	19,724	N/A	22,003	N/A	65

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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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	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	
19	\$84,390	\$33,638	\$97,073	\$38,772	\$109,756	\$43,906	\$122,439	\$49,040	19
20	81,700	32,428	93,979	37,384	106,257	42,341	118,536	47,297	20
21	76,295	29,782	87,762	34,344	99,228	38,907	110,695	43,468	21
22	73,853	28,718	84,952	33,125	96,051	37,531	107,150	41,937	22
23	71,562	27,580	82,316	31,819	93,071	36,057	103,826	40,295	23
24	69,200	26,559	79,600	30,647	90,000	34,734	100,400	38,822	24
25	66,989	25,478	77,057	29,406	87,125	33,334	97,193	37,262	25
26	61,621	22,958	70,882	26,510	80,142	30,063	89,403	33,615	26
27	59,655	22,018	68,621	25,432	77,586	28,846	86,552	32,259	27
28	57,667	21,136	66,333	24,421	75,000	27,704	83,667	30,987	28
29	55,761	20,206	64,142	23,352	72,522	26,498	80,902	29,644	29
30	53,852	19,309	61,946	22,322	70,039	25,336	78,132	28,349	30
31	50,474	17,756	58,060	20,538	65,646	23,320	73,231	26,102	31
32	48,698	16,918	56,017	19,576	63,336	22,233	70,654	24,891	32
33	46,947	16,089	54,003	18,623	61,058	21,157	68,114	23,692	33
34	45,229	15,268	52,026	17,681	58,824	20,093	65,621	22,506	34
35	43,522	14,479	50,063	16,775	56,604	19,070	63,145	21,365	35
36	41,863	13,694	48,155	15,872	54,446	18,050	60,738	20,228	36
37	40,233	12,929	46,279	14,993	52,326	17,057	58,372	19,122	37
38	38,659	12,170	44,469	14,121	50,279	16,072	56,089	18,022	38
39	37,105	11,440	42,681	13,281	48,257	15,123	53,834	16,964	39
40	35,597	10,722	40,947	12,456	46,296	14,190	51,646	15,924	40
41	34,359	10,128	39,523	11,773	44,687	13,417	49,851	15,062	41
42	32,905	9,445	37,851	10,987	42,796	12,529	47,741	14,071	42
43	31,512	8,774	36,248	10,215	40,984	11,656	45,719	13,097	43
44	30,205	8,104	34,745	9,444	39,284	10,784	43,824	12,124	44
45	28,966	7,445	33,319	8,686	37,673	9,927	42,026	11,167	45
46	26,863	6,440	30,901	7,520	34,938	8,601	38,975	9,681	46
47	25,773	5,948	29,646	6,946	33,520	7,944	37,393	8,942	47
48	24,714	5,469	28,429	6,385	32,143	7,303	35,857	8,220	48
49	23,682	4,995	27,242	5,833	30,801	6,671	34,360	7,509	49
50	22,674	4,535	26,081	5,297	29,489	6,058	32,896	6,819	50
51	21,672	4,163	24,930	4,861	28,187	5,558	31,444	6,256	51
52	20,731	3,807	23,847	4,445	26,962	5,082	30,078	5,720	52
53	19,828	3,454	22,808	4,032	25,788	4,609	28,768	5,187	53
54	18,964	3,104	21,814	3,622	24,664	4,141	27,514	4,660	54
55	18,134	2,763	20,860	3,224	23,585	3,685	26,310	4,147	55
56	17,146	2,351	19,722	2,744	22,299	3,138	24,876	3,531	56
57	16,402	2,033	18,867	2,373	21,332	2,713	23,797	3,054	57
58	15,684	1,720	18,042	2,007	20,399	2,295	22,756	2,583	58
59	14,991	1,409	17,244	1,645	19,497	1,881	21,750	2,117	59
60	14,324	1,078	16,477	1,260	18,630	1,442	20,782	1,624	60
61	13,681	496	15,737	586	17,794	675	19,850	765	61
62	13,069	11	15,033	24	16,997	37	18,961	50	62
63	12,489	0	14,366	0	16,243	0	18,119	0	63
64	11,937	0	13,731	0	15,525	0	17,319	0	64
65	11,412	N/A	13,127	N/A	14,842	N/A	16,557	N/A	65

* [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.

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.

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 Benefits is the marketing name used by American Heritage Life Insurance Company (Home Office: Jacksonville, FL), a 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
This rate card expires and is no longer valid after 7/1/2013 or the expiry date of the corresponding brochure(s), if earlier.

