

Group Term to 100 Life Insurance, Child Modal Premium² Quotes

For Eligible (Grand)Child(ren) of Eligible Employees. CGI[°] Max. \$2/week (\$8.67/month) for issue age 0-18.

There is no additional premium required to add the Accelerated Death Benefit for Terminal Illness Rider (form GTLCLBR, or state variation thereof).

This rate card expires and is no longer valid on 8/31/2015.

Dependent coverage is not available for Puerto Rico sitused groups, and not available for Association Groups with Arizona situs.

NONTABACCO

Issue Age(s)	Monthly Premium for Initial Death Benefit ¹ of:			
	\$20,000 °	\$30,000	\$40,000	\$50,000
0-18°	\$8.67	\$13.00	\$17.33	\$21.67
19 †	N/A ³	\$9.00	\$12.00	\$15.00
20 †	N/A ³	\$9.00	\$12.00	\$15.00
21 †	N/A ³	\$9.00	\$12.00	\$15.00
22 †	N/A ³	\$9.00	\$12.00	\$15.00
23 †	N/A ³	\$9.00	\$12.00	\$15.00
24 †	N/A ³	\$9.00	\$12.00	\$15.00
25 †	N/A ³	\$9.00	\$12.00	\$15.00

TOBACCO

Issue Age	Monthly Premium for Initial Death Benefit ¹ of:			
	\$20,000 °	\$30,000	\$40,000	\$50,000
0-18°	Issue Ages 0-18 will always be Nontobacco.			
19 †	N/A ³	\$10.00	\$13.33	\$16.67
20 †	N/A ³	\$10.50	\$14.00	\$17.50
21 †	N/A ³	\$11.00	\$14.67	\$18.33
22 †	N/A ³	\$11.50	\$15.33	\$19.17
23 †	N/A ³	\$12.00	\$16.00	\$20.00
24 †	N/A ³	\$12.50	\$16.67	\$20.83
25 †	\$8.67	\$13.00	\$17.33	\$21.67

Issue Age(s)	Semi-Monthly Premium for Initial Death Benefit ¹ of:			
	\$20,000 °	\$30,000	\$40,000	\$50,000
0-18°	\$4.34	\$6.50	\$8.67	\$10.84
19 †	N/A ³	\$4.50	\$6.00	\$7.50
20 †	N/A ³	\$4.50	\$6.00	\$7.50
21 †	N/A ³	\$4.50	\$6.00	\$7.50
22 †	N/A ³	\$4.50	\$6.00	\$7.50
23 †	N/A ³	\$4.50	\$6.00	\$7.50
24 †	N/A ³	\$4.50	\$6.00	\$7.50
25 †	N/A ³	\$4.50	\$6.00	\$7.50

Issue Age	Semi-Monthly Premium for Initial Death Benefit ¹ of:			
	\$20,000 °	\$30,000	\$40,000	\$50,000
0-18°	Issue Ages 0-18 will always be Nontobacco.			
19 †	N/A ³	\$5.00	\$6.67	\$8.34
20 †	N/A ³	\$5.25	\$7.00	\$8.75
21 †	N/A ³	\$5.50	\$7.34	\$9.17
22 †	N/A ³	\$5.75	\$7.67	\$9.59
23 †	N/A ³	\$6.00	\$8.00	\$10.00
24 †	N/A ³	\$6.25	\$8.34	\$10.42
25 †	\$4.34	\$6.50	\$8.67	\$10.84

Issue Age(s)	Tenthly Premium for Initial Death Benefit ¹ of:			
	\$20,000 °	\$30,000	\$40,000	\$50,000
0-18°	\$10.41	\$15.60	\$20.80	\$26.01
19 †	N/A ³	\$10.80	\$14.40	\$18.00
20 †	N/A ³	\$10.80	\$14.40	\$18.00
21 †	N/A ³	\$10.80	\$14.40	\$18.00
22 †	N/A ³	\$10.80	\$14.40	\$18.00
23 †	N/A ³	\$10.80	\$14.40	\$18.00
24 †	N/A ³	\$10.80	\$14.40	\$18.00
25 †	N/A ³	\$10.80	\$14.40	\$18.00

Issue Age	Tenthly Premium for Initial Death Benefit ¹ of:			
	\$20,000 °	\$30,000	\$40,000	\$50,000
0-18°	Issue Ages 0-18 will always be Nontobacco.			
19 †	N/A ³	\$12.00	\$16.00	\$20.01
20 †	N/A ³	\$12.60	\$16.80	\$21.00
21 †	N/A ³	\$13.20	\$17.61	\$22.00
22 †	N/A ³	\$13.80	\$18.40	\$23.01
23 †	N/A ³	\$14.40	\$19.20	\$24.00
24 †	N/A ³	\$15.00	\$20.01	\$25.00
25 †	\$10.41	\$15.60	\$20.80	\$26.01

° CGI, Contingent Guarantee Issue underwriting limits are subject to account specific offer (Issue Ages 0-18).

¹ Initial Death Benefit is guaranteed level for the first five (5) years. After the first five years, the death benefit may decrease, but it will never be less than the minimum guaranteed in the policy.

² Premium is level to age 100. MONTHLY means 12 times/year. SEMI-MONTHLY means 24 times/year. TENTHLY means 10 times/year.

³ Quote does not meet the minimum size requirement, i.e. the greater of \$5,000 or the amount purchased by \$2/week (\$8.67/month) without regard to riders.

† Evidence of insurability (EOI) is required for ages 19-25 (0-25 if CGI not approved), and for amounts greater than \$20,000 for issue ages 0-18.

This rate card is for groups sitused in states where GPTLC is approved for sale. Amount available to children may vary by state.

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Group Term to 100 Life Insurance, Child Modal Premium² Quotes

For Eligible (Grand)Child(ren) of Eligible Employees. CGI^o Max. \$2/week (\$8.67/month) for issue age 0-18.

There is no additional premium required to add the Accelerated Death Benefit for Terminal Illness Rider (form GTCLCBR, or state variation thereof).

This rate card expires and is no longer valid on 8/31/2015.

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NONTOBACCO

Issue Age(s)	Weekly Premium for Initial Death Benefit ¹ of:			
	\$20,000 °	\$30,000	\$40,000	\$50,000
0-18°	\$2.00	\$3.00	\$4.00	\$5.00
19 †	N/A ³	\$2.08	\$2.77	\$3.47
20 †	N/A ³	\$2.08	\$2.77	\$3.47
21 †	N/A ³	\$2.08	\$2.77	\$3.47
22 †	N/A ³	\$2.08	\$2.77	\$3.47
23 †	N/A ³	\$2.08	\$2.77	\$3.47
24 †	N/A ³	\$2.08	\$2.77	\$3.47
25 †	N/A ³	\$2.08	\$2.77	\$3.47

TOBACCO

Issue Age	Weekly Premium for Initial Death Benefit ¹ of:			
	\$20,000 °	\$30,000	\$40,000	\$50,000
0-18°	Issue Ages 0-18 will always be Nontobacco.			
19 †	N/A ³	\$2.31	\$3.08	\$3.85
20 †	N/A ³	\$2.43	\$3.23	\$4.04
21 †	N/A ³	\$2.54	\$3.39	\$4.23
22 †	N/A ³	\$2.66	\$3.54	\$4.43
23 †	N/A ³	\$2.77	\$3.70	\$4.62
24 †	N/A ³	\$2.89	\$3.85	\$4.81
25 †	\$2.00	\$3.00	\$4.00	\$5.00

Issue Age(s)	Bi-Weekly Premium for Initial Death Benefit ¹ of:			
	\$20,000 °	\$30,000	\$40,000	\$50,000
0-18°†	\$4.00	\$6.00	\$8.00	\$10.00
19 †	N/A ³	\$4.16	\$5.54	\$6.94
20 †	N/A ³	\$4.16	\$5.54	\$6.94
21 †	N/A ³	\$4.16	\$5.54	\$6.94
22 †	N/A ³	\$4.16	\$5.54	\$6.94
23 †	N/A ³	\$4.16	\$5.54	\$6.94
24 †	N/A ³	\$4.16	\$5.54	\$6.94
25 †	N/A ³	\$4.16	\$5.54	\$6.94

Issue Age	Bi-Weekly Premium for Initial Death Benefit ¹ of:			
	\$20,000 °	\$30,000	\$40,000	\$50,000
0-18°†	Issue Ages 0-18 will always be Nontobacco.			
19 †	N/A ³	\$4.62	\$6.16	\$7.70
20 †	N/A ³	\$4.86	\$6.46	\$8.08
21 †	N/A ³	\$5.08	\$6.78	\$8.46
22 †	N/A ³	\$5.32	\$7.08	\$8.86
23 †	N/A ³	\$5.54	\$7.40	\$9.24
24 †	N/A ³	\$5.78	\$7.70	\$9.62
25 †	\$4.00	\$6.00	\$8.00	\$10.00

Issue Age(s)	Ninthly Premium for Initial Death Benefit ¹ of:			
	\$20,000 °	\$30,000	\$40,000	\$50,000
0-18°†	\$11.56	\$17.34	\$23.11	\$28.90
19 †	N/A ³	\$12.00	\$16.00	\$20.00
20 †	N/A ³	\$12.00	\$16.00	\$20.00
21 †	N/A ³	\$12.00	\$16.00	\$20.00
22 †	N/A ³	\$12.00	\$16.00	\$20.00
23 †	N/A ³	\$12.00	\$16.00	\$20.00
24 †	N/A ³	\$12.00	\$16.00	\$20.00
25 †	N/A ³	\$12.00	\$16.00	\$20.00

Issue Age	Ninthly Premium for Initial Death Benefit ¹ of:			
	\$20,000 °	\$30,000	\$40,000	\$50,000
0-18°†	Issue Ages 0-18 will always be Nontobacco.			
19 †	N/A ³	\$13.34	\$17.78	\$22.23
20 †	N/A ³	\$14.00	\$18.67	\$23.34
21 †	N/A ³	\$14.67	\$19.56	\$24.44
22 †	N/A ³	\$15.34	\$20.44	\$25.56
23 †	N/A ³	\$16.00	\$21.34	\$26.67
24 †	N/A ³	\$16.67	\$22.23	\$27.78
25 †	\$11.56	\$17.34	\$23.11	\$28.90

° CGI, Contingent Guarantee Issue underwriting limits are subject to account specific offer (Issue Ages 0-18).

¹ Initial Death Benefit is guaranteed level for the first five (5) years. After the first five years, the death benefit may decrease, but it will never be less than the minimum guaranteed in the policy.

² Premium is level to age 100. WEEKLY means 52 times/year. BI-WEEKLY means 26 times/year. NINTHLy means 9 times/year.

³ Quote does not meet the minimum size requirement, i.e. the greater of \$5,000 or the amount purchased by \$2/week (\$8.67/month) without regard to riders.

† Evidence of insurability (EOI) is required for ages 19-25 (0-25 if CGI not approved), and for amounts greater than \$20,000 for issue ages 0-18.

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