

# UL21P Flexible Premium Adjustable Life Insurance [to age 75\*] Nontobacco, Simplified Issue

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	\$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	
18	\$42,909	\$18,766	\$61,818	\$27,254	\$80,727	\$35,741	\$99,636	\$44,228	18
19	48,163	15,469	69,388	22,788	90,612	30,108	111,837	37,427	19
20	48,065	14,312	69,246	21,114	90,428	27,915	111,609	34,716	20
21	47,967	13,200	69,106	19,503	90,244	25,807	111,382	32,111	21
22	47,870	12,131	68,966	17,956	90,061	23,782	111,156	29,608	22
23	47,581	11,171	68,548	16,566	89,516	21,962	110,484	27,357	23
24	47,390	10,223	68,273	15,194	89,157	20,165	110,040	25,136	24
25	47,295	9,280	68,136	13,829	88,978	18,378	109,820	22,927	25
26	40,760	10,465	58,722	15,529	76,684	20,594	94,646	25,659	26
27	39,399	9,963	56,761	14,801	74,124	19,638	91,486	24,476	27
28	38,126	9,458	54,927	14,067	71,729	18,676	88,530	23,285	28
29	36,703	9,017	52,877	13,425	69,051	17,834	85,226	22,242	29
30	34,203	8,905	49,275	13,258	64,348	17,611	79,420	21,965	30
31	33,239	8,351	47,887	12,454	62,535	16,558	77,183	20,662	31
32	32,418	7,778	46,703	11,624	60,989	15,470	75,275	19,316	32
33	31,635	7,221	45,576	10,816	59,517	14,411	73,458	18,006	33
34	31,094	6,624	44,796	9,951	58,498	13,278	72,200	16,605	34
35	30,295	6,123	43,646	9,224	56,996	12,325	70,347	15,426	35
36	25,877	5,705	37,281	8,617	48,684	11,529	60,088	14,440	36
37	25,404	5,220	36,598	7,913	47,793	10,606	58,988	13,298	37
38	24,712	4,819	35,602	7,330	46,492	9,841	57,382	12,352	38
39	23,984	4,447	34,553	6,789	45,122	9,131	55,691	11,473	39
40	23,413	4,052	33,730	6,215	44,048	8,378	54,365	10,541	40
41	22,627	3,733	32,598	5,751	42,570	7,768	52,541	9,785	41
42	22,035	3,384	31,746	5,242	41,457	7,100	51,167	8,958	42
43	21,280	3,094	30,658	4,820	40,036	6,545	49,414	8,271	43
44	20,702	2,782	29,825	4,364	38,947	5,948	48,070	7,530	44
45	19,569	2,616	28,192	4,121	36,816	5,625	45,439	7,130	45
46	15,547	2,121	22,398	3,381	29,249	4,642	36,100	5,903	46
47	15,138	1,947	21,809	3,106	28,480	4,266	35,151	5,425	47
48	14,514	1,835	20,910	2,922	27,306	4,008	33,702	5,095	48
49	13,626	1,789	19,630	2,832	25,635	3,875	31,640	4,919	49
50	13,192	1,631	19,005	2,583	24,818	3,536	30,632	4,488	50
51	11,418	1,480	16,449	2,344	21,480	3,209	26,512	4,074	51
52	11,044	1,294	15,910	2,057	20,777	2,819	25,643	3,582	52
53	10,674	1,114	15,378	1,779	20,081	2,443	24,785	3,107	53
54	10,315	940	14,860	1,510	19,406	2,079	23,951	2,648	54
55	N/A †		14,352	1,553	18,742	2,123	23,132	2,693	55
56	N/A †		11,104	1,011	14,500	1,405	17,897	1,797	56
57	N/A †		10,742	771	14,028	1,079	17,314	1,387	57
58	N/A †		10,366	537	13,537	763	16,707	989	58
59	N/A †		N/A †		12,948	562	15,981	733	59
60	N/A †		N/A †		12,500	332	15,428	442	60
61	N/A †		N/A †		10,381	98	12,813	146	61
62	N/A †		N/A †		10,043	0	12,395	0	62
63	N/A †		N/A †		N/A †		11,983	0	63
64	N/A †		N/A †		N/A †		11,583	0	64
65	N/A †		N/A †		N/A †		11,186	N/A	65

\* [to age 75] means that the premium shown, if paid when due, will keep the policy in force to age 75 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 75. 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.

This rate card is for form UL21P 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. © 2011 Allstate Insurance Company

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# UL21P Flexible Premium Adjustable Life Insurance [to age 75\*] Tobacco, Simplified Issue

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	<b>\$5.00</b> Weekly Premium (\$10.00 Bi-Weekly)		<b>\$7.00</b> Weekly Premium (\$14.00 Bi-Weekly)		<b>\$9.00</b> Weekly Premium (\$18.00 Bi-Weekly)		<b>\$11.00</b> 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	
19	\$37,821	\$11,332	\$54,487	\$16,918	\$71,154	\$22,502	\$87,821	\$28,087	19
20	37,460	10,216	53,968	15,299	70,476	20,382	86,984	25,465	20
21	37,049	9,196	53,375	13,821	69,702	18,445	86,028	23,070	21
22	36,420	8,378	52,469	12,633	68,519	16,886	84,568	21,141	22
23	36,031	7,453	51,908	11,292	67,786	15,129	83,664	18,967	23
24	34,858	7,078	50,768	10,394	66,679	13,708	82,530	17,061	24
25	33,640	6,767	49,011	9,946	64,383	13,123	79,755	16,300	25
26	31,176	7,241	44,914	10,960	58,653	14,678	72,391	18,397	26
27	30,218	6,814	43,534	10,336	56,850	13,859	70,166	17,381	27
28	29,317	6,381	42,236	9,704	55,155	13,028	68,075	16,350	28
29	28,434	5,955	40,964	9,083	53,494	12,210	66,024	15,338	29
30	26,879	5,928	38,724	9,036	50,569	12,144	62,415	15,251	30
31	26,077	5,490	37,569	8,396	49,061	11,302	60,552	14,209	31
32	25,458	4,974	36,677	7,646	47,896	10,318	59,115	12,989	32
33	24,738	4,538	35,639	7,010	46,541	9,482	57,442	11,954	33
34	23,778	4,251	34,786	6,315	45,585	8,487	56,263	10,721	34
35	22,792	4,000	33,363	5,952	43,934	7,904	54,504	9,856	35
36	18,002	4,051	25,934	6,287	33,867	8,522	41,800	10,756	36
37	17,638	3,618	25,411	5,654	33,184	7,691	40,957	9,727	37
38	17,251	3,224	24,854	5,079	32,456	6,934	40,058	8,789	38
39	16,620	2,985	23,944	4,728	31,268	6,470	38,592	8,212	39
40	16,187	2,659	23,320	4,250	30,453	5,840	37,586	7,431	40
41	15,526	2,471	22,368	3,971	29,211	5,471	36,053	6,971	41
42	15,080	2,191	21,725	3,560	28,371	4,929	35,016	6,299	42
43	14,200	2,141	20,457	3,481	26,715	4,820	32,972	6,160	43
44	13,874	1,844	19,988	3,044	26,102	4,244	32,216	5,444	44
45	13,302	1,681	19,187	2,791	25,056	3,908	30,926	5,024	45
46	10,077	1,612	14,518	2,673	18,958	3,735	23,399	4,796	46
47	N/A †		14,120	2,429	18,439	3,397	22,757	4,365	47
48	N/A †		13,688	2,215	17,874	3,099	22,061	3,983	48
49	N/A †		13,219	2,025	17,263	2,834	21,306	3,643	49
50	N/A †		12,720	1,857	16,611	2,597	20,501	3,338	50
51	N/A †		10,811	1,563	14,118	2,198	17,424	2,833	51
52	N/A †		10,398	1,392	13,578	1,960	16,758	2,527	52
53	N/A †		10,000	1,221	13,059	1,722	16,118	2,222	53
54	N/A †		N/A †		12,560	1,485	15,502	1,920	54
55	N/A †		N/A †		12,085	1,506	14,916	1,935	55
56	N/A †		N/A †		10,824	1,015	13,359	1,319	56
57	N/A †		N/A †		10,423	794	12,864	1,038	57
58	N/A †		N/A †		10,005	581	12,348	766	58
59	N/A †		N/A †		N/A †		11,767	593	59
60	N/A †		N/A †		N/A †		11,287	386	60
61	N/A †		N/A †		N/A †		N/A †		61
62	N/A †		N/A †		N/A †		N/A †		62
63	N/A †		N/A †		N/A †		N/A †		63
64	N/A †		N/A †		N/A †		N/A †		64
65	N/A †		N/A †		N/A †		N/A †		65

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† Premium is insufficient to provide the minimum specified amount of \$10,000.

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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	\$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	
18	\$118,545	\$52,716	\$137,455	\$61,202	\$156,364	\$69,681	\$175,273	\$78,160	18
19	132,061	44,746	154,286	52,065	175,510	59,384	196,735	66,703	19
20	132,790	41,518	153,971	48,319	175,153	55,120	196,334	61,922	20
21	132,520	38,415	153,659	44,719	174,797	51,022	195,935	57,326	21
22	132,252	35,433	153,347	41,259	174,442	47,085	195,538	52,910	22
23	131,452	32,752	152,419	38,148	173,387	43,543	194,355	48,939	23
24	130,924	30,107	151,807	35,078	172,691	40,049	193,574	45,020	24
25	130,661	27,477	151,503	32,026	172,345	36,575	193,186	41,124	25
26	112,608	30,723	130,570	35,788	148,532	40,853	166,494	45,917	26
27	108,848	29,313	126,210	34,151	143,573	38,988	160,935	43,826	27
28	105,331	27,894	122,132	32,503	138,934	37,112	155,735	41,721	28
29	101,400	26,651	117,574	31,059	133,748	35,468	149,922	39,877	29
30	94,493	26,318	109,565	30,672	124,638	35,025	139,710	39,379	30
31	91,831	24,765	106,479	28,869	121,127	32,973	135,775	37,076	31
32	89,560	23,162	103,846	27,008	118,132	30,853	132,418	34,699	32
33	87,399	21,601	101,340	25,196	115,282	28,791	129,223	32,386	33
34	85,903	19,932	99,605	23,259	113,307	26,586	127,009	29,913	34
35	83,697	18,527	97,047	21,628	110,398	24,728	123,748	27,829	35
36	71,491	17,352	82,895	20,263	94,298	23,175	105,702	26,086	36
37	70,183	15,991	81,378	18,684	92,573	21,376	103,767	24,069	37
38	68,272	14,863	79,162	17,374	90,052	19,885	100,942	22,396	38
39	66,260	13,815	76,829	16,157	87,398	18,499	97,967	20,841	39
40	64,683	12,704	75,000	14,867	85,317	17,031	95,635	19,193	40
41	62,512	11,803	72,483	13,820	82,454	15,838	92,426	17,855	41
42	60,878	10,816	70,588	12,674	80,299	14,532	90,009	16,391	42
43	58,792	9,997	68,170	11,722	77,547	13,448	86,925	15,174	43
44	57,193	9,113	66,316	10,696	75,439	12,279	84,561	13,862	44
45	54,063	8,635	62,687	10,140	71,310	11,645	79,934	13,149	45
46	42,951	7,164	49,802	8,424	56,653	9,685	63,505	10,946	46
47	41,822	6,584	48,493	7,744	55,164	8,903	61,835	10,063	47
48	40,098	6,182	46,494	7,268	52,891	8,354	59,287	9,441	48
49	37,644	5,962	43,649	7,005	49,654	8,049	55,658	9,092	49
50	36,445	5,440	42,258	6,392	48,072	7,344	53,885	8,296	50
51	31,543	4,938	36,575	5,803	41,606	6,667	46,638	7,532	51
52	30,510	4,344	35,377	5,107	40,243	5,869	45,110	6,632	52
53	29,489	3,771	34,193	4,436	38,896	5,100	43,600	5,764	53
54	28,497	3,217	33,042	3,786	37,587	4,356	42,133	4,925	54
55	27,522	3,264	31,912	3,834	36,302	4,404	40,692	4,975	55
56	21,293	2,191	24,690	2,583	28,086	2,977	31,483	3,369	56
57	20,600	1,696	23,886	2,004	27,172	2,312	30,458	2,620	57
58	19,878	1,216	23,049	1,442	26,220	1,668	29,390	1,894	58
59	19,014	904	22,047	1,075	25,080	1,246	28,113	1,417	59
60	18,356	552	21,284	662	24,212	772	27,140	882	60
61	15,244	195	17,676	243	20,108	291	22,539	339	61
62	14,748	0	17,100	4	19,453	15	21,805	26	62
63	14,258	0	16,532	0	18,806	0	21,080	0	63
64	13,781	0	15,980	0	18,178	0	20,376	0	64
65	13,309	N/A	15,432	N/A	17,555	N/A	19,677	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	\$104,487	\$33,672	\$121,154	\$39,257	\$137,821	\$44,841	\$154,487 †	\$50,427	19
20	103,492	30,548	120,000	35,631	136,508	40,714	153,016 †	45,797	20
21	102,355	27,693	118,681	32,318	135,008	36,942	151,334 †	41,567	21
22	100,617	25,395	116,667	29,649	132,716	33,904	148,765	38,158	22
23	99,542	22,805	115,420	26,643	131,298	30,480	147,176	34,318	23
24	98,193	20,533	113,855	24,006	129,518	27,478	145,181	30,950	24
25	95,127	19,478	110,499	22,655	125,871	25,833	141,243	29,010	25
26	86,129	22,116	99,868	25,834	113,606	29,553	127,345	33,271	26
27	83,483	20,902	96,799	24,424	110,115	27,947	123,431	31,469	27
28	80,994	19,673	93,913	22,997	106,832	26,320	119,752	29,642	28
29	78,554	18,465	91,084	21,593	103,614	24,720	116,145	27,847	29
30	74,260	18,358	86,105	21,466	97,950	24,573	109,795	27,681	30
31	72,044	17,115	83,536	20,021	95,028	22,927	106,519	25,834	31
32	70,334	15,661	81,553	18,333	92,772	21,004	103,991	23,676	32
33	68,344	14,425	79,245	16,897	90,147	19,369	101,048	21,841	33
34	66,940	12,956	77,618	15,191	88,296	17,426	98,973	19,661	34
35	64,876	11,909	75,224	13,975	85,572	16,040	95,920	18,105	35
36	49,733	12,991	57,666	15,226	65,599	17,461	73,532	19,696	36
37	48,729	11,764	56,502	13,800	64,275	15,836	72,048	17,872	37
38	47,661	10,643	55,263	12,499	62,865	14,354	70,468	16,208	38
39	45,915	9,955	53,239	11,697	60,563	13,440	67,887	15,182	39
40	44,719	9,022	51,852	10,613	58,985	12,204	66,118	13,795	40
41	42,895	8,471	49,737	9,971	56,579	11,471	63,421	12,971	41
42	41,661	7,668	48,307	9,037	54,952	10,406	61,597	11,776	42
43	39,230	7,499	45,487	8,839	51,745	10,178	58,002	11,518	43
44	38,330	6,645	44,444	7,845	50,558	9,045	56,673	10,245	44
45	36,795	6,142	42,664	7,259	48,533	8,376	54,402	9,493	45
46	27,839	5,857	32,280	6,918	36,721	7,980	41,161	9,041	46
47	27,076	5,332	31,395	6,300	35,714	7,268	40,033	8,235	47
48	26,248	4,867	30,435	5,751	34,622	6,635	38,808	7,520	48
49	25,350	4,451	29,393	5,260	33,437	6,068	37,481	6,876	49
50	24,392	4,078	28,283	4,819	32,174	5,559	36,064	6,300	50
51	20,731	3,468	24,038	4,102	27,345	4,737	30,652	5,371	51
52	19,939	3,094	23,119	3,662	26,300	4,229	29,480	4,796	52
53	19,176	2,722	22,235	3,223	25,294	3,723	28,353	4,223	53
54	18,444	2,354	21,386	2,788	24,328	3,223	27,270	3,657	54
55	17,746	2,365	20,577	2,794	23,408	3,223	26,238	3,652	55
56	15,895	1,624	18,430	1,928	20,965	2,233	23,501	2,537	56
57	15,305	1,282	17,746	1,526	20,188	1,769	22,629	2,013	57
58	14,691	951	17,035	1,136	19,378	1,321	21,721	1,506	58
59	14,000	739	16,234	884	18,467	1,030	20,700	1,175	59
60	13,429	486	15,572	586	17,714	686	19,856	786	60
61	11,393	250	13,210	305	15,027	362	16,844	419	61
62	10,973	76	12,723	101	14,473	126	16,223	151	62
63	10,576	0	12,263	0	13,950	0	15,637	0	63
64	10,205	0	11,833	0	13,461	0	15,088	0	64
65	N/A †		11,420	N/A	12,991	N/A	14,562	N/A	65

\* [to age 75] means that the premium shown, if paid when due, will keep the policy in force to age 75 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 75. 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.

† Applying for this face amount requires additional underwriting.  
‡ 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 UL21P 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. © 2011 Allstate Insurance Company

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