

GUL22 Flexible Premium Adjustable Group Life Insurance

Non-Tobacco

For Agent Use Only

The state of Washington is no longer enforcing its \$25,000 minimum Specified Amount limit.

This rate card is no longer in effect on the earlier of: the date the interest rate changes or 12/31/2018.

Contingent Guaranteed Issue

Bi-Weekly Premium

The appropriate illustration certification form must be completed in all states.

Death Benefit Option 1, Guar. Interest 4.00%, Nonguaranteed Interest 4.25%**

Issue Age	\$10.00			\$12.00			\$14.00			\$16.00			\$18.00			\$20.00			\$22.00			Issue Age
	Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		
		Guar't'd	NonGtd		Guar't'd	NonGtd		Guar't'd	NonGtd		Guar't'd	NonGtd		Guar't'd	NonGtd		Guar't'd	NonGtd		Guar't'd	NonGtd	
18	\$62,312	\$6,376	\$11,344	\$75,377	\$7,855	\$13,878	\$88,442	\$9,334	\$16,412	\$101,508	\$10,812	\$18,946	\$114,573	\$12,292	\$21,481	\$127,638	\$13,771	\$24,015	\$140,704	\$15,249	\$26,549	18
19	64,583	4,399	9,351	78,125	5,461	11,464	91,667	6,522	13,576	105,208	7,584	15,689	118,750	8,646	17,802	132,292	9,707	19,914	145,833	10,769	22,027	19
20	62,944	4,295	8,997	76,142	5,332	11,032	89,340	6,369	13,066	102,538	7,406	15,101	115,736	8,443	17,135	128,934	9,480	19,170	142,132	10,517	21,205	20
21	61,235	4,217	8,674	74,074	5,235	10,638	86,914	6,252	12,602	99,753	7,270	14,565	112,593	8,288	16,529	125,432	9,306	18,492	138,272	10,324	20,456	21
22	59,472	4,155	8,376	71,942	5,157	10,274	84,412	6,160	12,172	96,882	7,162	14,069	109,353	8,164	15,966	121,823	9,167	17,864	134,293	10,169	19,762	22
23	57,809	4,046	8,057	69,930	5,023	9,885	82,051	6,000	11,712	94,172	6,977	13,540	106,294	7,954	15,367	118,415	8,931	17,194	130,536	9,908	19,022	23
24	56,109	3,958	7,756	67,873	4,915	9,518	79,638	5,871	11,279	91,403	6,827	13,040	103,167	7,784	14,801	114,932	8,740	16,562	126,697	9,696	18,323	24
25	54,386	3,876	7,468	65,789	4,813	9,166	77,193	5,750	10,863	88,596	6,687	12,561	100,000	7,623	14,259	111,404	8,560	15,956	122,807	9,497	17,654	25
26	48,819	3,378	6,509	59,055	4,208	8,003	69,291	5,039	9,496	79,528	5,869	10,990	89,764	6,699	12,484	100,000	7,529	13,977	110,236	8,359	15,471	26
27	47,419	3,287	6,256	57,361	4,097	7,695	67,304	4,905	9,132	77,247	5,714	10,570	87,189	6,523	12,008	97,132	7,332	13,446	107,075	8,141	14,884	27
28	46,011	3,202	6,016	55,659	3,991	7,401	65,306	4,780	8,786	74,954	5,569	10,170	84,601	6,358	11,555	94,249	7,147	12,940	103,896	7,936	14,325	28
29	44,685	3,074	5,750	54,054	3,834	7,076	63,423	4,594	8,402	72,793	5,354	9,729	82,162	6,115	11,055	91,532	6,874	12,381	100,901	7,635	13,708	29
30	43,357	2,945	5,488	52,448	3,676	6,756	61,538	4,408	8,026	70,629	5,139	9,294	79,720	5,870	10,563	88,811	6,601	11,832	97,902	7,332	13,101	30
31	41,963	2,840	5,257	50,761	3,547	6,475	59,560	4,255	7,693	68,359	4,962	8,911	77,157	5,669	10,129	85,956	6,376	11,347	94,755	7,083	12,655	31
32	40,656	2,697	5,002	49,180	3,372	6,164	57,705	4,047	7,326	66,230	4,722	8,488	74,754	5,398	9,651	83,279	6,073	10,813	91,803	6,748	11,975	32
33	39,365	2,554	4,752	47,619	3,197	5,859	55,873	3,841	6,967	64,127	4,484	8,074	72,381	5,128	9,182	80,635	5,771	10,289	88,889	6,415	11,396	33
34	38,037	2,430	4,522	46,012	3,046	5,579	53,988	3,661	6,636	61,963	4,277	7,694	69,939	4,893	8,750	77,914	5,508	9,808	85,890	6,124	10,865	34
35	36,795	2,278	4,281	44,510	2,860	5,285	52,226	3,441	6,289	59,941	4,023	7,293	67,656	4,605	8,298	75,371	5,187	9,302	83,086	5,770	10,306	35
36	31,512	1,918	3,619	38,119	2,423	4,482	44,727	2,928	5,345	51,334	3,433	6,209	57,942	3,937	7,072	64,549	4,442	7,935	71,156	4,947	8,799	36
37	30,580	1,791	3,425	36,991	2,268	4,246	43,403	2,744	5,067	49,815	3,221	5,887	56,227	3,697	6,708	62,639	4,174	7,529	69,051	4,651	8,349	37
38	29,630	1,675	3,243	35,842	2,126	4,024	42,055	2,576	4,805	48,268	3,027	5,585	54,480	3,478	6,366	60,693	3,928	7,146	66,906	4,378	7,927	38
39	28,704	1,557	3,060	34,722	1,982	3,800	40,741	2,406	4,540	46,759	2,830	5,281	52,778	3,254	6,021	58,796	3,679	6,761	64,815	4,103	7,501	39
40	27,772	1,447	2,886	33,595	1,847	3,588	39,418	2,247	4,290	45,241	2,647	4,992	51,064	3,046	5,694	56,887	3,446	6,396	62,710	3,846	7,098	40
41	26,869	1,334	2,711	32,503	1,708	3,375	38,137	2,082	4,038	43,770	2,456	4,702	49,404	2,830	5,365	55,038	3,205	6,028	60,672	3,579	6,692	41
42	25,996	1,220	2,535	31,447	1,568	3,160	36,897	1,917	3,785	42,348	2,266	4,409	47,799	2,615	5,034	53,249	2,964	5,659	58,700	3,312	6,284	42
43	25,127	1,113	2,367	30,395	1,438	2,954	35,664	1,763	3,542	40,932	2,088	4,130	46,201	2,413	4,717	51,469	2,738	5,305	56,738	3,062	5,892	43
44	24,290	1,007	2,199	29,383	1,308	2,750	34,476	1,609	3,301	39,569	1,909	3,852	44,662	2,210	4,403	49,755	2,511	4,954	54,848	2,812	5,505	44
45	23,463	907	2,040	28,382	1,186	2,556	33,302	1,464	3,072	38,221	1,743	3,588	43,141	2,022	4,104	48,061	2,300	4,620	52,980	2,579	5,136	45
46	19,698	880	1,814	23,828	1,147	2,275	27,959	1,413	2,737	32,089	1,680	3,199	36,219	1,946	3,661	40,349	2,213	4,123	44,480	2,479	4,584	46
47	19,121	824	1,711	23,130	1,073	2,146	27,140	1,321	2,580	31,149	1,569	3,014	35,158	1,818	3,448	39,167	2,066	3,882	43,177	2,315	4,316	47
48	18,563	763	1,608	22,455	992	2,015	26,347	1,222	2,421	30,240	1,451	2,828	34,132	1,681	3,234	38,024	1,911	3,641	41,916	2,140	4,047	48
49	17,997	702	1,508	21,771	913	1,888	25,544	1,124	2,268	29,318	1,335	2,648	33,091	1,547	3,028	36,865	1,758	3,407	40,639	1,969	3,877	49
50	17,452	635	1,406	21,112	827	1,759	24,771	1,019	2,112	28,431	1,210	2,465	32,090	1,402	2,818	35,749	1,594	3,171	39,409	1,785	3,523	50
51	15,529	325	1,003	18,785	446	1,266	22,041	568	1,529	25,297	689	1,792	28,554	810	2,055	31,810	931	2,318	35,066	1,053	2,581	51
52	15,067	292	939	18,226	401	1,184	21,385	510	1,429	24,544	620	1,674	27,704	729	1,918	30,863	838	2,163	34,022	948	2,408	52
53	14,614	257	872	17,678	355	1,098	20,742	452	1,324	23,807	549	1,550	26,871	646	1,776	29,935	744	2,002	32,999	841	2,228	53
54	14,155	226	805	17,123	312	1,012	20,091	398	1,220	23,059	484	1,427	26,027	570	1,634	28,995	656	1,842	31,963	742	2,049	54
55	13,709	270	810	16,584	361	1,014	19,458	452	1,218	22,333	543	1,422	25,207	634	1,626	28,082	725	1,830	30,956	816	2,034	55
56*	10,849	208	707	13,123	286	889	15,398	364	1,072	17,673	442	1,254	19,948	520	1,436	22,222	599	1,619	24,497	677	1,801	56*
57*	10,562	133	694	12,777	196	874	14,991	259	1,054	17,206	322	1,234	19,421	384	1,414	21,635	447	1,594	23,850	510	1,774	57*
58*	10,139	91	707	12,265	145	890	14,391	200	1,073	16,517	254	1,255	18,643	308	1,438	20,769	362	1,621	22,895	417	1,804	58*
59*	N/A £			11,632	129	930	13,649	181	1,120	15,665	233	1,310	17,681	285	1,500	19,698	336	1,690	21,714	388	1,860	59*
60*	N/A £			10,977	125	975	12,880	176	1,173	14,782	227	1,371	16,685	279	1,569	18,588	330	1,766	20,490	381	1,964	60*
61*	N/A £			10,341	121	1,015	12,134	172	1,220	13,926	223	1,425	15,719	273	1,630	17,511	324	1,835	19,304	375	2,040	61*
62*	N/A £			N/A £			11,436	158	1,261	13,125	207	1,472	14,815	256	1,683	16,504	305	1,894	18,194	354	2,105	62*
63*	N/A £			N/A £			10,788	133	1,293	12,381	179	1,509	13,975	224	1,725	15,568	270	1,941	17,162	315	2,157	63*
64*	N/A £			N/A £			10,188	96	1,317	11,693	136	1,536	13,198	177	1,756	14,703	217	1,976	16,208	258	2,195	64*
65*	N/A £			N/A £			N/A £			11,044	85	1,558	12,466	119	1,780	13,887	154	2,003	15,309	188	2,225	65*

Revised 5/5/2017. This rate card is for certificate form GUL22C or state variations thereof and is incomplete without the corresponding materials that describe the benefits, exclusions, and limitations of the coverage. The certificate 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. © 2017 Allstate Insurance Company. Premiums shown provide coverage to at least age 80 using nonguaranteed cost of insurance and interest rates. A personalized illustration will be provided to the certificateholder at issue.

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. The maximum specified amount for an employee and spouse varies by account. Amounts shown above are subject to the terms of the underwriting offer for the account. If approved for the Group Policy, the Children's Term Rider can be added

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Tobacco

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Contingent Guaranteed Issue

Bi-Weekly Premium

The appropriate illustration certification form must be completed in all states.

Death Benefit Option 1, Guar. Interest 4.00%, Nonguaranteed Interest 4.25%**

Issue Age	\$10.00			\$12.00			\$14.00			\$16.00			\$18.00			\$20.00			\$22.00			Issue Age
	Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		
		Guar'd	NonGtd		Guar'd	NonGtd		Guar'd	NonGtd		Guar'd	NonGtd		Guar'd	NonGtd		Guar'd	NonGtd		Guar'd	NonGtd	
19	\$47,148	\$634	\$10,301	\$57,034	\$931	\$12,628	\$66,920	\$1,228	\$14,954	\$76,806	\$1,524	\$17,281	\$86,692	\$1,821	\$19,608	\$96,578	\$2,118	\$21,935	\$106,464	\$2,415	\$24,262	19
20	45,672	724	9,885	55,249	1,036	12,120	64,825	1,348	14,356	74,401	1,661	16,592	83,978	1,972	18,827	93,554	2,285	21,063	103,131	2,596	23,298	20
21	44,207	820	9,488	53,476	1,150	11,637	62,745	1,479	13,786	72,014	1,808	15,934	81,283	2,137	18,083	90,553	2,466	20,231	99,822	2,795	22,380	21
22	42,759	917	9,107	51,724	1,264	11,172	60,690	1,609	13,236	69,655	1,956	15,301	78,621	2,302	17,366	87,586	2,648	19,431	96,552	2,994	21,496	22
23	41,333	1,009	8,745	50,000	1,371	10,730	58,667	1,733	12,715	67,333	2,096	14,701	76,000	2,458	16,686	84,667	2,820	18,671	93,333	3,183	20,657	23
24	40,000	1,052	8,356	48,387	1,421	10,256	56,774	1,789	12,156	65,161	2,158	14,056	73,548	2,526	15,956	81,935	2,895	17,857	90,323	3,262	19,756	24
25	38,629	1,133	8,008	46,729	1,515	9,832	54,829	1,897	11,655	62,928	2,280	13,480	71,028	2,662	15,303	79,128	3,044	17,127	87,227	3,427	18,951	25
26	34,302	955	6,892	41,494	1,297	8,479	48,686	1,639	10,065	55,878	1,982	11,652	63,071	2,323	13,238	70,263	2,665	14,825	77,455	3,008	16,411	26
27	33,199	1,010	6,605	40,161	1,360	8,128	47,122	1,711	9,651	54,083	2,062	11,174	61,044	2,412	12,697	68,005	2,763	14,220	74,967	3,113	15,743	27
28	32,124	1,047	6,321	38,860	1,403	7,781	45,596	1,758	9,242	52,332	2,114	10,702	59,607	2,470	12,163	65,803	2,826	13,623	72,539	3,181	15,083	28
29	31,078	1,056	6,028	37,594	1,411	7,425	44,110	1,766	8,821	50,627	2,121	10,217	57,143	2,476	11,613	63,659	2,832	13,009	70,175	3,187	14,405	29
30	30,024	1,064	5,752	36,320	1,418	7,087	42,615	1,773	8,423	48,910	2,127	9,758	55,206	2,481	11,093	61,501	2,835	12,429	67,797	3,189	13,764	30
31	29,006	1,044	5,470	35,088	1,391	6,744	41,170	1,738	8,017	47,251	2,086	9,291	53,333	2,433	10,564	59,415	2,781	11,837	65,497	3,128	13,110	31
32	27,991	1,018	5,199	33,860	1,357	6,413	39,729	1,697	7,626	45,598	2,036	8,840	51,467	2,376	10,054	57,336	2,715	11,267	63,205	3,055	12,481	32
33	27,015	969	4,924	32,680	1,295	6,078	38,344	1,622	7,231	44,009	1,949	8,384	49,673	2,276	9,538	55,338	2,602	10,691	61,002	2,929	11,845	33
34	26,050	920	4,660	31,513	1,233	5,755	36,975	1,547	6,851	42,437	1,861	7,946	47,899	2,175	9,042	53,361	2,489	10,137	58,824	2,802	11,232	34
35	25,101	866	4,403	30,364	1,167	5,442	35,628	1,467	6,480	40,891	1,767	7,519	46,154	2,068	8,558	51,417	2,368	9,597	56,680	2,689	10,637	35
36	21,379	516	3,477	25,862	741	4,319	30,345	965	5,161	34,828	1,190	6,003	39,310	1,415	6,846	43,793	1,639	7,688	48,276	1,864	8,530	36
37	20,667	458	3,269	25,000	689	4,065	29,333	879	4,862	33,667	1,089	5,658	38,000	1,299	6,454	42,333	1,510	7,250	46,667	1,720	8,046	37
38	19,952	411	3,074	24,135	609	3,828	28,319	807	4,581	32,502	1,005	5,334	36,685	1,204	6,087	40,869	1,401	6,840	45,052	1,599	7,593	38
39	19,240	369	2,887	23,274	556	3,599	27,308	743	4,311	31,342	930	5,022	35,376	1,117	5,734	39,410	1,304	6,445	43,445	1,491	7,156	39
40	18,563	316	2,696	22,455	490	3,365	26,347	663	4,034	30,240	836	4,703	34,132	1,010	5,372	38,024	1,183	6,041	41,916	1,357	6,710	40
41	17,893	268	2,513	21,645	429	3,141	25,397	590	3,769	29,149	751	4,397	32,900	912	5,026	36,652	1,073	5,654	40,404	1,234	6,283	41
42	17,234	227	2,335	20,848	376	2,924	24,461	527	3,513	28,075	676	4,102	31,689	826	4,690	35,302	976	5,279	38,916	1,126	5,868	42
43	16,600	184	2,159	20,080	323	2,709	23,561	461	3,259	27,041	600	3,809	30,522	739	4,359	34,003	877	4,908	37,483	1,016	5,458	43
44	15,979	147	1,991	19,330	276	2,503	22,680	404	3,015	26,031	533	3,528	29,381	662	4,040	32,732	790	4,552	36,082	919	5,065	44
45	15,385	109	1,825	18,610	228	2,300	21,836	346	2,775	25,062	464	3,251	28,288	583	3,726	31,514	701	4,201	34,739	820	4,677	45
46	13,508	74	1,527	16,340	178	1,933	19,172	282	2,338	22,004	385	2,744	24,837	489	3,150	27,669	593	3,556	30,501	696	3,962	46
47	12,991	71	1,412	15,715	167	1,787	18,439	263	2,162	21,163	360	2,537	23,887	456	2,912	26,611	552	3,287	29,335	648	3,662	47
48	12,475	69	1,304	15,091	158	1,650	17,706	248	1,996	20,322	337	2,342	22,938	426	2,688	25,553	516	3,034	28,169	605	3,380	48
49	11,963	63	1,200	14,472	145	1,517	16,980	227	1,835	19,489	308	2,153	21,997	390	2,471	24,506	471	2,789	27,014	553	3,107	49
50	11,444	60	1,103	13,844	135	1,395	16,244	210	1,687	18,643	285	1,979	21,043	360	2,270	23,443	434	2,562	25,842	510	2,854	50
51	10,403	231	1,134	12,584	336	1,427	14,765	442	1,720	16,946	547	2,012	19,128	651	2,305	21,309	757	2,598	23,490	862	2,891	51
52	10,069	202	1,040	12,180	295	1,308	14,292	389	1,575	16,403	482	1,843	18,514	576	2,111	20,625	669	2,379	22,737	762	2,647	52
53	N/A £			11,802	249	1,187	13,847	331	1,430	15,893	412	1,673	17,939	493	1,915	19,984	574	2,158	22,030	655	2,401	53
54	N/A £			11,437	206	1,070	13,420	275	1,288	15,402	345	1,507	17,385	414	1,725	19,367	484	1,943	21,350	553	2,161	54
55	N/A £			11,086	228	1,018	13,008	297	1,224	14,930	366	1,429	16,851	436	1,635	18,773	505	1,840	20,695	574	2,046	55
56*	N/A £			N/A £			11,564	129	1,072	13,272	174	1,256	14,980	219	1,439	16,689	264	1,622	18,397	309	1,806	56*
57*	N/A £			N/A £			11,041	76	1,098	12,673	112	1,285	14,304	149	1,472	15,935	187	1,659	17,566	224	1,847	57*
58*	N/A £			N/A £			10,439	62	1,152	11,981	98	1,348	13,523	133	1,543	15,065	169	1,738	16,607	204	1,934	58*
59*	N/A £			N/A £			N/A £			11,320	82	1,402	12,777	116	1,605	14,234	150	1,808	15,691	183	2,010	59*
60*	N/A £			N/A £			N/A £			10,657	83	1,460	12,028	118	1,671	13,400	152	1,881	14,772	185	2,091	60*
61*	N/A £			N/A £			N/A £			N/A £			N/A £			10,729	217	1,732	11,827	258	1,927	61*
62*	N/A £			N/A £			N/A £			N/A £			N/A £			10,168	232	1,802	11,209	274	2,004	62*
63*	N/A £			N/A £			N/A £			N/A £			N/A £			N/A £			10,648	271	2,065	63*
64*	N/A £			N/A £			N/A £			N/A £			N/A £			N/A £			10,145	245	2,108	64*
65*	N/A £			N/A £			N/A £			N/A £			N/A £			N/A £			N/A £			65*

Revised 5/5/2017. This rate card is for certificate form GUL22C or state variations thereof and is incomplete without the corresponding materials that describe the benefits, exclusions, and limitations of the coverage. The certificate 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. © 2017 Allstate Insurance Company

Premiums shown provide coverage to at least age 80 using nonguaranteed cost of insurance and interest rates. A personalized illustration will be provided to the certificateholder at issue.

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.

The maximum specified amount for an employee and spouse varies by account. Amounts shown above are subject to the terms of the underwriting offer for the account.

If approved for the Group Policy, the Children's Term Rider can be added to the Certificate for an additional premium of \$2.10 bi-weekly for \$10,000 or \$4.20 bi-weekly for \$20,000 in benefit.

The Children's Term rider is form GUCTR or state variation thereof, and the benefit amount is subject to the situs state's limits on dependent coverage, if any.

* For ages 56+, values shown are the projected surrender values at the end of year 10.

** Currently declared interest rates are distributed through bulletins and can be found on the agent website by searching for "interest" in the subject line of the bulletin. DO NOT USE THIS CARD IF THE DECLARED RATE IS LESS THAN 4.25%.

£ Premium is insufficient to provide the minimum specified amount of \$10,000 or it is less than the required minimum bi-weekly premium amount of \$10.00



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, ME, MD, MI, MN, MS, MO, NE, NV, NH, NJ, NM, NC, ND, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VI, WA, WV, WI, WY

GUL22 Flexible Premium Adjustable Group Life Insurance

Non-Tobacco

For Agent Use Only

Contingent Guaranteed Issue

Bi-Weekly Premium

The state of Washington is no longer enforcing its \$25,000 minimum Specified Amount limit.

This rate card is no longer in effect on the earlier of: the date the interest rate changes or 12/31/2018.

The appropriate illustration certification form must be completed in all states.

Death Benefit Option 1, Guar. Interest 4.00%, Nonguaranteed Interest 4.25%**

Table with columns for Issue Age, Specified Amount, and various premium amounts for different rates (\$24.00 to \$40.00).

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| Specified Amount exceeds the underwriting maximum of \$150,000.



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, ME, MD, MI, MN, MS, MO, NE, NV, NH, NJ, NM, NC, ND, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VI, WA, WV, WI, WY

GUL22 Flexible Premium Adjustable Group Life Insurance

Tobacco

For Agent Use Only

The state of Washington is no longer enforcing its \$25,000 minimum Specified Amount limit.

This rate card is no longer in effect on the earlier of: the date the interest rate changes or 12/31/2018.

Contingent Guaranteed Issue

Bi-Weekly Premium

The appropriate illustration certification form must be completed in all states.

Death Benefit Option 1, Guar. Interest 4.00%, Nonguaranteed Interest 4.25%**

Issue Age	\$24.00			\$26.00			\$28.00			\$30.00			\$32.00			\$36.00			\$40.00			Issue Age
	Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		Specified Amount	Surr. Value at 65*		
	Amount	Guart'd	NonGtd	Amount	Guart'd	NonGtd	Amount	Guart'd	NonGtd	Amount	Guart'd	NonGtd	Amount	Guart'd	NonGtd	Amount	Guart'd	NonGtd	Amount	Guart'd	NonGtd	
19	\$116,350	\$2,711	\$26,589	\$126,236	\$3,008	\$28,916	\$136,122	\$3,305	\$31,243	\$146,008	\$3,601	\$33,569	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	19
20	112,707	2,909	25,534	122,284	3,220	27,769	131,860	3,533	30,005	141,436	3,845	32,241	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	20
21	109,091	3,124	24,529	118,360	3,453	26,677	127,629	3,782	28,826	136,898	4,111	30,975	\$146,168	\$4,440	\$33,123	N/A	N/A	N/A	N/A	N/A	N/A	21
22	105,517	3,341	23,561	114,483	3,686	25,625	123,448	4,033	27,690	132,414	4,379	29,755	141,379	4,725	31,820	N/A	N/A	N/A	N/A	N/A	N/A	22
23	102,000	3,544	22,642	110,667	3,906	24,627	119,333	4,269	26,613	128,000	4,631	28,598	136,667	4,993	30,583	N/A	N/A	N/A	N/A	N/A	N/A	23
24	98,710	3,631	21,656	107,097	3,999	23,557	115,484	4,367	25,457	123,871	4,736	27,357	132,258	5,104	29,257	\$149,032	\$5,841	\$33,057	N/A	N/A	N/A	24
25	95,327	3,809	20,775	103,427	4,191	22,598	111,526	4,574	24,422	119,626	4,966	26,246	127,726	5,338	28,070	143,925	6,103	31,717	N/A	N/A	N/A	25
26	84,647	3,350	17,998	91,840	3,691	19,584	99,032	4,034	21,171	106,224	4,376	22,757	113,416	4,718	24,344	127,801	5,402	27,517	\$142,185	\$6,087	\$30,690	26
27	81,928	3,464	17,266	88,889	3,815	18,789	95,850	4,166	20,313	102,811	4,517	21,836	109,772	4,868	23,359	123,695	5,569	26,405	137,617	6,270	29,451	27
28	79,275	3,537	16,544	86,010	3,893	18,004	92,746	4,249	19,465	99,482	4,605	20,925	106,118	4,960	22,385	119,689	5,672	25,306	133,161	6,384	28,227	28
29	76,692	3,541	15,801	83,208	3,897	17,197	89,724	4,252	18,594	96,241	4,607	19,989	102,754	4,962	21,386	115,789	5,673	24,178	128,822	6,383	26,970	29
30	74,092	3,544	15,099	80,387	3,898	16,435	86,683	4,252	17,770	92,978	4,606	19,105	99,274	4,960	20,440	111,864	5,669	23,111	124,455	6,377	25,782	30
31	71,579	3,475	14,384	77,661	3,822	15,657	83,743	4,170	16,930	89,825	4,517	18,204	95,906	4,865	19,477	108,070	5,560	22,024	120,234	6,254	24,571	31
32	69,074	3,394	13,695	74,944	3,733	14,908	80,813	4,073	16,122	86,682	4,412	17,336	92,551	4,752	18,549	104,289	5,431	20,977	116,027	6,110	23,404	32
33	66,667	3,256	12,998	72,331	3,583	14,152	77,996	3,909	15,305	83,660	4,236	16,459	89,325	4,562	17,612	100,654	5,216	19,919	111,983	5,869	22,226	33
34	64,286	3,116	12,328	69,748	3,430	13,423	75,210	3,744	14,518	80,672	4,059	15,614	86,134	4,373	16,709	97,059	5,000	18,900	107,983	5,628	21,091	34
35	61,943	2,969	11,676	67,206	3,270	12,715	72,470	3,569	13,753	77,733	3,870	14,792	82,996	4,170	15,831	93,522	4,771	17,909	104,049	5,372	19,987	35
36	52,759	2,088	9,372	57,241	2,313	10,215	61,724	2,538	11,057	66,207	2,762	11,899	70,690	2,987	12,741	79,655	3,436	14,426	88,621	3,885	16,110	36
37	51,000	1,930	8,843	55,333	2,141	9,639	59,667	2,350	10,435	64,000	2,561	11,231	68,333	2,771	12,028	77,000	3,191	13,620	85,667	3,612	15,212	37
38	49,236	1,797	8,346	53,419	1,995	9,099	57,603	2,193	9,852	61,786	2,391	10,605	65,969	2,589	11,359	74,336	2,985	12,865	82,703	3,381	14,371	38
39	47,479	1,678	7,868	51,513	1,864	8,580	55,547	2,051	9,291	59,581	2,238	10,003	63,615	2,425	10,714	71,683	2,799	12,137	79,752	3,173	13,560	39
40	45,808	1,530	7,379	49,701	1,703	8,048	53,593	1,877	8,717	57,485	2,050	9,386	61,377	2,224	10,055	69,162	2,570	11,393	76,946	2,917	12,732	40
41	44,156	1,395	6,911	47,908	1,555	7,539	51,659	1,717	8,168	55,411	1,878	8,796	59,163	2,038	9,424	66,667	2,360	10,681	74,170	2,682	11,937	41
42	42,530	1,276	6,457	46,143	1,426	7,046	49,757	1,576	7,634	53,370	1,726	8,223	56,984	1,876	8,812	64,211	2,176	9,990	71,438	2,476	11,167	42
43	40,964	1,154	6,008	44,444	1,293	6,558	47,925	1,432	7,107	51,406	1,570	7,657	54,886	1,709	8,207	61,847	1,987	9,307	68,809	2,263	10,406	43
44	39,433	1,047	5,577	42,784	1,176	6,089	46,134	1,304	6,601	49,485	1,433	7,113	52,835	1,562	7,626	59,536	1,819	8,650	66,237	2,076	9,675	44
45	37,965	938	5,152	41,191	1,056	5,627	44,417	1,175	6,102	47,643	1,293	6,578	50,868	1,412	7,053	57,320	1,648	8,004	63,772	1,885	8,954	45
46	33,333	800	4,368	36,166	904	4,773	38,998	1,008	5,179	41,830	1,111	5,585	44,662	1,215	5,991	50,327	1,423	6,802	55,991	1,630	7,614	46
47	32,059	744	4,037	34,783	840	4,412	37,507	937	4,787	40,230	1,033	5,162	42,954	1,129	5,537	48,402	1,322	6,287	53,850	1,514	7,037	47
48	30,785	694	3,726	33,400	784	4,072	36,016	873	4,418	38,632	962	4,764	41,247	1,052	5,110	46,479	1,230	5,802	51,710	1,408	6,948	48
49	29,522	635	3,425	32,031	716	3,743	34,539	798	4,061	37,048	880	4,379	39,556	961	4,697	44,573	1,125	5,333	49,590	1,288	5,969	49
50	28,242	584	3,146	30,641	660	3,438	33,041	734	3,730	35,441	809	4,021	37,840	884	4,313	42,640	1,034	4,897	47,439	1,184	5,481	50
51	25,671	967	3,184	27,852	1,072	3,476	30,034	1,177	3,769	32,215	1,282	4,062	34,396	1,387	4,355	38,758	1,598	4,940	43,121	1,808	5,526	51
52	24,848	856	2,914	26,959	949	3,182	29,070	1,043	3,450	31,181	1,136	3,718	33,293	1,230	3,985	37,515	1,417	4,521	41,738	1,603	5,057	52
53	24,076	736	2,643	26,121	817	2,886	28,167	898	3,128	30,212	980	3,371	32,258	1,061	3,614	36,349	1,223	4,099	40,441	1,385	4,584	53
54	23,332	623	2,380	25,315	692	2,598	27,297	761	2,817	29,279	831	3,035	31,262	900	3,253	35,227	1,039	3,690	39,192	1,178	4,126	54
55	22,616	643	2,251	24,538	712	2,457	26,460	782	2,662	28,381	851	2,868	30,303	920	3,073	34,146	1,059	3,484	37,990	1,197	3,895	55
56*	20,105	354	1,989	21,813	399	2,172	23,522	443	2,356	25,230	488	2,539	26,938	533	2,722	30,355	622	3,089	33,771	712	3,456	56*
57*	19,197	261	2,034	20,828	298	2,221	22,459	335	2,408	24,090	372	2,596	25,721	409	2,783	28,984	483	3,157	32,246	558	3,532	57*
58*	18,149	240	2,129	19,692	275	2,325	21,234	310	2,520	22,776	346	2,715	24,318	381	2,911	27,402	452	3,302	30,486	523	3,693	58*
59*	17,148	217	2,213	18,605	251	2,416	20,062	284	2,618	21,519	318	2,821	22,976	352	3,023	25,890	419	3,429	28,804	487	3,834	59*
60*	16,143	220	2,301	17,515	254	2,511	18,887	288	2,722	20,259	322	2,932	21,630	356	3,142	24,374	424	3,562	27,117	493	3,983	60*
61*	12,925	299	2,122	14,023	341	2,317	15,121	382	2,513	16,220	422	2,707	17,318	464	2,903	19,514	546	3,293	21,711	628	3,683	61*
62*	12,250	317	2,207	13,291	360	2,409	14,331	403	2,612	15,372	446	2,814	16,413	489	3,017	18,495	574	3,421	20,576	660	3,827	62*
63*	11,637	313	2,274	12,626	356	2,482	13,615	398	2,690	14,604	441	2,898	15,592	484	3,107	17,570	569	3,523	19,547	655	3,940	63*
64*	11,087	285	2,320	12,029	326	2,533	12,971	367	2,745	13,913	407	2,958	14,855	448	3,170	16,739	529	3,595	18,623	611	4,020	64*
65*	10,579	241	2,354	11,478	278	2,570	12,377	315	2,785	13,276	352	3,001	14,170	393	3,219	15,972	464	3,647	17,770	538	4,078	65*

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