

The appropriate illustration certification form must be completed in all states. **Guar. Interest 4.00%, Current Non-Guar. Interest 4.25%****
 This rate card is no longer in effect on the earlier of: the date the interest rate changes or 12/31/2018.

Frequency			
12x	\$13.00 Monthly		
26x	\$6.00 Bi-Weekly		
52x	\$3.00 Weekly		
NON-TOBACCO			
Issue Age	Specified Amount	Surr. Value at 65	
		Guar'd	Current
0	\$43,636	\$16,080	\$20,649
1	45,426	13,835	18,379
2	46,302	12,138	16,618
3	46,753	10,715	15,118
4	46,753	9,582	13,892
5	46,753	8,476	12,696
6	46,753	7,413	11,550
7	46,452	6,573	10,619
8	46,154	5,764	9,723
9	45,426	5,237	9,091
10	44,444	4,875	8,615
11	42,857	4,879	8,477
12	41,379	4,837	8,301
13	40,000	4,768	8,104
14	38,400	4,839	8,038
15	37,403	4,635	7,734
16	36,548	4,410	7,422
17	36,272	3,933	6,877
18	36,181	3,418	6,275

All issue ages 0-18 will be issued Non-tobacco.

This rate card is for certificate and rider forms GUL22C or state variations thereof and is incomplete without 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. © 2016 Allstate Insurance Company

Premiums shown provide coverage to at least age 80 using current, non-guaranteed cost of insurance and interest rates. A personalized illustration will be provided to the certificateholder at issue. ‡ GI/CGI only available during initial enrollment period. 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.

** 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%.

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, VI, VA, WA, WV, WI, WY

