

UL21P 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	\$3.00 Weekly Premium (\$6.00 Bi-Weekly)		\$13.00 Monthly Premium (\$6.50 Semi-Monthly)		Issue Age
	Specified Amount	Guaranteed Net Surrender Value @ 65	Specified Amount	Guaranteed Net Surrender Value @ 65	
0	\$26,884	\$ 13,601	\$26,884	\$ 13,613	0
1	27,386	13,680	27,386	13,681	1
2	27,557	13,633	27,557	13,633	2
3	27,673	13,534	27,673	13,568	3
4	27,731	13,406	27,731	13,469	4
5	27,731	13,260	27,731	13,351	5
6	27,673	13,088	27,673	13,175	6
7	27,615	13,015	27,615	13,033	7
8	27,500	12,814	27,500	12,858	8
9	27,329	12,612	27,329	12,679	9
10	27,049	12,426	27,049	12,418	10
11	26,667	12,158	26,667	12,158	11
12	26,243	11,813	26,243	11,849	12
13	25,832	11,562	25,832	11,562	13
14	24,719	10,985	24,719	11,019	14
15	24,399	10,727	24,399	10,785	15
16	24,220	10,581	24,220	10,594	16
17	24,044	10,345	24,044	10,409	17
18	24,000	9,986	24,000	9,986	18

* [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.

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.

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 Workplace Division is the marketing name used by American Heritage Life Insurance Company (Home Office: Jacksonville, FL), a wholly owned subsidiary of The Allstate Corporation. © 2009 Allstate Insurance Company

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 3/12/2012 or the expiry date of the corresponding brochure(s), if earlier.



**INSURANCE MARKETPLACE
STANDARDS ASSOCIATION**

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\$30,000 Specified Amount					
Issue Age	Weekly Premium (Bi-weekly = Weekly x 2)	Guaranteed Net Surrender Value @ 65	Monthly Premium (Semi-monthly = Monthly / 2)	Guaranteed Net Surrender Value @ 65	Issue Age
0	\$3.30	\$ 15,111	\$14.28	\$ 15,169	0
1	\$3.25	\$ 15,006	\$14.05	\$ 14,999	1
2	\$3.23	\$ 14,796	\$13.98	\$ 14,874	2
3	\$3.22	\$ 14,667	\$13.93	\$ 14,739	3
4	\$3.21	\$ 14,481	\$13.90	\$ 14,585	4
5	\$3.21	\$ 14,394	\$13.90	\$ 14,453	5
6	\$3.22	\$ 14,263	\$13.93	\$ 14,335	6
7	\$3.22	\$ 14,205	\$13.95	\$ 14,204	7
8	\$3.23	\$ 13,996	\$14.00	\$ 14,068	8
9	\$3.25	\$ 13,875	\$14.08	\$ 13,950	9
10	\$3.28	\$ 13,827	\$14.20	\$ 13,824	10
11	\$3.32	\$ 13,737	\$14.38	\$ 13,735	11
12	\$3.37	\$ 13,625	\$14.58	\$ 13,620	12
13	\$3.41	\$ 13,478	\$14.78	\$ 13,521	13
14	\$3.55	\$ 13,476	\$15.35	\$ 13,482	14
15	\$3.59	\$ 13,367	\$15.53	\$ 13,368	15
16	\$3.61	\$ 13,229	\$15.63	\$ 13,227	16
17	\$3.63	\$ 13,074	\$15.73	\$ 13,103	17
18	\$3.64	\$ 12,816	\$15.75	\$ 12,772	18

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