

Allstate Benefits Individual Whole Life Insurance (IWL) for Employee with Optional Riders

NON-TOBACCO PREMIUM RATES AND VALUES																
Death Benefit	\$20,000		\$40,000		\$60,000		\$80,000		\$100,000		\$120,000		\$150,000		Death Benefit	
Issue Age	Weekly Premium	CV @ age 65 or 10 years¹	Weekly Premium	CV @ age 65 or 10 years¹	Weekly Premium	CV @ age 65 or 10 years¹	Weekly Premium	CV @ age 65 or 10 years¹	Weekly Premium	CV @ age 65 or 10 years¹	Weekly Premium	CV @ age 65 or 10 years¹	Weekly Premium	CV @ age 65 or 10 years¹	Issue Age	
18	\$2.35	\$7,034	\$4.70	\$14,068	\$7.04	\$21,102	\$9.39	\$28,136	\$11.73	\$35,170	\$14.08	\$42,204	\$17.60	\$52,755	18	
19	2.16	6,997	4.31	13,993	6.47	20,990	8.62	27,986	10.77	34,983	12.93	41,980	16.16	52,475	19	
20	2.22	6,957	4.43	13,914	6.65	20,872	8.87	27,829	11.08	34,786	13.30	41,743	16.62	52,179	20	
21	2.30	6,916	4.59	13,832	6.88	20,748	9.17	27,664	11.47	34,580	13.76	41,496	17.20	51,870	21	
22	2.39	6,873	4.77	13,745	7.16	20,618	9.54	27,490	11.93	34,363	14.31	41,236	17.89	51,545	22	
23	2.48	6,827	4.97	13,653	7.45	20,480	9.93	27,306	12.41	34,133	14.89	40,960	18.61	51,200	23	
24	2.60	6,778	5.20	13,557	7.79	20,335	10.39	27,114	12.98	33,892	15.58	40,670	19.48	50,838	24	
25	2.72	6,727	5.43	13,455	8.15	20,182	10.87	26,910	13.58	33,637	16.30	40,364	20.37	50,456	25	
26	2.84	6,674	5.68	13,348	8.52	20,021	11.36	26,695	14.20	33,369	17.03	40,043	21.29	50,054	26	
27	2.97	6,617	5.94	13,234	8.91	19,850	11.88	26,467	14.85	33,084	17.82	39,701	22.27	49,626	27	
28	3.10	6,557	6.19	13,114	9.28	19,670	12.37	26,227	15.47	32,784	18.56	39,341	23.20	49,176	28	
29	3.24	6,494	6.47	12,988	9.71	19,481	12.94	25,975	16.18	32,469	19.41	38,963	24.26	48,704	29	
30	3.39	6,427	6.78	12,855	10.17	19,282	13.56	25,710	16.95	32,137	20.33	38,564	25.42	48,206	30	
31	3.55	6,357	7.10	12,715	10.65	19,072	14.20	25,430	17.75	31,787	21.30	38,144	26.63	47,681	31	
32	3.73	6,284	7.46	12,568	11.18	18,851	14.91	25,135	18.64	31,419	22.37	37,703	27.96	47,129	32	
33	3.93	6,207	7.87	12,414	11.80	18,620	15.73	24,827	19.66	31,034	23.59	37,241	29.48	46,551	33	
34	4.23	6,126	8.47	12,252	12.70	18,379	16.93	24,505	21.16	30,631	25.39	36,757	31.73	45,947	34	
35	4.53	6,042	9.07	12,085	13.60	18,127	18.13	24,170	22.66	30,212	27.19	36,254	33.98	45,318	35	
36	4.69	5,955	9.38	11,910	14.07	17,866	18.76	23,821	23.45	29,776	28.13	35,731	35.17	44,664	36	
37	4.85	5,864	9.69	11,729	14.53	17,593	19.37	23,458	24.22	29,322	29.06	35,186	36.32	43,983	37	
38	5.11	5,769	10.21	11,539	15.32	17,308	20.42	23,078	25.52	28,847	30.63	34,616	38.28	43,271	38	
39	5.36	5,670	10.73	11,340	16.09	17,010	21.45	22,680	26.81	28,350	32.17	34,020	40.22	42,525	39	
40	5.63	5,565	11.27	11,130	16.90	16,694	22.53	22,259	28.16	27,824	33.79	33,389	42.23	41,736	40	
41	5.93	5,454	11.86	10,907	17.78	16,361	23.71	21,814	29.64	27,268	35.57	32,722	44.46	40,902	41	
42	6.29	5,336	12.56	10,672	18.85	16,007	25.13	21,343	31.41	26,679	37.69	32,015	47.11	40,019	42	
43	6.66	5,211	13.32	10,422	19.98	15,632	26.63	20,843	33.29	26,054	39.95	31,265	49.94	39,081	43	
44	7.05	5,078	14.10	10,156	21.15	15,233	28.20	20,311	35.25	25,389	42.30	30,467	52.88	38,084	44	
45	7.42	4,936	14.83	9,873	22.24	14,809	29.65	19,746	37.06	24,682	44.47	29,618	55.59	37,023	45	
46	7.87	4,786	15.73	9,572	23.59	14,359	31.45	19,145	39.31	23,931	47.17	28,717	58.97	35,897	46	
47	8.36	4,626	16.73	9,253	25.09	13,879	33.45	18,506	41.81	23,132	50.17	27,758	62.72	34,698	47	
48	8.90	4,456	17.80	8,913	26.70	13,369	35.60	17,826	44.50	22,282	53.40	26,738	66.75	33,423	48	
49	9.46	4,276	18.92	8,552	28.38	12,827	37.83	17,103	47.29	21,379	56.75	25,655	70.94	32,069	49	
50	10.05	4,084	20.10	8,167	30.14	12,251	40.19	16,334	50.24	20,418	60.28	24,502	75.35	30,627	50	

¹ CV @ age 65 or 10 years - Cash Value shown is at attained age 65 or the end of year 10 if later, and assumes all premiums have been paid, no changes have been made to the policy, and there is no policy debt.

This rate insert is for use with materials for applications taken in AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, GU, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VA, VI, VT, WA, WI, WY, and is not to be used on its own. EOI = Evidence of Insurability. EOI is required for all quotes for issue ages 66-80.

EXCLUSIONS AND LIMITATIONS - Suicide Exclusion - If a covered person commits suicide, the death benefit may be limited to the premiums paid for that covered person.

Other Exclusions and Limitations - The policy and riders (if included) have other elimination periods, exclusions and limitations that may affect coverage.

Please refer to the policy for details.

Rates shown are based on Tobacco/Non-tobacco, Issue Age Specific rating structure. WEEKLY means 52 times per year.

This information is valid as long as information remains current, but in no event later than 12/31/2021. Individual Whole Life Insurance benefits are provided under form ICC18IWL, or state variations thereof. Rider benefits are provided under the following forms, or state variations thereof: Children's Term (ICC18IWLPT), and Spouse's Level Term (ICC18IWLPTST).

This is underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL).

Details of the insurance, including exclusions, restrictions, and other provisions are included in the policies issued.

For additional information, you may contact your Allstate Benefits Representative.

The Children's Term (ICC18IWLPT)† rider may be added to the Employee's policy for an additional premium. The additional weekly premium for \$10,000 is \$1.05.

† Issue Ages 18-65 Only for Children's Term (CT) and Spouse's Level Term (ST) [Spouse's Term add-on cost is provided on a separate page].

NOTE: Quotes in columns with highlighted IWL Death Benefit require evidence of insurability (EOI).

HO Use Only: MA-TNTS-B_STD_-TRUE-1000-FA-20000-150000-20000-PI:E-52x-TI:F-PWP:F-ADB:F-TYT:O-CI:F-CT:ST:†

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Allstate Benefits Individual Whole Life Insurance (IWL) for Employee with Optional Riders

NON-TOBACCO PREMIUM RATES AND VALUES																
Death Benefit	\$20,000		\$40,000		\$60,000		\$80,000		\$100,000		\$120,000		\$150,000		Death Benefit	
Issue Age	Weekly Premium	CV @ age 65 or 10 years¹	Weekly Premium	CV @ age 65 or 10 years¹	Weekly Premium	CV @ age 65 or 10 years¹	Weekly Premium	CV @ age 65 or 10 years¹	Weekly Premium	CV @ age 65 or 10 years¹	Weekly Premium	CV @ age 65 or 10 years¹	Weekly Premium	CV @ age 65 or 10 years¹	Issue Age	
51	\$10.68	\$3,879	\$21.35	\$7,759	\$32.02	\$11,638	\$42.70	\$15,518	\$53.37	\$19,397	\$64.04	\$23,276	\$80.05	\$29,096	51	
52	11.48	3,663	22.95	7,325	34.42	10,988	45.90	14,650	57.37	18,313	68.84	21,976	86.05	27,470	52	
53	12.29	3,433	24.56	6,866	36.85	10,298	49.13	13,731	61.41	17,164	73.69	20,597	92.11	25,746	53	
54	13.12	3,189	26.24	6,378	39.35	9,566	52.46	12,755	65.58	15,944	78.70	19,133	98.37	23,916	54	
55	14.13	2,930	28.26	5,860	42.38	8,791	56.51	11,721	70.64	14,651	84.77	17,581	105.96	21,977	55	
56	15.21	3,075	30.41	6,150	45.62	9,226	60.82	12,301	76.02	15,376	91.23	18,451	114.03	23,064	56	
57	16.30	3,228	32.60	6,456	48.90	9,683	65.20	12,911	81.50	16,139	97.80	19,367	122.25	24,209	57	
58	17.50	3,388	35.00	6,776	52.49	10,164	69.99	13,552	87.48	16,940	104.98	20,328	131.23	25,410	58	
59	18.64	3,557	37.28	7,113	55.92	10,670	74.56	14,226	93.20	17,783	111.83	21,340	139.79	26,675	59	
60	19.85	3,733	39.70	7,467	59.54	11,200	79.39	14,934	99.23	18,667	119.08	22,400	148.85	28,001	60	
61	21.44	3,919	42.86	7,837	64.30	11,756	85.73	15,674	107.16	19,593	128.59	23,512	160.73	29,390	61	
62	22.81	4,113	45.62	8,225	68.43	12,338	91.23	16,450	114.04	20,563	136.85	24,676	171.06	30,845	62	
63	24.99	4,315	49.97	8,630	74.96	12,945	99.94	17,260	124.93	21,575	149.91	25,890	187.39	32,363	63	
64	25.07	4,526	50.14	9,052	75.21	13,577	100.28	18,103	125.35	22,629	150.42	27,155	188.02	33,944	64	
65	25.15	4,744	50.30	9,489	75.45	14,233	100.60	18,978	125.75	23,722	150.90	28,466	188.63	35,583	65	
w/EOI															w/EOI	
66	29.29	4,971	58.58	9,942	87.87	14,913	117.16	19,884	146.45	24,855	175.73	29,826	219.67	37,283	66	
67	31.60	5,205	63.20	10,411	94.80	15,616	126.40	20,822	158.00	26,027	189.60	31,232	237.00	39,041	67	
68	36.27	5,447	72.54	10,894	108.81	16,341	145.08	21,788	181.35	27,235	217.62	32,682	272.02	40,853	68	
69	37.38	5,695	74.77	11,390	112.15	17,085	149.53	22,780	186.91	28,475	224.29	34,170	280.36	42,713	69	
70	40.29	5,947	80.58	11,895	120.87	17,842	161.16	23,790	201.45	29,737	241.73	35,684	302.17	44,606	70	
71	43.55	6,246	87.09	12,492	130.63	18,738	174.17	24,984	217.72	31,230	261.26	37,476	326.57	46,845	71	
72	47.07	6,553	94.14	13,107	141.21	19,660	188.28	26,214	235.35	32,767	282.42	39,320	353.02	49,151	72	
73	51.05	6,876	102.10	13,753	153.14	20,629	204.19	27,506	255.23	34,382	306.28	41,258	382.85	51,573	73	
74	55.46	7,217	110.91	14,434	166.37	21,652	221.82	28,869	277.27	36,086	332.73	43,303	415.91	54,129	74	
75	60.38	7,566	120.75	15,131	181.12	22,697	241.50	30,262	301.87	37,828	362.24	45,394	452.80	56,742	75	
76	65.91	7,923	131.82	15,846	197.73	23,768	263.63	31,691	329.54	39,614	395.45	47,537	494.31	59,421	76	
77	72.14	8,305	144.26	16,610	216.40	24,916	288.53	33,221	360.66	41,526	432.79	49,831	540.98	62,289	77	
78	79.12	8,722	158.23	17,444	237.34	26,165	316.45	34,887	395.56	43,609	474.67	52,331	593.34	65,414	78	
79	86.95	9,189	173.89	18,378	260.83	27,566	347.77	36,755	434.72	45,944	521.66	55,133	652.07	68,916	79	
80	95.72	9,739	191.43	19,477	287.15	29,216	382.87	38,954	478.58	48,693	574.30	58,432	717.87	73,040	80	

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Allstate Benefits Individual Whole Life Insurance (IWL) for Employee with Optional Riders

TOBACCO PREMIUM RATES AND VALUES															
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Issue Age	Weekly Premium	CV @ age 65 or 10 years ¹	Weekly Premium	CV @ age 65 or 10 years ¹	Weekly Premium	CV @ age 65 or 10 years ¹	Weekly Premium	CV @ age 65 or 10 years ¹	Weekly Premium	CV @ age 65 or 10 years ¹	Weekly Premium	CV @ age 65 or 10 years ¹	Weekly Premium	CV @ age 65 or 10 years ¹	Issue Age
19	\$3.59	\$8,794	\$7.18	\$17,589	\$10.77	\$26,383	\$14.36	\$35,178	\$17.95	\$43,972	\$21.53	\$52,766	\$26.92	\$65,958	19
20	3.62	8,745	7.23	17,491	10.84	26,236	14.45	34,982	18.06	43,727	21.67	52,472	27.09	65,591	20
21	3.78	8,694	7.57	17,388	11.35	26,081	15.13	34,775	18.91	43,469	22.69	52,163	28.36	65,204	21
22	3.96	8,640	7.91	17,279	11.87	25,919	15.82	34,558	19.77	43,198	23.73	51,838	29.66	64,797	22
23	4.14	8,582	8.27	17,164	12.41	25,747	16.54	34,329	20.68	42,911	24.81	51,493	31.01	64,367	23
24	4.32	8,522	8.64	17,044	12.96	25,567	17.28	34,089	21.60	42,611	25.92	51,133	32.40	63,917	24
25	4.53	8,459	9.07	16,918	13.60	25,377	18.13	33,836	22.66	42,295	27.19	50,754	33.98	63,443	25
26	4.73	8,392	9.46	16,785	14.18	25,177	18.91	33,570	23.64	41,962	28.37	50,354	35.46	62,943	26
27	4.94	8,322	9.87	16,644	14.81	24,966	19.74	33,288	24.68	41,610	29.61	49,932	37.01	62,415	27
28	5.15	8,247	10.30	16,495	15.45	24,742	20.60	32,990	25.75	41,237	30.90	49,484	38.63	61,856	28
29	5.36	8,169	10.72	16,337	16.08	24,506	21.44	32,674	26.79	40,843	32.15	49,012	40.19	61,265	29
30	5.55	8,085	11.09	16,170	16.63	24,256	22.17	32,341	27.71	40,426	33.26	48,511	41.57	60,639	30
31	5.81	7,997	11.62	15,994	17.43	23,992	23.24	31,989	29.04	39,986	34.85	47,983	43.56	59,979	31
32	6.09	7,904	12.18	15,809	18.27	23,713	24.36	31,618	30.45	39,522	36.53	47,426	45.67	59,283	32
33	6.40	7,806	12.80	15,612	19.19	23,419	25.59	31,225	31.98	39,031	38.38	46,837	47.98	58,547	33
34	6.73	7,703	13.45	15,407	20.17	23,110	26.90	30,814	33.62	38,517	40.34	46,220	50.43	57,776	34
35	7.03	7,596	14.06	15,192	21.08	22,787	28.11	30,383	35.14	37,979	42.17	45,575	52.71	56,969	35
36	7.35	7,483	14.70	14,965	22.05	22,448	29.40	29,930	36.75	37,413	44.10	44,896	55.13	56,120	36
37	7.75	7,364	15.50	14,728	23.25	22,093	31.00	29,457	38.75	36,821	46.50	44,185	58.13	55,232	37
38	8.18	7,240	16.35	14,481	24.52	21,721	32.70	28,962	40.87	36,202	49.04	43,442	61.30	54,303	38
39	8.60	7,110	17.19	14,221	25.78	21,331	34.37	28,442	42.97	35,552	51.56	42,662	64.45	53,328	39
40	8.98	6,974	17.96	13,947	26.93	20,921	35.91	27,894	44.89	34,868	53.87	41,842	67.33	52,302	40
41	9.49	6,829	18.98	13,659	28.47	20,488	37.96	27,318	47.45	34,147	56.93	40,976	71.17	51,221	41
42	10.03	6,677	20.05	13,354	30.07	20,031	40.10	26,708	50.12	33,385	60.14	40,062	75.18	50,078	42
43	10.59	6,515	21.17	13,031	31.76	19,546	42.34	26,062	52.93	32,577	63.51	39,092	79.39	48,866	43
44	11.18	6,344	22.37	12,688	33.55	19,032	44.73	25,376	55.91	31,720	67.09	38,064	83.86	47,580	44
45	11.75	6,161	23.49	12,323	35.23	18,484	46.97	24,646	58.72	30,807	70.46	36,968	88.07	46,211	45
46	12.37	5,967	24.74	11,935	37.10	17,902	49.46	23,870	61.83	29,837	74.20	35,804	92.75	44,756	46
47	13.07	5,762	26.13	11,523	39.20	17,285	52.27	23,046	65.33	28,808	78.40	34,570	98.00	43,212	47
48	13.82	5,543	27.63	11,086	41.44	16,630	55.25	22,173	69.06	27,716	82.87	33,259	103.59	41,574	48
49	14.57	5,311	29.14	10,623	43.71	15,934	58.28	21,246	72.85	26,557	87.42	31,868	109.27	39,836	49
50	15.38	5,065	30.77	10,130	46.15	15,195	61.53	20,260	76.91	25,325	92.29	30,390	115.36	37,988	50

¹ CV @ age 65 or 10 years - Cash Value shown is at attained age 65 or the end of year 10 if later, and assumes all premiums have been paid, no changes have been made to the policy, and there is no policy debt.

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EXCLUSIONS AND LIMITATIONS: Suicide Exclusion - If a covered person commits suicide, the death benefit may be limited to the premiums paid for that covered person.

Other Exclusions and Limitations - The policy and riders (if included) have other elimination periods, exclusions and limitations that may affect coverage.

Please refer to the policy for details.

Rates shown are based on Tobacco/Non-tobacco, Issue Age Specific rating structure. WEEKLY means 52 times per year.

This information is valid as long as information remains current, but in no event later than 12/31/2021. Individual Whole Life Insurance benefits are provided under form ICC18IWL, or state variations thereof. Rider benefits are provided under the following forms, or state variations thereof: Children's Term (ICC18IWLPTCT), and Spouse's Level Term (ICC18IWLPTST).

This is underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL).

Details of the insurance, including exclusions, restrictions, and other provisions are included in the policies issued.

For additional information, you may contact your Allstate Benefits Representative.

The Children's Term (ICC18IWLPTCT)† rider may be added to the Employee's policy for an additional premium. The additional weekly premium for \$10,000 is \$1.05.

† Issue Ages 18-65 Only for Children's Term (CT) and Spouse's Level Term (ST) [Spouse's Term add-on cost is provided on a separate page].

NOTE: Quotes in columns with highlighted Death Benefit require evidence of insurability (EOI).



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Allstate Benefits Individual Whole Life Insurance (IWL) for Employee with Optional Riders

TOBACCO PREMIUM RATES AND VALUES																
Death Benefit	\$20,000		\$40,000		\$60,000		\$80,000		\$100,000		\$120,000		\$150,000		Death Benefit	
Issue Age	Weekly Premium	CV @ age 65 or 10 years ¹	Weekly Premium	CV @ age 65 or 10 years ¹	Weekly Premium	CV @ age 65 or 10 years ¹	Weekly Premium	CV @ age 65 or 10 years ¹	Weekly Premium	CV @ age 65 or 10 years ¹	Weekly Premium	CV @ age 65 or 10 years ¹	Weekly Premium	CV @ age 65 or 10 years ¹	Issue Age	
51	\$16.31	\$4,803	\$32.62	\$9,606	\$48.93	\$14,408	\$65.24	\$19,211	\$81.54	\$24,014	\$97.85	\$28,817	\$122.31	\$36,021	51	
52	17.28	4,524	34.57	9,048	51.85	13,573	69.13	18,097	86.41	22,621	103.69	27,145	129.61	33,932	52	
53	18.31	4,227	36.62	8,455	54.93	12,682	73.23	16,910	91.54	21,137	109.85	25,364	137.31	31,706	53	
54	19.40	3,912	38.79	7,823	58.18	11,735	77.57	15,646	96.97	19,558	116.36	23,470	145.45	29,337	54	
55	20.47	3,575	40.94	7,150	61.40	10,725	81.86	14,300	102.33	17,875	122.80	21,450	153.50	26,813	55	
56	21.81	3,686	43.61	7,371	65.42	11,057	87.22	14,742	109.02	18,428	130.83	22,114	163.53	27,642	56	
57	23.12	3,795	46.24	7,590	69.36	11,386	92.48	15,181	115.60	18,976	138.72	22,771	173.40	28,464	57	
58	24.53	3,905	49.05	7,811	73.57	11,716	98.10	15,622	122.62	19,527	147.14	23,432	183.93	29,291	58	
59	25.87	4,017	51.74	8,034	77.61	12,050	103.48	16,067	129.35	20,084	155.22	24,101	194.02	30,126	59	
60	27.13	4,130	54.26	8,261	81.38	12,391	108.51	16,522	135.64	20,652	162.77	24,782	203.46	30,978	60	
61	28.63	4,245	57.26	8,491	85.88	12,736	114.51	16,982	143.14	21,227	171.77	25,472	214.71	31,841	61	
62	30.48	4,364	60.96	8,728	91.43	13,092	121.91	17,456	152.39	21,820	182.87	26,184	228.58	32,730	62	
63	32.31	4,488	64.61	8,976	96.92	13,464	129.22	17,952	161.52	22,440	193.83	26,928	242.28	33,660	63	
64	34.27	4,631	68.54	9,261	102.80	13,892	137.06	18,522	171.33	23,153	205.60	27,784	257.00	34,730	64	
65	35.82	4,811	71.64	9,621	107.46	14,432	143.28	19,242	179.10	24,053	214.92	28,864	268.65	36,080	65	
w/EOI															w/EOI	
66	37.38	5,002	74.75	10,003	112.12	15,005	149.50	20,006	186.87	25,008	224.24	30,010	280.30	37,512	66	
67	40.03	5,206	80.05	10,412	120.07	15,618	160.10	20,824	200.12	26,030	240.14	31,236	300.18	39,045	67	
68	43.20	5,425	86.40	10,851	129.60	16,276	172.80	21,702	216.00	27,127	259.20	32,552	324.00	40,691	68	
69	46.41	5,662	92.82	11,324	139.23	16,987	185.63	22,649	232.04	28,311	278.45	33,973	348.06	42,467	69	
70	49.67	5,914	99.33	11,828	148.99	17,742	198.65	23,656	248.31	29,570	297.97	35,484	372.47	44,355	70	
71	53.27	6,175	106.54	12,350	159.81	18,526	213.08	24,701	266.35	30,876	319.62	37,051	399.52	46,314	71	
72	57.31	6,442	114.61	12,884	171.92	19,326	229.22	25,768	286.52	32,210	343.83	38,652	429.78	48,315	72	
73	61.74	6,710	123.47	13,420	185.21	20,130	246.94	26,840	308.68	33,550	370.41	40,260	463.01	50,325	73	
74	66.68	6,979	133.35	13,958	200.02	20,937	266.70	27,916	333.37	34,895	400.04	41,874	500.05	52,343	74	
75	72.20	7,263	144.40	14,526	216.59	21,789	288.79	29,052	360.98	36,315	433.18	43,578	541.48	54,473	75	
76	78.38	7,557	156.76	15,113	235.13	22,670	313.51	30,226	391.89	37,783	470.27	45,340	587.83	56,675	76	
77	85.27	7,856	170.54	15,712	255.81	23,567	341.08	31,423	426.35	39,279	511.62	47,135	639.52	58,919	77	
78	92.93	8,183	185.86	16,365	278.78	24,548	371.71	32,730	464.64	40,913	557.57	49,096	696.96	61,370	78	
79	101.43	8,557	202.85	17,114	304.27	25,672	405.70	34,229	507.12	42,786	608.54	51,343	760.68	64,179	79	
80	110.84	9,021	221.66	18,043	332.50	27,064	443.33	36,086	554.16	45,107	664.99	54,128	831.23	67,661	80	

¹ CV @ age 65 or 10 years - Cash Value shown is at attained age 65 or the end of year 10 if later, and assumes all premiums have been paid, no changes have been made to the policy, and there is no policy debt.

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EXCLUSIONS AND LIMITATIONS: Suicide Exclusion - If a covered person commits suicide, the death benefit may be limited to the premiums paid for that covered person.

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NOTE: Quotes in columns with highlighted Death Benefit require evidence of insurability (EOI).



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Allstate Benefits Individual Whole Life Insurance (IWL) for Working Spouse with No Riders

NON-TOBACCO PREMIUM RATES AND VALUES												
Death Benefit	\$5,000		\$10,000		\$15,000		\$20,000					Death Benefit
Issue Age	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	Issue Age
18	\$2.54	\$1,976	\$5.08	\$3,952	\$7.63	\$5,927	\$10.17	\$7,903				18
19	2.33	1,964	4.67	3,928	7.00	5,892	9.33	7,856				19
20	2.40	1,952	4.80	3,904	7.20	5,856	9.60	7,808				20
21	2.48	1,939	4.97	3,878	7.45	5,818	9.93	7,757				21
22	2.58	1,926	5.17	3,852	7.75	5,778	10.33	7,704				22
23	2.69	1,912	5.38	3,824	8.06	5,736	10.75	7,648				23
24	2.81	1,897	5.63	3,795	8.44	5,692	11.25	7,589				24
25	2.94	1,882	5.88	3,764	8.83	5,646	11.77	7,528				25
26	3.08	1,866	6.15	3,732	9.23	5,597	12.30	7,463				26
27	3.22	1,849	6.43	3,698	9.65	5,546	12.87	7,395				27
28	3.35	1,831	6.70	3,662	10.05	5,493	13.40	7,324				28
29	3.50	1,812	7.01	3,625	10.51	5,437	14.02	7,249				29
30	3.67	1,793	7.34	3,586	11.01	5,378	14.68	7,171				30
31	3.85	1,772	7.69	3,545	11.54	5,317	15.38	7,089				31
32	4.04	1,751	8.08	3,502	12.11	5,252	16.15	7,003				32
33	4.26	1,728	8.52	3,457	12.78	5,185	17.03	6,913				33
34	4.58	1,705	9.17	3,410	13.75	5,115	18.33	6,819				34
35	4.91	1,681	9.82	3,361	14.73	5,042	19.63	6,722				35
36	5.08	1,655	10.16	3,311	15.24	4,966	20.32	6,621				36
37	5.25	1,629	10.49	3,258	15.74	4,887	20.98	6,516				37
38	5.53	1,602	11.06	3,203	16.59	4,805	22.12	6,406				38
39	5.81	1,573	11.62	3,146	17.43	4,718	23.23	6,291				39
40	6.10	1,543	12.20	3,085	18.30	4,628	24.40	6,170				40
41	6.42	1,511	12.84	3,021	19.26	4,532	25.68	6,043				41
42	6.80	1,477	13.61	2,954	20.41	4,431	27.22	5,908				42
43	7.21	1,442	14.43	2,883	21.64	4,325	28.85	5,766				43
44	7.64	1,404	15.28	2,808	22.91	4,212	30.55	5,615				44
45	8.03	1,364	16.06	2,728	24.09	4,092	32.12	5,456				45
46	8.52	1,322	17.03	2,643	25.55	3,965	34.07	5,287				46
47	9.06	1,277	18.12	2,554	27.18	3,830	36.23	5,107				47
48	9.64	1,229	19.28	2,459	28.93	3,688	38.57	4,917				48
49	10.25	1,179	20.49	2,358	30.74	3,537	40.98	4,716				49
50	10.88	1,125	21.77	2,251	32.65	3,376	43.53	4,502				50

¹ CV @ age 65 or 10 years - Cash Value shown is at attained age 65 or the end of year 10 if later, and assumes all premiums have been paid, no changes have been made to the policy, and there is no policy debt.

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EXCLUSIONS AND LIMITATIONS: Suicide Exclusion - If a covered person commits suicide, the death benefit may be limited to the premiums paid for that covered person.

Other Exclusions and Limitations - The policy and riders (if included) have other elimination periods, exclusions and limitations that may affect coverage. Please refer to the policy for details.

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Allstate Benefits Individual Whole Life Insurance (IWL) for Working Spouse with No Riders

NON-TOBACCO PREMIUM RATES AND VALUES												
Death Benefit	\$5,000		\$10,000		\$15,000		\$20,000					Death Benefit
Issue Age	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	Issue Age
51	\$11.56	\$1,069	\$23.13	\$2,138	\$34.69	\$3,207	\$46.25	\$4,275				51
52	12.43	1,009	24.86	2,018	37.29	3,026	49.72	4,035				52
53	13.30	945	26.61	1,891	39.91	2,836	53.22	3,781				53
54	14.21	878	28.42	1,756	42.63	2,634	56.83	3,512				54
55	15.30	807	30.61	1,613	45.91	2,420	61.22	3,227				55
56	16.47	843	32.94	1,686	49.41	2,530	65.88	3,373				56
57	17.66	882	35.32	1,763	52.98	2,645	70.63	3,526				57
58	18.95	922	37.91	1,843	56.86	2,765	75.82	3,687				58
59	20.19	964	40.38	1,928	60.58	2,891	80.77	3,855				59
60	21.50	1,008	43.00	2,016	64.50	3,024	86.00	4,032				60
61	23.22	1,054	46.43	2,108	69.65	3,162	92.87	4,217				61
62	24.71	1,102	49.42	2,205	74.13	3,307	98.83	4,410				62
63	27.07	1,153	54.13	2,305	81.20	3,458	108.27	4,611				63
64	27.16	1,205	54.32	2,410	81.48	3,615	108.63	4,820				64
65	27.25	1,259	54.49	2,519	81.74	3,778	108.98	5,037				65
66	31.73	1,315	63.46	2,631	95.19	3,946	126.92	5,262				66
67	34.23	1,373	68.47	2,747	102.70	4,120	136.93	5,494				67
68	39.29	1,433	78.58	2,867	117.88	4,300	157.17	5,733				68
69	40.50	1,495	80.99	2,989	121.49	4,484	161.98	5,979				69
70	43.65	1,566	87.29	3,133	130.94	4,699	174.58	6,266				70

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Allstate Benefits Individual Whole Life Insurance (IWL) for Working Spouse with No Riders

TOBACCO PREMIUM RATES AND VALUES												
Death Benefit	\$5,000		\$10,000		\$15,000		\$20,000					Death Benefit
Issue Age	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	Issue Age
19	\$3.89	\$2,390	\$7.78	\$4,779	\$11.66	\$7,169	\$15.55	\$9,558				19
20	3.91	2,375	7.83	4,751	11.74	7,126	15.65	9,501				20
21	4.10	2,360	8.19	4,720	12.29	7,080	16.38	9,441				21
22	4.28	2,344	8.57	4,689	12.85	7,033	17.13	9,377				22
23	4.48	2,328	8.96	4,655	13.44	6,983	17.92	9,311				23
24	4.68	2,310	9.36	4,621	14.04	6,931	18.72	9,241				24
25	4.91	2,292	9.82	4,584	14.73	6,876	19.63	9,169				25
26	5.12	2,273	10.24	4,546	15.36	6,819	20.48	9,092				26
27	5.35	2,253	10.69	4,506	16.04	6,759	21.38	9,012				27
28	5.58	2,232	11.16	4,464	16.74	6,695	22.32	8,927				28
29	5.80	2,209	11.61	4,419	17.41	6,628	23.22	8,838				29
30	6.00	2,186	12.01	4,372	18.01	6,558	24.02	8,744				30
31	6.29	2,161	12.58	4,323	18.88	6,484	25.17	8,645				31
32	6.60	2,135	13.19	4,271	19.79	6,406	26.38	8,541				32
33	6.93	2,108	13.86	4,216	20.79	6,324	27.72	8,432				33
34	7.28	2,079	14.57	4,159	21.85	6,238	29.13	8,317				34
35	7.61	2,049	15.23	4,099	22.84	6,148	30.45	8,197				35
36	7.96	2,018	15.93	4,036	23.89	6,054	31.85	8,072				36
37	8.40	1,985	16.79	3,971	25.19	5,956	33.58	7,941				37
38	8.85	1,951	17.71	3,902	26.56	5,853	35.42	7,804				38
39	9.31	1,915	18.62	3,830	27.93	5,746	37.23	7,661				39
40	9.73	1,878	19.45	3,755	29.18	5,633	38.90	7,510				40
41	10.28	1,838	20.56	3,676	30.84	5,514	41.12	7,352				41
42	10.86	1,796	21.72	3,592	32.58	5,388	43.43	7,184				42
43	11.47	1,752	22.93	3,504	34.40	5,256	45.87	7,008				43
44	12.11	1,705	24.23	3,410	36.34	5,116	48.45	6,821				44
45	12.72	1,656	25.44	3,311	38.16	4,967	50.88	6,622				45
46	13.40	1,603	26.79	3,206	40.19	4,809	53.58	6,412				46
47	14.15	1,547	28.31	3,094	42.46	4,641	56.62	6,189				47
48	14.96	1,488	29.93	2,976	44.89	4,464	59.85	5,953				48
49	15.78	1,426	31.57	2,851	47.35	4,277	63.13	5,702				49
50	16.66	1,359	33.33	2,718	49.99	4,078	66.65	5,437				50

¹ CV @ age 65 or 10 years - Cash Value shown is at attained age 65 or the end of year 10 if later, and assumes all premiums have been paid, no changes have been made to the policy, and there is no policy debt.

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EXCLUSIONS AND LIMITATIONS: Suicide Exclusion - If a covered person commits suicide, the death benefit may be limited to the premiums paid for that covered person.

Other Exclusions and Limitations - The policy and riders (if included) have other elimination periods, exclusions and limitations that may affect coverage. Please refer to the policy for details.

Rates shown are based on Tobacco/Non-tobacco, Issue Age Specific rating structure. MONTHLY means 12 times per year.

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Allstate Benefits Individual Whole Life Insurance (IWL) for Working Spouse with No Riders

TOBACCO PREMIUM RATES AND VALUES												
Death Benefit	\$5,000		\$10,000		\$15,000		\$20,000					Death Benefit
Issue Age	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	Issue Age
51	\$17.67	\$1,289	\$35.33	\$2,577	\$53.00	\$3,866	\$70.67	\$5,155				51
52	18.72	1,214	37.44	2,428	56.16	3,642	74.88	4,856				52
53	19.83	1,134	39.67	2,269	59.50	3,403	79.33	4,537				53
54	21.01	1,050	42.02	2,100	63.03	3,149	84.03	4,199				54
55	22.17	960	44.34	1,920	66.51	2,879	88.68	3,839				55
56	23.62	987	47.24	1,974	70.86	2,961	94.48	3,948				56
57	25.05	1,014	50.09	2,028	75.14	3,043	100.18	4,057				57
58	26.57	1,041	53.13	2,083	79.70	3,124	106.27	4,165				58
59	28.03	1,069	56.05	2,138	84.08	3,207	112.10	4,276				59
60	29.39	1,097	58.78	2,194	88.16	3,291	117.55	4,387				60
61	31.01	1,125	62.03	2,251	93.04	3,376	124.05	4,501				61
62	33.02	1,155	66.03	2,309	99.05	3,464	132.07	4,618				62
63	35.00	1,187	69.99	2,374	104.99	3,562	139.98	4,749				63
64	37.12	1,229	74.24	2,458	111.36	3,688	148.48	4,917				64
65	38.80	1,274	77.61	2,547	116.41	3,821	155.22	5,094				65
66	40.49	1,321	80.98	2,641	121.46	3,962	161.95	5,282				66
67	43.36	1,371	86.72	2,742	130.08	4,113	173.43	5,484				67
68	46.80	1,425	93.60	2,850	140.40	4,275	187.20	5,700				68
69	50.28	1,483	100.55	2,967	150.83	4,450	201.10	5,933				69
70	53.80	1,545	107.60	3,091	161.40	4,636	215.20	6,181				70

¹ CV @ age 65 or 10 years - Cash Value shown is at attained age 65 or the end of year 10 if later, and assumes all premiums have been paid, no changes have been made to the policy, and there is no policy debt.

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EXCLUSIONS AND LIMITATIONS: Suicide Exclusion - If a covered person commits suicide, the death benefit may be limited to the premiums paid for that covered person.

Other Exclusions and Limitations - The policy and riders (if included) have other elimination periods, exclusions and limitations that may affect coverage. Please refer to the policy for details.

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Allstate Benefits Individual Whole Life Insurance (IWL) for Non-working Spouse with No Riders

NON-TOBACCO PREMIUM RATES AND VALUES											
Death Benefit	\$5,000		\$10,000								Death Benefit
Issue Age	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	This section intentionally left blank.		This section intentionally left blank.		This section intentionally left blank.		Issue Age
18	\$2.54	\$1,976	\$5.08	\$3,952							18
19	2.33	1,964	4.67	3,928							19
20	2.40	1,952	4.80	3,904							20
21	2.48	1,939	4.97	3,878							21
22	2.58	1,926	5.17	3,852							22
23	2.69	1,912	5.38	3,824							23
24	2.81	1,897	5.63	3,795							24
25	2.94	1,882	5.88	3,764							25
26	3.08	1,866	6.15	3,732							26
27	3.22	1,849	6.43	3,698							27
28	3.35	1,831	6.70	3,662							28
29	3.50	1,812	7.01	3,625							29
30	3.67	1,793	7.34	3,586							30
31	3.85	1,772	7.69	3,545							31
32	4.04	1,751	8.08	3,502							32
33	4.26	1,728	8.52	3,457							33
34	4.58	1,705	9.17	3,410							34
35	4.91	1,681	9.82	3,361							35
36	5.08	1,655	10.16	3,311							36
37	5.25	1,629	10.49	3,258							37
38	5.53	1,602	11.06	3,203							38
39	5.81	1,573	11.62	3,146							39
40	6.10	1,543	12.20	3,085							40
41	6.42	1,511	12.84	3,021							41
42	6.80	1,477	13.61	2,954							42
43	7.21	1,442	14.43	2,883							43
44	7.64	1,404	15.28	2,808							44
45	8.03	1,364	16.06	2,728							45
46	8.52	1,322	17.03	2,643							46
47	9.06	1,277	18.12	2,554							47
48	9.64	1,229	19.28	2,459							48
49	10.25	1,179	20.49	2,358							49
50	10.88	1,125	21.77	2,251							50

¹ CV @ age 65 or 10 years - Cash Value shown is at attained age 65 or the end of year 10 if later, and assumes all premiums have been paid, no changes have been made to the policy, and there is no policy debt.

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Allstate Benefits Individual Whole Life Insurance (IWL) for Non-working Spouse with No Riders

NON-TOBACCO PREMIUM RATES AND VALUES											
Death Benefit	\$5,000		\$10,000								Death Benefit
Issue Age	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	This section intentionally left blank.		This section intentionally left blank.		This section intentionally left blank.		Issue Age
51	\$11.56	\$1,069	\$23.13	\$2,138							51
52	12.43	1,009	24.86	2,018							52
53	13.30	945	26.61	1,891							53
54	14.21	878	28.42	1,756							54
55	15.30	807	30.61	1,613							55
56	16.47	843	32.94	1,686							56
57	17.66	882	35.32	1,763							57
58	18.95	922	37.91	1,843							58
59	20.19	964	40.38	1,928							59
60	21.50	1,008	43.00	2,016							60
61	23.22	1,054	46.43	2,108							61
62	24.71	1,102	49.42	2,205							62
63	27.07	1,153	54.13	2,305							63
64	27.16	1,205	54.32	2,410							64
65	27.25	1,259	54.49	2,519							65
66	31.73	1,315	63.46	2,631							66
67	34.23	1,373	68.47	2,747							67
68	39.29	1,433	78.58	2,867							68
69	40.50	1,495	80.99	2,989							69
70	43.65	1,566	87.29	3,133							70

¹ CV @ age 65 or 10 years - Cash Value shown is at attained age 65 or the end of year 10 if later, and assumes all premiums have been paid, no changes have been made to the policy, and there is no policy debt.

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Allstate Benefits Individual Whole Life Insurance (IWL) for Non-working Spouse with No Riders

TOBACCO PREMIUM RATES AND VALUES											
Death Benefit	\$5,000		\$10,000								Death Benefit
Issue Age	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	Issue Age
19	\$3.89	\$2,390	\$7.78	\$4,779							19
20	3.91	2,375	7.83	4,751							20
21	4.10	2,360	8.19	4,720							21
22	4.28	2,344	8.57	4,689							22
23	4.48	2,328	8.96	4,655							23
24	4.68	2,310	9.36	4,621							24
25	4.91	2,292	9.82	4,584							25
26	5.12	2,273	10.24	4,546							26
27	5.35	2,253	10.69	4,506							27
28	5.58	2,232	11.16	4,464							28
29	5.80	2,209	11.61	4,419							29
30	6.00	2,186	12.01	4,372							30
31	6.29	2,161	12.58	4,323							31
32	6.60	2,135	13.19	4,271							32
33	6.93	2,108	13.86	4,216							33
34	7.28	2,079	14.57	4,159							34
35	7.61	2,049	15.23	4,099							35
36	7.96	2,018	15.93	4,036							36
37	8.40	1,985	16.79	3,971							37
38	8.85	1,951	17.71	3,902							38
39	9.31	1,915	18.62	3,830							39
40	9.73	1,878	19.45	3,755							40
41	10.28	1,838	20.56	3,676							41
42	10.86	1,796	21.72	3,592							42
43	11.47	1,752	22.93	3,504							43
44	12.11	1,705	24.23	3,410							44
45	12.72	1,656	25.44	3,311							45
46	13.40	1,603	26.79	3,206							46
47	14.15	1,547	28.31	3,094							47
48	14.96	1,488	29.93	2,976							48
49	15.78	1,426	31.57	2,851							49
50	16.66	1,359	33.33	2,718							50

¹ CV @ age 65 or 10 years - Cash Value shown is at attained age 65 or the end of year 10 if later, and assumes all premiums have been paid, no changes have been made to the policy, and there is no policy debt.

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Other Exclusions and Limitations: The policy and riders (if included) have other elimination periods, exclusions and limitations that may affect coverage. Please refer to the policy for details.

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Allstate Benefits Individual Whole Life Insurance (IWL) for Non-working Spouse with No Riders

TOBACCO PREMIUM RATES AND VALUES											
Death Benefit	\$5,000		\$10,000								Death Benefit
Issue Age	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	Issue Age
51	\$17.67	\$1,289	\$35.33	\$2,577							51
52	18.72	1,214	37.44	2,428							52
53	19.83	1,134	39.67	2,269							53
54	21.01	1,050	42.02	2,100							54
55	22.17	960	44.34	1,920							55
56	23.62	987	47.24	1,974							56
57	25.05	1,014	50.09	2,028							57
58	26.57	1,041	53.13	2,083							58
59	28.03	1,069	56.05	2,138							59
60	29.39	1,097	58.78	2,194							60
61	31.01	1,125	62.03	2,251							61
62	33.02	1,155	66.03	2,309							62
63	35.00	1,187	69.99	2,374							63
64	37.12	1,229	74.24	2,458							64
65	38.80	1,274	77.61	2,547							65
66	40.49	1,321	80.98	2,641							66
67	43.36	1,371	86.72	2,742							67
68	46.80	1,425	93.60	2,850							68
69	50.28	1,483	100.55	2,967							69
70	53.80	1,545	107.60	3,091							70

¹ CV @ age 65 or 10 years - Cash Value shown is at attained age 65 or the end of year 10 if later, and assumes all premiums have been paid, no changes have been made to the policy, and there is no policy debt.

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EXCLUSIONS AND LIMITATIONS: Suicide Exclusion - If a covered person commits suicide, the death benefit may be limited to the premiums paid for that covered person.

Other Exclusions and Limitations - The policy and riders (if included) have other elimination periods, exclusions and limitations that may affect coverage. Please refer to the policy for details.

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Allstate Benefits Individual Whole Life Insurance (IWL) for Child/Grandchild with No Riders

UNI-TOBACCO PREMIUM RATES AND VALUES												
Death Benefit	\$5,000		\$10,000		\$15,000		\$20,000					
Issue Age	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	Monthly Premium	CV @ age 65 or 10 years ¹	This section intentionally left blank.	This section intentionally left blank.	This section intentionally left blank.	Issue Age
0	\$2.51	\$2,278	\$5.03	\$4,555	\$7.54	\$6,833	\$10.05	\$9,110				0
1	2.51	2,272	5.03	4,544	7.54	6,815	10.05	9,087				1
2	2.51	2,265	5.03	4,531	7.54	6,796	10.05	9,062				2
3	2.51	2,259	5.03	4,518	7.54	6,776	10.05	9,035				3
4	2.51	2,252	5.03	4,503	7.54	6,755	10.05	9,007				4
5	2.51	2,244	5.03	4,489	7.54	6,733	10.05	8,978				5
6	2.51	2,237	5.03	4,474	7.54	6,710	10.05	8,947				6
7	2.51	2,229	5.03	4,458	7.54	6,686	10.05	8,915				7
8	2.51	2,220	5.03	4,441	7.54	6,661	10.05	8,882				8
9	2.51	2,212	5.03	4,423	7.54	6,635	10.05	8,847				9
10	2.51	2,203	5.03	4,405	7.54	6,608	10.05	8,810				10
11	2.51	2,193	5.03	4,386	7.54	6,579	10.05	8,772				11
12	2.51	2,183	5.03	4,366	7.54	6,549	10.05	8,733				12
13	2.51	2,173	5.03	4,346	7.54	6,518	10.05	8,691				13
14	2.51	2,162	5.03	4,324	7.54	6,486	10.05	8,648				14
15	2.51	2,151	5.03	4,302	7.54	6,453	10.05	8,604				15
16	2.51	2,140	5.03	4,279	7.54	6,419	10.05	8,559				16
17	2.51	2,128	5.03	4,256	7.54	6,384	10.05	8,512				17
NON-TOBACCO PREMIUM RATES AND VALUES												
18	2.54	1,976	5.08	3,952	7.63	5,927	10.17	7,903				18

¹ CV @ age 65 or 10 years - Cash Value shown is at attained age 65 or the end of year 10 if later, and assumes all premiums have been paid, no changes have been made to the policy, and there is no policy debt.

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EXCLUSIONS AND LIMITATIONS: Suicide Exclusion - If a covered person commits suicide, the death benefit may be limited to the premiums paid for that covered person.

Other Exclusions and Limitations The policy and rider (if included) may have other elimination periods, exclusions and limitations that affect coverage. Please refer to the policy for details.

Rates shown are based on Tobacco/Non-tobacco, Issue Age Specific rating structure. MONTHLY means 12 times per year.

This information is valid as long as information remains current, but in no event later than 12/31/2023. Individual Whole Life Insurance benefits are provided under form ICC18IWLP, or state variations thereof.

This is underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL).

Details of the insurance, including exclusions, restrictions, and other provisions are included in the policies issued.

For additional information, you may contact your Allstate Benefits Representative.



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