

GUL22 Flexible Premium Adjustable Group Life Insurance

Non-Tobacco

For Agent Use Only

The minimum Specified Amount that can be purchased in Washington is \$25,000.

This rate card is no longer in effect on the earlier of: the date the interest rate changes or 12/31/2014.

Monthly Premium

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

Death Benefit Option 1, Guar. Interest 4.00%, Nonguaranteed Interest 5.00%**

Issue Age	\$22.00			\$26.00			\$30.00			\$34.00			\$38.00			\$42.00			\$46.00			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*		
		Guart'd	NonGtd		Guart'd	NonGtd		Guart'd	NonGtd		Guart'd	NonGtd		Guart'd	NonGtd		Guart'd	NonGtd		Guart'd	NonGtd	
18	\$63,317	\$6,490	\$14,873	\$75,377	\$7,855	\$17,916	\$87,437	\$9,220	\$20,958	\$99,497	\$10,585	\$24,001	\$111,558	\$11,950	\$27,042	\$123,618	\$13,316	\$30,085	\$135,678	\$14,681	\$33,127	18
19	66,316	4,160	11,949	78,947	5,079	14,427	91,579	5,998	16,904	104,211	6,916	19,381	116,842	7,836	21,859	129,474	8,754	24,336	142,105	9,673	26,814	19
20	66,142	3,389	10,718	78,740	4,158	12,954	91,339	4,927	15,190	103,937	5,697	17,426	116,535	6,466	19,662	129,134	7,236	21,897	141,732	8,005	24,133	20
21	65,969	2,646	9,545	78,534	3,272	11,551	91,099	3,898	13,556	103,665	4,523	15,561	116,230	5,149	17,567	128,796	5,774	19,572	141,361	6,400	21,578	21
22	64,948	2,296	8,807	77,320	2,852	10,665	89,691	3,408	12,523	102,062	3,964	14,381	114,433	4,521	16,239	126,804	5,077	18,097	139,175	5,634	19,955	22
23	63,000	2,341	8,515	75,000	2,904	10,311	87,000	3,467	12,108	99,000	4,030	13,904	111,000	4,593	15,700	123,000	5,156	17,496	135,000	5,719	19,292	23
24	61,165	2,341	8,175	72,816	2,902	9,900	84,466	3,463	11,626	96,117	4,024	13,351	107,767	4,585	15,076	119,417	5,145	16,802	131,068	5,706	18,527	24
25	59,294	2,348	7,854	70,588	2,908	9,512	81,882	3,468	11,170	93,176	4,028	12,828	104,471	4,588	14,486	115,765	5,147	16,144	127,059	5,707	17,803	25
26	50,909	2,887	7,596	60,606	3,548	9,199	70,303	4,208	10,803	80,000	4,869	12,406	89,697	5,529	14,010	99,394	6,190	15,613	109,091	6,850	17,217	26
27	51,012	2,177	6,606	60,729	2,701	8,016	70,445	3,224	9,426	80,162	3,748	10,835	89,879	4,271	12,245	99,595	4,794	13,655	109,312	5,318	15,064	27
28	49,704	2,073	6,255	59,172	2,575	7,593	68,639	3,076	8,931	78,107	3,578	10,268	87,574	4,080	11,606	97,041	4,582	12,944	106,509	5,083	14,282	28
29	48,184	2,042	5,994	57,361	2,536	7,278	66,539	3,030	8,561	75,717	3,524	9,845	84,895	4,018	11,128	94,073	4,512	12,411	103,250	5,006	13,695	29
30	46,667	2,004	5,733	55,556	2,488	6,962	64,444	2,973	8,192	73,333	3,458	9,421	82,222	3,943	10,650	91,111	4,428	11,879	100,000	4,912	13,108	30
31	44,133	2,339	5,859	52,539	2,885	7,107	60,946	3,432	8,355	69,352	3,979	9,604	77,758	4,526	10,853	86,165	5,073	12,101	94,571	5,619	13,349	31
32	43,674	1,891	5,220	51,993	2,351	6,342	60,312	2,811	7,464	68,631	3,271	8,587	76,950	3,731	9,709	85,269	4,191	10,832	93,588	4,651	11,954	32
33	42,282	1,796	4,938	50,336	2,236	6,003	58,389	2,676	7,068	66,443	3,116	8,133	74,497	3,556	9,197	82,550	3,997	10,263	90,604	4,437	11,327	33
34	40,843	1,721	4,684	48,622	2,145	5,697	56,402	2,570	6,710	64,182	2,994	7,722	71,961	3,418	8,735	79,741	3,842	9,747	87,520	4,267	10,760	34
35	39,375	1,654	4,456	46,875	2,064	5,421	54,375	2,474	6,387	61,875	2,884	7,352	69,375	3,294	8,317	76,875	3,704	9,283	84,375	4,114	10,248	35
36	33,555	1,378	3,729	39,947	1,734	4,552	46,338	2,090	5,375	52,730	2,446	6,199	59,121	2,802	7,022	65,513	3,157	7,845	71,904	3,513	8,669	36
37	32,474	1,316	3,544	38,660	1,658	4,329	44,845	2,000	5,114	51,031	2,342	5,899	57,216	2,685	6,684	63,402	3,027	7,469	69,588	3,369	8,253	37
38	31,461	1,230	3,343	37,453	1,555	4,087	43,446	1,879	4,830	49,438	2,204	5,573	55,431	2,528	6,316	61,423	2,853	7,060	67,416	3,177	7,803	38
39	30,435	1,154	3,153	36,232	1,463	3,857	42,029	1,772	4,561	47,826	2,080	5,265	53,623	2,389	5,969	59,420	2,698	6,673	65,217	3,007	7,377	39
40	29,405	1,084	2,974	35,006	1,378	3,641	40,607	1,672	4,307	46,208	1,965	4,974	51,809	2,259	5,641	57,410	2,553	6,308	63,011	2,847	6,974	40
41	28,410	1,006	2,792	33,822	1,283	3,421	39,233	1,561	4,051	44,645	1,838	4,680	50,056	2,116	5,309	55,468	2,393	5,938	60,879	2,671	6,568	41
42	27,451	924	2,608	32,680	1,185	3,199	37,908	1,445	3,791	43,137	1,706	4,382	48,366	1,966	4,973	53,595	2,227	5,565	58,824	2,487	6,156	42
43	26,498	848	2,432	31,546	1,092	2,987	36,593	1,337	3,542	41,640	1,582	4,098	46,688	1,826	4,653	51,735	2,071	5,208	56,782	2,315	5,763	43
44	25,584	768	2,257	30,457	996	2,777	35,330	1,224	3,296	40,203	1,452	3,816	45,076	1,680	4,335	49,949	1,908	4,855	54,822	2,136	5,374	44
45	24,682	694	2,092	29,383	907	2,578	34,084	1,119	3,063	38,786	1,332	3,549	43,487	1,544	4,034	48,188	1,757	4,520	52,889	1,969	5,005	45
46	20,656	705	1,864	24,590	914	2,299	28,525	1,122	2,734	32,459	1,331	3,169	36,393	1,540	3,605	40,328	1,748	4,040	44,262	1,957	4,475	46
47	20,032	668	1,756	23,847	864	2,165	27,663	1,060	2,573	31,479	1,256	2,981	35,294	1,452	3,389	39,110	1,648	3,797	42,925	1,844	4,205	47
48	19,429	624	1,648	23,130	806	2,029	26,831	988	2,410	30,532	1,171	2,791	34,233	1,353	3,173	37,934	1,535	3,554	41,635	1,717	3,935	48
49	18,820	579	1,543	22,405	748	1,898	25,990	916	2,254	29,574	1,085	2,609	33,159	1,253	2,965	36,744	1,421	3,320	40,329	1,590	3,676	49
50	18,221	530	1,439	21,692	684	1,769	25,163	838	2,099	28,633	992	2,429	32,104	1,146	2,759	35,575	1,300	3,089	39,046	1,454	3,419	50
51	16,133	239	1,018	19,206	333	1,262	22,279	427	1,507	25,352	521	1,752	28,425	615	1,996	31,498	709	2,241	34,571	803	2,486	51
52	15,642	217	953	18,622	302	1,180	21,601	387	1,407	24,581	472	1,634	27,561	557	1,861	30,540	642	2,089	33,520	727	2,316	52
53	15,153	194	886	18,040	270	1,095	20,926	347	1,305	23,812	423	1,515	26,699	499	1,724	29,585	576	1,934	32,471	652	2,144	53
54	14,668	171	816	17,462	239	1,008	20,256	307	1,200	23,050	374	1,392	25,844	442	1,584	28,638	510	1,776	31,432	578	1,968	54
55	14,189	227	823	16,892	302	1,012	19,595	376	1,201	22,297	451	1,390	25,000	525	1,579	27,703	600	1,768	30,405	674	1,957	55
56*	11,200	170	717	13,333	233	886	15,467	297	1,055	17,600	361	1,224	19,733	425	1,393	21,867	488	1,562	24,000	552	1,731	56*
57*	10,853	106	715	12,920	158	884	14,987	210	1,053	17,054	262	1,222	19,121	314	1,390	21,189	365	1,559	23,256	417	1,727	57*
58*	10,303	95	756	12,265	145	932	14,227	196	1,109	16,190	246	1,285	18,152	296	1,462	20,114	346	1,638	22,077	396	1,815	58*
59*	N/A £			11,632	129	975	13,494	177	1,158	15,355	225	1,341	17,216	273	1,525	19,077	320	1,708	20,938	368	1,892	59*
60*	N/A £			10,977	125	1,022	12,733	172	1,213	14,490	219	1,404	16,246	267	1,595	18,002	314	1,786	19,759	361	1,977	60*
61*	N/A £			10,341	121	1,064	11,996	168	1,261	13,650	215	1,460	15,305	262	1,657	16,960	308	1,855	18,614	355	2,053	61*
62*	N/A £			N/A £			11,306	154	1,303	12,865	200	1,507	14,425	245	1,711	15,984	290	1,915	17,544	335	2,119	62*
63*	N/A £			N/A £			10,665	129	1,337	12,136	171	1,546	13,607	214	1,754	15,078	256	1,963	16,549	298	2,172	63*
64*	N/A £			N/A £			10,072	93	1,362	11,462	130	1,574	12,851	167	1,787	14,240	205	1,999	15,630	242	2,211	64*
65*	N/A £			N/A £			N/A £			10,826	80	1,597	12,138	111	1,812	13,450	143	2,027	14,762	175	2,242	65*

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. © 2014 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 \$4.55 per month for \$10,000 or \$9.10 per month 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.

If approved for the account, the Accelerated

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Tobacco

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The minimum Specified Amount that can be purchased in Washington is \$25,000.

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Monthly Premium

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

Death Benefit Option 1, Guar. Interest 4.00%, Nonguaranteed Interest 5.00%**

Issue Age	\$22.00				\$26.00				\$30.00				\$34.00				\$38.00				\$42.00				\$46.00				Issue Age
	Specified		Surr. Value at 65*		Specified		Surr. Value at 65*		Specified		Surr. Value at 65*		Specified		Surr. Value at 65*		Specified		Surr. Value at 65*		Specified		Surr. Value at 65*		Specified		Surr. Value at 65*		
	Amount	Guar'd	NonGtd	Amount	Guar'd	NonGtd	Amount	Guar'd	NonGtd	Amount	Guar'd	NonGtd	Amount	Guar'd	NonGtd	Amount	Guar'd	NonGtd	Amount	Guar'd	NonGtd	Amount	Guar'd	NonGtd	Amount	Guar'd	NonGtd		
19	\$52,391	\$0	\$11,065	\$62,370	\$0	\$13,394	\$72,349	\$0	\$15,722	\$82,328	\$0	\$18,051	\$92,308	\$0	\$20,379	\$102,287	\$0	\$22,707	\$112,266	\$0	\$25,036	19							
20	50,602	0	10,673	60,241	0	12,919	69,880	0	15,164	79,518	0	17,410	89,157	0	19,656	98,795	0	21,902	108,434	0	24,147	20							
21	48,932	0	10,230	58,252	0	12,384	67,573	0	14,537	76,893	0	16,690	86,214	0	18,843	95,534	0	20,997	104,854	0	23,151	21							
22	47,280	0	9,804	56,285	0	11,870	65,291	0	13,935	74,296	0	16,001	83,302	0	18,065	92,308	0	20,130	101,313	0	22,196	22							
23	45,735	0	9,353	54,446	0	11,325	63,158	0	13,297	71,869	0	15,269	80,581	0	17,241	89,292	0	19,213	98,004	0	21,185	23							
24	44,133	0	8,966	52,539	0	10,857	60,946	0	12,748	69,352	0	14,640	77,758	0	16,532	86,165	0	18,423	94,571	0	20,315	24							
25	42,568	0	8,581	50,676	0	10,393	58,784	0	12,205	66,892	0	14,017	75,000	0	15,829	83,108	0	17,641	91,216	0	19,453	25							
26	37,333	0	7,296	44,444	0	8,857	51,556	0	10,417	58,667	0	11,978	65,778	0	13,539	72,889	0	15,100	80,000	0	16,661	26							
27	36,103	0	6,985	42,980	0	8,480	49,857	0	9,976	56,734	0	11,472	63,610	0	12,968	70,487	0	14,464	77,364	0	15,959	27							
28	34,903	0	6,677	41,551	0	8,108	48,199	0	9,540	54,848	0	10,971	61,496	0	12,403	68,144	0	13,834	74,792	0	15,266	28							
29	33,735	0	6,355	40,161	0	7,720	46,586	0	9,085	53,012	0	10,450	59,438	0	11,815	65,863	0	13,180	72,289	0	14,545	29							
30	32,558	0	6,054	38,760	0	7,356	44,961	0	8,659	51,163	0	9,961	57,364	0	11,264	63,566	0	12,566	69,767	41	13,869	30							
31	31,421	0	5,744	37,406	0	6,983	43,392	0	8,221	49,377	0	9,459	55,362	55	10,698	61,347	128	11,936	67,332	200	13,175	31							
32	30,252	0	5,467	36,014	0	6,648	41,777	37	7,828	47,539	125	9,009	53,301	213	10,191	59,064	301	11,371	64,826	389	12,552	32							
33	29,167	0	5,162	34,722	0	6,281	40,278	84	7,399	45,833	178	8,518	51,389	270	9,636	56,944	364	10,755	62,500	456	11,873	33							
34	28,062	0	4,888	33,408	52	5,949	38,753	152	7,010	44,098	253	8,072	49,443	354	9,134	54,788	455	10,196	60,134	555	11,257	34							
35	26,981	0	4,618	32,120	98	5,624	37,259	204	6,630	42,398	311	7,636	47,537	417	8,642	52,677	523	9,648	57,816	629	10,654	35							
36	22,682	0	3,587	27,003	0	4,392	31,323	41	5,198	35,644	123	6,004	39,964	205	6,809	44,284	288	7,615	48,605	370	8,421	36							
37	21,894	0	3,373	26,064	0	4,134	30,235	39	4,894	34,405	120	5,655	38,575	200	6,417	42,745	281	7,178	46,916	361	7,938	37							
38	21,106	0	3,173	25,126	0	3,892	29,146	47	4,611	33,166	127	5,330	37,186	207	6,049	41,206	287	6,768	45,226	367	7,488	38							
39	20,339	0	2,971	24,213	0	3,648	28,087	43	4,326	31,961	120	5,003	35,835	198	5,680	39,709	276	6,357	43,584	353	7,033	39							
40	19,596	0	2,772	23,328	0	3,408	27,061	30	4,044	30,793	105	4,679	34,526	179	5,315	38,258	254	5,951	41,991	328	6,586	40							
41	18,862	0	2,582	22,455	0	3,178	26,048	20	3,774	29,641	91	4,370	33,234	163	4,966	36,826	235	5,562	40,419	307	6,158	41							
42	18,143	0	2,397	21,598	0	2,955	25,054	15	3,512	28,510	84	4,070	31,965	154	4,628	35,421	223	5,185	38,877	292	5,742	42							
43	17,452	0	2,214	20,776	0	2,734	24,100	2	3,253	27,424	68	3,773	30,748	135	4,292	34,072	201	4,811	37,396	267	5,331	43							
44	16,778	0	2,039	19,973	0	2,522	23,169	0	3,005	26,365	57	3,488	29,561	121	3,970	32,756	185	4,454	35,952	248	4,937	44							
45	16,123	0	1,870	19,194	0	2,318	22,265	0	2,766	25,336	48	3,214	28,407	109	3,662	31,478	170	4,110	34,549	232	4,558	45							
46	14,351	0	1,434	17,084	0	1,792	19,818	0	2,149	22,551	0	2,507	25,285	0	2,864	28,018	0	3,222	30,752	0	3,579	46							
47	13,808	0	1,318	16,438	0	1,647	19,068	0	1,975	21,699	0	2,303	24,329	0	2,632	26,959	0	2,960	29,589	0	3,289	47							
48	13,284	0	1,203	15,814	0	1,503	18,345	0	1,803	20,875	0	2,103	23,405	0	2,403	25,936	0	2,702	28,466	0	3,002	48							
49	12,779	0	1,087	15,213	0	1,359	17,647	0	1,630	20,081	0	1,902	22,515	0	2,173	24,949	0	2,445	27,383	0	2,717	49							
50	12,281	0	976	14,620	0	1,221	16,959	0	1,466	19,298	0	1,710	21,637	0	1,955	23,977	0	2,199	26,316	0	2,444	50							
51	10,825	128	1,156	12,887	204	1,429	14,948	280	1,702	17,010	356	1,975	19,072	432	2,248	21,134	508	2,521	23,196	583	2,794	51							
52	10,461	115	1,060	12,453	184	1,309	14,446	252	1,559	16,438	321	1,808	18,431	389	2,058	20,423	458	2,307	22,416	526	2,556	52							
53	10,112	99	964	12,039	160	1,190	13,965	220	1,416	15,891	281	1,642	17,817	341	1,869	19,743	402	2,095	21,669	462	2,321	53							
54	N/A £			11,655	130	1,070	13,520	182	1,273	15,385	233	1,476	17,249	286	1,679	19,114	337	1,882	20,979	389	2,084	54							
55	N/A £			11,287	165	1,017	13,093	218	1,207	14,898	272	1,398	16,704	326	1,589	18,510	380	1,779	20,316	434	1,970	55							
56*	N/A £			10,010	27	887	11,612	59	1,057	13,213	92	1,227	14,815	124	1,397	16,416	156	1,567	18,018	188	1,736	56*							
57*	N/A £			N/A £			11,023	30	1,103	12,544	58	1,279	14,064	86	1,456	15,584	115	1,633	17,105	143	1,809	57*							
58*	N/A £			N/A £			10,416	18	1,162	11,853	45	1,346	13,289	73	1,531	14,726	100	1,716	16,163	127	1,900	58*							
59*	N/A £			N/A £			N/A £			11,149	52	1,420	12,500	81	1,614	13,851	109	1,808	15,203	137	2,001	59*							
60*	N/A £			N/A £			N/A £			10,446	78	1,497	11,712	109	1,700	12,978	141	1,903	14,244	173	2,107	60*							
61*	N/A £			N/A £			N/A £			N/A £			N/A £			10,391	204	1,751	11,404	243	1,940	61*							
62*	N/A £			N/A £			N/A £			N/A £			N/A £			N/A £			10,809	258	2,018	62*							
63*	N/A £			N/A £			N/A £			N/A £			N/A £			N/A £			10,268	254	2,080	63*							
64*	N/A £			N/A £			N/A £			N/A £			N/A £			N/A £			N/A £				64*						
65*	N/A £			N/A £			N/A £			N/A £			N/A £			N/A £			N/A £				65*						

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. © 2014 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 \$4.55 per month for \$10,000 or \$9.10 per month 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.

If approved for the account, the Accelerated Death Benefit for Terminal Illness or Condition Rider can be added for no additional cost at issue. The rider is form GULBR or state variations thereof.

* 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 5.00%.

¥ Under this scenario the certificate will not stay in force on a guaranteed basis to age 65.

£ Premium is insufficient to provide the minimum specified amount of \$10,000, or it is less than the required minimum monthly premium amount of \$21.67.



Benefits

This ratecard is approved for use in: AL, AK, AZ, AR, CA, CO, CT, DE, DC, FL, GA, GU, HI, 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

GUL22 Flexible Premium Adjustable Group Life Insurance

Non-Tobacco

For Agent Use Only

The minimum Specified Amount that can be purchased in Washington is \$25,000.

This rate card is no longer in effect on the earlier of: the date the interest rate changes or 12/31/2014.

Monthly Premium

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

Death Benefit Option 1, Guar. Interest 4.00%, Nonguaranteed Interest 5.00%**

Issue Age	\$50.00			\$54.00			\$58.00			\$62.00			\$66.00			\$70.00			\$74.00			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*		
		Guart'd	NonGtd		Guart'd	NonGtd		Guart'd	NonGtd		Guart'd	NonGtd		Guart'd	NonGtd		Guart'd	NonGtd		Guart'd	NonGtd	
18	\$147,739	\$16,046	\$36,169	\$159,799	\$17,411	\$39,211	\$171,859	\$18,776	\$42,254	\$183,920	\$20,141	\$45,296	\$195,980	\$21,506	\$48,338	\$208,040	\$22,872	\$51,381	\$220,101	\$24,236	\$54,422	18
19	154,737	10,592	29,291	167,368	11,511	31,769	180,000	12,430	34,246	192,632	13,348	36,723	205,263	14,267	39,201	217,895	15,186	41,678	230,526	16,105	44,156	19
20	154,331	8,774	26,369	166,929	9,544	28,604	179,528	10,313	30,840	192,126	11,083	33,076	204,724	11,852	35,312	217,323	12,621	37,547	229,921	13,391	39,783	20
21	153,927	7,025	23,583	166,492	7,651	25,588	179,058	8,276	27,593	191,623	8,902	29,599	204,188	9,528	31,604	216,754	10,153	33,609	229,319	10,779	35,615	21
22	151,546	6,190	21,813	163,918	6,746	23,671	176,289	7,303	25,529	188,660	7,859	27,387	201,031	8,416	29,245	213,402	8,972	31,103	225,773	9,529	32,961	22
23	147,000	6,282	21,088	159,000	6,844	22,884	171,000	7,407	24,680	183,000	7,970	26,476	195,000	8,533	28,272	207,000	9,096	30,068	219,000	9,659	31,864	23
24	142,718	6,267	20,252	154,369	6,828	21,977	166,019	7,389	23,703	177,670	7,949	25,428	189,320	8,510	27,153	200,971	9,071	28,878	212,621	9,632	30,604	24
25	138,353	6,267	19,461	149,647	6,827	21,119	160,941	7,387	22,777	172,235	7,947	24,436	183,529	8,507	26,094	194,824	9,067	27,752	206,118	9,627	29,410	25
26	118,788	7,511	18,820	128,485	8,172	20,424	138,182	8,832	22,027	147,879	9,493	23,631	157,576	10,153	25,234	167,273	10,814	26,838	176,970	11,474	28,441	26
27	119,028	5,841	16,474	128,745	6,365	17,884	138,462	6,888	19,293	148,178	7,412	20,703	157,895	7,935	22,113	167,611	8,458	23,522	177,328	8,982	24,932	27
28	115,976	5,585	15,620	125,444	6,086	16,957	134,911	6,588	18,295	144,379	7,090	19,633	153,846	7,592	20,971	163,314	8,093	22,309	172,781	8,595	23,647	28
29	112,428	5,500	14,978	121,606	5,994	16,261	130,784	6,487	17,545	139,962	6,981	18,828	149,140	7,475	20,111	158,317	7,969	21,395	167,495	8,463	22,678	29
30	108,889	5,397	14,337	117,778	5,882	15,566	126,667	6,367	16,795	135,556	6,851	18,024	144,444	7,337	19,253	153,333	7,821	20,482	162,222	8,306	21,711	30
31	102,977	6,166	14,598	111,384	6,713	15,846	119,790	7,260	17,095	128,196	7,807	18,343	136,602	8,354	19,592	145,009	8,900	20,840	153,415	9,447	22,088	31
32	101,906	5,111	13,077	110,225	5,571	14,200	118,544	6,031	15,322	126,863	6,491	16,445	135,182	6,951	17,567	143,501	7,410	18,689	151,820	7,870	19,812	32
33	98,658	4,877	12,392	110,711	5,317	13,457	114,765	5,757	14,522	122,819	6,197	15,587	130,872	6,638	16,652	138,926	7,078	17,716	146,980	7,518	18,781	33
34	95,300	4,691	11,773	103,079	5,115	12,786	110,859	5,539	13,798	118,639	5,963	14,811	126,418	6,388	15,823	134,198	6,812	16,836	141,977	7,237	17,849	34
35	91,875	4,524	11,214	99,375	4,934	12,179	106,875	5,344	13,144	114,375	5,754	14,110	121,875	6,164	15,075	129,375	6,574	16,041	136,875	6,984	17,006	35
36	78,296	3,869	9,492	84,687	4,225	10,315	91,079	4,581	11,139	97,470	4,937	11,962	103,862	5,292	12,785	110,253	5,648	13,609	116,644	6,005	14,432	36
37	75,773	3,712	9,038	81,959	4,054	9,823	88,144	4,397	10,608	94,330	4,739	11,393	100,515	5,081	12,178	106,701	5,424	12,962	112,887	5,766	13,747	37
38	73,408	3,502	8,546	79,401	3,827	9,289	85,393	4,151	10,033	91,386	4,476	10,776	97,378	4,801	11,519	103,371	5,125	12,262	109,363	5,450	13,006	38
39	71,014	3,315	8,081	76,812	3,624	8,785	82,609	3,932	9,489	88,406	4,241	10,193	94,203	4,550	10,897	100,000	4,858	11,601	105,797	5,167	12,305	39
40	68,611	3,141	7,642	74,212	3,435	8,308	79,813	3,729	8,975	85,414	4,023	9,642	91,015	4,316	10,309	96,616	4,610	10,975	102,217	4,904	11,642	40
41	66,291	2,948	7,197	71,702	3,225	7,826	77,114	3,503	8,455	82,525	3,780	9,085	87,937	4,058	9,714	93,348	4,335	10,343	98,760	4,613	10,972	41
42	64,052	2,748	6,748	69,281	3,008	7,339	74,510	3,269	7,930	79,739	3,529	8,522	84,967	3,790	9,113	90,196	4,050	9,705	95,425	4,311	10,296	42
43	61,830	2,560	6,318	66,877	2,804	6,874	71,924	3,049	7,429	76,972	3,293	7,984	82,019	3,538	8,539	87,066	3,783	9,095	92,114	4,027	9,650	43
44	59,695	2,364	5,893	64,569	2,592	6,413	69,442	2,820	6,932	74,315	3,048	7,452	79,188	3,276	7,971	84,061	3,504	8,490	88,934	3,732	9,010	44
45	57,591	2,181	5,491	62,292	2,394	5,976	66,993	2,606	6,462	71,694	2,819	6,947	76,396	3,031	7,433	81,097	3,244	7,918	85,798	3,456	8,404	45
46	48,197	2,166	4,910	52,131	2,374	5,345	56,066	2,583	5,780	60,000	2,792	6,215	63,934	3,000	6,651	67,869	3,209	7,086	71,803	3,418	7,521	46
47	46,741	2,040	4,613	50,556	2,236	5,022	54,372	2,432	5,430	58,188	2,628	5,838	62,003	2,824	6,246	65,819	3,020	6,654	69,634	3,216	7,062	47
48	45,335	1,899	4,317	49,036	2,081	4,698	52,737	2,263	5,079	56,438	2,446	5,461	60,139	2,628	5,842	63,840	2,810	6,223	67,540	2,992	6,605	48
49	43,913	1,758	4,031	47,498	1,927	4,387	51,083	2,095	4,742	54,668	2,263	5,098	58,252	2,432	5,453	61,837	2,600	5,809	65,422	2,769	6,164	49
50	42,516	1,608	3,749	45,987	1,762	4,079	49,458	1,916	4,409	52,928	2,070	4,739	56,399	2,224	5,069	59,870	2,378	5,399	63,341	2,532	5,729	50
51	37,644	897	2,730	40,717	991	2,975	43,790	1,085	3,220	46,863	1,179	3,464	49,936	1,272	3,709	53,009	1,366	3,953	56,082	1,460	4,198	51
52	36,499	812	2,543	39,479	897	2,770	42,458	982	2,998	45,438	1,067	3,225	48,417	1,152	3,452	51,397	1,237	3,679	54,376	1,323	3,906	52
53	35,358	728	2,353	38,244	805	2,563	41,130	881	2,773	44,017	957	2,982	46,903	1,034	3,192	49,790	1,110	3,401	52,676	1,187	3,611	53
54	34,226	645	2,160	37,020	713	2,352	39,814	781	2,544	42,608	849	2,736	45,402	917	2,928	48,196	984	3,120	50,990	1,052	3,312	54
55	33,108	749	2,146	35,811	823	2,335	38,514	898	2,524	41,216	972	2,714	43,919	1,047	2,902	46,622	1,121	3,091	49,324	1,196	3,281	55
56*	26,133	616	1,900	28,267	680	2,069	30,400	743	2,238	32,533	807	2,407	34,667	871	2,576	36,800	935	2,745	38,933	998	2,914	56*
57*	25,323	469	1,896	27,390	521	2,065	29,457	573	2,234	31,525	625	2,402	33,592	677	2,571	35,659	729	2,740	37,726	781	2,908	57*
58*	24,039	446	1,991	26,002	496	2,168	27,964	546	2,344	29,926	596	2,521	31,889	646	2,697	33,851	696	2,874	35,814	746	3,050	58*
59*	22,800	416	2,075	24,661	463	2,258	26,522	511	2,442	28,383	559	2,625	30,244	607	2,809	32,105	654	2,992	33,967	702	3,175	59*
60*	21,515	408	2,168	23,271	456	2,359	25,027	503	2,550	26,784	550	2,741	28,540	598	2,932	30,296	645	3,124	32,053	692	3,315	60*
61*	20,269	402	2,251	21,923	449	2,449	23,578	496	2,647	25,233	543	2,845	26,887	590	3,043	28,542	637	3,241	30,196	684	3,439	61*
62*	19,103	381	2,323	20,663	426	2,527	22,222	471	2,731	23,782	516	2,934	25,341	562	3,138	26,901	607	3,342	28,460	652	3,546	62*
63*	18,020	340	2,380	19,491	382	2,589	20,962	424	2,798	22,433	466	3,007	23,904	509	3,215	25,375	551	3,424	26,846	593	3,633	63*
64*	17,019	280	2,423	18,408	317	2,636	19,797	355	2,848	21,187	392	3,060	22,576	429	3,273	23,965	467	3,485	25,355	504	3,697	64*
65*	16,074	206	2,458	17,387	238	2,673	18,699	269	2,888	20,011	301	3,103	21,323									

GUL22 Flexible Premium Adjustable Group Life Insurance

Tobacco

For Agent Use Only

The minimum Specified Amount that can be purchased in Washington is \$25,000.

This rate card is no longer in effect on the earlier of: the date the interest rate changes or 12/31/2014.

Monthly Premium

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

Death Benefit Option 1, Guar. Interest 4.00%, Nonguaranteed Interest 5.00%**

Issue Age	\$50.00				\$54.00				\$58.00				\$62.00				\$66.00				\$70.00				\$74.00				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*		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		Guar'd	NonGtd	Guar'd	NonGtd	Guar'd	NonGtd	
19	\$122,245	\$0	\$27,364	\$132,225	\$0	\$29,692	\$142,204	\$0	\$32,021	\$152,183	\$0	\$34,350	\$162,162	\$0	\$36,678	\$172,141	\$0	\$39,007	\$182,121	\$0	\$41,335	19							
20	118,072	0	26,393	127,711	0	28,639	137,349	0	30,885	146,988	0	33,130	156,627	0	35,375	166,265	0	37,621	175,904	0	39,867	20							
21	114,175	0	25,304	123,495	0	27,458	132,816	0	29,611	142,136	0	31,765	151,456	0	33,918	160,777	0	36,071	170,097	0	38,225	21							
22	110,319	0	24,261	119,325	0	26,326	128,330	0	28,391	137,336	0	30,456	146,341	0	32,522	155,347	0	34,587	164,353	0	36,652	22							
23	106,715	0	23,158	115,426	0	25,130	124,138	0	27,102	132,849	0	29,074	141,561	0	31,046	150,272	0	33,018	158,984	0	34,990	23							
24	102,977	0	22,207	111,384	0	24,098	119,790	0	25,990	128,196	0	27,881	136,602	0	29,773	145,009	0	31,664	153,415	0	33,556	24							
25	99,324	0	21,265	107,432	0	23,077	115,541	0	24,889	123,649	0	26,701	131,757	0	28,513	139,865	0	30,325	147,973	0	32,137	25							
26	87,111	0	18,222	94,222	0	19,783	101,333	0	21,344	108,444	0	22,905	115,556	0	24,466	122,667	0	26,027	129,778	0	27,588	26							
27	84,241	0	17,455	91,117	0	18,951	97,994	0	20,447	104,871	0	21,943	111,748	0	23,439	118,625	0	24,934	125,501	0	26,431	27							
28	81,440	0	16,698	88,089	0	18,129	94,737	0	19,560	101,385	0	20,992	108,033	0	22,424	114,681	0	23,855	121,330	0	25,286	28							
29	78,715	0	15,910	85,141	0	17,275	91,566	0	18,640	97,992	0	20,005	104,418	0	21,370	110,843	37	22,735	117,269	76	24,100	29							
30	75,969	100	15,171	82,171	159	16,474	88,372	218	17,776	94,574	277	19,079	100,775	337	20,381	106,977	396	21,684	113,178	455	22,986	30							
31	73,317	272	14,413	79,302	344	15,652	85,287	417	16,890	91,272	489	18,129	97,257	561	19,367	103,242	634	20,606	109,227	706	21,844	31							
32	70,588	477	13,733	76,351	565	14,914	82,113	653	16,095	87,875	741	17,276	93,637	830	18,457	99,400	917	19,637	105,162	1,005	20,819	32							
33	68,056	549	12,991	73,611	642	14,110	79,167	735	15,228	84,722	828	16,347	90,278	921	17,465	95,833	1,014	18,584	101,389	1,107	19,702	33							
34	65,479	656	12,319	70,824	757	13,380	76,169	858	14,442	81,514	959	15,504	86,860	1,059	16,565	92,205	1,160	17,627	97,550	1,261	18,688	34							
35	62,955	736	11,660	68,094	842	12,666	73,233	948	13,673	78,373	1,054	14,678	83,512	1,160	15,684	88,651	1,267	16,691	93,790	1,373	17,697	35							
36	52,925	452	9,227	57,246	534	10,032	61,566	616	10,838	65,887	698	11,643	70,207	781	12,449	74,527	863	13,255	78,848	945	14,060	36							
37	51,086	442	8,699	55,256	522	9,460	59,427	602	10,221	63,597	683	10,982	67,767	764	11,743	71,937	844	12,504	76,108	924	13,265	37							
38	49,246	447	8,207	53,266	527	8,926	57,286	607	9,645	61,307	686	10,364	65,327	766	11,083	69,347	847	11,802	73,367	927	12,521	38							
39	47,458	431	7,711	51,332	509	8,388	55,206	587	9,065	59,080	665	9,742	62,954	743	10,419	66,828	821	11,096	70,702	898	11,773	39							
40	45,723	403	7,222	49,456	477	7,857	53,188	552	8,493	56,921	627	9,129	60,653	701	9,765	64,386	776	10,400	68,118	851	11,036	40							
41	44,012	378	6,754	47,605	450	7,350	51,198	521	7,946	54,790	593	8,542	58,383	665	9,138	61,976	737	9,734	65,569	808	10,330	41							
42	42,333	361	6,300	45,788	431	6,858	49,244	500	7,415	52,700	570	7,972	56,156	639	8,530	59,611	709	9,088	63,067	778	9,645	42							
43	40,720	333	5,850	44,044	399	6,370	47,368	466	6,889	50,693	531	7,408	54,017	597	7,928	57,341	664	8,447	60,665	730	8,967	43							
44	39,148	311	5,419	42,344	375	5,902	45,539	438	6,386	48,735	502	6,868	51,931	565	7,351	55,126	629	7,834	58,322	692	8,317	44							
45	37,620	293	5,005	40,691	354	5,453	43,762	415	5,901	46,833	476	6,349	49,904	537	6,797	52,975	598	7,245	56,046	659	7,693	45							
46	33,485	0	3,937	36,219	0	4,294	38,952	17	4,652	41,686	48	5,009	44,419	79	5,367	47,153	109	5,724	49,886	140	6,082	46							
47	32,219	0	3,617	34,849	0	3,945	37,479	15	4,274	40,110	43	4,602	42,740	72	4,930	45,370	100	5,259	48,000	128	5,587	47							
48	30,996	0	3,302	33,527	0	3,602	36,057	0	3,902	38,587	17	4,202	41,118	41	4,501	43,648	66	4,801	46,178	91	5,101	48							
49	29,817	0	2,988	32,252	0	3,259	34,686	0	3,531	37,120	0	3,802	39,554	0	4,074	41,988	0	4,346	44,422	16	4,617	49							
50	28,655	0	2,688	30,994	0	2,933	33,333	0	3,178	35,673	0	3,422	38,012	0	3,666	40,351	0	3,911	42,690	0	4,156	50							
51	25,258	659	3,068	27,320	735	3,341	29,381	811	3,614	31,443	887	3,887	33,505	963	4,160	35,567	1,038	4,433	37,629	1,114	4,706	51							
52	24,408	595	2,806	26,401	663	3,055	28,394	731	3,305	30,386	800	3,554	32,379	868	3,803	34,371	936	4,053	36,364	1,005	4,302	52							
53	23,596	523	2,547	25,522	583	2,773	27,448	644	2,999	29,374	704	3,225	31,300	765	3,452	33,226	826	3,678	35,152	886	3,904	53							
54	22,844	441	2,287	24,709	493	2,490	26,573	545	2,693	28,438	597	2,896	30,303	649	3,099	32,168	701	3,302	34,033	753	3,504	54							
55	22,122	488	2,161	23,928	542	2,351	25,734	595	2,542	27,540	649	2,732	29,345	703	2,923	31,151	757	3,114	32,957	811	3,304	55							
56*	19,620	220	1,906	21,221	252	2,076	22,823	284	2,246	24,424	317	2,416	26,026	349	2,586	27,628	381	2,756	29,229	413	2,926	56*							
57*	18,625	172	1,985	20,146	200	2,162	21,666	228	2,338	23,187	256	2,515	24,707	285	2,691	26,227	313	2,868	27,748	341	3,044	57*							
58*	17,600	153	2,085	19,036	181	2,270	20,473	208	2,455	21,910	235	2,639	23,346	262	2,824	24,783	289	3,009	26,220	316	3,193	58*							
59*	16,554	165	2,195	17,905	194	2,389	19,257	221	2,582	20,608	250	2,776	21,959	278	2,970	23,311	306	3,164	24,662	334	3,358	59*							
60*	15,510	204	2,310	16,777	235	2,513	18,043	267	2,716	19,309	298	2,920	20,575	330	3,123	21,841	362	3,326	23,107	393	3,530	60*							
61*	12,418	281	2,129	13,432	318	2,317	14,446	356	2,506	15,459	394	2,694	16,473	432	2,883	17,487	470	3,071	18,501	508	3,260	61*							
62*	11,769	298	2,214	12,730	337	2,409	13,691	377	2,605	14,652	416	2,800	15,612	456	2,996	16,573	495	3,192	17,534	535	3,387	62*							
63*	11,181	293	2,281	12,094	332	2,482	13,006	372	2,684	13,919	412	2,885	14,832	451	3,086	15,744	491	3,288	16,657	530	3,489	63*							
64*	10,652	267	2,329	11,522	304	2,534	12,391	342	2,739	13,261	379	2,945	14,130	417	3,150	15,000	454	3,355	15,870	491	3,560	64*							
65*	10,164	224	2,364	10,994	258	2,572	11,824	292	2,780	12,653	327	2,989	13,483	361	3,197	14,313	395	3,405	15,143	429	3,613	65*							

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. © 2014 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 \$4.55 per month for \$10,000 or \$9.10 per month 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.

If approved for the account, the Accelerated Death Benefit for Terminal Illness or Condition Rider can be added for no additional cost at issue. The rider is form GULBR or state variations thereof.

* 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 5.00%.

¥ Under this scenario the certificate will not stay in force on a guaranteed basis to age 65.

