

## 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 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	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

<sup>1</sup> 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 (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.



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[www.allstate.com](http://www.allstate.com) or [allstatebenefits.com](http://allstatebenefits.com)

‡ 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].

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

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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 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	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

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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

<sup>1</sup> 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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Please refer to the policy for details.

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† 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].

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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 <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	Weekly Premium	CV @ age 65 or 10 years <sup>1</sup>	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

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**Allstate**  
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