



**LONG-TERM  
CONSULTANTS**

PROTECTING FUTURES. EMPOWERING FAMILIES.

# LIFE WITH LONG TERM CARE **BENEFITS PROPOSAL**

Prepared By :

Prepared For :

Effective Date:

# The Long-Term Care Parachute Advantage

Thank you for considering a more robust benefits strategy for your employees. At Long-Term Consultants, we understand that today's workforce seeks security, flexibility, and meaningful protection. Our solutions are designed to help your organization stand out while giving employees peace of mind about their future.

## Why Long-Term Care Matters

The cost of long-term care is one of the fastest-growing financial challenges families face. Without a plan, the burden often falls on employees and their loved ones, affecting productivity, financial wellness, and overall job satisfaction. Offering LTC coverage helps address this critical need and demonstrates your commitment to employee well-being.

## Our Solution: The Long-Term Care Parachute

We make long-term care protection accessible and affordable for every employee, with flexible options to fit a wide range of budgets. Using streamlined technology and proven enrollment strategies, we ensure simple, compliant implementation for your organization.

### Benefits for Your Organization:

- Boost Retention and Loyalty: Offer a benefit that truly matters.
- Affordable and Flexible: No significant employer contribution is required.
- Streamlined Administration: Accurate billing and end-to-end support handled for you.

### Benefits for Your Employees:

- Guaranteed Access: Meaningful long-term care coverage regardless of health history.
- Peace of Mind: Protection for themselves and their families.
- Convenient Payroll Deduction: Affordable and easy to manage.

## Why Partner with Long-Term Consultants

Our team brings deep industry expertise, exclusive underwriting programs, and a proprietary engagement platform designed to maximize participation and long-term value. We help you deliver benefits that make a measurable impact without adding administrative burden.

We welcome the opportunity to discuss these solutions and answer any questions. Please let us know a convenient time to connect.

Sincerely,

Long-Term Consultants  
Specialists in Long-Term Care Solutions

# Carrier Comparison Results & Recommendation

We conducted an in-depth analysis of leading group life and long-term care solutions to ensure your business receives the most comprehensive and cost-effective coverage for your employees. Our review considered key factors such as guaranteed issue limits, accelerated benefit options, participation requirements, and overall plan flexibility.

Based on our analysis, Allstate emerges as the best fit for your business because it offers:

- Highest Guaranteed Issue Amounts for employees and spouses
- Industry-Leading Accelerated Death Benefit with no death benefit reduction
- Lower Participation Requirements, making implementation easier for groups of your size
- Higher Monthly Living Benefit for LTC, providing robust long-term care protection
- Perpetual Guaranteed Issue up to the maximum, ensuring future enrollments remain simple

This combination of flexibility, financial strength, and employee value makes Allstate the clear choice for supporting your benefits strategy.

Feature	Allstate	Trustmark	Chubb
Guaranteed Issue (Employee)	✓ Up to \$200k	Up to \$200k	Up to \$100k
Guaranteed Issue (Spouse)	✓ Up to \$75k	Lower (varies)	Lower (varies)
Accelerated Death Benefit	✓ Highest	Moderate	Moderate
Participation Requirement	✓ 3–5 Apps	Higher	Higher
Monthly LTC Living Benefit	✓ Higher %	Lower	Lower
Death Benefit Reduction	✓ None	Yes (age-based)	Yes (after LTC)
Perpetual GI	✓ Yes	No	No

Allstate Benefits products are underwritten by Allstate Life Insurance Company. This recommendation is based on the features most advantageous for your group and does not constitute a binding contract.

# Group Whole Life

## About Group Whole Life Offered by Allstate Benefits

Life is unpredictable. Let Allstate Benefits help your employees prepare for the unexpected with Group Whole Life Insurance. Our Whole Life Insurance can help provide financial security for life and its uncertainties. Give your employees peace-of-mind and confidence, knowing their loved ones are protected with Whole Life coverage.

## Group Whole Life Plan Design

The coverage offers fully guaranteed premiums payable to age 95, death benefits and cash value that can be used along the way. Allstate Benefits Whole Life coverage provides a lump sum death benefit during life changing events such as the death of a wage earner. Our Group Whole Life policy offers coverage amounts from a minimum of \$5,000 to a maximum of \$250,000. During initial enrollment, the employee can choose who to cover and how to cover them.

## Optional Riders

### **Employer Elected – packaged with the base coverage<sup>1</sup>**

- Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits Rider
- Accelerated Death Benefit for Terminal Illness or Condition Rider

### **Employee Elected – optional at the employee level**

- Spouse's 20 Year Term Rider up to 50% of Face Amount
- Children's Term Rider

Term rider benefit amounts count against the underwriting maximum for the person being covered by the rider.

## **Underwriting Assumptions**

Based on the partnership between Allstate Benefits and LONG TERM CONSULTANTS, please see the following underwriting offer for:

- - Eligible Lives -
  - SIC -
  - Situs State -
  - Effective Date -
- Guaranteed Issue will be available at Annual Enrollment in Year 1 (Initial Enrollment) and always for New Hires and Qualifying Life Events. Perpetual GI up to the GI max for those who previously participated. Late Entrants are subject to EOI. All exclusions and limitations will still apply to any coverage issued.
- Minimum participation is 5 issued applications.
- Covered participants can add coverage during subsequent annual enrollments, with Evidence of Insurability, up to the plan maximum with the purchase of an additional certificate.
- Guaranteed Issue Maximum is total death benefit including term riders, if any.
- Guaranteed Issue and Simplified Issue limits are subject to an overall maximum life insurance amount for all coverage issued by Allstate Benefits.
- Rates are based on age at issue and tobacco usage.
- 2-year rate guarantee for the group policy. Once issued, rates are guaranteed for the life of the certificate.
- Minimum Group Whole Life coverage available is \$5,000.
- Spouse and Child benefit amounts are subject to state specific limits on dependent group life coverage, up to 100% of Employee.
- Only one Life product may be offered in each employer group.
- Any deviations from the plan of benefits and or provisions as outlined in this proposal may warrant a reevaluation of the rating.

## **Enrollment**

New employees should apply for coverage during the initial enrollment period to take advantage of the Guaranteed Issue\* option.

After the initial enrollment, late entrants can only apply for coverage during subsequent enrollment periods and will require Evidence of Insurability.

\*This proposal is subject to the terms, conditions, and limitations of any policy(ies) issued. All exclusions and limitations still apply.

## Employee and Dependent Eligibility

Employees can choose to participate and how much coverage to purchase, subject to the underwriting offer. Group Whole Life coverage may be available to employees, spouses and dependent children. Coverage for spouse and children may be limited to a percentage of the employee's face amount in some states.

To be eligible for coverage, the

- **Employee** (ages 18 – 80) must be full time and/or permanent part-time actively at work W-2 employees working 20 or more hours per week (excluding temporary and seasonal employees) and meet the employer's minimum guidelines for benefit eligibility.
- **Working Spouse under a Separate Certificate** (ages 18 - 80) must be actively at work at least 20 hours per week for the last 3 months and earning W-2 taxable income.
- **Non-working Spouse under a Separate Certificate** (ages 18 - 80) does not work at least 20 hours per week for the last 3 months and is not earning W-2 taxable income.
- **Child under a Separate Certificate** (ages 0 - 18) must be a dependent child.
- **Child under a Separate Certificate** (ages 19 - 25) must be a dependent child and a full-time student or actively at work.
- **Child under the Children's Term Rider** (ages 24 hours through age 25) must be a dependent child.

## Underwriting Definitions

**Guaranteed Issue\* (GI)** The amount of coverage available without regard to health status or evidence of insurability on the employee's application. Requires applicants to answer Actively at Work questions on their application.

Guaranteed Issue Underwriting may be available during the initial enrollment if participation is met, and for new hires who apply within 31 days after satisfying their eligibility period with their employer.

**Simplified Issue\* (SI)** requires all eligible applicants to answer full health questions on their application and may require additional exams and tests (e.g. blood, urinalysis, etc.)

If a proposed insured applies for more than the Guaranteed Issue maximum, Simplified Issue will apply to the excess amount elected.

**Late Entrant** is any applicant who did not sign up within their initial eligibility period for benefits and will be required to submit acceptable evidence of insurability via the application process.

**\*Special Note on Exclusions and Limitations:** Although Guaranteed Issue or Simplified Issue may be available, all exclusions and limitations will still apply to any coverage issued. Policy exclusions and limitations are not waived even though Guaranteed Issue is made a part of the offer.

<b>GWL Issue Limits</b>					
<b>Insured Person</b>	<b>UW Type</b>	<b>GI Issue Ages</b>	<b>Maximum GI Death Benefit<sup>2</sup></b>	<b>SI Issue Ages</b>	<b>SI Maximum Plan Limits<sup>2</sup></b>
Employee	GI	18-70	\$150,000	71-80	\$250,000
Working Spouse	GI	18-70	\$25,000	71-80	\$150,000
Non-working Spouse	GI	18-70	\$10,000	71-80	\$150,000
Spouse Work Status Not Available**	GI	18-70	\$10,000	71-80	\$150,000
Child	GI	0-18	\$20,000	19-25	\$50,000

<sup>2</sup>Total of GWL Face plus 20 Year Term, if any. Overall maximum life insurance amount for all coverage issued by Allstate Benefits.

\*\*Spouse Work Status Not Available is only applicable if both Working Spouse and Non-Working Spouse is not captured.



# Policy Benefits and Highlights

**Whole Life Insurance – provides either**

**Death Benefit** - pays a lump-sum cash benefit when the insured dies; or

**Maturity Benefit** - pays a lump-sum cash benefit if the insured is still living at age 121.

**Portability** - Coverage may be continued if the employee ceases to be a member of an eligible class for any reason. The rates do not change when the employee leaves the Group. To continue coverage, premiums must be paid directly to the company.

## Rider Benefits<sup>3</sup>

**Accelerated Death Benefit for Terminal Illness or Condition\*** - a lump-sum advance of 75% of the death benefit (not to exceed \$100,000) when certified terminally ill by a physician. The benefit payable is discounted using the current discount rate.

**Children's Term<sup>4</sup>** - level term insurance for each covered dependent child under age 26. Not available if dependent child is covered under a separate certificate.

**Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits** - a monthly advance of 6% of the death benefit for up to 17 months while receiving qualified long-term care services after a 90-day elimination period when certified chronically ill by a licensed health care practitioner. The restoration benefit restores the death benefit and cash value on a monthly basis to the pre-acceleration amounts. After 100% of the death benefit has been used as a monthly advance, the extension benefit extends the monthly advance for up to an additional 17 months, providing a total of up to 34 months of benefits.

<sup>3</sup>The riders have exclusions and limitations, may vary in availability by issue or termination age, and may not be available to all covered dependents or in all states. Additional premiums may be required for riders added to coverage.

<sup>4</sup>Subject to state limits on dependent life coverage.

\* Premiums are waived after the payment of benefit.

## Non-Forfeiture

Over time, as premiums are paid the policy is building cash value. Premiums are guaranteed at issue and the coverage becomes fully paid-up at age 95 if all premiums have been paid.

If premiums are not paid after the coverage is effective and if the policy has developed cash value, the policy coverage can be surrendered for its net cash value or some coverage can continue as paid-up under an available non-forfeiture option. Rider coverage terminates if a non-forfeiture option is elected.

Extended Term Insurance (ETI) is the default non-forfeiture option when premium payments stop and there is no active selection made to continue coverage. ETI reduces the duration of coverage to a shorter term period, but provides the same amount of death benefit.

## Exclusions and Limitations

**Pre-Existing Condition Limitation** - Benefits are not paid for a period of chronic illness care resulting from a pre-existing condition that begins within the first 6 months after the effective date of coverage. This does not apply to a period of care beginning 6 months after the effective date. A pre-existing condition is a condition for which advice or treatment was recommended or received from a medical professional within 6 months before the effective date.

### Exclusions

**Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits Rider** - Benefits are not paid for long-term care services that are: a result of mental or emotional disorder (except for Alzheimer's Disease, senility or senile dementia that are of organic origin); a result of alcoholism or drug addiction; a result of illness, treatment or medical conditions due to: act of war, participation in a felony, riot or insurrection, serving in the armed forces or auxiliary units, suicide or attempt at suicide, or intentionally self-inflicted injury; provided in a government facility (unless required by law); services for which benefits are available under Medicare (except for deductibles or coinsurance requirements) or other governmental program (except Medicaid), any state or federal workers' compensation, employer's liability or occupational disease law, or motor vehicle no-fault law; received outside the United States or its territories.

**Suicide Exclusion for Group Whole Life, Children's Term Rider** - If the insured or rider insured commits suicide within 2 years of the effective date of coverage, the death benefit will be limited to the premiums paid.

## When Coverage Ends

Coverage ends when the group policy terminates or the insured is no longer eligible for coverage according to the terms of the group policy. Riders have different termination provisions and may terminate earlier than the certificate termination date.

## Policy Disclosure

**For use with producers and brokers or for presentation to employers. Not for use with consumer sales. Not to be disseminated to the public.**

Group Whole Life Insurance benefits are provided under form GWLP, or state variations thereof. Rider benefits are provided under the following forms, or state variations thereof: Accelerated Death Benefit for Terminal Illness or Condition (GWPTI); Children's Term (GWPCT); and Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWCLTCRE, GWCLTCRE1).

This is a brief overview of the benefits available under the group voluntary policy 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. Details of the insurance, including exclusions, restrictions, and other provisions are included in the certificates issued. If the employee opts in for electronic delivery, the policy summarizing the coverage and its accompanying notices will be provided in electronic form via [www.allstatebenefits.com/mybenefits](http://www.allstatebenefits.com/mybenefits)

**Allstate Benefits Group Whole Life Insurance (GWL) for Employee/Member with riders (when available for the issue age):**

Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits, and Accelerated Death Benefit for Terminal Illness or Condition

AGE	NON-TOBACCO	TOBACCO	NON-TOBACCO	TOBACCO	NON-TOBACCO	TOBACCO	NON-TOBACCO	TOBACCO	AGE								
	\$10,000	\$10,000	\$25,000	\$25,000	\$50,000	\$50,000	\$75,000	\$75,000	\$100,000	\$100,000	\$150,000	\$150,000	\$200,000	\$200,000	\$250,000	\$250,000	
18	\$5.22	\$5.22	\$13.04	\$13.04	\$26.10	\$26.10	\$39.12	\$39.12	\$52.16	\$52.16	\$78.26	\$78.26	\$104.34	\$104.34	\$130.44	\$130.44	18
19	\$4.80	\$7.92	\$12.00	\$19.78	\$24.00	\$39.56	\$36.00	\$59.31	\$48.00	\$79.08	\$72.00	\$118.64	\$96.00	\$158.18	\$120.00	\$197.74	19
20	\$4.94	\$7.96	\$12.34	\$19.90	\$24.68	\$39.80	\$37.01	\$59.69	\$49.34	\$79.58	\$74.01	\$119.39	\$98.68	\$159.18	\$123.36	\$198.98	20
21	\$5.10	\$8.32	\$12.76	\$20.82	\$25.50	\$41.64	\$38.25	\$62.45	\$51.00	\$83.26	\$76.50	\$124.88	\$102.00	\$166.50	\$127.50	\$208.14	21
22	\$5.32	\$8.72	\$13.30	\$21.80	\$26.58	\$43.58	\$39.89	\$65.39	\$53.18	\$87.18	\$79.76	\$130.76	\$106.34	\$174.34	\$132.92	\$217.92	22
23	\$5.54	\$9.12	\$13.84	\$22.80	\$27.68	\$45.58	\$41.51	\$68.37	\$55.34	\$91.16	\$83.01	\$136.76	\$110.68	\$182.34	\$138.36	\$227.92	23
24	\$5.82	\$9.54	\$14.50	\$23.84	\$29.02	\$47.68	\$43.50	\$71.51	\$58.00	\$95.34	\$87.00	\$143.01	\$116.00	\$190.68	\$145.02	\$238.36	24
25	\$6.08	\$10.02	\$15.20	\$25.02	\$30.38	\$50.04	\$45.57	\$75.08	\$60.76	\$100.10	\$91.13	\$150.12	\$121.50	\$200.16	\$151.88	\$250.20	25
26	\$6.36	\$10.46	\$15.90	\$26.12	\$31.80	\$52.26	\$47.69	\$78.38	\$63.58	\$104.50	\$95.39	\$156.75	\$127.18	\$209.00	\$158.98	\$261.26	26
27	\$6.64	\$10.90	\$16.60	\$27.26	\$33.22	\$54.50	\$49.82	\$81.75	\$66.42	\$109.00	\$99.63	\$163.50	\$132.84	\$218.00	\$166.06	\$272.50	27
28	\$6.94	\$11.40	\$17.34	\$28.48	\$34.68	\$56.96	\$52.01	\$85.44	\$69.34	\$113.92	\$104.01	\$170.88	\$138.68	\$227.84	\$173.36	\$284.80	28
29	\$7.28	\$11.88	\$18.20	\$29.70	\$36.38	\$59.38	\$54.57	\$89.07	\$72.76	\$118.76	\$109.13	\$178.13	\$145.50	\$237.50	\$181.88	\$296.88	29
30	\$7.64	\$12.32	\$19.10	\$30.78	\$38.22	\$61.54	\$57.32	\$92.31	\$76.42	\$123.08	\$114.63	\$184.64	\$152.84	\$246.18	\$191.06	\$307.72	30
31	\$8.02	\$12.92	\$20.06	\$32.30	\$40.14	\$64.60	\$60.20	\$96.87	\$80.26	\$129.16	\$120.38	\$193.76	\$160.50	\$258.34	\$200.64	\$322.94	31
32	\$8.46	\$13.58	\$21.14	\$33.92	\$42.26	\$67.84	\$63.38	\$101.76	\$84.50	\$135.68	\$126.75	\$203.51	\$169.00	\$271.34	\$211.26	\$339.18	32
33	\$8.96	\$14.30	\$22.36	\$35.72	\$44.72	\$71.42	\$67.07	\$107.13	\$89.42	\$142.84	\$134.13	\$214.26	\$178.84	\$285.68	\$223.56	\$357.10	33
34	\$9.66	\$15.06	\$24.12	\$37.62	\$48.22	\$75.22	\$72.32	\$112.82	\$96.42	\$150.42	\$144.63	\$225.63	\$192.84	\$300.84	\$241.06	\$376.06	34
35	\$10.36	\$15.76	\$25.88	\$39.40	\$51.76	\$78.80	\$77.63	\$118.19	\$103.50	\$157.58	\$155.25	\$236.39	\$207.00	\$315.18	\$258.76	\$393.98	35
36	\$10.76	\$16.54	\$26.90	\$41.32	\$53.80	\$82.64	\$80.69	\$123.95	\$107.58	\$165.26	\$161.39	\$247.88	\$215.18	\$330.50	\$268.98	\$413.14	36
37	\$11.18	\$17.48	\$27.92	\$43.68	\$55.84	\$87.34	\$83.76	\$131.01	\$111.68	\$174.68	\$167.51	\$262.01	\$223.34	\$349.34	\$279.18	\$436.68	37
38	\$11.82	\$18.46	\$29.54	\$46.16	\$59.04	\$92.30	\$88.56	\$138.44	\$118.08	\$184.58	\$177.14	\$276.89	\$236.18	\$369.18	\$295.22	\$461.48	38
39	\$12.46	\$19.46	\$31.10	\$48.60	\$62.22	\$97.22	\$93.32	\$145.82	\$124.42	\$194.42	\$186.63	\$291.63	\$248.84	\$388.84	\$311.06	\$486.06	39
40	\$13.12	\$20.36	\$32.78	\$50.90	\$65.54	\$101.80	\$98.31	\$152.69	\$131.08	\$203.58	\$196.64	\$305.39	\$262.18	\$407.18	\$327.72	\$508.98	40
41	\$13.86	\$21.58	\$34.62	\$53.92	\$69.26	\$107.84	\$103.88	\$161.75	\$138.50	\$215.66	\$207.75	\$323.51	\$277.00	\$431.34	\$346.26	\$539.18	41
42	\$14.72	\$22.84	\$36.80	\$57.06	\$73.58	\$114.12	\$110.37	\$171.20	\$147.16	\$228.26	\$220.76	\$342.38	\$294.34	\$456.50	\$367.92	\$570.62	42
43	\$15.64	\$24.14	\$39.06	\$60.34	\$78.14	\$120.68	\$117.20	\$181.01	\$156.26	\$241.34	\$234.38	\$362.01	\$312.50	\$482.68	\$390.64	\$603.36	43
44	\$16.58	\$25.54	\$41.44	\$63.82	\$82.88	\$127.64	\$124.32	\$191.45	\$165.76	\$255.26	\$248.63	\$382.88	\$331.50	\$510.50	\$414.38	\$638.14	44
45	\$17.48	\$26.86	\$43.68	\$67.12	\$87.34	\$134.26	\$131.00	\$201.38	\$174.66	\$268.50	\$262.01	\$402.75	\$349.34	\$537.00	\$436.68	\$671.26	45
46	\$18.56	\$28.32	\$46.38	\$70.78	\$92.76	\$141.54	\$139.13	\$212.33	\$185.50	\$283.10	\$278.25	\$424.62	\$371.00	\$566.16	\$463.76	\$707.70	46
47	\$19.76	\$29.96	\$49.40	\$74.88	\$98.80	\$149.76	\$148.20	\$224.63	\$197.60	\$299.50	\$296.37	\$449.25	\$395.16	\$599.00	\$493.96	\$748.76	47
48	\$21.08	\$31.72	\$52.70	\$79.30	\$105.38	\$158.60	\$158.07	\$237.89	\$210.76	\$317.18	\$316.13	\$475.76	\$421.50	\$634.34	\$526.88	\$792.94	48
49	\$22.44	\$33.52	\$56.12	\$83.80	\$112.22	\$167.58	\$168.32	\$251.39	\$224.42	\$335.18	\$336.63	\$502.76	\$448.84	\$670.34	\$561.06	\$837.92	49
50	\$23.90	\$35.46	\$59.74	\$88.62	\$119.46	\$177.26	\$179.19	\$265.88	\$238.92	\$354.50	\$358.38	\$531.75	\$477.84	\$709.00	\$597.30	\$886.26	50

EOI = Evidence of Insurability. EOI is required for any face amount quoted for issue ages 71-80. NOTE: Quotes in columns with highlighted face amount require evidence of insurability (EOI).

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

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

This information is valid as long as information remains current, but in no event later than 12/31/2026.

The Children's Term (GWCCT) rider may be added to the Employee/Member's certificate for an additional premium. The additional monthly premium for \$10,000 is \$4.55.



**Allstate Benefits Group Whole Life Insurance (GWL) for Employee/Member with riders (when available for the issue age):**

Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits, and Accelerated Death Benefit for Terminal Illness or Condition

AGE	NON-TOBACCO	TOBACCO	NON-TOBACCO	TOBACCO	NON-TOBACCO	TOBACCO	NON-TOBACCO	TOBACCO	NON-TOBACCO	TOBACCO	NON-TOBACCO	TOBACCO	NON-TOBACCO	TOBACCO	NON-TOBACCO	TOBACCO	AGE
	\$10,000	\$10,000	\$25,000	\$25,000	\$50,000	\$50,000	\$75,000	\$75,000	\$100,000	\$100,000	\$150,000	\$150,000	\$200,000	\$200,000	\$250,000	\$250,000	
51	\$25.44	\$37.64	\$63.58	\$94.10	\$127.18	\$188.22	\$190.76	\$282.32	\$254.34	\$376.42	\$381.51	\$564.63	\$508.68	\$752.84	\$635.86	\$941.06	51
52	\$27.38	\$39.96	\$68.44	\$99.90	\$136.88	\$199.80	\$205.32	\$299.70	\$273.76	\$399.60	\$410.63	\$599.37	\$547.50	\$799.16	\$684.38	\$998.96	52
53	\$29.36	\$42.42	\$73.40	\$106.06	\$146.80	\$212.08	\$220.19	\$318.14	\$293.58	\$424.18	\$440.39	\$636.26	\$587.18	\$848.34	\$733.98	\$1,060.42	53
54	\$31.42	\$45.02	\$78.52	\$112.52	\$157.04	\$225.04	\$235.58	\$337.58	\$314.10	\$450.10	\$471.12	\$675.12	\$628.16	\$900.16	\$785.20	\$1,125.20	54
55	\$33.88	\$47.62	\$84.70	\$119.02	\$169.38	\$238.04	\$254.07	\$357.08	\$338.76	\$476.10	\$508.13	\$714.12	\$677.50	\$952.16	\$846.88	\$1,190.20	55
56	\$36.50	\$50.80	\$91.26	\$127.00	\$182.50	\$254.00	\$273.75	\$381.00	\$365.00	\$508.00	\$547.50	\$762.00	\$730.00	\$1,016.00	\$912.50	\$1,270.00	56
57	\$39.20	\$53.98	\$98.00	\$134.94	\$196.00	\$269.88	\$294.00	\$404.82	\$392.00	\$539.76	\$588.00	\$809.63	\$784.00	\$1,079.50	\$980.00	\$1,349.38	57
58	\$42.22	\$57.44	\$105.52	\$143.58	\$211.04	\$287.18	\$316.56	\$430.76	\$422.08	\$574.34	\$633.14	\$861.51	\$844.18	\$1,148.68	\$1,055.22	\$1,435.86	58
59	\$45.14	\$60.82	\$112.86	\$152.04	\$225.72	\$304.04	\$338.57	\$456.06	\$451.42	\$608.08	\$677.13	\$912.14	\$902.84	\$1,216.18	\$1,128.56	\$1,520.22	59
60	\$48.28	\$64.06	\$120.68	\$160.12	\$241.34	\$320.22	\$362.01	\$480.32	\$482.68	\$640.42	\$724.01	\$960.63	\$965.34	\$1,280.84	\$1,206.68	\$1,601.06	60
61	\$52.26	\$67.86	\$130.64	\$169.62	\$261.30	\$339.26	\$391.94	\$508.88	\$522.58	\$678.50	\$783.89	\$1,017.75	\$1,045.18	\$1,357.00	\$1,306.48	\$1,696.26	61
62	\$55.88	\$72.48	\$139.68	\$181.22	\$279.34	\$362.42	\$419.01	\$543.63	\$558.68	\$724.84	\$838.01	\$1,087.26	\$1,117.34	\$1,449.68	\$1,396.68	\$1,812.10	62
63	\$61.22	\$77.08	\$153.04	\$192.70	\$306.10	\$385.38	\$459.12	\$578.07	\$612.16	\$770.76	\$918.26	\$1,156.13	\$1,224.34	\$1,541.50	\$1,530.44	\$1,926.88	63
64	\$62.10	\$82.02	\$155.24	\$205.04	\$310.46	\$410.10	\$465.69	\$615.14	\$620.92	\$820.18	\$931.38	\$1,230.26	\$1,241.84	\$1,640.34	\$1,552.30	\$2,050.44	64
65	\$63.02	\$86.14	\$157.56	\$215.36	\$315.14	\$430.72	\$472.70	\$646.07	\$630.26	\$861.42	\$945.38	\$1,292.13	\$1,260.50	\$1,722.84	\$1,575.64	\$2,153.56	65
66	\$72.30	\$89.82	\$180.76	\$224.54	\$361.50	\$449.10	\$542.25	\$673.64	\$723.00	\$898.18	\$1,084.50	\$1,347.26	\$1,446.00	\$1,796.34	\$1,807.50	\$2,245.44	66
67	\$78.02	\$96.28	\$195.06	\$240.68	\$390.08	\$481.34	\$585.14	\$722.01	\$780.18	\$962.68	\$1,170.26	\$1,444.01	\$1,560.34	\$1,925.34	\$1,950.42	\$2,406.68	67
68	\$88.90	\$103.92	\$222.24	\$259.78	\$444.46	\$519.54	\$666.69	\$779.31	\$888.92	\$1,039.08	\$1,333.38	\$1,558.64	\$1,777.84	\$2,078.18	\$2,222.30	\$2,597.72	68
69	\$92.14	\$111.70	\$230.34	\$279.24	\$460.68	\$558.46	\$691.01	\$837.69	\$921.34	\$1,116.92	\$1,382.00	\$1,675.38	\$1,842.66	\$2,233.84	\$2,303.34	\$2,792.30	69
70	\$99.32	\$119.64	\$248.32	\$299.08	\$496.64	\$598.18	\$744.95	\$897.26	\$993.26	\$1,196.34	\$1,489.88	\$1,794.51	\$1,986.50	\$2,392.68	\$2,483.14	\$2,990.86	70
71	\$94.34	\$115.42	\$235.86	\$288.54	\$471.72	\$577.08	\$707.57	\$865.64	\$943.42	\$1,154.18	\$1,415.13	\$1,731.26	\$1,886.84	\$2,308.34	\$2,358.56	\$2,885.42	71
72	\$101.98	\$124.16	\$254.96	\$310.40	\$509.92	\$620.80	\$764.88	\$931.19	\$1,019.84	\$1,241.58	\$1,529.76	\$1,862.39	\$2,039.68	\$2,483.18	\$2,549.60	\$3,103.98	72
73	\$110.60	\$133.76	\$276.50	\$334.40	\$553.00	\$668.80	\$829.50	\$1,003.19	\$1,106.00	\$1,337.58	\$1,659.00	\$2,006.39	\$2,212.00	\$2,675.18	\$2,765.00	\$3,343.98	73
74	\$120.16	\$144.46	\$300.38	\$361.16	\$600.76	\$722.30	\$901.13	\$1,083.44	\$1,201.50	\$1,444.58	\$1,802.25	\$2,166.89	\$2,403.00	\$2,889.18	\$3,003.76	\$3,611.48	74
75	\$130.82	\$156.44	\$327.02	\$391.06	\$654.04	\$782.14	\$981.06	\$1,173.20	\$1,308.08	\$1,564.26	\$1,962.14	\$2,346.38	\$2,616.18	\$3,128.50	\$3,270.22	\$3,910.64	75
76	\$142.80	\$169.82	\$357.00	\$424.54	\$714.00	\$849.08	\$1,071.00	\$1,273.64	\$1,428.00	\$1,698.18	\$2,142.00	\$2,547.26	\$2,856.00	\$3,396.34	\$3,570.00	\$4,245.42	76
77	\$156.28	\$184.76	\$390.72	\$461.88	\$781.42	\$923.76	\$1,172.13	\$1,385.63	\$1,562.84	\$1,847.50	\$2,344.26	\$2,771.25	\$3,125.68	\$3,695.00	\$3,907.10	\$4,618.76	77
78	\$171.42	\$201.34	\$428.52	\$503.36	\$857.04	\$1,006.72	\$1,285.56	\$1,510.07	\$1,714.08	\$2,013.42	\$2,571.14	\$3,020.13	\$3,428.18	\$4,026.84	\$4,285.22	\$5,033.56	78
79	\$188.38	\$219.76	\$470.94	\$549.38	\$941.88	\$1,098.76	\$1,412.82	\$1,648.13	\$1,883.76	\$2,197.50	\$2,825.63	\$3,296.25	\$3,767.50	\$4,395.00	\$4,709.38	\$5,493.76	79
80	\$207.38	\$240.14	\$518.46	\$600.34	\$1,036.92	\$1,200.68	\$1,555.38	\$1,801.01	\$2,073.84	\$2,401.34	\$3,110.76	\$3,602.01	\$4,147.68	\$4,802.68	\$5,184.60	\$6,003.36	80
81	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	81

EOI = Evidence of Insurability. EOI is required for any face amount quoted for issue ages 71-80. **NOTE:** Quotes in columns with highlighted face amount require evidence of insurability (EOI).

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

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

This information is valid as long as information remains current, but in no event later than 12/31/2026.

The Children's Term (GWCTC) rider may be added to the Employee/Member's certificate for an additional premium. The additional monthly premium for \$10,000 is \$4.55.