

Critical Illness Insurance - Monthly Premium Rate Insert
Plan A: Critical Illness Policy (CILP1) with 3 units of Wellness Benefit Rider (WBR3) Included

BY BASIC BENEFIT AMOUNT													
NON-TOBACCO RATES													
Issue Ages	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$65,000	\$75,000	\$100,000
Individual	18-29	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	\$9.06	\$11.11	\$12.48	\$15.90
	30-39	n/a	n/a	n/a	n/a	\$10.21	\$11.81	\$13.40	\$15.00	\$16.60	\$18.20	\$22.99	\$34.17
	40-49	n/a	\$8.70	\$11.94	\$15.18	\$18.42	\$21.66	\$24.90	\$28.14	\$31.38	\$34.62	\$44.34	\$50.82
	50-59	n/a	\$12.89	\$18.22	\$23.55	\$28.88	\$34.22	\$39.55	\$44.88	\$50.21	\$55.55	\$71.54	\$82.21
	60-64	\$10.73	\$19.23	\$27.74	\$36.24	\$44.75	\$53.25	\$61.76	\$70.26	\$78.77	\$87.27	\$112.79	\$129.80
Single Parent	18-29	n/a	n/a	n/a	n/a	n/a	n/a	\$9.11	\$9.90	\$10.69	\$11.48	\$13.84	\$15.41
	30-39	n/a	n/a	\$9.04	\$10.85	\$12.67	\$14.48	\$16.29	\$18.11	\$19.92	\$21.74	\$27.18	\$30.80
	40-49	n/a	\$11.06	\$14.79	\$18.52	\$22.25	\$25.98	\$29.71	\$33.44	\$37.17	\$40.91	\$52.10	\$59.56
	50-59	\$9.77	\$15.93	\$22.10	\$28.26	\$34.43	\$40.59	\$46.76	\$52.92	\$59.09	\$65.25	\$83.75	\$96.08
	60-64	\$12.95	\$22.30	\$31.65	\$41.00	\$50.36	\$59.71	\$69.06	\$78.41	\$87.76	\$97.11	\$125.16	\$143.87
Family	18-29	n/a	n/a	n/a	n/a	\$9.68	\$10.89	\$12.11	\$13.32	\$14.54	\$15.75	\$19.40	\$21.83
	30-39	n/a	\$9.42	\$12.33	\$15.25	\$18.16	\$21.07	\$23.98	\$26.89	\$29.80	\$32.72	\$41.45	\$47.27
	40-49	\$9.94	\$16.27	\$22.61	\$28.94	\$35.28	\$41.62	\$47.95	\$54.29	\$60.62	\$66.96	\$85.97	\$98.64
	50-59	\$14.42	\$25.24	\$36.05	\$46.87	\$57.69	\$68.51	\$79.33	\$90.14	\$100.96	\$111.78	\$144.23	\$165.87
	60-64	\$19.91	\$36.23	\$52.54	\$68.85	\$85.16	\$101.48	\$117.79	\$134.10	\$150.41	\$166.73	\$215.66	\$248.29
TOBACCO RATES													
Issue Ages	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$65,000	\$75,000	\$100,000
Individual	18-29	n/a	n/a	n/a	n/a	\$9.47	\$10.91	\$12.36	\$13.81	\$15.26	\$16.71	\$21.06	\$23.96
	30-39	n/a	\$9.36	\$12.93	\$16.49	\$20.06	\$23.63	\$27.20	\$30.77	\$34.34	\$37.91	\$48.61	\$55.75
	40-49	\$10.01	\$17.79	\$25.58	\$33.36	\$41.15	\$48.93	\$56.72	\$64.50	\$72.29	\$80.07	\$103.43	\$119.00
	50-59	\$15.34	\$28.46	\$41.57	\$54.69	\$67.81	\$80.93	\$94.04	\$107.16	\$120.28	\$133.40	\$172.75	\$198.98
	60-64	\$21.35	\$40.47	\$59.60	\$78.72	\$97.85	\$116.97	\$136.10	\$155.22	\$174.35	\$193.47	\$250.85	\$289.10
Single Parent	18-29	n/a	n/a	n/a	\$10.19	\$11.84	\$13.48	\$15.13	\$16.78	\$18.42	\$20.07	\$25.01	\$28.31
	30-39	n/a	\$12.02	\$16.22	\$20.43	\$24.64	\$28.85	\$33.05	\$37.26	\$41.47	\$45.68	\$58.30	\$66.71
	40-49	\$12.60	\$21.60	\$30.60	\$39.60	\$48.60	\$57.60	\$66.60	\$75.60	\$84.60	\$93.60	\$120.60	\$138.60
	50-59	\$18.17	\$32.74	\$47.31	\$61.88	\$76.46	\$91.03	\$105.60	\$120.17	\$134.74	\$149.31	\$193.02	\$222.17
	60-64	\$24.86	\$46.13	\$67.39	\$88.65	\$109.91	\$131.18	\$152.44	\$173.70	\$194.96	\$216.23	\$280.01	\$322.54
Family	18-29	n/a	\$8.78	\$11.36	\$13.95	\$16.54	\$19.13	\$21.71	\$24.30	\$26.89	\$29.48	\$37.24	\$42.41
	30-39	\$10.37	\$17.15	\$23.92	\$30.69	\$37.46	\$44.24	\$51.01	\$57.78	\$64.55	\$71.33	\$91.64	\$105.19
	40-49	\$18.29	\$32.99	\$47.68	\$62.37	\$77.06	\$91.76	\$106.45	\$121.14	\$135.83	\$150.53	\$194.60	\$223.99
	50-59	\$28.24	\$52.88	\$77.51	\$102.15	\$126.79	\$151.43	\$176.06	\$200.70	\$225.34	\$249.98	\$323.89	\$373.16
	60-64	\$39.71	\$75.83	\$111.94	\$148.05	\$184.16	\$220.28	\$256.39	\$292.50	\$328.61	\$364.73	\$473.06	\$545.29

This rate insert is incomplete without the corresponding brochure [D-8130 (5/03) for AK, AL, AR, AZ, DC, DE, HI, KS, KY, ME, MS, NE, NV, OH, RI, VI, WV, WY; D-8179 for CO; D-8185 for FL; D-8181 for IA; D-8183 for IL; D-8184 for IN; D-8186 for MO; D-8173 for NC; D-8313 for ND; D-8315 for NM; D-8316 for OK; D-8371 for PR; D-8317 for SC; D-8318 for SD; D-8175 for TN; D-8372 for TX; D-8319 for UT; and D-8320 for WI], which describes the benefits, exclusions and limitations of the critical illness insurance policies. This is not an application for coverage. See your agent for details.

The grayed out areas indicate that an APS would be a required part of the underwriting process for the issue age and basic benefit amount selected.

'n/a' indicates Issue Age/Basic Benefit amount combinations that do not meet the minimum premium required for issue of \$8.67 monthly.

This rate sheet is for use in: AK, AL, AR, AZ, CO, DC, DE, FL, HI, IA, IL, IN, KS, KY, ME, MO, MS, NC, ND, NE, NM, NV, OH, OK, PR, RI, SC, SD, TN, TX, UT, VI, WI, WV, WY



Workplace Division

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Critical Illness Insurance - Monthly Premium Rate Insert
Plan A: Critical Illness Policy (CILP1) with 3 units of Wellness Benefit Rider (WBR3) Included

BASIC BENEFIT AMOUNT PURCHASED BY MONTHLY PREMIUM OF:												
NON-TOBACCO RATES												
Issue Ages	\$9.00	\$13.00	\$17.00	\$21.00	\$25.00	\$29.00	\$33.00	\$37.00	\$41.00	\$49.00	\$57.00	\$65.00
Individual	18-29	\$49,595	\$78,838	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	30-39	\$21,235	\$33,756	\$46,274	\$58,795	\$71,314	\$83,835	\$96,353	n/a	n/a	n/a	n/a
	40-49	\$10,470	\$16,643	\$22,815	\$28,989	\$35,161	\$41,335	\$47,507	\$53,679	\$59,853	\$72,199	\$84,545
	50-59	\$6,361	\$10,112	\$13,862	\$17,613	\$21,364	\$25,115	\$28,865	\$32,615	\$36,366	\$43,867	\$51,369
	60-64	n/a	\$6,340	\$8,691	\$11,043	\$13,394	\$15,746	\$18,098	\$20,449	\$22,801	\$27,504	\$32,207
Single Parent	18-29	\$34,317	\$59,711	\$85,111	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	30-39	\$14,901	\$25,929	\$36,959	\$47,986	\$59,016	\$70,043	\$81,073	\$92,100	n/a	n/a	n/a
	40-49	\$7,244	\$12,604	\$17,966	\$23,327	\$28,689	\$34,050	\$39,411	\$44,772	\$50,134	\$60,855	\$71,578
	50-59	n/a	\$7,627	\$10,871	\$14,115	\$17,360	\$20,604	\$23,848	\$27,092	\$30,336	\$36,824	\$43,312
	60-64	n/a	\$5,028	\$7,167	\$9,306	\$11,445	\$13,583	\$15,723	\$17,861	\$20,000	\$24,277	\$28,555
Family	18-29	\$22,242	\$38,701	\$55,164	\$71,624	\$88,087	n/a	n/a	n/a	n/a	n/a	n/a
	30-39	\$9,282	\$16,150	\$23,020	\$29,889	\$36,759	\$43,628	\$50,498	\$57,367	\$64,237	\$77,974	\$91,713
	40-49	n/a	\$7,421	\$10,578	\$13,734	\$16,891	\$20,047	\$23,204	\$26,361	\$29,518	\$35,830	\$42,143
	50-59	n/a	n/a	\$6,195	\$8,044	\$9,893	\$11,741	\$13,590	\$15,439	\$17,288	\$20,985	\$24,683
	60-64	n/a	n/a	n/a	\$5,334	\$6,560	\$7,786	\$9,013	\$10,239	\$11,465	\$13,917	\$16,369
TOBACCO RATES												
Issue Ages	\$9.00	\$13.00	\$17.00	\$21.00	\$25.00	\$29.00	\$33.00	\$37.00	\$41.00	\$49.00	\$57.00	\$65.00
Individual	18-29	\$23,411	\$37,215	\$51,017	\$64,821	\$78,622	\$92,427	n/a	n/a	n/a	n/a	n/a
	30-39	\$9,506	\$15,111	\$20,715	\$26,320	\$31,924	\$37,530	\$43,134	\$48,738	\$54,343	\$65,552	\$76,762
	40-49	n/a	\$6,926	\$9,495	\$12,065	\$14,633	\$17,203	\$19,771	\$22,340	\$24,910	\$30,048	\$35,186
	50-59	n/a	n/a	\$5,635	\$7,160	\$8,684	\$10,209	\$11,734	\$13,258	\$14,783	\$17,833	\$20,882
	60-64	n/a	n/a	n/a	n/a	\$5,956	\$7,002	\$8,048	\$9,093	\$10,139	\$12,231	\$14,322
Single Parent	18-29	\$16,408	\$28,550	\$40,695	\$52,837	\$64,982	\$77,124	\$89,269	n/a	n/a	n/a	n/a
	30-39	\$6,422	\$11,175	\$15,929	\$20,682	\$25,436	\$30,189	\$34,943	\$39,696	\$44,450	\$53,956	\$63,463
	40-49	n/a	\$5,224	\$7,447	\$9,669	\$11,891	\$14,113	\$16,336	\$18,558	\$20,780	\$25,224	\$29,669
	50-59	n/a	n/a	n/a	\$5,972	\$7,345	\$8,717	\$10,090	\$11,462	\$12,835	\$15,580	\$18,325
	60-64	n/a	n/a	n/a	n/a	\$5,033	\$5,974	\$6,914	\$7,855	\$8,796	\$10,677	\$12,558
Family	18-29	\$10,444	\$18,173	\$25,903	\$33,632	\$41,362	\$49,091	\$56,821	\$64,550	\$72,280	\$87,738	n/a
	30-39	n/a	\$6,943	\$9,896	\$12,849	\$15,802	\$18,755	\$21,709	\$24,662	\$27,615	\$33,521	\$39,427
	40-49	n/a	n/a	n/a	\$5,922	\$7,284	\$8,645	\$10,006	\$11,367	\$12,729	\$15,451	\$18,174
	50-59	n/a	n/a	n/a	n/a	n/a	\$5,155	\$5,967	\$6,779	\$7,591	\$9,214	\$10,838
	60-64	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	\$5,179	\$6,286	\$7,394

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n/a indicates Issue Age/Monthly Premium combinations that do not meet either the minimum \$5,000 or maximum \$100,000 Basic Benefit.

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Workplace Division

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