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## A Flexible Premium Adjustable Group Universal Life Insurance Illustration

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Form GUL22CIL  
**GUL22 Group Universal Life**

*Designed for*  
**Sample Person**  
Situs State: Illinois

*Presented by*  
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# American Heritage Life Insurance Company

Designed for:

**Sample Person**

Age 40

**Illustration Explanation**

GUL22 Group Universal Life Form GUL22CIL

<b>Group Universal Life Insurance</b>	The life insurance you are considering allows flexible premium payments to age 95. The death benefit is adjustable and ultimately depends on the net surrender value in the certificate. The net surrender value is based on the timing and amount of your premium payments, certificate and rider charges, monthly interest credited to the certificate, surrender charges, and any loans or partial surrenders you may take. Interest rates and cost factors are subject to change. The interest rate is guaranteed never to go below 4.000% and costs are guaranteed not to exceed the maximums listed in the certificate. The non-guaranteed elements of this certificate are described in the following pages.
<b>Premium Class: Male Non-Tobacco</b>	The premium options and certificate charges calculated for this illustration assume a certificate is issued based on the underwriting class listed at the left. Actual amounts will depend on the outcome of the underwriting process, and may vary from what is shown on this illustration. If so, you will receive a revised illustration with your certificate.
<b>Initial Death Benefit: \$50,000</b>	The death benefit assumed at issue is shown on the left. The actual amount payable at death may be decreased by loans or partial surrenders, or increased by additional insurance benefits. The certificate will specify how to determine the benefit. This illustration is based on an initial specified amount of \$50,000 for the current values shown.
<b>Initial Death Benefit Option: 1</b>	The certificate provides for two different death benefit options. Under option 1, the death benefit amount is generally the specified amount. Under option 2, the death benefit amount is generally the specified amount plus the fund value. The certificate's cost of insurance charges are based roughly on the difference between the death benefit amount and the fund value. This illustration is based on death benefit option 1.
<b>Initial Monthly Premium: \$41.59</b>	The planned premium outlays are shown in the yearly detail of this illustration. Be sure to note when coverage would cease based on guaranteed or non-guaranteed assumptions.
<b>Net Surrender Value</b>	The amount available to the certificateholder upon surrender of the certificate. The net surrender value equals the fund value, minus the surrender charge, minus certificate debt.
<b>Non-Guaranteed Elements of the Certificate</b>	<p>Many aspects of your life insurance certificate will be guaranteed, including your minimum interest rate credited and maximum charges. However, other aspects of the certificate cannot be predicted. For example, the interest rate credited may exceed the guaranteed rate and monthly charges may be less than the maximum guaranteed charges.</p> <p>The non-guaranteed elements can improve the value of your life insurance in one of two ways: by increasing your certificate's net surrender value and/or death benefit; or by reducing the out-of-pocket cost of your certificate. Variations in these factors could affect: death benefits, net surrender values, cash flow taken out of the certificate, or total out-of-pocket payments over the lifetime of the certificate. The assumptions on which non-guaranteed elements are based are subject to change by the insurer.</p> <p>The non-guaranteed values shown in this illustration provide snapshots of your certificate assuming a higher interest rate credited and lower charges than those that are guaranteed. Since these elements cannot be predicted, a range of results are illustrated. The actual values will be less or more favorable than these illustrated results.</p>

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**Optional Riders**

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Rider Coverage Summary:	Amount /Units	To Age	Monthly Premium	Annualized Premium
LTC with Extension of Benefits (EXT__LTC)		95	\$3.38	\$40.56
Accel DB for Terminal Ill (GULBRIL)		93		

X - indicates the rider is included in this illustration

(X)      LTC with  
          Extension of  
          Benefits Rider

**Accelerated Death Benefit for Long Term Care Rider (GULTCIL)**

An advance of the certificate death benefit is paid as a monthly benefit if the insured incurs qualified long term care services after a 90-day elimination period. If the insured is confined for only a fraction of a certificate month, we will pay a prorata benefit for each day of confinement. The insured must be unable to perform at least two activities of daily living for a period of at least 90 days due to a loss of functional capacity or require substantial supervision for protection from threats to his/her health and safety due to cognitive impairment. Benefits that are paid by the rider reduce the death benefit for the certificate to which the rider is attached by the amount of benefit received.

Monthly Benefit for Confined or Non-Confined Care – 4% of the Death Benefit at the time the elimination period is first satisfied.

A portion of any certificate debt is deducted from the monthly accelerated death benefit. The portion will equal the certificate debt multiplied by the ratio of the monthly accelerated death benefit to the death benefit amount prior to the monthly benefit payment.

**Exclusions and Limitations:**

We do not pay benefits under the rider for a period of care that begins in the first 6 months after the rider date if a preexisting condition causes the insured to be chronically ill. A period of care that begins more than 6 months after the rider date that is caused by a pre-existing condition will be covered. A pre-existing condition is a condition for which:

1. symptoms existed within 6 months before the rider date; or
2. medical advice or treatment was recommended by or received from a physician or other member of the medical profession, acting within the scope of their license, within 6 months before the rider date.

A preexisting condition includes conditions not diagnosed or identified provided 1. or 2. above apply.

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Optional Riders (Continued)

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We will not pay benefits under the rider for that portion of any day of qualified long term care services or charges that are:

1. caused by mental or nervous disorders without demonstrable organic disease (not including Alzheimer's disease); or
2. caused by alcoholism or drug addiction; or
3. caused by illness, treatment or medical conditions arising out of:
  - (a) war or act of war (whether declared or undeclared); or
  - (b) participation in a felony, riot or insurrection; or
  - (c) service in the armed forces or units auxiliary thereto; or
  - (d) suicide (while sane or insane), attempted suicide or intentionally self-inflicted injury; or
4. for treatment provided in a government facility (unless otherwise required by law); services for which benefits are available under Medicare (or benefits would be available under Medicare except for the applicable deductibles or co-insurance requirements) or other governmental program (except Medicaid), any state or federal workers' compensation, employer's liability or occupational disease law, or any motor vehicle no-fault law; or
5. for care or services for which no charge is normally made to the insured; or
6. for care or services when the person performing the service is a family member; or
7. for care or services received outside the United States or its territories.

The rider terminates and is no longer in force on the earliest of: the date any monthly deduction for the certificate remains unpaid, subject to the grace period provision of the certificate; or the date the certificate matures or terminates for any reason including termination due to the acceleration of the death benefit; or the date the certificate is surrendered; or the next monthly date after the insured's written request to terminate the rider.

Extension of Benefits Rider (GULTCEXT)

The rider extends the benefits provided by the certificate and Accelerated Death Benefit for Long Term Care Rider by increasing the certificate's death benefit amount during a continuous chronic illness if:

1. the rider remains in force; and
2. we have received proof that the insured is alive and continues to meet all conditions of the Accelerated Death Benefit for Long Term Care Rider; and
3. the remaining death benefit available for the long term care benefit rider has been exhausted; and
4. the certificate will not be eligible for any additional death benefit amount increase until the previous death benefit amount increase has been paid under the terms of the extension of benefits rider; and
5. the cumulative death benefit amount increases under the rider will not exceed the death benefit amount of the certificate, determined as of the monthly date immediately following the date the insured first became eligible for payment of long term care benefits.

The effective date of each death benefit amount increase will be the monthly date preceding the monthly date that the entire death benefit amount of the certificate was paid.

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Optional Riders (Continued)

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	<p>The rider terminates and is no longer in force on the earliest of: the date the certificate terminates; or the date the entire death benefit amount of the certificate minus any death benefit advance and certificate debt has been paid under the Accelerated Death Benefit for Long Term Care Rider and the insured no longer continues to meet all conditions of the Accelerated Death Benefit for Long Term Care Rider under the Limitations or Conditions on Eligibility for Benefits provision; or the date the cumulative death benefit amount increases have been increased up to the total amount allowed under the rider; or by written request of the certificateholder; or the date the Accelerated Death Benefit for Long Term Care Rider terminates.</p>
<p>(X) Accelerated Death Benefit for Terminal Illness Rider</p>	<p>If the insured has an illness or physical condition which in the opinion of the physician is expected to result in death within 24 months with no reasonable prospect of recovery, you may elect an advance of up to 75% of the sum of the death benefit for the certificate (excluding any death benefit riders) on the insured's life, subject to a maximum of the lesser of \$100,000 or the certificate death benefit. The amount payable is reduced by pro-rata loans, and discounted at the current discount rate. Any pro-rata surrender charge is waived. Also waives future monthly deductions for the certificate and any riders. Values are reduced proportionately.</p>



**American Heritage Life Insurance Company**

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**Life Insurance Illustration**

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*Premium class:*  
**Male**  
**Non-Tobacco**

Mode: A = Annual; S = Semi-Annual; Q = Quarterly; M = Monthly;  
SM = Semi-Monthly; BW = Bi-Weekly; W = Weekly; N = Ninthly;  
T = Tenthly.

*Premiums are paid at the beginning of the period for the mode noted.*

*Values and benefits are as of the end of the year.*

*This illustration presumes the non-guaranteed elements will continue as assumed for all years shown. This is not likely to occur, and actual results may be more or less favorable.*

Age	End of Yr	Yearly Premium Outlay	Mode	4.000% Guaranteed		4.250% Non-Guaranteed Current	
				Net Surr. Value	Death Benefit	Net Surr. Value	Death Benefit
41	1	499	M	0	50,000	0	50,000
42	2	499	M	0	50,000	0	50,000
43	3	499	M	0	50,000	0	50,000
44	4	499	M	163	50,000	207	50,000
45	5	499	M	491	50,000	552	50,000
46	6	499	M	741	50,000	824	50,000
47	7	499	M	915	50,000	1,023	50,000
48	8	499	M	1,087	50,000	1,219	50,000
49	9	499	M	1,259	50,000	1,416	50,000
50	10	499	M	1,430	50,000	1,611	50,000
		4,991					
51	11	499	M	1,595	50,000	1,803	50,000
52	12	499	M	1,752	50,000	1,991	50,000
53	13	499	M	1,934	50,000	2,212	50,000
54	14	499	M	2,100	50,000	2,429	50,000
55	15	499	M	2,342	50,000	2,738	50,000
56	16	499	M	2,562	50,000	3,045	50,000
57	17	499	M	2,759	50,000	3,349	50,000
58	18	499	M	2,933	50,000	3,653	50,000
59	19	499	M	3,120	50,000	3,992	50,000
60	20	499	M	3,277	50,000	4,332	50,000
		9,982					
61	21	499	M	3,345	50,000	4,625	50,000
62	22	499	M	3,364	50,000	4,902	50,000
63	23	499	M	3,322	50,000	5,162	50,000
64	24	499	M	3,211	50,000	5,401	50,000
65	25	499	M	3,023	50,000	5,616	50,000
		12,477					
70	30	499	M	644	50,000	6,208	50,000
75	35	499	M	0	0	5,302	50,000
80	40	499	M	0	0	1,025	50,000
81	41	0	M	0	0	0	0
		19,963					

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Life Insurance Outlays

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Premium class: <b>Male</b> <b>Non-Tobacco</b>	Policy Outlay					Guideline Premiums			
	End of Yr	Age	Premium Outlay	Partial Sur-render	Annual Loan	Single	Level	Total	7 Pay
<i>Premium payments can be increased up to the maximum limits in order to extend and increase benefits and values.</i>	1	41	499	0	0	9,417	791	9,417	1,982
	2	42	499	0	0	0	791	9,417	1,982
	3	43	499	0	0	0	791	9,417	1,982
	4	44	499	0	0	0	791	9,417	1,982
	5	45	499	0	0	0	791	9,417	1,982
	6	46	499	0	0	0	791	9,417	1,982
	7	47	499	0	0	0	791	9,417	1,982
	8	48	499	0	0	0	791	9,417	0
	9	49	499	0	0	0	791	9,417	0
	10	50	499	0	0	0	791	9,417	0
			4,991	0	0	9,417	7,912		
	11	51	499	0	0	0	791	9,417	0
	12	52	499	0	0	0	791	9,494	0
	13	53	499	0	0	0	791	10,285	0
	14	54	499	0	0	0	791	11,076	0
	15	55	499	0	0	0	791	11,867	0
	16	56	499	0	0	0	791	12,659	0
	17	57	499	0	0	0	791	13,450	0
	18	58	499	0	0	0	791	14,241	0
	19	59	499	0	0	0	791	15,032	0
	20	60	499	0	0	0	791	15,823	0
			9,982	0	0	9,417	15,823		
	21	61	499	0	0	0	791	16,614	0
	22	62	499	0	0	0	791	17,406	0
	23	63	499	0	0	0	791	18,197	0
24	64	499	0	0	0	791	18,988	0	
25	65	499	0	0	0	791	19,779	0	
		12,477	0	0	9,417	19,779			
30	70	499	0	0	0	791	23,735	0	
35	75	499	0	0	0	791	27,691	0	
40	80	499	0	0	0	791	31,646	0	
41	81	0	0	0	0	791	32,438	0	
		19,963	0	0	9,417	32,438			



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Important Notes

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**Tax Guidelines**

In order to receive favorable tax treatment of distributions (including loans) under the Internal Revenue Code, a life insurance certificate must satisfy a 7-Pay Premium limitation during the first 7 years and during 7 years after certain certificate changes. Failure to satisfy this limitation would cause distributions to be taxable to the extent that there is a gain in the contract. In addition, there is a penalty of 10% of taxable income for distributions from such certificates before age 59½ with certain exceptions. In any case, a gain in the contract is taxable upon full surrender of the certificate.

Initial 7-Pay Premium: \$1,982.40

Certain changes to the certificate's benefits (whether illustrated or not) will alter the 7-pay premium limitation, and could cause the certificate to lose its favorable tax status. Please consult your tax advisor for more information.

There is a limitation on the total premium paid for a certificate based on the guideline premiums. The initial guideline premiums for this illustration are:

Guideline Single Premium: \$9,417.36

Guideline Level Premium: \$791.16

These values may change for later years based on certificate changes. The maximum premium limit is the greater of the guideline single premium and the sum of the guideline level premiums.

**How Loans Affect Interest Rates**

The current interest rate is only credited to fund value not represented by certificate debt. The interest rate credited to fund value represented by certificate debt is 4.000%. Certificate debt is charged an interest rate of 8.000% in arrears.

We will notify you at the time a cash loan is made of the initial rate of interest on the loan. With respect to premium loans, we will notify you of the initial rate of interest on the loan as soon as it is reasonably practical to do so. We will send you reasonable advance notice of any increase in the rate.