

Horizon Payroll Term* (Includes Policy Fee)

FOR AGENT USE ONLY

Information for Payroll Deduction Quotations

The appropriate illustration certification form must be completed in states that have adopted the Life Insurance Illustration Regulation.

Issue Age	\$25,000 Death Benefit				\$50,000 Death Benefit				\$75,000 Death Benefit				\$100,000 Death Benefit				Issue Age
	Current**		Maximum‡		Current**		Maximum‡		Current**		Maximum‡		Current**		Maximum‡		
	Monthly	Weekly	Monthly	Weekly	Monthly	Weekly	Monthly	Weekly	Monthly	Weekly	Monthly	Weekly	Monthly	Weekly	Monthly	Weekly	
18	N/A†	N/A†	N/A†	N/A†	\$ 12.28	\$ 2.84	\$ 13.64	\$ 3.15	\$ 16.14	\$ 3.73	\$ 18.19	\$ 4.20	\$ 20.00	\$ 4.62	\$ 22.73	\$ 5.25	18
19	N/A†	N/A†	N/A†	N/A†	12.28	2.84	13.64	3.15	16.14	3.73	18.19	4.20	20.00	4.62	22.73	5.25	19
20	N/A†	N/A†	N/A†	N/A†	12.28	2.84	13.64	3.15	16.14	3.73	18.19	4.20	20.00	4.62	22.73	5.25	20
21	N/A†	N/A†	N/A†	N/A†	12.28	2.84	13.64	3.15	16.14	3.73	18.19	4.20	20.00	4.62	22.73	5.25	21
22	N/A†	N/A†	N/A†	N/A†	12.28	2.84	13.64	3.15	16.14	3.73	18.19	4.20	20.00	4.62	22.73	5.25	22
23	N/A†	N/A†	N/A†	N/A†	12.28	2.84	14.00	3.23	16.14	3.73	18.73	4.33	20.00	4.62	23.46	5.42	23
24	N/A†	N/A†	N/A†	N/A†	12.28	2.84	14.46	3.34	16.14	3.73	19.41	4.48	20.00	4.62	24.37	5.63	24
25	N/A†	N/A†	N/A†	N/A†	12.28	2.84	15.00	3.47	16.14	3.73	20.23	4.67	20.00	4.62	25.46	5.88	25
26	N/A†	N/A†	N/A†	N/A†	12.28	2.84	15.64	3.61	16.14	3.73	21.19	4.89	20.00	4.62	26.73	6.17	26
27	N/A†	N/A†	N/A†	N/A†	12.28	2.84	16.37	3.78	16.14	3.73	22.28	5.15	20.00	4.62	28.19	6.51	27
28	N/A†	N/A†	N/A†	N/A†	12.28	2.84	17.14	3.96	16.14	3.73	23.44	5.41	20.00	4.62	29.73	6.86	28
29	N/A†	N/A†	N/A†	N/A†	12.46	2.88	18.05	4.17	16.41	3.79	24.80	5.73	20.37	4.70	31.55	7.28	29
30	\$ 8.64	\$ 2.00	\$ 11.80	\$ 2.73	12.73	2.94	19.05	4.40	16.82	3.89	26.30	6.07	20.91	4.83	33.55	7.75	30
31	8.96	2.07	12.35	2.85	13.37	3.09	20.14	4.65	17.78	4.11	27.94	6.45	22.19	5.12	35.73	8.25	31
32	9.28	2.15	12.96	2.99	14.00	3.23	21.37	4.94	18.73	4.33	29.78	6.88	23.46	5.42	38.19	8.82	32
33	9.64	2.23	13.64	3.15	14.73	3.40	22.73	5.25	19.82	4.58	31.82	7.35	24.91	5.75	40.91	9.44	33
34	10.03	2.32	14.39	3.32	15.50	3.58	24.23	5.60	20.98	4.85	34.07	7.87	26.46	6.11	43.91	10.14	34
35	10.46	2.42	15.23	3.52	16.37	3.78	25.91	5.98	22.28	5.15	36.60	8.45	28.19	6.51	47.28	10.91	35
36	10.89	2.52	16.16	3.73	17.23	3.98	27.78	6.41	23.57	5.44	39.39	9.09	29.91	6.91	51.00	11.77	36
37	11.39	2.63	17.19	3.97	18.23	4.21	29.82	6.89	25.07	5.79	42.46	9.80	31.91	7.37	55.10	12.72	37
38	11.91	2.75	18.35	4.24	19.28	4.45	32.14	7.42	26.64	6.15	45.94	10.61	34.00	7.85	59.73	13.79	38
39	12.46	2.88	19.60	4.53	20.37	4.70	34.64	8.00	28.28	6.53	49.69	11.47	36.19	8.36	64.73	14.94	39
40	13.07	3.02	21.00	4.85	21.60	4.99	37.46	8.65	30.12	6.95	53.91	12.44	38.64	8.92	70.37	16.24	40
41	13.71	3.17	22.57	5.21	22.87	5.28	40.60	9.37	32.03	7.40	58.62	13.53	41.19	9.51	76.64	17.69	41
42	14.41	3.33	24.28	5.61	24.28	5.61	44.00	10.16	34.14	7.88	63.73	14.71	N/A €	N/A €	N/A €	N/A €	42
43	15.16	3.50	26.21	6.05	25.78	5.95	47.87	11.05	36.39	8.40	69.53	16.05	N/A €	N/A €	N/A €	N/A €	43
44	15.96	3.69	28.35	6.55	27.37	6.32	52.14	12.04	38.78	8.95	75.94	17.53	N/A €	N/A €	N/A €	N/A €	44
45	16.85	3.89	30.75	7.10	29.14	6.73	56.96	13.15	41.44	9.57	83.16	19.19	N/A €	N/A €	N/A €	N/A €	45
46	17.78	4.11	33.41	7.71	31.00	7.16	62.28	14.38	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	46
47	18.78	4.34	36.37	8.40	33.00	7.62	68.19	15.74	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	47
48	19.87	4.59	39.60	9.14	35.19	8.12	74.64	17.23	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	48
49	21.03	4.86	43.16	9.96	37.50	8.66	81.78	18.88	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	49
50	22.28	5.15	47.10	10.87	40.00	9.23	89.64	20.69	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	50
51*	23.62	5.45	49.25	11.37	42.69	9.86	93.96	21.69	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	51*
52*	25.07	5.79	51.55	11.90	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	52*
53*	26.46	6.11	53.98	12.46	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	53*
54*	27.94	6.45	56.55	13.05	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	54*
55*	29.53	6.82	59.30	13.69	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	55*
56*	31.21	7.21	62.21	14.36	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	56*
57*	33.03	7.63	65.30	15.07	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	57*
58*	34.94	8.07	68.55	15.82	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	58*
59*	36.98	8.54	71.96	16.61	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	59*
60*	39.19	9.05	75.50	17.43	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	60*
61*	41.53	9.59	78.96	18.23	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	61*
62*	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	62*
63*	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	63*
64*	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	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 €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	65*

* The Horizon Payroll Term (P20RCT) provides a level death benefit for the lesser of 20 years or to age 70. After the initial term period, the policy can be renewed for successive term periods prior to age 70. Rates increase at renewal based on attained age.

** Current Premiums are guaranteed for the first 5 policy years. After 5 years, we may increase or decrease the premium, but it will never exceed the maximum premium.

‡ This is the maximum premium for the initial term period. The maximum premium for subsequent term periods is based on the attained age of the insured at the time of renewal.

† Premium is less than the required minimum premium amount of \$2.00 weekly or \$8.66 monthly.

€ Premium exceeds the CGI limits.

This rate card is for form P20RCT or state variations thereof and is incomplete without a corresponding brochure that describes the benefits, exclusions, and limitations of the form. The policy 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. © 2011 Allstate Insurance Company

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This rate card expires and is no longer valid after 7/1/2013 or the expiry date of the corresponding brochure(s), if earlier.

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Issue Age	\$25,000 Death Benefit				\$50,000 Death Benefit				\$75,000 Death Benefit				\$100,000 Death Benefit				Issue Age
	Current**		Maximum‡		Current**		Maximum‡		Current**		Maximum‡		Current**		Maximum‡		
	Monthly	Weekly	Monthly	Weekly	Monthly	Weekly	Monthly	Weekly	Monthly	Weekly	Monthly	Weekly	Monthly	Weekly	Monthly	Weekly	
18	\$ 9.89	\$ 2.29	\$ 11.37	\$ 2.63	\$ 15.23	\$ 3.52	\$ 18.19	\$ 4.20	\$ 20.57	\$ 4.75	\$ 25.00	\$ 5.77	\$ 25.91	\$ 5.98	\$ 31.82	\$ 7.35	18
19	9.89	2.29	11.37	2.63	15.23	3.52	18.19	4.20	20.57	4.75	25.00	5.77	25.91	5.98	31.82	7.35	19
20	9.89	2.29	11.37	2.63	15.23	3.52	18.19	4.20	20.57	4.75	25.00	5.77	25.91	5.98	31.82	7.35	20
21	9.89	2.29	11.37	2.63	15.23	3.52	18.19	4.20	20.57	4.75	25.00	5.77	25.91	5.98	31.82	7.35	21
22	9.89	2.29	11.64	2.69	15.23	3.52	18.73	4.33	20.57	4.75	25.82	5.96	25.91	5.98	32.91	7.60	22
23	9.89	2.29	12.07	2.79	15.23	3.52	19.60	4.53	20.57	4.75	27.12	6.26	25.91	5.98	34.64	8.00	23
24	9.89	2.29	12.62	2.92	15.23	3.52	20.69	4.78	20.57	4.75	28.75	6.64	25.91	5.98	36.82	8.50	24
25	9.89	2.29	13.21	3.05	15.23	3.52	21.87	5.05	20.57	4.75	30.53	7.05	25.91	5.98	39.19	9.05	25
26	9.89	2.29	13.91	3.21	15.23	3.52	23.28	5.38	20.57	4.75	32.64	7.54	25.91	5.98	42.00	9.70	26
27	10.03	2.32	14.69	3.39	15.50	3.58	24.82	5.73	20.98	4.85	34.96	8.07	26.46	6.11	45.10	10.41	27
28	10.19	2.36	15.57	3.60	15.82	3.65	26.60	6.14	21.46	4.96	37.62	8.69	27.10	6.26	48.64	11.23	28
29	10.39	2.40	16.53	3.82	16.23	3.75	28.50	6.58	22.07	5.10	40.48	9.35	27.91	6.44	52.46	12.11	29
30	10.85	2.51	17.60	4.07	17.14	3.96	30.64	7.07	23.44	5.41	43.69	10.09	29.73	6.86	56.73	13.10	30
31	11.35	2.62	18.78	4.34	18.14	4.19	33.00	7.62	24.94	5.76	47.23	10.90	31.73	7.33	61.46	14.19	31
32	11.89	2.75	20.07	4.64	19.23	4.44	35.60	8.22	26.57	6.14	51.12	11.80	33.91	7.83	66.64	15.38	32
33	12.48	2.88	21.48	4.96	20.41	4.71	38.41	8.87	28.35	6.55	55.35	12.78	36.28	8.38	72.28	16.68	33
34	13.10	3.03	23.05	5.32	21.64	5.00	41.55	9.59	30.19	6.97	60.05	13.86	38.73	8.94	78.55	18.13	34
35	13.78	3.18	24.75	5.72	23.00	5.31	44.96	10.38	32.23	7.44	65.16	15.04	41.46	9.57	85.37	19.70	35
36	14.50	3.35	26.62	6.15	24.46	5.65	48.69	11.24	34.41	7.94	70.75	16.33	N/A €	N/A €	N/A €	N/A €	36
37	15.30	3.53	28.66	6.62	26.05	6.02	52.78	12.18	36.80	8.50	76.89	17.75	N/A €	N/A €	N/A €	N/A €	37
38	16.14	3.73	30.87	7.13	27.73	6.40	57.19	13.20	39.32	9.08	83.50	19.27	N/A €	N/A €	N/A €	N/A €	38
39	17.05	3.94	33.25	7.68	29.55	6.82	61.96	14.30	42.05	9.71	90.66	20.93	N/A €	N/A €	N/A €	N/A €	39
40	18.05	4.17	35.82	8.27	31.55	7.28	67.10	15.49	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	40
41	19.12	4.42	38.62	8.92	33.69	7.78	72.69	16.78	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	41
42	20.28	4.68	41.64	9.61	36.00	8.31	78.73	18.17	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	42
43	21.50	4.97	44.96	10.38	38.46	8.88	85.37	19.70	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	43
44	22.85	5.28	48.57	11.21	41.14	9.50	92.60	21.37	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	44
45	24.30	5.61	52.53	12.13	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	45
46	25.87	5.97	56.82	13.12	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	46
47	27.55	6.36	61.50	14.20	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	47
48	29.37	6.78	66.50	15.35	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	48
49	31.32	7.23	71.89	16.59	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	49
50	33.46	7.73	77.64	17.92	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	50
51*	35.73	8.25	81.12	18.72	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	51*
52*	38.21	8.82	84.75	19.56	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	52*
53*	40.87	9.44	88.57	20.44	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	53*
54*	43.19	9.97	92.60	21.37	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	54*
55*	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	55*
56*	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	56*
57*	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	57*
58*	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	58*
59*	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	59*
60*	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	60*
61*	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	61*
62*	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	62*
63*	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	63*
64*	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	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 €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	N/A €	65*

* The Horizon Payroll Term (P20RCT) provides a level death benefit for the lesser of 20 years or to age 70. After the initial term period, the policy can be renewed for successive term periods prior to age 70. Rates increase at renewal based on attained age.

** Current Premiums are guaranteed for the first 5 policy years. After 5 years, we may increase or decrease the premium, but it will never exceed the maximum premium.

‡ This is the maximum premium for the initial term period. The maximum premium for subsequent term periods is based on the attained age of the insured at the time of renewal.

† Premium is less than the required minimum premium amount of \$2.00 weekly or \$8.66 monthly.

€ Premium exceeds the CGI limits.

This rate card is for form P20RCT or state variations thereof and is incomplete without a corresponding brochure that describes the benefits, exclusions, and limitations of the form. The policy 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. © 2011 Allstate Insurance Company

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This rate card expires and is no longer valid after 7/1/2013 or the expiry date of the corresponding brochure(s), if earlier.