

American Heritage Life Insurance Company Group Universal Life (GUL23)

Riders included in the rates shown below:

Accelerated Death Benefit for Terminal Illness [issue ages 18-75]

N. Dakota Situs
Non-Tobacco
Target Premiums
Monthly
(12 times/year)

Issue Age	GUL23 Specified Amounts for Employee Certificates								Issue Age
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	
18	5.76	9.35	12.95	16.54	20.13	23.72	27.31	30.90	18
19	5.77	9.37	12.97	16.57	20.17	23.77	27.37	30.97	19
20	5.85	9.54	13.22	16.90	20.59	24.27	27.95	31.64	20
21	5.95	9.72	13.50	17.27	21.05	24.82	28.60	32.37	21
22	6.04	9.90	13.77	17.64	21.50	25.37	29.24	33.10	22
23	6.14	10.10	14.07	18.04	22.00	25.97	29.94	33.90	23
24	6.24	10.30	14.37	18.44	22.50	26.57	30.64	34.70	24
25	6.35	10.52	14.70	18.87	23.05	27.22	31.40	35.57	25
26	7.00	11.84	16.67	21.50	26.34	31.17	36.00	40.84	26
27	7.12	12.07	17.02	21.97	26.92	31.87	36.82	41.77	27
28	7.25	12.32	17.40	22.47	27.55	32.62	37.70	42.77	28
29	7.38	12.59	17.80	23.00	28.21	33.42	38.63	43.84	29
30	7.52	12.87	18.22	23.57	28.92	34.27	39.62	44.97	30
31	7.77	13.37	18.97	24.57	30.17	35.77	41.37	46.97	31
32	7.93	13.69	19.45	25.20	30.96	36.72	42.48	48.24	32
33	8.10	14.02	19.95	25.87	31.80	37.72	43.65	49.57	33
34	8.26	14.35	20.45	26.54	32.63	38.72	44.81	50.90	34
35	8.44	14.70	20.97	27.24	33.50	39.77	46.04	52.30	35
36	9.65	17.14	24.62	32.10	39.59	47.07	54.55	62.04	36
37	9.84	17.50	25.17	32.84	40.50	48.17	55.84	63.50	37
38	10.02	17.87	25.72	33.57	41.42	49.27	57.12	64.97	38
39	10.21	18.25	26.30	34.34	42.38	50.42	58.46	66.50	39
40	10.42	18.67	26.92	35.17	43.42	51.67	59.92	68.17	40
41	10.95	19.72	28.50	37.27	46.05	54.82	63.60	72.37	41
42	11.16	20.15	29.15	38.14	47.13	56.12	65.11	74.10	42
43	11.39	20.60	29.82	39.04	48.25	57.47	66.69	75.90	43
44	11.62	21.07	30.52	39.97	49.42	58.87	68.32	77.77	44
45	11.88	21.59	31.30	41.00	50.71	60.42	70.13	79.84	45
46	13.94	25.70	37.47	49.24	61.00	72.77	84.54	96.30	46
47	14.22	26.27	38.32	50.37	62.42	74.47	86.52	98.57	47
48	14.52	26.87	39.22	51.57	63.92	76.27	88.62	100.97	48
49	14.84	27.50	40.17	52.84	65.50	78.17	90.84	103.50	49
50	15.17	28.17	41.17	54.17	67.17	80.17	93.17	106.17	50
51	16.93	31.69	46.45	61.20	75.96	90.72	105.48	120.24	51
52	17.30	32.44	47.57	62.70	77.84	92.97	108.10	123.24	52
53	17.70	33.22	48.75	64.27	79.80	95.32	110.85	126.37	53
54	18.11	34.05	50.00	65.94	81.88	97.82	113.76	129.70	54
55	18.55	34.92	51.30	67.67	84.05	100.42	116.80	133.17	55

¹ Premium exceeds the US Tax Code maximum and will be reduced in later years to comply with §7702 Guideline Premium Test.

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Underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). Insurance products are offered by American Heritage Life Insurance Company, Jacksonville, Florida in all states except New York. This information highlights some features of the policy/certificate but is not the insurance contract. Only the actual policy/certificate provisions control.

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American Heritage Life Insurance Company Group Universal Life (GUL23)

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Accelerated Death Benefit for Terminal Illness [issue ages 18-75]

N. Dakota Situs
Non-Tobacco
Target Premiums
Monthly
(12 times/year)

Issue Age	GUL23 Specified Amounts for Employee Certificates								Issue Age
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	
56	22.00	41.84	61.67	81.50	101.34	121.17	141.00	160.84	56
57	22.50	42.82	63.15	83.47	103.80	124.12	144.45	164.77	57
58	23.03	43.89	64.75	85.60	106.46	127.32	148.18	169.04	58
59	23.60	45.04	66.47	87.90	109.34	130.77	152.20	173.64	59
60	24.22	46.27	68.32	90.37	112.42	134.47	156.52	178.57	60
61	29.38	56.59	83.80	111.00	138.21	165.42	192.63	219.84	61
62	30.08	57.99	85.90	113.80	141.71	169.62	197.53	225.44	62
63	30.83	59.49	88.15	116.80	145.46	174.12	202.78	231.44	63
64	31.62	61.07	90.52	119.97	149.42	178.87	208.32	237.77	64
65	32.47	62.77	93.07	123.37	153.67	183.97	214.27	244.57	65
66	56.18	110.19	164.20	218.20	272.21	326.22	380.23	434.24	66
67	58.27	114.37	170.47	226.57	282.67	338.77	394.87	450.97	67
68	61.41	120.65	179.90	239.14	298.38	357.62	416.86	476.10	68
69	66.49	130.80	195.12	259.44	323.75	388.07	452.39	516.70	69
70	71.77	141.37	210.97	280.57	350.17	419.77	489.37	558.97	70

¹ Premium exceeds the US Tax Code maximum and will be reduced in later years to comply with §7702 Guideline Premium Test.

² Paying this premium violates the 7-Pay Test of §7702A, and would cause the certificate to lose its favorable tax status.

¥ Accelerated Death Benefit for Terminal Illness is NOT available for issue ages 76-80.

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GUL23 is flexible premium adjustable group life insurance that pays the death benefit amount if the insured dies before age 95 and while the certificate is in force. Premiums are subject to Company set minimums and US Tax Code maximums. Interest rates and cost factors are subject to change. The interest rate is guaranteed never to go below 3.00% and costs are guaranteed not to exceed the maximums listed in the certificate. It is possible that coverage will expire when either no premiums are paid following the initial premium or subsequent premiums are insufficient to continue coverage.

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American Heritage Life Insurance Company Group Universal Life (GUL23)

Riders included in the rates shown below:

Accelerated Death Benefit for Terminal Illness [issue ages 18-75]

N. Dakota Situs

Tobacco

Target Premiums

Monthly

(12 times/year)

Issue Age	GUL23 Specified Amounts for Employee Certificates								Issue Age
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	
18	Issue age 18 will be issued as Non-Tobacco. Please see the Non-Tobacco rate table.								18
19	8.58	14.99	21.40	27.80	34.21	40.62	47.03	53.44	19
20	8.76	15.35	21.95	28.54	35.13	41.72	48.31	54.90	20
21	9.38	16.59	23.80	31.00	38.21	45.42	52.63	59.84	21
22	9.57	16.97	24.37	31.77	39.17	46.57	53.97	61.37	22
23	9.77	17.37	24.97	32.57	40.17	47.77	55.37	62.97	23
24	9.98	17.79	25.60	33.40	41.21	49.02	56.83	64.64	24
25	10.20	18.24	26.27	34.30	42.34	50.37	58.40	66.44	25
26	10.68	19.19	27.70	36.20	44.71	53.22	61.73	70.24	26
27	10.92	19.67	28.42	37.17	45.92	54.67	63.42	72.17	27
28	11.18	20.19	29.20	38.20	47.21	56.22	65.23	74.24	28
29	11.45	20.74	30.02	39.30	48.59	57.87	67.15	76.44	29
30	11.74	21.30	30.87	40.44	50.00	59.57	69.14	78.70	30
31	12.47	22.77	33.07	43.37	53.67	63.97	74.27	84.57	31
32	12.79	23.40	34.02	44.64	55.25	65.87	76.49	87.10	32
33	13.12	24.07	35.02	45.97	56.92	67.87	78.82	89.77	33
34	13.46	24.75	36.05	47.34	58.63	69.92	81.21	92.50	34
35	13.83	25.49	37.15	48.80	60.46	72.12	83.78	95.44	35
36	14.70	27.24	39.77	52.30	64.84	77.37	89.90	102.44	36
37	15.11	28.05	41.00	53.94	66.88	79.82	92.76	105.70	37
38	15.54	28.90	42.27	55.64	69.00	82.37	95.74	109.10	38
39	15.98	29.79	43.60	57.40	71.21	85.02	98.83	112.64	39
40	16.44	30.70	44.97	59.24	73.50	87.77	102.04	116.30	40
41	17.91	33.65	49.40	65.14	80.88	96.62	112.36	128.10	41
42	18.41	34.65	50.90	67.14	83.38	99.62	115.86	132.10	42
43	18.94	35.70	52.47	69.24	86.00	102.77	119.54	136.30	43
44	19.49	36.80	54.12	71.44	88.75	106.07	123.39	140.70	44
45	20.07	37.97	55.87	73.77	91.67	109.57	127.47	145.37	45
46	22.53	42.89	63.25	83.60	103.96	124.32	144.68	165.04	46
47	23.20	44.22	65.25	86.27	107.30	128.32	149.35	170.37	47
48	23.91	45.65	67.40	89.14	110.88	132.62	154.36	176.10	48
49	24.67	47.17	69.67	92.17	114.67	137.17	159.67	182.17	49
50	25.47	48.77	72.07	95.37	118.67	141.97	165.27	188.57	50
51	30.41	58.65	86.90	115.14	143.38	171.62	199.86	228.10	51
52	31.24	60.30	89.37	118.44	147.50	176.57	205.64	234.70	52
53	32.11	62.05	92.00	121.94	151.88	181.82	211.76	241.70	53
54	33.04	63.90	94.77	125.64	156.50	187.37	218.24	249.10	54
55	34.02	65.87	97.72	129.57	161.42	193.27	225.12	256.97	55

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N. Dakota Situs

Tobacco

Target Premiums

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	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	
56	38.75	75.32	111.90	148.47	185.05	221.62	258.20	294.77	56
57	39.86	77.55	115.25	152.94	190.63	228.32	266.01	303.70	57
58	41.05	79.92	118.80	157.67	196.55	235.42	274.30	313.17	58
59	42.30	82.44	122.57	162.70	202.84	242.97	283.10	323.24	59
60	43.63	85.09	126.55	168.00	209.46	250.92	292.38	333.84	60
61	52.28	102.39	152.50	202.60	252.71	302.82	352.93	403.04	61
62	53.76	105.35	156.95	208.54	260.13	311.72	363.31	414.90	62
63	55.32	108.47	161.62	214.77	267.92	321.07	374.22	427.37	63
64	56.96	111.75	166.55	221.34	276.13	330.92	385.71	440.50	64
65	58.67	115.17	171.67	228.17	284.67	341.17	397.67	454.17	65
66	82.22	162.27	242.32	322.37	402.42	482.47	562.52	642.57	66
67	84.91	167.65	250.40	333.14	415.88	498.62	581.36	664.10	67
68	87.79	173.40	259.02	344.64	430.25	515.87	601.49	687.10	68
69	90.84	179.50	268.17	356.84	445.50	534.17	622.84	711.50	69
70	94.10	186.02	277.95	369.87	461.80	553.72	645.65	737.57	70

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