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	GUL23 Specified Amounts for Employee Certificates							Issue
Age	$90,000	$100,000	$110,000	$120,000	$130,000	$140,000	$150,000	Age
18	34.50	38.09	41.68	45.27	48.86	52.45	56.05	18
19	34.57	38.17	41.77	45.37	48.97	52.57	56.17	19
20	35.32	39.00	42.69	46.37	50.05	53.74	57.42	20
21	36.15	39.92	43.70	47.47	51.25	55.02	58.80	21
22	36.97	40.84	44.70	48.57	52.44	56.30	60.17	22
23	37.87	41.84	45.80	49.77	53.74	57.70	61.67	23
24	38.77	42.84	46.90	50.97	55.04	59.10	63.17	24
25	39.75	43.92	48.10	52.27	56.45	60.62	64.80	25
26	45.67	50.50	55.34	60.17	65.00	69.84	74.67	26
27	46.72	51.67	56.62	61.57	66.52	71.47	76.42	27
28	47.85	52.92	58.00	63.07	68.15	73.22	78.30	28
29	49.05	54.25	59.46	64.67	69.88	75.09	80.30	29
30	50.32	55.67	61.02	66.37	71.72	77.07	82.42	30
31	52.57	58.17	63.77	69.37	74.97	80.57	86.17	31
32	54.00	59.75	65.51	71.27	77.03	82.79	88.55	32
33	55.50	61.42	67.35	73.27	79.20	85.12	91.05	33
34	57.00	63.09	69.18	75.27	81.36	87.45	93.55	34
35	58.57	64.84	71.10	77.37	83.64	89.90	96.17	35
36	69.52	77.00	84.49	91.97	99.45	106.94	114.42	36
37	71.17	78.84	86.50	94.17	101.84	109.50	117.17	37
38	72.82	80.67	88.52	96.37	104.22	112.07	119.92	38
39	74.55	82.59	90.63	98.67	106.71	114.75	122.80	39
40	76.42	84.67	92.92	101.17	109.42	117.67	125.92	40
41	81.15	89.92	98.70	107.47	116.25	125.02	133.80	41
42	83.10	92.09	101.08	110.07	119.06	128.05	137.05	42
43	85.12	94.34	103.55	112.77	121.99	131.20	140.42	43
44	87.22	96.67	106.12	115.57	125.02	134.47	143.92	44
45	89.55	99.25	108.96	118.67	128.38	138.09	147.80	45
46	108.07	119.84	131.60	143.37	155.14	166.90	178.67	46
47	110.62	122.67	134.72	146.77	158.82	170.87	182.92	47
48	113.32	125.67	138.02	150.37	162.72	175.07	187.42	48
49	116.17	128.84	141.50	154.17	166.84	179.50	192.17	49
50	119.17	132.17	145.17	158.17	171.17	184.17	197.17	50
51	135.00	149.75	164.51	179.27	194.03	208.79	223.55	51
52	138.37	153.50	168.64	183.77	198.90	214.04	229.17	52
53	141.90	157.42	172.95	188.47	204.00	219.52	235.05	53
54	145.65	161.59	177.53	193.47	209.41	225.35	241.30	54
55	149.55	165.92	182.30	198.67	215.05	231.42	247.80	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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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	GUL23 Specified Amounts for Employee Certificates							Issue
Age	$90,000	$100,000	$110,000	$120,000	$130,000	$140,000	$150,000	Age
56	180.67	200.50	220.34	240.17	260.00	279.84	299.67	56
57	185.10	205.42	225.75	246.07	266.40	286.72	307.05	57
58	189.90	210.75	231.61	252.47	273.33	294.19	315.05	58
59	195.07	216.50	237.94	259.37	280.80	302.24	323.67	59
60	200.62	222.67	244.72	266.77	288.82	310.87	332.92	60
61	247.05	274.25	301.46	328.67	355.88	383.09	410.30	61
62	253.35	281.25	309.16	337.07	364.98	392.89	420.80	62
63	260.10	288.75	317.41	346.07	374.73	403.39	432.05	63
64	267.22	296.67	326.12	355.57	385.02	414.47	443.92	64
65	274.87	305.17	335.47	365.77	396.07	426.37	456.67	65
66	488.25	542.25	596.26	650.27	704.28	758.29	812.30	66
67	507.07	563.17	619.27	675.37	731.47	787.57	843.67	67
68	535.35	594.59	653.83	713.07	772.31	831.55	890.80	68
69	581.02	645.34	709.65	773.97	838.29	902.60	966.92	69
70	628.57	698.17	767.77	837.37	906.97	976.57	1,046.17	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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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
	$90,000	$100,000	$110,000	$120,000	$130,000	$140,000	$150,000	
18	*Issue age 18 will be issued as Non-Tobacco. Please see the Non-Tobacco rate table.*							*18*
19	59.85	66.25	72.66	79.07	85.48	91.89	98.30	19
20	61.50	68.09	74.68	81.27	87.86	94.45	101.05	20
21	67.05	74.25	81.46	88.67	95.88	103.09	110.30	21
22	68.77	76.17	83.57	90.97	98.37	105.77	113.17	22
23	70.57	78.17	85.77	93.37	100.97	108.57	116.17	23
24	72.45	80.25	88.06	95.87	103.68	111.49	119.30	24
25	74.47	82.50	90.54	98.57	106.60	114.64	122.67	25
26	78.75	87.25	95.76	104.27	112.78	121.29	129.80	26
27	80.92	89.67	98.42	107.17	115.92	124.67	133.42	27
28	83.25	92.25	101.26	110.27	119.28	128.29	137.30	28
29	85.72	95.00	104.29	113.57	122.85	132.14	141.42	29
30	88.27	97.84	107.40	116.97	126.54	136.10	145.67	30
31	94.87	105.17	115.47	125.77	136.07	146.37	156.67	31
32	97.72	108.34	118.95	129.57	140.19	150.80	161.42	32
33	100.72	111.67	122.62	133.57	144.52	155.47	166.42	33
34	103.80	115.09	126.38	137.67	148.96	160.25	171.55	34
35	107.10	118.75	130.41	142.07	153.73	165.39	177.05	35
36	114.97	127.50	140.04	152.57	165.10	177.64	190.17	36
37	118.65	131.59	144.53	157.47	170.41	183.35	196.30	37
38	122.47	135.84	149.20	162.57	175.94	189.30	202.67	38
39	126.45	140.25	154.06	167.87	181.68	195.49	209.30	39
40	130.57	144.84	159.10	173.37	187.64	201.90	216.17	40
41	143.85	159.59	175.33	191.07	206.81	222.55	238.30	41
42	148.35	164.59	180.83	197.07	213.31	229.55	245.80	42
43	153.07	169.84	186.60	203.37	220.14	236.90	253.67	43
44	158.02	175.34	192.65	209.97	227.29	244.60	261.92	44
45	163.27	181.17	199.07	216.97	234.87	252.77	270.67	45
46	185.40	205.75	226.11	246.47	266.83	287.19	307.55	46
47	191.40	212.42	233.45	254.47	275.50	296.52	317.55	47
48	197.85	219.59	241.33	263.07	284.81	306.55	328.30	48
49	204.67	227.17	249.67	272.17	294.67	317.17	339.67	49
50	211.87	235.17	258.47	281.77	305.07	328.37	351.67	50
51	256.35	284.59	312.83	341.07	369.31	397.55	425.80	51
52	263.77	292.84	321.90	350.97	380.04	409.10	438.17	52
53	271.65	301.59	331.53	361.47	391.41	421.35	451.30	53
54	279.97	310.84	341.70	372.57	403.44	434.30	465.17	54
55	288.82	320.67	352.52	384.37	416.22	448.07	479.92	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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N. Dakota Situs
Tobacco
Target Premiums

Monthly
(12 times/year)

Issue	GUL23 Specified Amounts for Employee Certificates							Issue
Age	$90,000	$100,000	$110,000	$120,000	$130,000	$140,000	$150,000	Age
56	331.35	367.92	404.50	441.07	477.65	514.22	550.80	56
57	341.40	379.09	416.78	454.47	492.16	529.85	567.55	57
58	352.05	390.92	429.80	468.67	507.55	546.42	585.30	58
59	363.37	403.50	443.64	483.77	523.90	564.04	604.17	59
60	375.30	416.75	458.21	499.67	541.13	582.59	624.05	60
61	453.15	503.25	553.36	603.47	653.58	703.69	753.80	61
62	466.50	518.09	569.68	621.27	672.86	724.45	776.05	62
63	480.52	533.67	586.82	639.97	693.12	746.27	799.42	63
64	495.30	550.09	604.88	659.67	714.46	769.25	824.05	64
65	510.67	567.17	623.67	680.17	736.67	793.17	849.67	65
66	722.62	802.67	882.72	962.77	1,042.82	1,122.87	1,202.92	66
67	746.85	829.59	912.33	995.07	1,077.81	1,160.55	1,243.30	67
68	772.72	858.34	943.95	1,029.57	1,115.19	1,200.80	1,286.42	68
69	800.17	888.84	977.50	1,066.17	1,154.84	1,243.50	1,332.17	69
70	829.50	921.42	1,013.35	1,105.27	1,197.20	1,289.12	1,381.05	70

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