# Allstate Benefits
## Group Universal Life (GUL23)

**Riders included in the rates shown below:**
**Accelerated Death Benefit for Terminal Illness [issue ages 18-75],**
**Accelerated Death Benefit for Long Term Care with Extension of Benefits [issue ages 18-70]**

**Illinois Situs**
**Non-Tobacco**
**Target Premiums**

**Monthly**
**(12 times/year)**

*#REF!*

| Issue Age | GUL23 Specified Amounts for Employee Certificates | | | | | | | Issue Age |
|---|---|---|---|---|---|---|---|---|
| | $10,000 | $25,000 | $50,000 | $75,000 | $100,000 | $150,000 | #REF! | |
| 18 | 5.94 | 11.59 | 21.01 | 30.42 | 39.84 | 58.68 | #REF! | 18 |
| 19 | 5.95 | 11.61 | 21.05 | 30.48 | 39.92 | 58.80 | #REF! | 19 |
| 20 | 6.03 | 11.82 | 21.47 | 31.11 | 40.75 | 60.05 | #REF! | 20 |
| 21 | 6.13 | 12.05 | 21.93 | 31.79 | 41.67 | 61.43 | #REF! | 21 |
| 22 | 6.24 | 12.34 | 22.50 | 32.67 | 42.84 | 63.17 | #REF! | 22 |
| 23 | 6.34 | 12.59 | 23.00 | 33.42 | 43.84 | 64.67 | #REF! | 23 |
| 24 | 6.47 | 12.90 | 23.63 | 34.36 | 45.09 | 66.55 | #REF! | 24 |
| 25 | 6.58 | 13.17 | 24.18 | 35.17 | 46.17 | 68.18 | #REF! | 25 |
| 26 | 7.23 | 14.81 | 27.47 | 40.11 | 52.75 | 78.05 | #REF! | 26 |
| 27 | 7.37 | 15.18 | 28.17 | 41.18 | 54.17 | 80.17 | #REF! | 27 |
| 28 | 7.53 | 15.55 | 28.93 | 42.29 | 55.67 | 82.43 | #REF! | 28 |
| 29 | 7.66 | 15.88 | 29.59 | 43.29 | 57.00 | 84.43 | #REF! | 29 |
| 30 | 7.82 | 16.30 | 30.42 | 44.55 | 58.67 | 86.92 | #REF! | 30 |
| 31 | 8.10 | 16.98 | 31.80 | 46.61 | 61.42 | 91.05 | #REF! | 31 |
| 32 | 8.28 | 17.45 | 32.71 | 47.99 | 63.25 | 93.80 | #REF! | 32 |
| 33 | 8.50 | 17.98 | 33.80 | 49.61 | 65.42 | 97.05 | #REF! | 33 |
| 34 | 8.66 | 18.40 | 34.63 | 50.86 | 67.09 | 99.55 | #REF! | 34 |
| 35 | 8.87 | 18.90 | 35.63 | 52.36 | 69.09 | 102.55 | #REF! | 35 |
| 36 | 10.15 | 22.13 | 42.09 | 62.05 | 82.00 | 121.92 | #REF! | 36 |
| 37 | 10.39 | 22.72 | 43.25 | 63.80 | 84.34 | 125.42 | #REF! | 37 |
| 38 | 10.62 | 23.30 | 44.42 | 65.55 | 86.67 | 128.92 | #REF! | 38 |
| 39 | 10.86 | 23.90 | 45.63 | 67.36 | 89.09 | 132.55 | #REF! | 39 |
| 40 | 11.12 | 24.55 | 46.92 | 69.30 | 91.67 | 136.42 | #REF! | 40 |
| 41 | 11.78 | 26.17 | 50.18 | 74.17 | 98.17 | 146.18 | #REF! | 41 |
| 42 | 12.06 | 26.90 | 51.63 | 76.36 | 101.09 | 150.55 | #REF! | 42 |
| 43 | 12.39 | 27.71 | 53.25 | 78.80 | 104.34 | 155.42 | #REF! | 43 |
| 44 | 12.75 | 28.61 | 55.05 | 81.49 | 107.92 | 160.80 | #REF! | 44 |
| 45 | 13.08 | 29.44 | 56.71 | 83.98 | 111.25 | 165.80 | #REF! | 45 |
| 46 | 15.29 | 34.97 | 67.75 | 100.55 | 133.34 | 198.92 | #REF! | 46 |
| 47 | 15.77 | 36.18 | 70.17 | 104.18 | 138.17 | 206.17 | #REF! | 47 |
| 48 | 16.22 | 37.30 | 72.42 | 107.55 | 142.67 | 212.92 | #REF! | 48 |
| 49 | 16.69 | 38.47 | 74.75 | 111.05 | 147.34 | 219.92 | #REF! | 49 |
| 50 | 17.20 | 39.73 | 77.30 | 114.86 | 152.42 | 227.55 | #REF! | 50 |
| 51 | 19.03 | 44.32 | 86.46 | 128.61 | 170.75 | 255.05 | #REF! | 51 |
| 52 | 19.48 | 45.44 | 88.72 | 131.98 | 175.25 | 261.80 | #REF! | 52 |
| 53 | 19.95 | 46.61 | 91.05 | 135.49 | 179.92 | 268.80 | #REF! | 53 |
| 54 | 20.46 | 47.90 | 93.63 | 139.36 | 185.09 | 276.55 | #REF! | 54 |
| 55 | 20.98 | 49.17 | 96.18 | 143.17 | 190.17 | 284.18 | #REF! | 55 |

Children's Term Rider can be added to the GUL23 certificate for an additional monthly premium of $4.55 per $10,000 of coverage for issue ages 18-65. A child may be covered by their own GUL23 or by GUCTR, but not both.

The Children's Term Rider benefit amount is subject to the situs state's limits on dependent coverage, if any.

This information is valid as long as information remains current, but in no event later than 12/31/2025. This rate insert is incomplete without all rate pages and the corresponding materials. Details of the insurance, including exclusions and limitations, are included in the certificates issued. For additional information, you may contact your Allstate Benefits Representative.

**A personalized illustration will be provided to the certificateholder at issue.**

# Allstate Benefits
# Group Universal Life (GUL23)

**Riders included in the rates shown below:**
**Accelerated Death Benefit for Terminal Illness [issue ages 18-75],**
**Accelerated Death Benefit for Long Term Care with Extension of Benefits [issue ages 18-70]**

**Illinois Situs**
**Non-Tobacco**
**Target Premiums**

**Monthly**
**(12 times/year)**

*#REF!*

| Issue Age | GUL23 Specified Amounts for Employee Certificates $10,000 | $25,000 | $50,000 | $75,000 | $100,000 | $150,000 | #REF! | Issue Age |
|---|---|---|---|---|---|---|---|---|
| 56 | 25.05 | 59.38 | 116.59 | 173.80 | 231.00 | 345.42 | #REF! | 56 |
| 57 | 26.15 | 62.11 | 122.05 | 181.99 | 241.92 | 361.80 | #REF! | 57 |
| 58 | 27.31 | 65.01 | 127.84 | 190.67 | 253.50 | 379.18 | #REF! | 58 |
| 59 | 28.50 | 68.00 | 133.84 | 199.67 | 265.50 | 397.17 | #REF! | 59 |
| 60 | 29.75 | 71.11 | 140.05 | 208.99 | 277.92 | 415.80 | #REF! | 60 |
| 61 | 35.38 | 85.19 | 168.21 | 251.23 | 334.25 | 500.30 | #REF! | 61 |
| 62 | 36.63 | 88.32 | 174.46 | 260.61 | 346.75 | 519.05 | #REF! | 62 |
| 63 | 37.86 | 91.38 | 180.59 | 269.80 | 359.00 | 537.43 | #REF! | 63 |
| 64 | 39.17 | 94.68 | 187.17 | 279.68 | 372.17 | 557.17 | #REF! | 64 |
| 65 | 40.52 | 98.05 | 193.92 | 289.80 | 385.67 | 577.42 | #REF! | 65 |
| 66 | 65.26 | 159.88 | 317.59 | 475.29 | 633.00 | 948.43 | #REF! | 66 |
| 67 | 68.37 | 167.67 | 333.17 | 498.67 | 664.17 | 995.17 | #REF! | 67 |
| 68 | 72.56 | 178.15 | 354.13 | 530.11 | 706.09 | 1,058.05 | #REF! | 68 |
| 69 | 78.69 | 193.46 | 384.75 | 576.05 | 767.34 | 1,149.92 | #REF! | 69 |
| 70 | 84.97 | 209.17 | 416.17 | 623.17 | 830.17 | 1,244.17 | #REF! | 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.
Children's Term Rider can be added to the GUL23 certificate for an additional monthly premium of $4.55 per $10,000 of coverage for issue ages 18-65. A child may be covered by their own GUL23 or by GUCTR, but not both.
The Children's Term Rider benefit amount is subject to the situs state's limits on dependent coverage, if any.

‡ Accelerated Death Benefit for Long Term Care with Extension of Benefits is NOT available for issue ages 71-80.
¥ Accelerated Death Benefit for Terminal Illness is NOT available for issue ages 76-80.
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**A personalized illustration will be provided to the certificateholder at issue.**

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.

**Note:** Coverage under the Children's Term Rider terminates on each child's 25th birthday, or when the GUL23 insured turns age 70 or the certificate terminates, if earlier.

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FOR AGENT USE ONLY

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## Group Universal Life (GUL23)

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**Accelerated Death Benefit for Long Term Care with Extension of Benefits [issue ages 18-70]**

**Illinois Situs**
**Tobacco**
**Target Premiums**

**Monthly**
**(12 times/year)**

*#REF!*

| Issue Age | GUL23 Specified Amounts for Employee Certificates | | | | | | | Issue Age |
|---|---|---|---|---|---|---|---|---|
| | $10,000 | $25,000 | $50,000 | $75,000 | $100,000 | $150,000 | #REF! | |
| *18* | *Issue age 18 will be issued as Non-Tobacco. Please see the Non-Tobacco rate table.* | | | | | | | *18* |
| 19 | 8.81 | 18.75 | 35.34 | 51.92 | 68.50 | 101.68 | #REF! | 19 |
| 20 | 8.99 | 19.21 | 36.26 | 53.30 | 70.34 | 104.43 | #REF! | 20 |
| 21 | 9.61 | 20.75 | 39.34 | 57.92 | 76.50 | 113.68 | #REF! | 21 |
| 22 | 9.82 | 21.30 | 40.42 | 59.55 | 78.67 | 116.92 | #REF! | 22 |
| 23 | 10.02 | 21.80 | 41.42 | 61.05 | 80.67 | 119.92 | #REF! | 23 |
| 24 | 10.26 | 22.38 | 42.59 | 62.79 | 83.00 | 123.43 | #REF! | 24 |
| 25 | 10.48 | 22.94 | 43.72 | 64.48 | 85.25 | 126.80 | #REF! | 25 |
| 26 | 10.98 | 24.19 | 46.21 | 68.23 | 90.25 | 134.30 | #REF! | 26 |
| 27 | 11.25 | 24.86 | 47.55 | 70.24 | 92.92 | 138.30 | #REF! | 27 |
| 28 | 11.53 | 25.57 | 48.96 | 72.36 | 95.75 | 142.55 | #REF! | 28 |
| 29 | 11.83 | 26.32 | 50.47 | 74.61 | 98.75 | 147.05 | #REF! | 29 |
| 30 | 12.14 | 27.09 | 52.00 | 76.92 | 101.84 | 151.67 | #REF! | 30 |
| 31 | 12.90 | 28.98 | 55.80 | 82.61 | 109.42 | 163.05 | #REF! | 31 |
| 32 | 13.24 | 29.84 | 57.50 | 85.18 | 112.84 | 168.17 | #REF! | 32 |
| 33 | 13.65 | 30.86 | 59.55 | 88.24 | 116.92 | 174.30 | #REF! | 33 |
| 34 | 14.01 | 31.78 | 61.38 | 90.99 | 120.59 | 179.80 | #REF! | 34 |
| 35 | 14.43 | 32.82 | 63.46 | 94.11 | 124.75 | 186.05 | #REF! | 35 |
| 36 | 15.35 | 35.13 | 68.09 | 101.05 | 134.00 | 199.92 | #REF! | 36 |
| 37 | 15.84 | 36.33 | 70.51 | 104.67 | 138.84 | 207.18 | #REF! | 37 |
| 38 | 16.34 | 37.59 | 73.00 | 108.42 | 143.84 | 214.67 | #REF! | 38 |
| 39 | 16.86 | 38.88 | 75.59 | 112.29 | 149.00 | 222.43 | #REF! | 39 |
| 40 | 17.37 | 40.15 | 78.13 | 116.11 | 154.09 | 230.05 | #REF! | 40 |
| 41 | 18.99 | 44.21 | 86.26 | 128.29 | 170.34 | 254.43 | #REF! | 41 |
| 42 | 19.61 | 45.77 | 89.38 | 132.98 | 176.59 | 263.80 | #REF! | 42 |
| 43 | 20.27 | 47.40 | 92.63 | 137.86 | 183.09 | 273.55 | #REF! | 43 |
| 44 | 20.92 | 49.02 | 95.88 | 142.74 | 189.59 | 283.30 | #REF! | 44 |
| 45 | 21.65 | 50.86 | 99.55 | 148.23 | 196.92 | 294.30 | #REF! | 45 |
| 46 | 24.33 | 57.57 | 112.96 | 168.36 | 223.75 | 334.55 | #REF! | 46 |
| 47 | 25.20 | 59.73 | 117.30 | 174.86 | 232.42 | 347.55 | #REF! | 47 |
| 48 | 26.14 | 62.08 | 122.01 | 181.92 | 241.84 | 361.68 | #REF! | 48 |
| 49 | 27.12 | 64.55 | 126.92 | 189.30 | 251.67 | 376.42 | #REF! | 49 |
| 50 | 28.10 | 66.98 | 131.80 | 196.61 | 261.42 | 391.05 | #REF! | 50 |
| 51 | 33.19 | 79.71 | 157.26 | 234.79 | 312.34 | 467.43 | #REF! | 51 |
| 52 | 34.12 | 82.03 | 161.88 | 241.73 | 321.59 | 481.30 | #REF! | 52 |
| 53 | 35.11 | 84.52 | 166.88 | 249.23 | 331.59 | 496.30 | #REF! | 53 |
| 54 | 36.12 | 87.03 | 171.88 | 256.73 | 341.59 | 511.30 | #REF! | 54 |
| 55 | 37.22 | 89.80 | 177.42 | 265.05 | 352.67 | 527.92 | #REF! | 55 |

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**Tobacco**
**Target Premiums**

**Monthly**
**(12 times/year)**

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|---|---|---|---|---|---|---|---|---|
| | $10,000 | $25,000 | $50,000 | $75,000 | $100,000 | $150,000 | #REF! | |
| 56 | 42.78 | 103.67 | 205.18 | 306.67 | 408.17 | 611.18 | #REF! | 56 |
| 57 | 44.71 | 108.53 | 214.88 | 321.24 | 427.59 | 640.30 | #REF! | 57 |
| 58 | 46.73 | 113.55 | 224.93 | 336.29 | 447.67 | 670.43 | #REF! | 58 |
| 59 | 48.78 | 118.69 | 235.22 | 351.73 | 468.25 | 701.30 | #REF! | 59 |
| 60 | 50.93 | 124.07 | 245.96 | 367.86 | 489.75 | 733.55 | #REF! | 60 |
| 61 | 60.58 | 148.19 | 294.21 | 440.23 | 586.25 | 878.30 | #REF! | 61 |
| 62 | 63.09 | 154.46 | 306.76 | 459.05 | 611.34 | 915.93 | #REF! | 62 |
| 63 | 65.65 | 160.86 | 319.55 | 478.24 | 636.92 | 954.30 | #REF! | 63 |
| 64 | 68.31 | 167.53 | 332.88 | 498.24 | 663.59 | 994.30 | #REF! | 64 |
| 65 | 71.05 | 174.36 | 346.55 | 518.73 | 690.92 | 1,035.30 | #REF! | 65 |
| 66 | 95.87 | 236.43 | 470.67 | 704.93 | 939.17 | 1,407.67 | #REF! | 66 |
| 67 | 99.84 | 246.33 | 490.51 | 734.67 | 978.84 | 1,467.18 | #REF! | 67 |
| 68 | 104.02 | 256.77 | 511.38 | 765.99 | 1,020.59 | 1,529.80 | #REF! | 68 |
| 69 | 108.37 | 267.65 | 533.13 | 798.61 | 1,064.09 | 1,595.05 | #REF! | 69 |
| 70 | 112.90 | 278.98 | 555.80 | 832.61 | 1,109.42 | 1,663.05 | #REF! | 70 |

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