

American Heritage Life Insurance Company Group Whole Life Insurance (GWL) for Employee/Member with riders (when available for the issue age):

Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWPLTCRE1)†, and Accelerated Death Benefit for Terminal Illness or Condition

Non-Tobacco Premium Rates and Values (These are GI quotes, unless otherwise noted)															
Face Amount	\$10,000		\$20,000		\$30,000		\$40,000		\$50,000		\$60,000		\$70,000		Face Amount
Issue Age	Semimonthly Premium	CV @ age 65 or 10 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Issue Age
18	\$2.61	\$3,517	\$5.22	\$7,034	\$7.83	\$10,551	\$10.43	\$14,068	\$13.05	\$17,585	\$15.65	\$21,102	\$18.26	\$24,619	18
19	2.40	3,498	4.80	6,997	7.20	10,495	9.60	13,993	12.00	17,492	14.40	20,990	16.80	24,488	19
20	2.47	3,479	4.94	6,957	7.40	10,436	9.87	13,914	12.34	17,393	14.80	20,872	17.27	24,350	20
21	2.55	3,458	5.10	6,916	7.65	10,374	10.20	13,832	12.75	17,290	15.30	20,748	17.85	24,206	21
22	2.66	3,436	5.32	6,873	7.98	10,309	10.64	13,745	13.29	17,182	15.95	20,618	18.61	24,054	22
23	2.77	3,413	5.54	6,827	8.31	10,240	11.07	13,653	13.84	17,067	16.60	20,480	19.37	23,893	23
24	2.91	3,389	5.80	6,778	8.71	10,168	11.60	13,557	14.51	16,946	17.40	20,335	20.31	23,724	24
25	3.04	3,364	6.08	6,727	9.12	10,091	12.15	13,455	15.19	16,819	18.23	20,182	21.26	23,546	25
26	3.18	3,337	6.36	6,674	9.54	10,011	12.72	13,348	15.90	16,685	19.08	20,021	22.26	23,358	26
27	3.32	3,308	6.65	6,617	9.97	9,925	13.28	13,234	16.61	16,542	19.93	19,850	23.25	23,159	27
28	3.47	3,278	6.94	6,557	10.40	9,835	13.87	13,114	17.34	16,392	20.80	19,670	24.27	22,949	28
29	3.64	3,247	7.28	6,494	10.92	9,741	14.55	12,988	18.19	16,235	21.83	19,481	25.47	22,728	29
30	3.82	3,214	7.64	6,427	11.47	9,641	15.29	12,855	19.11	16,069	22.93	19,282	26.75	22,496	30
31	4.01	3,179	8.03	6,357	12.04	9,536	16.05	12,715	20.07	15,894	24.08	19,072	28.09	22,251	31
32	4.23	3,142	8.45	6,284	12.68	9,426	16.90	12,568	21.13	15,710	25.35	18,851	29.58	21,993	32
33	4.48	3,103	8.94	6,207	13.42	9,310	17.89	12,414	22.36	15,517	26.83	18,620	31.30	21,724	33
34	4.83	3,063	9.64	6,126	14.47	9,189	19.29	12,252	24.11	15,316	28.93	18,379	33.75	21,442	34
35	5.18	3,021	10.35	6,042	15.53	9,064	20.70	12,085	25.88	15,106	31.05	18,127	36.23	21,148	35
36	5.38	2,978	10.76	5,955	16.14	8,933	21.52	11,910	26.90	14,888	32.28	17,866	37.66	20,843	36
37	5.59	2,932	11.17	5,864	16.76	8,797	22.34	11,729	27.92	14,661	33.50	17,593	39.09	20,525	37
38	5.91	2,885	11.81	5,769	17.72	8,654	23.62	11,539	29.52	14,424	35.43	17,308	41.33	20,193	38
39	6.23	2,835	12.44	5,670	18.67	8,505	24.89	11,340	31.11	14,175	37.33	17,010	43.55	19,845	39
40	6.56	2,782	13.11	5,565	19.67	8,347	26.22	11,130	32.77	13,912	39.33	16,694	45.88	19,477	40
41	6.93	2,727	13.85	5,454	20.78	8,180	27.70	10,907	34.63	13,634	41.55	16,361	48.48	19,088	41
42	7.36	2,668	14.72	5,336	22.08	8,004	29.43	10,672	36.79	13,340	44.15	16,007	51.51	18,675	42
43	7.82	2,605	15.63	5,211	23.44	7,816	31.25	10,422	39.07	13,027	46.88	15,632	54.69	18,238	43
44	8.29	2,539	16.58	5,078	24.87	7,617	33.15	10,156	41.44	12,695	49.73	15,233	58.02	17,772	44
45	8.74	2,468	17.47	4,936	26.21	7,405	34.93	9,873	43.67	12,341	52.40	14,809	61.14	17,277	45
46	9.28	2,393	18.55	4,786	27.83	7,179	37.10	9,572	46.38	11,966	55.65	14,359	64.93	16,752	46
47	9.88	2,313	19.76	4,626	29.64	6,940	39.52	9,253	49.40	11,566	59.28	13,879	69.16	16,192	47
48	10.54	2,228	21.08	4,456	31.62	6,685	42.15	8,913	52.69	11,141	63.23	13,369	73.76	15,597	48
49	11.22	2,138	22.44	4,276	33.67	6,414	44.89	8,552	56.11	10,690	67.33	12,827	78.55	14,965	49
50	11.95	2,042	23.89	4,084	35.84	6,125	47.79	8,167	59.73	10,209	71.68	12,251	83.63	14,293	50

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¹ CV @ age 65 or 10 years - Value shown is at attained age 65 or the end of year 10 if later, and assumes all premiums have been paid, no changes have been made to the certificate, and there is no certificate debt.

EXCLUSIONS AND LIMITATIONS: Suicide Exclusion - If a covered person commits suicide, the death benefit may be limited to the premiums paid for that covered person.

Pre-existing Condition Limitation - The Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWPLTCRE1) rider may contain a pre-existing condition limitation.

Other Exclusions and Limitations - The policy and riders (if included) have other elimination periods, exclusions and limitations that may affect coverage.

Please refer to the certificate for details.

Rates shown are based on Tobacco/Non-tobacco, Issue Age Specific rating structure. SEMIMONTHLY means 24 times per year.

This information is valid as long as information remains current, but in no event later than 12/31/2027. Group Whole Life Insurance benefits are provided under form GWLC, or state variations thereof. Rider benefits are provided under the following forms, or state variations thereof: Accelerated Death Benefit for Terminal Illness or Condition (GWPTI), Children's Term (GWPCCT) and Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWPLTCRE1).

This is a brief overview of the benefits available under the group voluntary policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL).

Details of the insurance, including exclusions, restrictions, and other provisions are included in the certificates issued.

For additional information, you may contact your Representative at The Standard.

The Children's Term (GWCCCT)† rider may be added to the Employee/Member's certificate for an additional premium. The additional semimonthly premium for \$10,000 is

\$2.28. Dependent coverage is limited to no more than 100% of the Employee/Member's coverage in FL.

† Issue Ages 18-70 Only for Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWPLTCRE1).

‡ Issue Ages 18-65 Only for Children's Term (GWCCCT).

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HO Use Only: s016283-20260814-5511-FL-TN-TS-B_STD_-FALSE-200-FA-10000-70000-10000-PI-E-24x-TI-T-PWP-F-ADB-F-TYT-O-GWCLTCRE-T-CT-T-ST:F-UWE

Ratecard generated August 14, 2026 - 3:36 PM by Quote Pro 08.03.2026.

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Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWPLTCRE1)†, and Accelerated Death Benefit for Terminal Illness or Condition

Non-Tobacco Premium Rates and Values (These are GI quotes, unless otherwise noted)															
Face Amount	\$10,000		\$20,000		\$30,000		\$40,000		\$50,000		\$60,000		\$70,000		Face Amount
Issue Age	Semimonthly Premium	CV @ age 65 or 10 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Issue Age
51	\$12.72	\$1,940	\$25.44	\$3,879	\$38.16	\$5,819	\$50.87	\$7,759	\$63.59	\$9,699	\$76.30	\$11,638	\$89.02	\$13,578	51
52	13.69	1,831	27.38	3,663	41.07	5,494	54.75	7,325	68.44	9,157	82.13	10,988	95.82	12,819	52
53	14.68	1,716	29.36	3,433	44.04	5,149	58.72	6,866	73.40	8,582	88.08	10,298	102.76	12,015	53
54	15.71	1,594	31.41	3,189	47.12	4,783	62.82	6,378	78.52	7,972	94.23	9,566	109.93	11,161	54
55	16.94	1,465	33.88	2,930	50.82	4,395	67.75	5,860	84.69	7,326	101.63	8,791	118.57	10,256	55
56	18.25	1,538	36.50	3,075	54.76	4,613	73.00	6,150	91.25	7,688	109.50	9,226	127.75	10,763	56
57	19.60	1,614	39.20	3,228	58.80	4,842	78.40	6,456	98.00	8,070	117.60	9,683	137.20	11,297	57
58	21.11	1,694	42.21	3,388	63.32	5,082	84.42	6,776	105.52	8,470	126.63	10,164	147.73	11,858	58
59	22.57	1,778	45.15	3,557	67.72	5,335	90.28	7,113	112.86	8,892	135.43	10,670	158.00	12,448	59
60	24.14	1,867	48.27	3,733	72.40	5,600	96.54	7,467	120.67	9,334	144.80	11,200	168.94	13,067	60
61	26.13	1,959	52.26	3,919	78.39	5,878	104.52	7,837	130.65	9,797	156.78	11,756	182.91	13,715	61
62	27.94	2,056	55.87	4,113	83.80	6,169	111.74	8,225	139.67	10,282	167.60	12,338	195.54	14,394	62
63	30.61	2,158	61.22	4,315	91.83	6,473	122.43	8,630	153.05	10,788	183.65	12,945	214.26	15,103	63
64	31.05	2,263	62.09	4,526	93.14	6,789	124.19	9,052	155.23	11,315	186.28	13,577	217.33	15,840	64
65	31.51	2,372	63.03	4,744	94.54	7,117	126.05	9,489	157.57	11,861	189.08	14,233	220.59	16,605	65
66	36.15	2,486	72.30	4,971	108.46	7,457	144.60	9,942	180.75	12,428	216.90	14,913	253.05	17,399	66
67	39.01	2,603	78.02	5,205	117.03	7,808	156.04	10,411	195.04	13,014	234.05	15,616	273.06	18,219	67
68	44.45	2,724	88.90	5,447	133.34	8,171	177.78	10,894	222.23	13,618	266.68	16,341	311.12	19,065	68
69	46.07	2,848	92.13	5,695	138.21	8,543	184.27	11,390	230.34	14,238	276.40	17,085	322.47	19,933	69
70	49.66	2,974	99.33	5,947	148.99	8,921	198.65	11,895	248.32	14,869	297.98	17,842	347.64	20,816	70

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EXCLUSIONS AND LIMITATIONS: Suicide Exclusion - If a covered person commits suicide, the death benefit may be limited to the premiums paid for that covered person.

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Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWPLTCRE1)†, and Accelerated Death Benefit for Terminal Illness or Condition

Tobacco Premium Rates and Values (These are GI quotes, unless otherwise noted)															
Face Amount	\$10,000		\$20,000		\$30,000		\$40,000		\$50,000		\$60,000		\$70,000		Face Amount
Issue Age	Semimonthly Premium	CV @ age 65 or 10 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Issue Age
18	Issue age 18 will be issued as Non-Tobacco. Please see the Non-Tobacco rate table.														19
19	\$3.96	\$4,397	\$7.91	\$8,794	\$11.87	\$13,192	\$15.82	\$17,589	\$19.78	\$21,986	\$23.73	\$26,383	\$27.68	\$30,780	20
20	3.98	4,373	7.96	8,745	11.94	13,118	15.92	17,491	19.90	21,864	23.88	26,236	27.86	30,609	21
21	4.16	4,347	8.33	8,694	12.49	13,041	16.65	17,388	20.82	21,735	24.98	26,081	29.14	30,428	22
22	4.36	4,320	8.72	8,640	13.08	12,959	17.44	17,279	21.79	21,599	26.15	25,919	30.51	30,239	23
23	4.56	4,291	9.12	8,582	13.68	12,873	18.23	17,164	22.79	21,456	27.35	25,747	31.91	30,038	24
24	4.77	4,261	9.54	8,522	14.31	12,783	19.07	17,044	23.84	21,306	28.60	25,567	33.37	29,828	25
25	5.01	4,230	10.01	8,459	15.02	12,689	20.02	16,918	25.02	21,148	30.03	25,377	35.03	29,607	26
26	5.23	4,196	10.45	8,392	15.68	12,589	20.90	16,785	26.13	20,981	31.35	25,177	36.58	29,373	27
27	5.45	4,161	10.90	8,322	16.36	12,483	21.80	16,644	27.25	20,805	32.70	24,966	38.15	29,127	28
28	5.70	4,124	11.40	8,247	17.09	12,371	22.78	16,495	28.48	20,619	34.18	24,742	39.87	28,866	29
29	5.94	4,084	11.88	8,169	17.82	12,253	23.75	16,337	29.69	20,422	35.63	24,506	41.57	28,590	30
30	6.16	4,043	12.31	8,085	18.47	12,128	24.62	16,170	30.77	20,213	36.93	24,256	43.08	28,298	31
31	6.46	3,999	12.92	7,997	19.38	11,996	25.83	15,994	32.30	19,993	38.75	23,992	45.21	27,990	32
32	6.79	3,952	13.57	7,904	20.36	11,857	27.14	15,809	33.92	19,761	40.70	23,713	47.49	27,665	33
33	7.15	3,903	14.29	7,806	21.43	11,709	28.57	15,612	35.71	19,516	42.85	23,419	50.00	27,322	34
34	7.53	3,852	15.04	7,703	22.57	11,555	30.09	15,407	37.61	19,259	45.13	23,110	52.65	26,962	35
35	7.88	3,798	15.76	7,596	23.64	11,394	31.52	15,192	39.40	18,990	47.28	22,787	55.16	26,585	36
36	8.27	3,741	16.53	7,483	24.79	11,224	33.05	14,965	41.32	18,707	49.58	22,448	57.84	26,189	37
37	8.74	3,682	17.47	7,364	26.21	11,046	34.94	14,728	43.67	18,411	52.40	22,093	61.14	25,775	38
38	9.23	3,620	18.46	7,240	27.69	10,861	36.92	14,481	46.15	18,101	55.38	21,721	64.61	25,341	39
39	9.73	3,555	19.44	7,110	29.17	10,666	38.89	14,221	48.61	17,776	58.33	21,331	68.05	24,886	40
40	10.18	3,487	20.36	6,974	30.54	10,460	40.72	13,947	50.90	17,434	61.08	20,921	71.26	24,408	41
41	10.79	3,415	21.57	6,829	32.36	10,244	43.13	13,659	53.92	17,074	64.70	20,488	75.49	23,903	42
42	11.42	3,339	22.83	6,677	34.24	10,016	45.65	13,354	57.06	16,693	68.48	20,031	79.89	23,370	43
43	12.07	3,258	24.14	6,515	36.20	9,773	48.27	13,031	60.34	16,289	72.40	19,546	84.47	22,804	44
44	12.77	3,172	25.53	6,344	38.29	9,516	51.05	12,688	63.82	15,860	76.58	19,032	89.34	22,204	45
45	13.43	3,081	26.85	6,161	40.28	9,242	53.70	12,323	67.13	15,404	80.55	18,484	93.98	21,565	46
46	14.16	2,984	28.31	5,967	42.47	8,951	56.62	11,935	70.77	14,919	84.93	17,902	99.08	20,886	47
47	14.98	2,881	29.95	5,762	44.93	8,642	59.90	11,523	74.88	14,404	89.85	17,285	104.83	20,166	48
48	15.86	2,772	31.72	5,543	47.58	8,315	63.44	11,086	79.30	13,858	95.15	16,630	111.01	19,401	49
49	16.76	2,656	33.52	5,311	50.28	7,967	67.04	10,623	83.79	13,279	100.55	15,934	117.31	18,590	50
50	17.73	2,533	35.45	5,065	53.18	7,598	70.90	10,130	88.63	12,663	106.35	15,195	124.08	17,728	50

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American Heritage Life Insurance Company Group Whole Life Insurance (GWL) for Employee/Member with riders (when available for the issue age):

Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWPLTCRE1)†, and Accelerated Death Benefit for Terminal Illness or Condition

Tobacco Premium Rates and Values (These are GI quotes, unless otherwise noted)															Face Amount
Face Amount	\$10,000		\$20,000		\$30,000		\$40,000		\$50,000		\$60,000		\$70,000		Face Amount
Issue Age	Semimonthly Premium	CV @ age 65 or 10 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Semimonthly Premium	CV @ age 65 or 10 years¹	Issue Age
51	\$18.82	\$2,401	\$37.65	\$4,803	\$56.47	\$7,204	\$75.28	\$9,606	\$94.11	\$12,007	\$112.93	\$14,408	\$131.75	\$16,810	51
52	19.98	2,262	39.96	4,524	59.94	6,786	79.92	9,048	99.90	11,311	119.88	13,573	139.86	15,835	52
53	21.21	2,114	42.42	4,227	63.63	6,341	84.84	8,455	106.04	10,569	127.25	12,682	148.46	14,796	53
54	22.51	1,956	45.01	3,912	67.52	5,867	90.02	7,823	112.52	9,779	135.03	11,735	157.53	13,691	54
55	23.81	1,788	47.61	3,575	71.42	5,363	95.22	7,150	119.02	8,938	142.83	10,725	166.63	12,513	55
56	25.40	1,843	50.80	3,686	76.21	5,528	101.60	7,371	127.00	9,214	152.40	11,057	177.80	12,900	56
57	26.99	1,898	53.98	3,795	80.97	5,693	107.95	7,590	134.94	9,488	161.93	11,386	188.91	13,283	57
58	28.72	1,953	57.44	3,905	86.15	5,858	114.87	7,811	143.59	9,764	172.30	11,716	201.02	13,669	58
59	30.41	2,008	60.81	4,017	91.22	6,025	121.62	8,034	152.02	10,042	182.43	12,050	212.83	14,059	59
60	32.03	2,065	64.04	4,130	96.07	6,196	128.09	8,261	160.11	10,326	192.13	12,391	224.15	14,456	60
61	33.93	2,123	67.85	4,245	101.78	6,368	135.70	8,491	169.63	10,614	203.55	12,736	237.48	14,859	61
62	36.24	2,182	72.49	4,364	108.73	6,546	144.97	8,728	181.21	10,910	217.45	13,092	253.69	15,274	62
63	38.54	2,244	77.08	4,488	115.62	6,732	154.15	8,976	192.69	11,220	231.23	13,464	269.76	15,708	63
64	41.01	2,315	82.02	4,631	123.03	6,946	164.04	9,261	205.05	11,577	246.05	13,892	287.06	16,207	64
65	43.07	2,405	86.15	4,811	129.22	7,216	172.28	9,621	215.36	12,027	258.43	14,432	301.50	16,837	65
66	44.91	2,501	89.82	5,002	134.73	7,502	179.64	10,003	224.55	12,504	269.45	15,005	314.36	17,506	66
67	48.14	2,603	96.27	5,206	144.40	7,809	192.54	10,412	240.67	13,015	288.80	15,618	336.94	18,221	67
68	51.96	2,713	103.91	5,425	155.87	8,138	207.82	10,851	259.77	13,564	311.73	16,276	363.68	18,989	68
69	55.85	2,831	111.69	5,662	167.54	8,493	223.39	11,324	279.23	14,156	335.08	16,987	390.92	19,818	69
70	59.82	2,957	119.64	5,914	179.45	8,871	239.27	11,828	299.09	14,785	358.90	17,742	418.72	20,699	70

This rate insert is for use with materials for accounts situated in Florida, and is not to be used on its own.

¹ CV @ age 65 or 10 years - Value shown is at attained age 65 or the end of year 10 if later, and assumes all premiums have been paid, no changes have been made to the certificate, and there is no certificate debt.

EXCLUSIONS AND LIMITATIONS: Suicide Exclusion - If a covered person commits suicide, the death benefit may be limited to the premiums paid for that covered person.

Pre-existing Condition Limitation - The Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWPLTCRE1) rider may contain a pre-existing condition limitation.

Other Exclusions and Limitations - The policy and riders (if included) have other elimination periods, exclusions and limitations that may affect coverage.

Please refer to the certificate for details.

Rates shown are based on Tobacco/Non-tobacco, Issue Age Specific rating structure. SEMIMONTHLY means 24 times per year.

This information is valid as long as information remains current, but in no event later than 12/31/2027. Group Whole Life Insurance benefits are provided under form GWLC, or state variations thereof. Rider benefits are provided under the following forms, or state variations thereof: Accelerated Death Benefit for Terminal Illness or Condition (GWPTI), Children's Term (GWPCT) and Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWPLTCRE1).

This is a brief overview of the benefits available under the group voluntary policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL).

Details of the insurance, including exclusions, restrictions, and other provisions are included in the certificates issued.

For additional information, you may contact your Representative at The Standard.

The Children's Term (GWCCT)† rider may be added to the Employee/Member's certificate for an additional premium. The additional semimonthly premium for \$10,000

is \$2.28. Dependent coverage is limited to no more than 100% of the Employee/Member's coverage in FL.

† Issue Ages 18-70 Only for Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWPLTCRE1).

‡ Issue Ages 18-65 Only for Children's Term (GWCCT).

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