



The Standard Proposal

Prepared for:

INSURANCE SERVICES OF CENTRAL FL

For presentation to:

Boyland Auto Group Orlando, LLC

Effective date:

October 1, 2026





The Standard Proposal

Thank you for considering The Standard for your client. We appreciate the opportunity to present our valuable products and services to you.

As a leading provider of voluntary benefits, we offer a comprehensive and competitive product portfolio including some of the industry's top-rated Critical Illness, Accident, Cancer and Permanent and Term Life Products.

Backed by the strength of our nationally respected brand, we offer protection to five of the nation's top retailers.

Advantages to partnering with The Standard include:

- Superior products with optional riders to further enhance coverage
- Customizable solutions to meet your clients' specific needs
- Cutting edge, flexible enrollment technology options
- Exceptional customer service, for employers and employees alike
- Compassionate, professional Claims team
- Strong post-sale support, including an industry-leading account implementation and servicing team

Thank you again for the opportunity to respond to your Request for Proposal. For more information about The Standard, please visit <https://www.standard.com/ahl>. Please do not hesitate to call me with any questions you may have.

Best regards,

Katie Smith
Senior Voluntary Employee Benefits
Consultant
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katie.smith@standard.com



The Standard Underwriting Offer

Based on the partnership between The Standard and **INSURANCE SERVICES OF CENTRAL FL**, please see the following offer for:

Boyland Auto Group Orlando, LLC dba Mercedes Benz of South Orlando

- o Eligible lives - 204
- o SIC - 5511: Motor Vehicle Dealers (New and Used)
- o Situs State - Florida
- o Effective Date - 10/01/2026

Eligibility

To be eligible for coverage, the employee must be a full time and/or permanent part-time Actively at Work W-2 employee working 20 or more hours per week (excluding temporary and seasonal employees) and who is a citizen of the United States.

Employee issue ages are 18 and over. If offered coverage, spouse issue ages are 18 and over and child(ren) issue ages are 0-25.

Participation Guidelines

Case will be issued with 5 applications per product if a total of 10 applications are written across all lines in a case.

If only 1 line is written, 10 applications are needed for that 1 line.

Group Accident

- Guaranteed Issue* will be available at annual enrollment in all enrollment years and always for New Hires and Qualifying Life Events.
- 5 applications per product, total of 10 applications across a case.
- 2 Year Rate Guarantee.

Group Critical Illness (GCI5)

- Guaranteed Issue* will be available at annual enrollment in all enrollment years and always for New Hires and Qualifying Life Events.
- 5 applications per product, total of 10 applications across a case.
- Guaranteed Issue* amount up to \$20,000 (\$10,000/\$20,000) for Employee.
- Spouse and/or Child(ren) Guaranteed Issue at 50% of Employee benefit amount.
- 2 Year Rate Guarantee.

Hospital Indemnity (GHI3)

- Guaranteed Issue* will be available at annual enrollment in all enrollment years and always for New Hires and Qualifying Life Events.
- 51 or more eligible lives required.
- 5 applications per product, total of 10 applications across a case.

- 2 Year Rate Guarantee.

Underwriting Definitions

Guaranteed Issue the amount of coverage available without regard to health status or evidence of insurability on the employee's application.*

Guaranteed Issue Underwriting may be available during the initial enrollment if participation is met, and for new hires who apply within 31 days after satisfying their eligibility period with their employer.

***Special Note on Exclusions and Limitations:** Although Guaranteed Issue may be available, all exclusions and limitations will still apply to any coverage issued. Policy exclusions and limitations are not waived even though Guaranteed Issue is made a part of the offer.

The Standard Commission Schedule

Based on the partnership between The Standard and **INSURANCE SERVICES OF CENTRAL FL**, please see the following commission schedule. Commission are offered either 1st Year & Renewal or Level.

Boyland Auto Group Orlando, LLC dba Mercedes Benz of South Orlando

- o Eligible lives - 204
- o SIC - 5511: Motor Vehicle Dealers (New and Used)
- o Situs State - Florida
- o Effective Date - 10/01/2026

Product	1 st Year	Renewal	Level
Accident (GAI7)	N/A	N/A	20.0%
Critical Illness (GCI5)	N/A	N/A	20.0%
Hospital Indemnity (GHI3)	N/A	N/A	13.0%

Commission schedule assumes electronic submission of applications; arrangements with other enrollment vendors may supersede these commissions.

Group Whole Life Proposal

About Group Whole Life Offered by The Standard

Life is unpredictable. Let The Standard help your employees prepare for the unexpected with Group Whole Life Insurance. Our Whole Life Insurance can help provide financial security for life and its uncertainties. Give your employees peace-of-mind and confidence, knowing their loved ones are protected with Whole Life coverage.

Group Whole Life Plan Design

The coverage offers fully guaranteed premiums payable to age 95, death benefits and cash value that can be used along the way. The Standard Whole Life coverage provides a lump sum death benefit during life changing events such as the death of a wage earner. Our Group Whole Life policy offers coverage amounts from a minimum of \$5,000 to a maximum of \$250,000. During initial enrollment, the employee can choose who to cover and how to cover them.

Optional Riders

Employer Elected – packaged with the base coverage¹

- Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits Rider
- Accelerated Death Benefit for Terminal Illness or Condition Rider

Employee Elected – optional at the employee level

- Children's Term Rider

Term rider benefit amounts count against the underwriting maximum for the person being covered by the rider.

¹Included if the insured is eligible for the rider based on issue age and relationship to the employee. This proposal is a brief description of coverage and is not a contract.

Underwriting Assumptions

- Boyland Auto Orlando
 - Eligible Lives - 204
 - SIC - 5511 Motor Vehicle Dealers (New and Used)
 - Situs State - Florida
 - Effective Date - 10/1/2026
- Guaranteed Issue will be available at Annual Enrollment in all enrollment years. New Hires and Qualifying Life Events are always Guaranteed Issue. Late Entrants are subject to EOI. All exclusions and limitations will still apply to any coverage issued.
- Minimum participation is 5 issued applications if 10 applications are written across lines; 10 apps needed if only one line is written
- Covered participants can add coverage during subsequent annual enrollments, with Evidence of Insurability, up to the plan maximum with the purchase of an additional certificate.
- Guaranteed Issue* Maximum is total death benefit including term riders, if any.
- Guaranteed Issue* and Simplified Issue limits are subject to an overall maximum life insurance amount for all coverage issued by The Standard.
- Rates are based on age at issue and tobacco usage.
- 2 year rate guarantee for the group policy. Once issued, rates are guaranteed for the life of the certificate.
- Minimum Group Whole Life coverage available is \$5,000.
- Spouse and Child benefit amounts are subject to state specific limits on dependent group life coverage, up to 100% of Employee.
- Only one Life product may be offered in each employer group.
- Any deviations from the plan of benefits and or provisions as outlined in this proposal may warrant a reevaluation of the rating.

Enrollment

New employees should apply for coverage during the initial enrollment period to take advantage of the Guaranteed Issue* option.

After the initial enrollment, late entrants can only apply for coverage during subsequent enrollment periods and will require Evidence of Insurability.

*This proposal is subject to the terms, conditions, and limitations of any policy(ies) issued. All exclusions and limitations still apply.

Employee and Dependent Eligibility

Employees can choose to participate and how much coverage to purchase, subject to the underwriting offer. Group Whole Life coverage may be available to employees, spouses and dependent children. Coverage for spouse and children may be limited to a percentage of the employee's face amount in some states.

To be eligible for coverage, the

- **Employee** (ages 18 – 80) must be full time and/or permanent part-time actively at work W-2 employees working 20 or more hours per week (excluding temporary and seasonal employees) and meet the employer's minimum guidelines for benefit eligibility.
- **Working Spouse under a Separate Certificate** (ages 18 - 80) must be actively at work at least 20 hours per week for the last 3 months and earning W-2 taxable income.
- **Non-working Spouse under a Separate Certificate** (ages 18 - 80) does not work at least 20 hours per week for the last 3 months and is not earning W-2 taxable income.
- **Child under a Separate Certificate** (ages 0 - 18) must be a dependent child.
- **Child under a Separate Certificate** (ages 19 - 25) must be a dependent child and a full-time student or actively at work.
- **Child under the Children's Term Rider** (ages 24 hours through age 25) must be a dependent child.

This proposal is subject to the terms, conditions, and limitations of any policy(ies) issued.

Underwriting Definitions

Guaranteed Issue* (GI) The amount of coverage available without regard to health status or evidence of insurability on the employee's application. Requires applicants to answer Actively at Work questions on their application.

Guaranteed Issue Underwriting may be available during the initial enrollment if participation is met, and for new hires who apply within 31 days after satisfying their eligibility period with their employer.

Simplified Issue* (SI) requires all eligible applicants to answer full health questions on their application and may require additional exams and tests (e.g. blood, urinalysis, etc.)

If a proposed insured applies for more than the Guaranteed Issue maximum, Simplified Issue will apply to the excess amount elected.

Late Entrant is any applicant who did not sign up within their initial eligibility period for benefits and will be required to submit acceptable evidence of insurability via the application process.

***Special Note on Exclusions and Limitations:** Although Guaranteed Issue or Simplified Issue may be available, all exclusions and limitations will still apply to any coverage issued. Policy exclusions and limitations are not waived even though Guaranteed Issue is made a part of the offer.

GWL Issue Limits			
Insured Person	UW Type	GI Issue Ages	Maximum GI Death Benefit ²
Employee	GI	18-70	\$75,000
Working Spouse	GI	18-70	\$30,000
Non-working Spouse	GI	18-70	\$10,000
Spouse Work Status Not Available**	GI	18-70	\$10,000
Child	GI	0-18	\$20,000

²Total of GWL Face plus 20 Year Term, if any. Overall maximum life insurance amount for all coverage issued by The Standard.

**Spouse Work Status Not Available is only applicable if both Working Spouse and Non-Working Spouse is not captured.

This proposal is subject to the terms, conditions, and limitations of any policy(ies) issued.

Policy Benefits and Highlights

Whole Life Insurance – provides either

Death Benefit - pays a lump-sum cash benefit when the insured dies; or

Maturity Benefit - pays a lump-sum cash benefit if the insured is still living at age 121.

Portability - Coverage may be continued if the employee ceases to be a member of an eligible class for any reason. The rates do not change when the employee leaves the Group. To continue coverage, premiums must be paid directly to the company.

Conversion Privilege - Alternatively, the employee may convert the insurance to a non-term individual life insurance policy, subject to the terms in the employer's group policy.

Rider Benefits³

Accelerated Death Benefit for Terminal Illness or Condition* - a lump-sum advance of 75% of the death benefit (not to exceed \$100,000) when certified terminally ill by a physician. The benefit payable is discounted using the current discount rate.

Children's Term⁴ - level term insurance for each covered dependent child under age 26. Not available if dependent child is covered under a separate certificate.

Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits - a monthly advance of 6% of the death benefit for up to 17 months while receiving qualified long-term care services after a 90-day elimination period when certified chronically ill by a licensed health care practitioner. The restoration benefit restores the death benefit and cash value on a monthly basis to the pre-acceleration amounts. After 100% of the death benefit has been used as a monthly advance, the extension benefit extends the monthly advance for up to an additional 17 months, providing a total of up to 34 months of benefits.

³ The riders have exclusions and limitations, may vary in availability by issue or termination age, and may not be available to all covered dependents or in all states. Additional premiums may be required for riders added to coverage.

⁴ Subject to state limits on dependent life coverage.

* Premiums are waived after the payment of benefit.

This proposal is subject to the terms, conditions, and limitations of any policy(ies) issued.

Non-Forfeiture

Over time, as premiums are paid the policy is building cash value. Premiums are guaranteed at issue and the coverage becomes fully paid-up at age 95 if all premiums have been paid.

If premiums are not paid after the coverage is effective and if the policy has developed cash value, the policy coverage can be surrendered for its net cash value or some coverage can continue as paid-up under an available non-forfeiture option. Rider coverage terminates if a non-forfeiture option is elected.

Extended Term Insurance (ETI) is the default non-forfeiture option when premium payments stop and there is no active selection made to continue coverage. ETI reduces the duration of coverage to a shorter term period, but provides the same amount of death benefit.

Exclusions and Limitations

Pre-Existing Condition Limitation - Benefits are not paid for a period of chronic illness care resulting from a pre-existing condition that begins within the first 6 months after the effective date of coverage. This does not apply to a period of care beginning 6 months after the effective date. A pre-existing condition is a condition, whether diagnosed or not, for which symptoms existed within the 6-month period prior to the effective date, or medical advice or treatment was recommended or received from a health care provider within 6 months before the effective date.

Exclusions

Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits Rider - The rider may not limit or exclude coverage by type of illness, treatment, medical condition, or accident, except as follows: pre-existing conditions or diseases; mental or emotional disorder (except for Alzheimer's Disease, senility or senile dementia that are of organic origin); alcoholism and drug addiction; treatment or medical conditions due to: act of war, participation in a felony, riot or insurrection, serving in the armed forces or auxiliary units, suicide or attempt at suicide, or intentionally self-inflicted injury; treatment provided in a government facility (unless required by law); services for which benefits are available under Medicare or other governmental program (except Medicaid), any state or federal workers' compensation, employer's liability or occupational disease law, or motor vehicle no-fault law; care or services received outside the United States or its territories.

Suicide Exclusion for Group Whole Life, Children's Term Rider - If the insured or rider insured commits suicide within 2 years of the effective date of coverage, the death benefit will be limited to the premiums paid.

When Coverage Ends

Coverage ends when the group policy terminates or the insured is no longer eligible for coverage according to the terms of the group policy. Riders have different termination provisions and may terminate earlier than the certificate termination date.

Policy Disclosure

For use with producers and brokers or for presentation to employers. Not for use with consumer sales. Not to be disseminated to the public.

Group Whole Life Insurance benefits are provided under form GWLP, 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. The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by American Heritage Life Insurance Company, Jacksonville, Florida in all states except New York. Product features and availability vary by state and are solely the responsibility of American Heritage Life Insurance Company. Details of the insurance, including exclusions, restrictions, and other provisions are included in the certificates issued. If the employee opts in for electronic delivery, the policy summarizing the coverage and its accompanying notices will be provided in electronic form.

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		\$75,000		Face Amount
Issue Age	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Issue Age
18	\$5.21	\$3,517	\$10.44	\$7,034	\$15.65	\$10,551	\$20.86	\$14,068	\$26.09	\$17,585	\$31.30	\$21,102	\$39.13	\$26,378	18
19	4.80	3,498	9.60	6,997	14.40	10,495	19.20	13,993	24.00	17,492	28.80	20,990	36.00	26,237	19
20	4.93	3,479	9.87	6,957	14.80	10,436	19.73	13,914	24.67	17,393	29.60	20,872	37.00	26,090	20
21	5.10	3,458	10.20	6,916	15.30	10,374	20.40	13,832	25.50	17,290	30.60	20,748	38.25	25,935	21
22	5.32	3,436	10.63	6,873	15.95	10,309	21.27	13,745	26.58	17,182	31.90	20,618	39.88	25,772	22
23	5.54	3,413	11.07	6,827	16.61	10,240	22.13	13,653	27.67	17,067	33.20	20,480	41.50	25,600	23
24	5.81	3,389	11.60	6,778	17.41	10,168	23.20	13,557	29.01	16,946	34.80	20,335	43.50	25,419	24
25	6.07	3,364	12.15	6,727	18.23	10,091	24.30	13,455	30.38	16,819	36.45	20,182	45.57	25,228	25
26	6.36	3,337	12.72	6,674	19.08	10,011	25.43	13,348	31.79	16,685	38.15	20,021	47.69	25,027	26
27	6.64	3,308	13.29	6,617	19.93	9,925	26.56	13,234	33.21	16,542	39.85	19,850	49.81	24,813	27
28	6.93	3,278	13.87	6,557	20.80	9,835	27.73	13,114	34.67	16,392	41.60	19,670	52.00	24,588	28
29	7.28	3,247	14.55	6,494	21.83	9,741	29.10	12,988	36.37	16,235	43.65	19,481	54.56	24,352	29
30	7.64	3,214	15.28	6,427	22.93	9,641	30.57	12,855	38.21	16,069	45.85	19,282	57.31	24,103	30
31	8.02	3,179	16.05	6,357	24.08	9,536	32.10	12,715	40.13	15,894	48.15	19,072	60.19	23,840	31
32	8.46	3,142	16.90	6,284	25.36	9,426	33.80	12,568	42.26	15,710	50.70	18,851	63.37	23,564	32
33	8.95	3,103	17.88	6,207	26.83	9,310	35.77	12,414	44.71	15,517	53.65	18,620	67.07	23,276	33
34	9.65	3,063	19.28	6,126	28.93	9,189	38.57	12,252	48.21	15,316	57.85	18,379	72.31	22,973	34
35	10.35	3,021	20.70	6,042	31.05	9,064	41.40	12,085	51.75	15,106	62.10	18,127	77.63	22,659	35
36	10.76	2,978	21.52	5,955	32.28	8,933	43.03	11,910	53.79	14,888	64.55	17,866	80.69	22,332	36
37	11.17	2,932	22.33	5,864	33.51	8,797	44.67	11,729	55.84	14,661	67.00	17,593	83.75	21,992	37
38	11.81	2,885	23.62	5,769	35.43	8,654	47.23	11,539	59.04	14,424	70.85	17,308	88.57	21,635	38
39	12.45	2,835	24.88	5,670	37.33	8,505	49.77	11,340	62.21	14,175	74.65	17,010	93.32	21,263	39
40	13.11	2,782	26.22	5,565	39.33	8,347	52.43	11,130	65.54	13,912	78.65	16,694	98.31	20,868	40
41	13.85	2,727	27.70	5,454	41.56	8,180	55.40	10,907	69.25	13,634	83.10	16,361	103.87	20,451	41
42	14.72	2,668	29.44	5,336	44.16	8,004	58.86	10,672	73.58	13,340	88.30	16,007	110.37	20,009	42
43	15.63	2,605	31.25	5,211	46.88	7,816	62.50	10,422	78.13	13,027	93.75	15,632	117.19	19,541	43
44	16.58	2,539	33.15	5,078	49.73	7,617	66.30	10,156	82.88	12,695	99.45	15,233	124.31	19,042	44
45	17.47	2,468	34.94	4,936	52.41	7,405	69.86	9,873	87.33	12,341	104.80	14,809	131.00	18,512	45
46	18.55	2,393	37.10	4,786	55.65	7,179	74.20	9,572	92.75	11,966	111.30	14,359	139.13	17,948	46
47	19.76	2,313	39.51	4,626	59.28	6,940	79.04	9,253	98.79	11,566	118.55	13,879	148.19	17,349	47
48	21.07	2,228	42.15	4,456	63.23	6,685	84.30	8,913	105.38	11,141	126.45	13,369	158.07	16,712	48
49	22.44	2,138	44.88	4,276	67.33	6,414	89.77	8,552	112.21	10,690	134.65	12,827	168.32	16,034	49
50	23.90	2,042	47.78	4,084	71.68	6,125	95.57	8,167	119.46	10,209	143.35	12,251	179.19	15,314	50

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

¹CV @ 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. MONTHLY means 12 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 GWLCL, 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).

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.

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 monthly premium for \$10,000 is

\$4.55. 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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Ratecard generated July 15, 2026 - 11:47 AM by Quote Pro 06.30.2026.

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 GL quotes, unless otherwise noted)															
Face Amount	\$10,000		\$20,000		\$30,000		\$40,000		\$50,000		\$60,000		\$75,000		Face Amount
Issue Age	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Issue Age
51	\$25.44	\$1,940	\$50.87	\$3,879	\$76.31	\$5,819	\$101.73	\$7,759	\$127.17	\$9,699	\$152.60	\$11,638	\$190.75	\$14,548	51
52	27.38	1,831	54.75	3,663	82.13	5,494	109.50	7,325	136.87	9,157	164.25	10,988	205.32	13,735	52
53	29.36	1,716	58.72	3,433	88.08	5,149	117.43	6,866	146.79	8,582	176.15	10,298	220.19	12,873	53
54	31.41	1,594	62.81	3,189	94.23	4,783	125.64	6,378	157.04	7,972	188.45	9,566	235.57	11,958	54
55	33.88	1,465	67.75	2,930	101.63	4,395	135.50	5,860	169.37	7,326	203.25	8,791	254.06	10,988	55
56	36.50	1,538	73.00	3,075	109.51	4,613	146.00	6,150	182.50	7,688	219.00	9,226	273.75	11,532	56
57	39.20	1,614	78.40	3,228	117.60	4,842	156.80	6,456	196.00	8,070	235.20	9,683	294.01	12,104	57
58	42.21	1,694	84.42	3,388	126.63	5,082	168.83	6,776	211.04	8,470	253.25	10,164	316.56	12,705	58
59	45.14	1,778	90.29	3,557	135.43	5,335	180.56	7,113	225.71	8,892	270.85	10,670	338.57	13,337	59
60	48.27	1,867	96.53	3,733	144.80	5,600	193.07	7,467	241.33	9,334	289.60	11,200	362.00	14,000	60
61	52.26	1,959	104.52	3,919	156.78	5,878	209.03	7,837	261.30	9,797	313.55	11,756	391.94	14,695	61
62	55.87	2,056	111.73	4,113	167.60	6,169	223.47	8,225	279.33	10,282	335.20	12,338	419.01	15,422	62
63	61.21	2,158	122.44	4,315	183.65	6,473	244.86	8,630	306.09	10,788	367.30	12,945	459.13	16,181	63
64	62.10	2,263	124.18	4,526	186.28	6,789	248.37	9,052	310.46	11,315	372.55	13,577	465.69	16,972	64
65	63.02	2,372	126.05	4,744	189.08	7,117	252.10	9,489	315.13	11,861	378.15	14,233	472.69	17,792	65
66	72.30	2,486	144.60	4,971	216.91	7,457	289.20	9,942	361.50	12,428	433.80	14,913	542.25	18,641	66
67	78.02	2,603	156.03	5,205	234.05	7,808	312.07	10,411	390.08	13,014	468.10	15,616	585.13	19,520	67
68	88.89	2,724	177.79	5,447	266.68	8,171	355.56	10,894	444.46	13,618	533.35	16,341	666.69	20,426	68
69	92.13	2,848	184.26	5,695	276.41	8,543	368.54	11,390	460.67	14,238	552.80	17,085	691.00	21,356	69
70	99.32	2,974	198.65	5,947	297.98	8,921	397.30	11,895	496.63	14,869	595.95	17,842	744.94	22,303	70

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¹CV @ 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. MONTHLY means 12 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 GWLCL, 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 monthly premium for \$10,000 is

\$4.55. 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).

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

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HO Use Only: 5001283-20260715-5511-FL-TNTS-
B. PRE - FALSE-204-FA-10000-10000-10000-
PIE-12X-TLT PNP-F-A0B-F-TYT-0-GWCLTCRE1-
CTT-STF-UWE

Ratecard generated July 15, 2026 - 11:47 AM by Quote Pro 06.30.2026.

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		\$10,000		\$20,000		\$30,000		\$40,000		\$50,000		\$60,000		\$75,000		Face Amount
Issue Age		Monthly Premium or 10 years¹	CV @ age 65 or 10 years¹	Monthly Premium or 10 years¹	CV @ age 65 or 10 years¹	Monthly Premium or 10 years¹	CV @ age 65 or 10 years¹	Monthly Premium or 10 years¹	CV @ age 65 or 10 years¹	Monthly Premium or 10 years¹	CV @ age 65 or 10 years¹	Monthly Premium or 10 years¹	CV @ age 65 or 10 years¹	Monthly Premium or 10 years¹	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		\$7.91	\$4.397	\$15.82	\$8.794	\$23.73	\$13.192	\$31.63	\$17.589	\$39.55	\$21.986	\$47.45	\$26.383	\$59.31	\$32.979	19
20		7.96	4.373	15.92	8.745	23.88	13.118	31.83	17.491	39.80	21.864	47.75	26.236	59.69	32.795	20
21		8.32	4.347	16.65	8.694	24.98	13.041	33.30	17.388	41.63	21.735	49.95	26.081	62.44	32.602	21
22		8.72	4.320	17.43	8.640	26.15	12.959	34.87	17.279	43.58	21.599	52.30	25.919	65.38	32.399	22
23		9.12	4.291	18.24	8.582	27.36	12.873	36.46	17.164	45.58	21.456	54.70	25.747	68.38	32.183	23
24		9.54	4.261	19.07	8.522	28.61	12.783	38.13	17.044	47.67	21.306	57.20	25.567	71.50	31.958	24
25		10.01	4.230	20.01	8.459	30.03	12.689	40.04	16.918	50.04	21.148	60.05	25.377	75.07	31.721	25
26		10.45	4.196	20.90	8.392	31.36	12.589	41.80	16.785	52.25	20.981	62.70	25.177	78.37	31.472	26
27		10.90	4.161	21.80	8.322	32.71	12.483	43.60	16.644	54.50	20.805	65.40	24.966	81.75	31.208	27
28		11.39	4.124	22.79	8.247	34.18	12.371	45.56	16.495	56.96	20.619	68.35	24.742	85.44	30.928	28
29		11.88	4.084	23.75	8.169	35.63	12.253	47.50	16.337	59.37	20.422	71.25	24.506	89.06	30.632	29
30		12.31	4.043	24.62	8.085	36.93	12.128	49.23	16.170	61.54	20.213	73.85	24.256	92.31	30.320	30
31		12.91	3.999	25.84	7.997	38.75	11.996	51.66	15.994	64.59	19.993	77.50	23.992	96.88	29.990	31
32		13.57	3.952	27.13	7.904	40.71	11.857	54.27	15.809	67.84	19.761	81.40	23.713	101.75	29.642	32
33		14.29	3.903	28.57	7.806	42.86	11.709	57.13	15.612	71.42	19.516	85.70	23.419	107.13	29.273	33
34		15.05	3.852	30.08	7.703	45.13	11.555	60.17	15.407	75.21	19.259	90.25	23.110	112.81	28.888	34
35		15.76	3.798	31.52	7.596	47.28	11.394	63.03	15.192	78.80	18.990	94.55	22.787	118.19	28.484	35
36		16.53	3.741	33.05	7.483	49.58	11.224	66.10	14.965	82.63	18.707	99.15	22.448	123.94	28.060	36
37		17.47	3.682	34.93	7.364	52.41	11.046	69.87	14.728	87.34	18.411	104.80	22.093	131.00	27.616	37
38		18.46	3.620	36.92	7.240	55.38	10.861	73.83	14.481	92.29	18.101	110.75	21.721	138.44	27.152	38
39		19.45	3.555	38.88	7.110	58.33	10.666	77.77	14.221	97.21	17.776	116.65	21.331	145.82	26.664	39
40		20.36	3.487	40.72	6.974	61.08	10.460	81.43	13.947	101.79	17.434	122.15	20.921	152.69	26.151	40
41		21.57	3.415	43.14	6.829	64.71	10.244	86.26	13.659	107.83	17.074	129.40	20.488	161.75	25.610	41
42		22.83	3.339	45.65	6.677	68.48	10.016	91.30	13.354	114.12	16.693	136.95	20.031	171.19	25.039	42
43		24.13	3.258	48.27	6.515	72.40	9.773	96.53	13.031	120.67	16.289	144.80	19.546	181.00	24.433	43
44		25.53	3.172	51.05	6.344	76.58	9.516	102.10	12.688	127.63	15.860	153.15	19.032	191.44	23.790	44
45		26.85	3.081	53.70	6.161	80.56	9.242	107.40	12.323	134.25	15.404	161.10	18.484	201.37	23.105	45
46		28.31	2.984	56.61	5.967	84.93	8.951	113.24	11.935	141.54	14.919	169.85	17.902	212.32	22.378	46
47		29.95	2.881	59.90	5.762	89.86	8.642	119.80	11.523	149.75	14.404	179.70	17.285	224.62	21.606	47
48		31.72	2.772	63.43	5.543	95.16	8.315	126.87	11.086	158.59	13.858	190.30	16.630	237.88	20.787	48
49		33.52	2.656	67.03	5.311	100.55	7.967	134.07	10.623	167.58	13.279	201.40	15.934	251.38	19.918	49
50		35.46	2.533	70.90	5.065	106.36	7.598	141.80	10.130	177.26	12.663	212.70	15.195	265.88	18.994	50

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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.

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.

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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.

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† 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 (GWCTT).

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HO Use Only: s001283-20260715-5511-FL-TINTS-B-PRE -FALSE-204-FA-10000-100000-PL15-12x-TLT-PMP-F-ADB-F-TYT-0-GWCLTCRE1-CCT-ST-F-UWE

Ratecard generated July 15, 2026 - 11:47 AM by Quote Pro 06.30.2026.

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	\$10,000		\$20,000		\$30,000		\$40,000		\$50,000		\$60,000		\$75,000		Face Amount
Issue Age	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Monthly Premium	CV @ age 65 or 10 years¹	Issue Age
51	\$37.64	\$2,401	\$4,803	\$7,204	\$112.93	\$169.39	\$150.56	\$9,606	\$188.21	\$12,007	\$225.85	\$14,408	\$282.31	\$18,011	51
52	39.96	2,262	79.91	4,524	119.88	6,786	159.84	9,048	199.79	11,311	239.75	13,573	299.69	16,966	52
53	42.42	2,114	84.83	4,227	127.25	6,341	169.67	8,455	212.08	10,569	254.50	12,682	318.13	15,853	53
54	45.01	1,956	90.01	3,912	135.03	5,867	180.04	7,823	225.04	9,779	270.05	11,735	337.57	14,669	54
55	47.61	1,788	95.21	3,575	142.83	5,363	190.44	7,150	238.04	8,938	285.65	10,725	357.06	13,406	55
56	50.80	1,843	101.60	3,686	152.41	5,528	203.20	7,371	254.00	9,214	304.80	11,057	381.00	13,821	56
57	53.97	1,898	107.95	3,795	161.93	5,693	215.90	7,590	269.88	9,488	323.85	11,386	404.82	14,232	57
58	57.43	1,953	114.87	3,905	172.30	5,858	229.73	7,811	287.17	9,764	344.60	11,716	430.75	14,645	58
59	60.81	2,008	121.62	4,017	182.43	6,025	243.23	8,034	304.04	10,042	364.85	12,050	456.07	15,063	59
60	64.05	2,065	128.08	4,130	192.13	6,196	256.17	8,261	320.21	10,326	384.25	12,391	480.31	15,489	60
61	67.86	2,123	135.70	4,245	203.56	6,368	271.40	8,491	339.26	10,614	407.10	12,736	508.88	15,920	61
62	72.48	2,182	144.97	4,364	217.45	6,546	289.93	8,728	362.42	10,910	434.90	13,092	543.63	16,365	62
63	77.07	2,244	154.15	4,488	231.23	6,732	308.30	8,976	385.38	11,220	462.45	13,464	578.07	16,830	63
64	82.02	2,315	164.03	4,631	246.06	6,946	328.07	9,261	410.09	11,577	492.10	13,892	615.12	17,365	64
65	86.14	2,405	172.29	4,811	258.43	7,216	344.56	9,621	430.71	12,027	516.85	14,432	646.06	18,040	65
66	89.82	2,501	179.63	5,002	269.46	7,502	359.27	10,003	449.09	12,504	538.90	15,005	673.62	18,756	66
67	96.27	2,603	192.53	5,206	288.80	7,809	385.07	10,412	481.33	13,015	577.60	15,618	722.01	19,523	67
68	103.91	2,713	207.82	5,425	311.73	8,138	415.63	10,851	519.54	13,564	623.45	16,276	779.31	20,345	68
69	111.69	2,831	223.38	5,662	335.08	8,493	446.77	11,324	558.46	14,156	670.15	16,987	837.69	21,233	69
70	119.63	2,957	239.27	5,914	358.90	8,871	478.53	11,828	598.17	14,785	717.80	17,742	897.25	22,178	70

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