

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	Biweekly Premium	CV @ age 65 or 10 years¹	Biweekly Premium	CV @ age 65 or 10 years¹	Biweekly Premium	CV @ age 65 or 10 years¹	Biweekly Premium	CV @ age 65 or 10 years¹	Biweekly Premium	CV @ age 65 or 10 years¹	Biweekly Premium	CV @ age 65 or 10 years¹	Biweekly Premium	CV @ age 65 or 10 years¹	Issue Age
18	\$2.42	\$3,517	\$4.82	\$7,034	\$7.24	\$10,551	\$9.64	\$14,068	\$12.04	\$17,585	\$14.46	\$21,102	\$16.86	\$24,619	18
19	2.22	3,498	4.44	6,997	6.66	10,495	8.86	13,993	11.08	17,492	13.30	20,990	15.52	24,488	19
20	2.28	3,479	4.56	6,957	6.84	10,436	9.12	13,914	11.40	17,393	13.66	20,872	15.94	24,350	20
21	2.36	3,458	4.72	6,916	7.06	10,374	9.42	13,832	11.78	17,290	14.14	20,748	16.48	24,206	21
22	2.46	3,436	4.92	6,873	7.36	10,309	9.82	13,745	12.28	17,182	14.74	20,618	17.18	24,054	22
23	2.56	3,413	5.12	6,827	7.68	10,240	10.22	13,653	12.78	17,067	15.34	20,480	17.88	23,893	23
24	2.68	3,389	5.36	6,778	8.04	10,168	10.72	13,557	13.40	16,946	16.06	20,335	18.76	23,724	24
25	2.80	3,364	5.62	6,727	8.42	10,091	11.22	13,455	14.02	16,819	16.84	20,182	19.64	23,546	25
26	2.94	3,337	5.88	6,674	8.82	10,011	11.74	13,348	14.68	16,685	17.62	20,021	20.56	23,358	26
27	3.08	3,308	6.14	6,617	9.20	9,925	12.26	13,234	15.34	16,542	18.40	19,850	21.46	23,159	27
28	3.20	3,278	6.40	6,557	9.60	9,835	12.80	13,114	16.00	16,392	19.20	19,670	22.40	22,949	28
29	3.36	3,247	6.72	6,494	10.08	9,741	13.44	12,988	16.80	16,235	20.16	19,481	23.52	22,728	29
30	3.54	3,214	7.06	6,427	10.60	9,641	14.12	12,855	17.64	16,069	21.16	19,282	24.70	22,496	30
31	3.70	3,179	7.42	6,357	11.12	9,536	14.82	12,715	18.52	15,894	22.24	19,072	25.94	22,251	31
32	3.92	3,142	7.80	6,284	11.72	9,426	15.60	12,568	19.52	15,710	23.40	18,851	27.32	21,993	32
33	4.14	3,103	8.26	6,207	12.40	9,310	16.52	12,414	20.64	15,517	24.76	18,620	28.90	21,724	33
34	4.46	3,063	8.90	6,126	13.36	9,189	17.80	12,252	22.26	15,316	26.70	18,379	31.16	21,442	34
35	4.78	3,021	9.56	6,042	14.34	9,064	19.12	12,085	23.90	15,106	28.66	18,127	33.44	21,148	35
36	4.98	2,978	9.94	5,955	14.90	8,933	19.86	11,910	24.84	14,888	29.80	17,866	34.76	20,843	36
37	5.16	2,932	10.32	5,864	15.48	8,797	20.62	11,729	25.78	14,661	30.94	17,593	36.08	20,525	37
38	5.46	2,885	10.90	5,769	16.36	8,654	21.80	11,539	27.26	14,424	32.70	17,308	38.16	20,193	38
39	5.76	2,835	11.50	5,670	17.24	8,505	22.98	11,340	28.72	14,175	34.46	17,010	40.20	19,845	39
40	6.06	2,782	12.10	5,565	18.16	8,347	24.20	11,130	30.26	13,912	36.30	16,694	42.36	19,477	40
41	6.40	2,727	12.80	5,454	19.18	8,180	25.58	10,907	31.96	13,634	38.36	16,361	44.76	19,088	41
42	6.80	2,668	13.60	5,336	20.38	8,004	27.18	10,672	33.96	13,340	40.76	16,007	47.56	18,675	42
43	7.22	2,605	14.44	5,211	21.64	7,816	28.86	10,422	36.06	13,027	43.28	15,632	50.50	18,238	43
44	7.66	2,539	15.30	5,078	22.96	7,617	30.60	10,156	38.26	12,695	45.90	15,233	53.56	17,772	44
45	8.08	2,468	16.14	4,936	24.20	7,405	32.26	9,873	40.32	12,341	48.38	14,809	56.44	17,277	45
46	8.56	2,393	17.14	4,786	25.70	7,179	34.26	9,572	42.82	11,966	51.38	14,359	59.94	16,752	46
47	9.12	2,313	18.24	4,626	27.36	6,940	36.48	9,253	45.60	11,566	54.72	13,879	63.84	16,192	47
48	9.74	2,228	19.46	4,456	29.20	6,685	38.92	8,913	48.64	11,141	58.36	13,369	68.10	15,597	48
49	10.36	2,138	20.72	4,276	31.08	6,414	41.44	8,552	51.80	10,690	62.16	12,827	72.52	14,965	49
50	11.04	2,042	22.06	4,084	33.10	6,125	44.12	8,167	55.14	10,209	66.16	12,251	77.20	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. BIWEEKLY means 26 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 biweekly premium for \$10,000 is

\$2.10. 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-26x-TI-T-PWP-F-ADB-F-TYT-Q-GWPLTCRE-T-CT-T-ST:F-UWE

Ratecard generated August 14, 2026 - 3:35 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	Biweekly Premium	CV @ age 65 or 10 years¹	Biweekly Premium	CV @ age 65 or 10 years¹	Biweekly Premium	CV @ age 65 or 10 years¹	Biweekly Premium	CV @ age 65 or 10 years¹	Biweekly Premium	CV @ age 65 or 10 years¹	Biweekly Premium	CV @ age 65 or 10 years¹	Biweekly Premium	CV @ age 65 or 10 years¹	Issue Age
51	\$11.74	\$1,940	\$23.48	\$3,879	\$35.22	\$5,819	\$46.96	\$7,759	\$58.70	\$9,699	\$70.44	\$11,638	\$82.18	\$13,578	51
52	12.64	1,831	25.28	3,663	37.92	5,494	50.54	7,325	63.18	9,157	75.82	10,988	88.46	12,819	52
53	13.56	1,716	27.10	3,433	40.66	5,149	54.20	6,866	67.76	8,582	81.30	10,298	94.86	12,015	53
54	14.50	1,594	29.00	3,189	43.50	4,783	58.00	6,378	72.48	7,972	86.98	9,566	101.48	11,161	54
55	15.64	1,465	31.28	2,930	46.92	4,395	62.54	5,860	78.18	7,326	93.82	8,791	109.46	10,256	55
56	16.86	1,538	33.70	3,075	50.56	4,613	67.40	6,150	84.24	7,688	101.08	9,226	117.94	10,763	56
57	18.10	1,614	36.20	3,228	54.28	4,842	72.38	6,456	90.46	8,070	108.56	9,683	126.66	11,297	57
58	19.48	1,694	38.98	3,388	58.46	5,082	77.92	6,776	97.42	8,470	116.90	10,164	136.38	11,858	58
59	20.84	1,778	41.68	3,557	62.52	5,335	83.34	7,113	104.18	8,892	125.02	10,670	145.84	12,448	59
60	22.28	1,867	44.56	3,733	66.84	5,600	89.12	7,467	111.40	9,334	133.66	11,200	155.94	13,067	60
61	24.12	1,959	48.24	3,919	72.36	5,878	96.48	7,837	120.60	9,797	144.72	11,756	168.84	13,715	61
62	25.80	2,056	51.58	4,113	77.36	6,169	103.14	8,225	128.92	10,282	154.72	12,338	180.50	14,394	62
63	28.26	2,158	56.52	4,315	84.76	6,473	113.02	8,630	141.28	10,788	169.54	12,945	197.78	15,103	63
64	28.66	2,263	57.32	4,526	85.98	6,789	114.64	9,052	143.30	11,315	171.96	13,577	200.62	15,840	64
65	29.10	2,372	58.18	4,744	87.28	7,117	116.36	9,489	145.46	11,861	174.54	14,233	203.62	16,605	65
66	33.38	2,486	66.74	4,971	100.12	7,457	133.48	9,942	166.86	12,428	200.22	14,913	233.60	17,399	66
67	36.02	2,603	72.02	5,205	108.04	7,808	144.04	10,411	180.04	13,014	216.06	15,616	252.06	18,219	67
68	41.04	2,724	82.06	5,447	123.10	8,171	164.12	10,894	205.14	13,618	246.16	16,341	287.20	19,065	68
69	42.52	2,848	85.06	5,695	127.58	8,543	170.10	11,390	212.62	14,238	255.14	17,085	297.66	19,933	69
70	45.84	2,974	91.70	5,947	137.54	8,921	183.38	11,895	229.22	14,869	275.06	17,842	320.90	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	Biweekly Premium	CV @ age 65 or 10 years¹	Biweekly Premium	CV @ age 65 or 10 years¹	Biweekly Premium	CV @ age 65 or 10 years¹	Biweekly Premium	CV @ age 65 or 10 years¹	Biweekly Premium	CV @ age 65 or 10 years¹	Biweekly Premium	CV @ age 65 or 10 years¹	Biweekly 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	\$3.66	\$4,397	\$7.30	\$8,794	\$10.96	\$13,192	\$14.60	\$17,589	\$18.26	\$21,986	\$21.90	\$26,383	\$25.56	\$30,780	19
20	3.68	4,373	7.36	8,745	11.02	13,118	14.70	17,491	18.38	21,864	22.04	26,236	25.72	30,609	20
21	3.84	4,347	7.70	8,694	11.54	13,041	15.38	17,388	19.22	21,735	23.06	26,081	26.90	30,428	21
22	4.04	4,320	8.06	8,640	12.08	12,959	16.10	17,279	20.12	21,599	24.14	25,919	28.18	30,239	22
23	4.22	4,291	8.42	8,582	12.64	12,873	16.84	17,164	21.04	21,456	25.26	25,747	29.46	30,038	23
24	4.42	4,261	8.80	8,522	13.22	12,783	17.60	17,044	22.00	21,306	26.40	25,567	30.82	29,828	24
25	4.62	4,230	9.24	8,459	13.86	12,689	18.48	16,918	23.10	21,148	27.72	25,377	32.34	29,607	25
26	4.84	4,196	9.66	8,392	14.48	12,589	19.30	16,785	24.12	20,981	28.94	25,177	33.76	29,373	26
27	5.04	4,161	10.06	8,322	15.10	12,483	20.14	16,644	25.16	20,805	30.20	24,966	35.22	29,127	27
28	5.26	4,124	10.52	8,247	15.78	12,371	21.04	16,495	26.30	20,619	31.56	24,742	36.82	28,866	28
29	5.50	4,084	10.96	8,169	16.46	12,253	21.94	16,337	27.40	20,422	32.90	24,506	38.38	28,590	29
30	5.68	4,043	11.38	8,085	17.06	12,128	22.72	16,170	28.42	20,213	34.10	24,256	39.78	28,298	30
31	5.96	3,999	11.94	7,997	17.90	11,996	23.86	15,994	29.82	19,993	35.78	23,992	41.74	27,990	31
32	6.28	3,952	12.52	7,904	18.80	11,857	25.06	15,809	31.32	19,761	37.58	23,713	43.84	27,665	32
33	6.60	3,903	13.20	7,806	19.78	11,709	26.38	15,612	32.98	19,516	39.56	23,419	46.16	27,322	33
34	6.96	3,852	13.90	7,703	20.84	11,555	27.78	15,407	34.72	19,259	41.66	23,110	48.60	26,962	34
35	7.28	3,798	14.56	7,596	21.82	11,394	29.10	15,192	36.38	18,990	43.64	22,787	50.92	26,585	35
36	7.64	3,741	15.26	7,483	22.90	11,224	30.52	14,965	38.14	18,707	45.76	22,448	53.40	26,189	36
37	8.08	3,682	16.12	7,364	24.20	11,046	32.26	14,728	40.32	18,411	48.38	22,093	56.44	25,775	37
38	8.52	3,620	17.04	7,240	25.56	10,861	34.08	14,481	42.60	18,101	51.12	21,721	59.64	25,341	38
39	8.98	3,555	17.96	7,110	26.92	10,666	35.90	14,221	44.88	17,776	53.84	21,331	62.82	24,886	39
40	9.40	3,487	18.80	6,974	28.20	10,460	37.60	13,947	46.98	17,434	56.38	20,921	65.78	24,408	40
41	9.96	3,415	19.92	6,829	29.88	10,244	39.82	13,659	49.78	17,074	59.74	20,488	69.68	23,903	41
42	10.54	3,339	21.08	6,677	31.62	10,016	42.14	13,354	52.68	16,693	63.22	20,031	73.76	23,370	42
43	11.14	3,258	22.28	6,515	33.42	9,773	44.56	13,031	55.70	16,289	66.84	19,546	77.98	22,804	43
44	11.80	3,172	23.56	6,344	35.36	9,516	47.14	12,688	58.92	15,860	70.70	19,032	82.48	22,204	44
45	12.40	3,081	24.80	6,161	37.18	9,242	49.58	12,323	61.96	15,404	74.36	18,484	86.76	21,565	45
46	13.08	2,984	26.14	5,967	39.20	8,951	52.28	11,935	65.34	14,919	78.40	17,902	91.46	20,886	46
47	13.84	2,881	27.66	5,762	41.48	8,642	55.30	11,523	69.12	14,404	82.94	17,285	96.76	20,166	47
48	14.64	2,772	29.28	5,543	43.92	8,315	58.56	11,086	73.20	13,858	87.84	16,630	102.48	19,401	48
49	15.48	2,656	30.94	5,311	46.42	7,967	61.88	10,623	77.36	13,279	92.82	15,934	108.30	18,590	49
50	16.38	2,533	32.74	5,065	49.10	7,598	65.46	10,130	81.82	12,663	98.18	15,195	114.54	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	\$10,000		\$20,000		\$30,000		\$40,000		\$50,000		\$60,000		\$70,000		Face Amount
Issue Age	Biweekly Premium	CV @ age 65 or 10 years¹	Biweekly Premium	CV @ age 65 or 10 years¹	Biweekly Premium	CV @ age 65 or 10 years¹	Biweekly Premium	CV @ age 65 or 10 years¹	Biweekly Premium	CV @ age 65 or 10 years¹	Biweekly Premium	CV @ age 65 or 10 years¹	Biweekly Premium	CV @ age 65 or 10 years¹	Issue Age
51	\$17.38	\$2,401	\$34.76	\$4,803	\$52.12	\$7,204	\$69.50	\$9,606	\$86.88	\$12,007	\$104.24	\$14,408	\$121.62	\$16,810	51
52	18.46	2,262	36.88	4,524	55.34	6,786	73.78	9,048	92.22	11,311	110.66	13,573	129.10	15,835	52
53	19.58	2,114	39.16	4,227	58.74	6,341	78.32	8,455	97.90	10,569	117.46	12,682	137.04	14,796	53
54	20.78	1,956	41.56	3,912	62.32	5,867	83.10	7,823	103.88	9,779	124.64	11,735	145.42	13,691	54
55	21.98	1,788	43.96	3,575	65.92	5,363	87.90	7,150	109.88	8,938	131.84	10,725	153.82	12,513	55
56	23.46	1,843	46.90	3,686	70.36	5,528	93.80	7,371	117.24	9,214	140.68	11,057	164.14	12,900	56
57	24.92	1,898	49.84	3,795	74.74	5,693	99.66	7,590	124.56	9,488	149.48	11,386	174.38	13,283	57
58	26.52	1,953	53.02	3,905	79.54	5,858	106.04	7,811	132.54	9,764	159.06	11,716	185.56	13,669	58
59	28.08	2,008	56.14	4,017	84.20	6,025	112.26	8,034	140.34	10,042	168.40	12,050	196.46	14,059	59
60	29.56	2,065	59.12	4,130	88.68	6,196	118.24	8,261	147.80	10,326	177.36	12,391	206.92	14,456	60
61	31.32	2,123	62.64	4,245	93.96	6,368	125.26	8,491	156.58	10,614	187.90	12,736	219.22	14,859	61
62	33.46	2,182	66.92	4,364	100.36	6,546	133.82	8,728	167.28	10,910	200.74	13,092	234.18	15,274	62
63	35.58	2,244	71.16	4,488	106.72	6,732	142.30	8,976	177.88	11,220	213.44	13,464	249.02	15,708	63
64	37.86	2,315	75.72	4,631	113.58	6,946	151.42	9,261	189.28	11,577	227.14	13,892	264.98	16,207	64
65	39.76	2,405	79.52	4,811	119.28	7,216	159.04	9,621	198.80	12,027	238.56	14,432	278.32	16,837	65
66	41.46	2,501	82.92	5,002	124.38	7,502	165.82	10,003	207.28	12,504	248.74	15,005	290.18	17,506	66
67	44.44	2,603	88.86	5,206	133.30	7,809	177.74	10,412	222.16	13,015	266.60	15,618	311.02	18,221	67
68	47.96	2,713	95.92	5,425	143.88	8,138	191.84	10,851	239.80	13,564	287.76	16,276	335.72	18,989	68
69	51.56	2,831	103.10	5,662	154.66	8,493	206.20	11,324	257.76	14,156	309.30	16,987	360.86	19,818	69
70	55.22	2,957	110.44	5,914	165.66	8,871	220.86	11,828	276.08	14,785	331.30	17,742	386.52	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. BIWEEKLY means 26 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 biweekly premium for \$10,000 is

\$2.10. 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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